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One-Day International Seminar On

"RESILIENCE AND REINVENTION OF GLOBAL ECONOMY IN THE CONTEXT OF COVID 19"

Organized by

SREE NARAYANA GURU COLLEGE OF COMMERCE

IN ASSOCIATION WITH IQAC & RESEARCH CELL

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RESEARCH CULTURE SOCIETY

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One-Day International Seminar On

"RESILIENCE AND REINVENTION OF GLOBAL ECONOMY IN THE CONTEXT OF COVID 19"

22nd January, 2022

Organized by

SREE NARAYANA GURU COLLEGE OF COMMERCE

P.L. Lokhande Marg Chembur, Mumbai – 400089

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IN ASSOCIATION WITH IQAC & RESEARCH CELL

22nd January, 2022

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(Seminar Special Issue)

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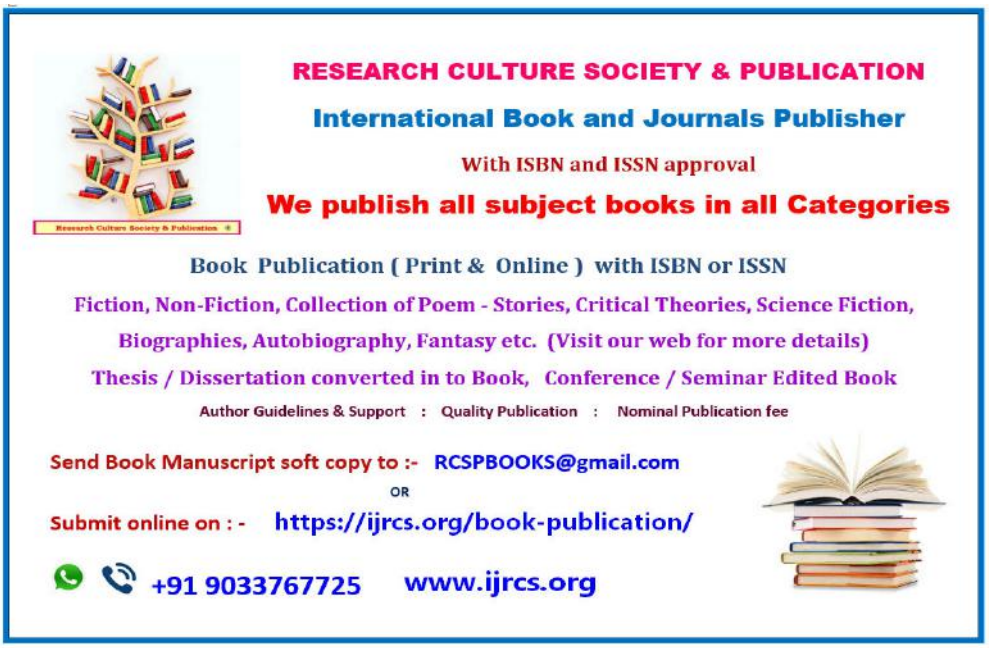

About Insitution:

Sree Narayana Guru College of Commerce is a leading higher educational institution permanently affiliated to University of Mumbai, recognizes by UGC under section 2(f) of UGC Act and reaccredited with Grade 'B' (2.45 CGPA). The College was established in 1986 by Sree Narayana Mandira Samiti (SNMS), a registered educational and charitable trust formed in 1963 by devotees of Sree Narayana Guru, the legendary saint and social reformer born in Kerala. The College is housed in an independent wing of Sree Narayana Guru Educational Complex on it's about 5 acres of land at Chembur. **"Gain Freedom through Education"** was one of the clarion calls given by Sree Narayana Guru to millions of enslaved, oppressed and downtrodden masses to secure liberty, equality, fraternity & justice and to achieve social, economic and cultural progress. The College offers education to all irrespective of caste, creed, religion and economic status. Commitment of the management to serve the society better with enhanced infrastructure and high-quality education is the strength of the institution. At present the College offers the following 10 UG Programs and 3 PG Programs and provides required employable skills in collaboration with TISS and many other organizations.

The following are the programmes offered by the College at present: Bachelor of Commerce (B.Com.), Bachelor of Management Studies (BMS), B.Com. (Accounting and Finance), B.Com. (Banking & Insurance), B.Com. (Transport Management), B.Com. (Financial Management), B.Com. (Investment Management), B.Com. (Environment Management & Economics), B.Sc. (Information Technology), Bachelor of Arts in Mass Media Communications (BAMMC), M.Com. (Accountancy), M.Com. (Business Management) & M.Com. (Banking & Finance).

About Seminar:

The unexpected situation of COVID 19 has brought the economy on its knees for which no one was prepared. But by learning the precise lessons from the pandemic and building resilience for the next crisis, businesses have an opportunity to turn the COVID-19 disruption to their advantage. To meet the challenges posed by the pandemic, businesses around the world had to react in agile and decisive ways. The upcoming phase requires the businesses to get ready with new strategies of seeking and clutching the emerging opportunities. This involves conducting an action review to collect data and insights on lessons learned from the pandemic, and then using these to prioritize actions to enhance business value today and build strategic resilience for tomorrow. Businesses that take these steps now will be well-placed to capitalize more effectively on the opportunities rising in the post- COVID-19 recovery – and to continue winning in their marketplaces as greater certainty and stability return. Experts are considering what recovery might look like once the virus is contained but also how countries can use this recovery opportunity to achieve longer-term resilience goals, including decarburization of the world economy.

OBJECTIVES OF THE SEMINAR:

- To understand better the economic impact of COVID – 19 and how governments and institutions responded to cushion the economic fallout from the epidemic.
- To bring close together various related aspects of the main theme of the seminar. The deliberations of the seminar are expected to analyze the issues and challenges faced by different stakeholders in the economy due to the current pandemic situation.
- To bring together researchers and academicians with diverse expertise to help us better understand resilience and reinvention of the global economy in the context of COVID-19.

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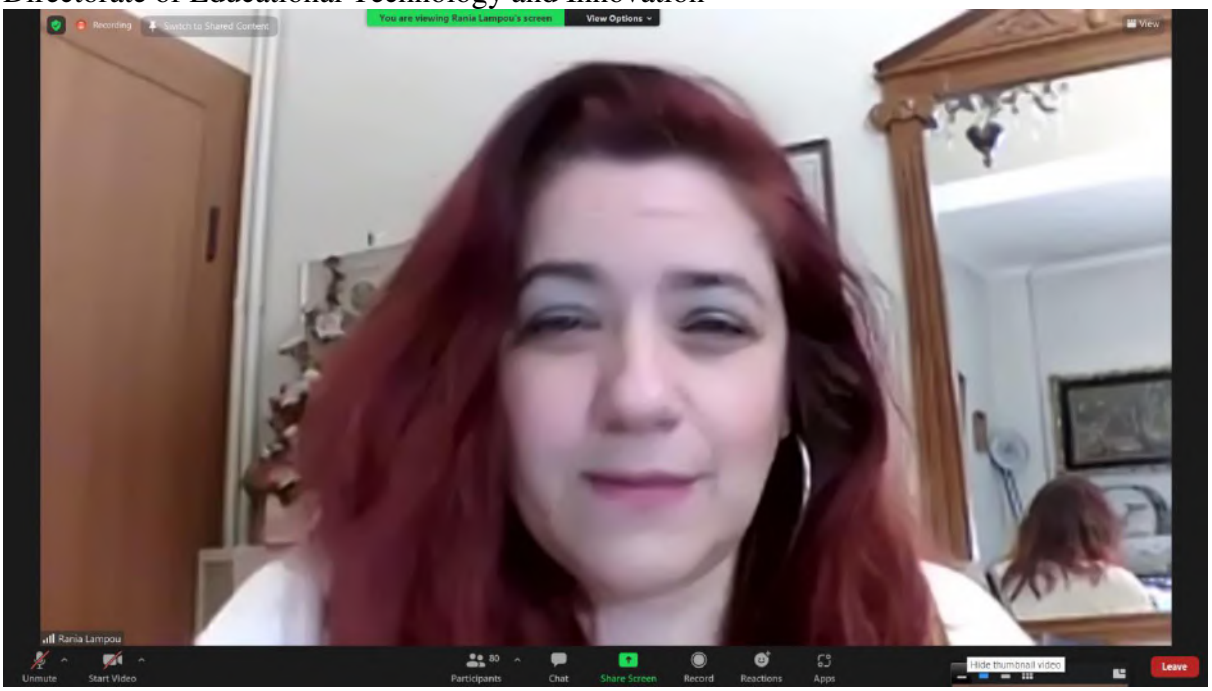

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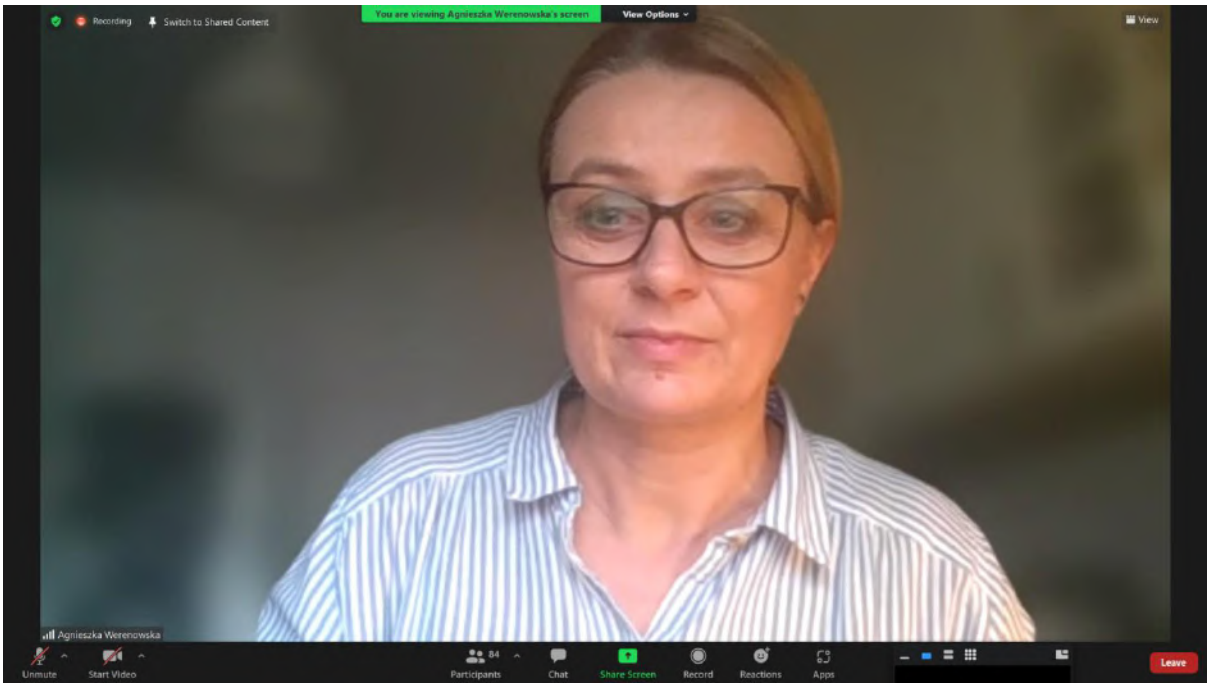

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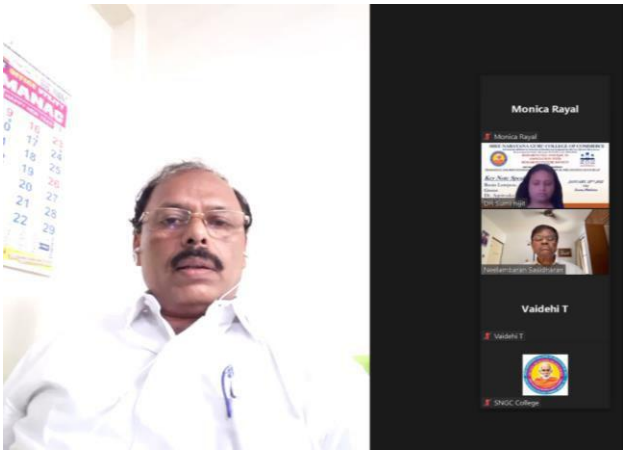

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Seminar Convenor

Ms. Jayashree V.

Research Cell Co-ordinator

Dr. S.P.Hinduja

IQAC Co-ordinator

Message from Principal's Desk

I am glad to say that our faculty members regularly organize many national and international level online and offline seminars and workshops every year for the benefit of the educators and students. This year too in spite of many hurdles due to the pandemic restrictions our College has successfully organized many such events with large participation. The international seminar on **"Resilience and Reinvention of global economy in the context of Covid-19",** a multi-disciplinary topic**,** organized in association with 'Research Culture Society' on 22nd January, 2022 was one of such successful event. Both the Keynote address resource persons Prof. Dr. Agniezka Wereowska from Poland and Prof. Raina Lampou from Greece have intellectually explained various aspects of the topic enriching the participants. On behalf of the College I express our sincere thanks to both of these resource persons.

The prolonged global spread of Covid-19 has resulted huge toll on peoples' lives and on the economy at large across the world. To compact the pandemic severe lockdown measures are adopted by many countries restricting the movements of workforce and supplies. Large number of small business units could not survive this prolonged slowdown and resulting job loss to millions. Business leaders need to reinvent themselves to adapt the new environment and to navigate through this difficult times. With right approach, this global crisis can get translated as opportunities to move ahead and create even more value, recognition, strength and wealth to have a collective impact.

Sree Narayana Guru College of Commerce has been greatly appreciated by local community for its committed service in providing quality education since its inception in the year 1986. The College is affiliated to University of Mumbai and recognized by University Grants Commission, and accredited thrice by National Assessment and Accreditation Council of India and is offering 10 UG and 3 PG programmes of University of Mumbai and presently having more than 3200 students mainly from three nearby districts of Maharashtra state. The College has many student enrichment activities to see that they are properly skilled and placed well in life.

Forty-eight research papers on related topics were selected for presentation and publication. Congratulations to all researchers whose papers got selected for publication. I thank Research Culture Society for associating with us and helping us to make the webinar a grand success and for bringing this seminar volume. I also thank all participants joined from across the globe for their active presence in the webinar and making it more lively and interactive. Hearty congratulations to my colleagues organizing team headed by Dr. Sumi Nijith to make the webinar a grand success.

.

Dr. Ravindran Karathadi
Principal
Sree Narayana Guru College of Commerce
Chembur, Mumbai, India – 400089

Message from the Desk of Convenor

It gives me an immense pleasure to present you all on One day International Seminar on **"Resilience and Reinvention of Global Economy in the Context of Covid 19"** organized by Sree Narayana Guru College of Commerce, Chembur, Mumbai on 22nd January, 2022. It's a great honor given to me by Hon. Principal Dr. Ravindran Karathadi for giving me this opportunity to be the convenor of this International Seminar.

The theme of the seminar is very essential during this Covid 19 pandemic, as all are using digital platforms to complete their task in various fields. Therefore, this is the right time to discuss on various advantages and disadvantages leads to digital transformation. As it is multidisciplinary and dynamic topic, it will definitely provide us good understanding in the field of digitalization.

On behalf of organizing committee, I am grateful to our Patrons, the Managing Boards of SNMS who have directly or indirectly helped us for making this seminar a successful event.

We are thankful to our eminent resource person, Participants and well-wishers for their moral support and Co –operation for this seminar.

Dr. Sumi Nijith

Convenor

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ONE DAY INTERNATIONAL SEMINAR ON
"RESILIENCE AND REINVENTION OF GLOBAL ECONOMY IN THE CONTEXT OF COVID 19"
22nd January, 2022
Sree Narayana Guru College of Commerce (University of Mumbai), Chembur, Mumbai, MH, India

IMPACT OF COVID19 ON DIGITAL FINANCIAL INCLUSION

[1]Ms. Jayasree. Venkitachalam, [2]Dr. Deepak P. Sable,

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Abstract: *Financial Inclusion is a critical enabler for poverty reduction and inclusive growth. Access to transaction accounts opens up a pathway to broader financial inclusion, whereby people and firms can make financial transactions more efficiently and safely, access funds (whether payments, credit, savings, or other) invest in the future, and cope with economic shocks and global pandemic Covid 19 acted as an accelerating force. Different strategies of various countries and global lock down and strict social distancing norms made the concept of digital financial inclusion a household name. However there are many practical challenges which are associated with that and the paper discuss various aspects and challenges associated with this.*

Key Words: *financial inclusion, digital divide, covid19 pandemic, social distancing.*

INTRODUCTION:

Financial inclusion is a method of offering banking and financial services to individuals. It aims to include everybody in society by giving them basic financial services regardless of their income or savings. It focuses on providing financial solutions to the economically underprivileged. The term is broadly used to describe the provision of savings and loan services to the poor in an inexpensive and easy-to-use form. It aims to ensure that the poor and marginalised make the best use of their money and attain financial education. With advances in financial technology and digital transactions, more and more start-ups are now making financial inclusion simpler to achieve. (Standard).

Around 192.1 million accounts have been opened under the Pradhan Mantri Jan Dhan Yojana (PMJDY) in our country. These zero-balance bank accounts have been accompanied by 165.1 million debit cards, a life insurance cover of Rs 30,000 and an accidental insurance cover of Rs 1 lakh. Other than PMJDY, there are several other Financial inclusion schemes in India — Jeevan Suraksha Bandhan Yojana, Pradhan Mantri Vaya Vandana Yojana, Pradhan Mantri Mudra Yojana, Stand Up India. scheme, Venture Capital Fund for Scheduled Castes under the social-sector initiatives, Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY), Varishtha Pension Bima Yojana (VPBY), Credit Enhancement Guarantee Scheme (CEGS) for scheduled castes, and Sukanya Samriddhi Yojana.

OBJECTIVE OF FINANCIAL INCLUSION

The objectives of financial inclusion are to provide the following:

- A basic no-frills banking account for making and receiving payments

- Saving products (including investment and pension)
- Simple credit products and overdrafts linked with no-frills accounts
- Remittance, or money transfer facilities
- Micro insurance (life) and non-micro insurance (life and non-life)
- Micro pension

OBJECTIVE OF STUDY:

- To study the digital financial inclusion in international scenario
- To study the impact of Covid19 in the digital financial inclusion in India
- Challenges and Suggestions
- Conclusions

RESEARCH METHODOLOGY

The paper has made use of secondary data such as various reports and journal articles for the purpose of study.

FINANCIAL INCLUSION IN THE INTERNATIONAL SCENARIO

Financial Inclusion is a critical enabler for poverty reduction and inclusive growth. Access to transaction accounts opens up a pathway to broader financial inclusion, whereby people and firms can make financial transactions more efficiently and safely, access funds (whether payments, credit, savings, or other) invest in the future, and cope with economic shocks. Access to transaction accounts also enables participation in the digital economy, and is a critical building block for digital development too.

The countries like France, every citizen should compulsorily hold a bank account and in USA it is the statutory right to hold a bank account. This is mainly because in late 1990's in USA and UK govt payments are made electronically which made bank account essential for every one in order to receive the payment and benefits. Even in India, Andhra Pradesh Govt has taken initiative to make payment through e -seva. The Financial Inclusion Global Initiative (FIGI) is a three-year program implemented in partnership by the World Bank Group (WBG), the Committee on Payments and Market Infrastructure (CPMI), and the International Telecommunications Union (ITU) funded by the Bill & Melinda Gates Foundation to support and accelerate the implementation of country-led reform actions to meet national financial inclusion targets, and ultimately the global 'Universal Financial Access 2020' goal.

FIGI funds national implementations in three countries—China, Egypt and Mexico; supports working groups to tackle three sets of outstanding challenges for reaching universal financial access: (1) electronic payment acceptance, (2) digital ID for financial services, and (3) security; and hosts three annual symposia to gather national authorities, the private sector, and the engaged public on relevant topics and to share emerging insights from the working groups and country program. (Bank, 2020)

IMPACT OF COVID1 ON DIGITAL FINANCIAL INCLUSION

According to the latest "State of the Industry Report on Mobile Money" from the Global System for Communications (GSMA), which provides a snapshot of the global mobile money landscape one year before the pandemic, mobile money accounts around the world totalled over 1 billion as of 2019. Mobile money services are available in 96 percent of those countries where less than one-third of the population has an account at a formal FI, which showcases the extreme importance of such services for financial inclusion. For the first time in 2019, the total value of digital transactions constituted the majority of mobile money flows (57 percent), higher than the value associated with cash-in cash-out (CICO) transactions. In other words, in 2019 a larger share of money had been entering and leaving the system in digital form, rather than through a cash conversion (Benni, 2021)

The COVID-19 pandemic has impacted digital financial inclusion trends across the world in many and complex ways. In developing and emerging contexts, this crisis also holds the potential to propel an unprecedented acceleration in the process of financial digitization and turn out to be a game-changer for digital financial inclusion.

A basic measure of financial inclusion is the share of adults in a country who have an account at a formal financial institution or through a mobile money provider. But account ownership is only the beginning. Financial inclusion is at its best when adults use accounts to save, make payments, obtain manageable credit, and mitigate economic risks. Increasingly, digital finance has been creating opportunities to expand access by reducing costs, increasing convenience and allowing consumers to transact remotely, using mobile devices—which has been extremely important during the COVID-19 pandemic. According to the GSM Association, international remittances sent via mobile money channels increased by 65 percent in 2020 during covid 19 pandemic period.

As part of the global response to COVID-19, the digital finance industry has been playing a key role in developing and providing services and innovations that have mitigated, at least partially, the disruptions brought about by the pandemic on multiple aspects of people's lives. In developing and emerging contexts, especially, there has been a strong surge in interest for the ample potential that fintech (i.e. financial technology) carries in preserving people's livelihoods and businesses that have been, and continue to be, threatened by the pandemic, thereby enabling and sustaining – within societies – the flow of cash, credit, deposits, investments, salaries, government-to persons (G2P) and peer-to-peer (P2P) transfers, among others, at national and regional levels. (Benni, 2021)

As the world grapples with the COVID-19 crisis, the importance of digital financial services in providing secure, low-cost and contactless financial tools to individuals and businesses has become even more critical. In addition, the current COVID-19 pandemic has amplified urgency for digital financial services (DFS) to help reach underserved and vulnerable populations. This highlights the importance of the work at FIGI particularly during the pandemic, where the focus is on improving and accelerating drivers of DFS and support authorities to respond to respond to the crisis by taking measures such as speeding up COVID-19 related payments to firms and individuals, reaching remote populations, reducing the risks of cash, and enabling business continuity at a time of social distancing. (Bank, 2020)

It is widely understood that the pandemic's impacts have been uneven across populations and disparities in financial access make it harder for vulnerable and excluded groups to recover from the crisis. While COVID-19 has prompted greater use of digital finance, not all communities or consumers were in a position to rapidly pivot towards digital financial products and services. Consumers needed connectivity, including ownership of a mobile phone, access to the internet and digital skills to manage mobile apps and online applications to use digital financial services. These tools and skills are not evenly spread across communities – particularly among women, rural populations and poor adults, who tend to show gaps in access to digital technologies and skills. According to the GSM Association, which represents the global mobile communications industry, women in low and middle-income countries are 20 percent less likely than men to have a smart phone or to use mobile internet. Even when they have access to technology, women use it less than men, Research conducted by the OECD indicates that in Mexico and China nearly one-third of women with mobile phones do not use mobile internet because of lack of digital skills, while this figure is only 15 percent for men. (MILLER, 2021), In fact, digital payments, including government payments—which have been expanded in many countries as a response to COVID-19—have historically been an important driver of financial inclusion. A World Bank tally of policy responses to the pandemic finds that at least 58 governments in developing countries have used digital payments to deliver COVID-19 relief. At least 36 countries made these payments into fully functional accounts which can be used for saving or transactions in addition to simply withdrawing the sum in cash. Such advanced functionality is critical for financial inclusion.

Global pandemic has helped in extending digital financial inclusion in the following ways by

- increasing flexibility in e-KYC,
- expanding the use of digital ID and remote onboarding,
- increasing transaction limits, and suspending or reducing fees for digital payments.

CHALLENGES FACED DUIRNG GLOBAL PANDEMIC:

There is limited data available regarding the impact of covid19 on digital financial inclusion as world is still under the grip of this pandemic. It is difficult to calculate the full extent of digital payment used by Govt and various other agencies.

- Consumer protections are critical as people rapidly take up digital financial services for the first time. Users who lack financial experience or struggle with literacy and numeracy may be especially vulnerable to financial abuse. In the autumn of 2020, Innovations for Poverty Action conducted phone surveys with 793 digital finance users in Kenya. They found that 57 percent of respondents reported being exposed to attempted fraud or scams during the pandemic; in Nigeria, the share was 51 percent (IPA 2021). Strong consumer protections can help create the trust people need to transact digitally instead of in cash Use the "Insert Citation" button to add citations to this document. (MILLER, 2021)
- There are also cases where digital finance has proven to be difficult to maintain in operation during the crisis; for example, where cash-in cash-out points closed in response to lockdowns making it more difficult to use digital tools in environments where cash was still needed for food, fuel and other essential transactions.
- Research shows that development benefits often follow when governments use digital channels rather than cash. There is no doubt that Digital government payments can reduce corruption because they are less prone to theft. In India, when a state government digitized social security payments, the government saved nearly $40 million annually; theft of funds went down; people spent less time collecting payments. Cash is easy to spend—but digital payments can be easy to save However the willingness of beneficiaries to use digital mode and easy availability of connectivity play a significant role in achieving the objective.
- The digital financial inclusion can improve the financial wellbeing of the weaker sections especially women in the society. However poor financial literacy of women come as an hindrance in accessing these benefits by women.
- Digital financial inclusion needs a vibrant and strong infrastructure including good cable connection, bandwidth and network coverage. A country like India with wide geographical coverage connectivity issue become serious especially in rural area.
- They are most effective when made in a financial ecosystem characterized by strong infrastructure, including reliable mobile network coverage. When digital payments are widely accepted at local retailers, people are more likely to transact with their accounts, rather than withdraw all their benefits in cash. And digital payments products must be easy to use for recipients.
- It is also observed that more than quarter of all digital wage recipients were digital new comers and naturally ease of usage and understanding is a matter of concern. The digital transformation becomes successful only when there is frequent usage of the system which makes the beneficiaries more familiar with the system.
- The country like India where digital divide is very strong between rural and urban are, this gap has to be narrowed down with priority which is time consuming for a huge populated country like India.
- Low financial Literacy is also pose as a major challenge in the digital financial inclusion. Basic knowledge of financial and digital literacy is a prerequisite for successful implementation of digital financial inclusion for a country like India.

- Perhaps the most fundamental challenge identified across regions was the need to develop a more fit-for-purpose digital infrastructure to enable the scalable provision of digital financial services by both fintech's and financial incumbents alike. Digital financial infrastructure includes essential technological components such as mobile and broadband networks to support connectivity; as well as digital identity, data standards and protocols needed for on boarding customers, enabling transactions and protecting privacy.
- Despite some initial penetration of digital finance in rural areas, for example by digitizing some value chain transactions, rural economies remain largely cash-based. In some poorer rural communities, any kinds of financial activities are scarce and subsistence livelihoods have little to gain from digital payments. Where people do earn any kind of surplus, the use cases for storing and spending this digitally are limited. Money may need to be kept liquid for emergencies or unplanned expenditures and not locked up in a digital account that requires an internet connection to withdraw from. The poorer people are, the more sensitive they are to data costs and while internet in India is cheap, it is not free. To increase the relative value of digital currency, there needs to be multiple worthwhile use cases, and these are not yet there in most rural environments. (USAID, 2019) However there is no doubt Covid 19 pandemic has helped in extending digital financial inclusion strategies across globe, including India. Since the world is still fighting to come out of this pandemic fully, we cannot come to a clear conclusion regarding the impact of covid 1 on digital financial inclusion. But one thing is very clear world especially India would be making quite comprehensive steps for achieving digital financial inclusion in the coming years.

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CASHLESS ECONOMY- ADAPTION AND USAGE

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Abstract: *The current pandemic situation has made it almost compulsory for everyone to keep a distance physically from one another and to go for the contact less receipt and payment of money. This has risen the use of digital payment modes like UPI, Internet Banking, Debit/Credit Cards etc. The present research paper is an attempt to know the awareness and usage of cashless methods of receipt and payment in India among youngsters. The study is based on primary research where the target population was the students of University of Mumbai and based on convenient random selection, a sample of 100 students was selected. The questionnaire was given in Google form and the analyses were made by using simple percentage method.*

INTRODUCTION:

Covid 19 has changed the entire economy like anything. No one has ever witnessed such drastic transition from cash to cash less economy in earlier times. Every person irrespective of class which he or she belongs to, use the cash less method of payment and receipt. As per Financial Express, 7th April, 2021, the real time online transactions in the year 2020 were 25.5 billion from India followed by China with 15.7 billions transactions and with 6 billion in South Korea. This clearly shows the growing popularity of Cashless Economy in India. The future generation is supposed to be more aware about the usage of cashless methods, because each coin has two sides. The future generation will be continuing the method of cashless hence, it is very necessary for them to understand the pros and cons of the system and accordingly behave with it. The present research paper is an attempt to know the awareness and usage of cashless methods of receipt and payment in India. The target population were the students of University of Mumbai and based on convenient random a sample of 100 students were selected. The questionnaire was distributed through google from and the analysis was done by using simple average percentage.

OBJECTIVES:

- Primary Objective: To measure the awareness and usage of cashless system for receipt and payment among the youngsters.
- Secondary Objectives:
    - To understand the reasons for drastic change to cashless economy.
    - To find out the pros and cons of the cashless system.
    - To give suggestions from coming out the limitations of the cashless system.

DISCUSSION:

Covid19 has put a limitation on social contacts and specially the contact less culture has given the lead to make the payment and receipt through online modes. This culture got more robust with the schemes of

Government such as JanDhan Yojna, PM SVANidhi Scheme for Street vendors, FASTag for tolling, growing popularity of UPI payments etc. The following are the major reasons for all these factors.

- Safety:
  The online transfer of money by using UPI or internet banking is the safest mode as there is no need for the people to carry the hard cash with them, as a result of this, it has become tool which prohibits the chances of loosing of money or theft of money. Only the required amount is transferred by using any means of online transfer of money.
- Convenience:
  It has become very convenient for the people to carry their entire bank account in their mobile phone or other electronic devices. It is very easy for them to handle the situation of arranging the payment at any point of time. Not only that if any of the family member who is living in the far place, can also get the money in his account by using these digital payment platforms.
- Instant Payment:
  Since, all the modes of the digital transfer of money are working for all 7 days of a week and for 24 hours, there is no delay in payment or receipt of money by the business persons.
- Easy operation:
  The operation of these methods is very friendly and easy to understand. With simple clicks on the options the process is completed in a smooth manner. The safety feature like One Time Password or PIN before each payment is cherry on cake. The easy operation of the system makes the people more comfortable for using of these methods.
- Trend:
  The online payments methods have become fashion and the pandemic has made it a trend which is followed by most of the people. These methods of online or digital transfer of money have become the indicators to evaluate the sense of modernity of the people.

ANALYSIS:

Considering the above factors responsible for the high popularity of digital mode of payment, the questionnaire has been made and circulated among the sample population. The focus was on the following key elements.

1. Status of adaptation of digital payment modes.
2. Reach to Banking system
3. Status of online banking
4. Digital Payment Methods.

Following are the information which has been collected through questionnaire based on above elements.

Table 1 Status of adaption of digital payment modes.

	Yes	No	Not sure
Consider digital payment safe	65%	30%	5%
Never used	10%	90%	00%
Used in the Past but then stopped	6%	94%	00%
Never used but would like to use in future	80%	10%	10%

The collected information highlights that people feel unsafe of use of digital modes of payment due to certain limitations associated with the system. 10% sample population have never used the digital payment methods, however, 80% of them (who have never used) would prefer to use the same in future. This shows that the adaption of digital payment modes is high.

Table 2 Reach to Banking System.

	Yes	No	Not sure
Have Bank Account	95%	5%	00%
Whether the Bank is at the distance of <2 K.M. from home.	40%	30%	30%
Use ATM	88%	12%	00%
Whether ATM is available at the distance of <2 K.M. from home	22%	74%	4%
Use Cheque Book Facility	62%	38%	00%
Get SMS from Bank	100%	00%	00%

From above table it is very clear that most of the sample population have bank account and mostly they are having access to the bank. This shows the awareness about having importance of bank account. 88% of the sample population are using ATM even though 74% of the sample have ATM beyond 2 KM from their houses. 100% sample population get SMS from banks for their deposits and withdrawals. 62% of sample population use cheque book facility. All these indicators are showing a satisfactory level of reach of banks for sample population.

Table 3 Status of Online Banking

	Yes	No	Not sure
Have Smart Phone	88%	12%	00%
Do Digital Payments	68%	32%	00%
Have Mobile App of Bank	46%	54%	00%

The above information related the status of online banking also shows a pleasing level as 88% of sample population have access to smart phone and 68% use the digital payment methods. The users of Mobile Application of bank is also 46%, which is not bad as per the present conditions.

Table 4 Digital Payment Methods

	Yes	No	Not sure
Use of Debit/Credit Card for shopping	68%	32%	00%
Online Banking	26%	74%	00%
UPI	58%	42%	00%

The above table highlights that the major portion of sample population is more comfortable with Debit/Credit payment or UPI. However, for online banking there are 26%. This expresses that at somewhere, even today people are reluctant of using online banking. The reasons may be lack of confidence of safety, complicated operation, many options etc. The problem is to be addressed by the banks.

CONCLUSION:

From the study it has been found that the most of the people are aware about the usage of digital payment modes which is encouraging the Indian economy to go for cashless. Major portion of the population is getting

attracted to it and those who have not used it in the past are also intending to use it in the future. It also has been found that due to Covid 19 and other factors the people have shifted from cash payment to digital payment methods. The cashless economy and digital mode of payments provide many benefits to the users, however, it is suffering from limitations like lack of security, complex operations, availability of many options, presence of many schemes such as cash back etc. offered by various modes, unawareness about the operations etc. is prohibiting the use of 100% by the users.

It is also observed that a strong consumer drive is in the favour or digital payment which is indirectly discouraging the theft of money. However, the drawbacks associated with digital payment can be removed by adopting the careful operation by users and by introducing more safety measures by the services providers of digital payment.

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A STUDY OF RESILIENCE AND REINVENTION OF HEALTH INSURANCE SECTOR IN INDIA

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Abstract: *COVID-19 has transformed many sectors in India and the health insurance sector is one of them. Many positive changes and some challenges have occurred in the health insurance industry over the past few years. These changes have been brought in by the insurance providers to adjust to the new norms of COVID-19 pandemic, and to continue delivering their services without any hassles to the customers. COVID-19 specific health insurance plans have been included in the regular health insurance plans by the insurers for the policyholders. Health insurance sector has been digitalized entirely for the purchase and renewal of the health insurance policies using online applications and official website of the insurer. The sale of health insurance has been increased dramatically during the pandemic period, as people have come to realise the importance of financial backup for medical emergencies. The present study tries to analyse the impact of COVID-19 on the Health Insurance Sector in India.*

Key Words *- COVID-19, Health Insurance, Mediclaim Policy, IRDA, Policy Claims.*

INTRODUCTION:

Health insurance is one of the important component of general insurance which contributes about 29% of premium amongst all other sectors of general insurance. A plan that covers or shares the expenses associated with health care can be described as health insurance. These plans fall into commercial health insurance, which is provided by government, private and stand-alone health insurance companies. Health insurance in India typically pays for only inpatient hospitalization and for treatment at hospitals in India. Outpatient services are not payable under health policies in India. The first health policy in India was Mediclaim Policy.

In 2000, the Government of India liberalized insurance sector and allowed private players into the sector. The advent of private insurers in India saw the introduction of many innovative products like family floater plans, critical illness plans, hospital cash and top-up policies. Health insurance in India is an emerging insurance sector after life and automobile insurance sector. Rise in middle class, higher hospitalization cost, expensive health care, digitization and increase in awareness level are some important drivers for the growth of health insurance market in India.

Lifestyle diseases are on the rise. A sedentary lifestyle has pervaded our being. There is lower physical labour today than earlier and there is no reason why this would not be the trend going forward. The implication is the advent of lifestyle chronic diseases such as cardiac problems and diabetes. In the context of the Indian health insurance industry, one could look at it both ways. Mired by low penetration and negative consumer perception about its utility are affecting the prospect of this industry. The flipside though is that

we have hardly scratched the surface of the opportunity that lies in the future. Much remains to be conquered and even more remains to be accomplished. Health insurance companies needs to be optimistic and have courage to bring in innovation in the areas of product, services and distribution system.

Background of health insurance sector in India

India's tryst with health insurance programme goes back to the late 1940s and early 1950s when the civil servants (Central Government Health Scheme) and formal sector workers (Employees' State Insurance Scheme) were enrolled into a contributory but heavily subsidized health insurance programmes. As a consequence of liberalization of the economy since the early 1990s, the government opened up private sector (including health insurance) in 1999. This development threw open the possibility for higher income groups to access quality care from private tertiary care facilities.

Importance of the Study

Lifestyles have changed. Indians today suffer from high levels of stress, long hours at work, little exercise, disregard for a healthy balanced diet and a consequent dependence on junk food have weakened our immune systems and put us at an increased risk of contracting illnesses. Rare non-communicable diseases are now common. Obesity, high blood pressure, strokes and heart attacks, which were earlier considered rare, now affect an increasing number of urban Indians. Medical care is now unbelievably expensive. Medical breakthroughs have resulted in cures for dreaded diseases. These cures however are available only to a select few. This is because of high operating and treatment expenses. Indirect costs add to the financial burden. Indirect sources of expense like travel, boarding and lodging, and even temporary loss of income account for as much as 35% of the overall cost of treatment. These facts are overlooked when planning for medical expenses. In complete financial planning, most of us have insured our home, vehicle, child's education and even our retirement years. Ironically however we have not insured our health. We ignore the fact that illnesses strike without warning and seriously impact our finances and eat into our savings in the absence of a good health insurance or medical insurance plan.

OBJECTIVES:

1. To study the different types of health insurance plans in India.
2. To analyse the benefits of health insurance policy.
3. To study the impact of health insurance due to Covid pandemic.

METHODS:

This paper make use of both primary and secondary data. Primary data had collected from experts and employees in health insurance sector through interview method. Secondary data had collected from reports from IRDA, journals, articles, newspapers etc.

ANALYSIS:

Types of Health Insurance Plans in India

- **Individual Health Insurance**

An Individual Health Insurance is a policy which you may buy to cover you, your spouse, children and parents. This type of insurance policy covers your medical expenses for injury & illnesses related hospitalization, surgery costs, room rent, day care procedures and more.

- **Family Floater Health Insurance**

Under a Family Floater Health Insurance, single Sum Insured floats for all the members covered under the policy. A Family Floater Health Insurance Plan is beneficial because the premium is comparatively lower than the Individual Health Insurance policy. This policy can cover yourself, your spouse, children and parents.

- **Group Health Insurance**

A Group Health Insurance policy is designed for a group of employees working together. So if you own a start-up or a corporate house, you should buy such plans for your employees. It is a kind of benefit offered to the employees. As an employer, you can buy the cover to boost the rate of employee retention. Group Health Insurance Plan comes with a low cost premium. Some insurance companies allow to refill the sum insured, that too, unlimited times, if it is exhausted. A Group Health Insurance Plan covers you for hospitalization due to accident, illness, critical illness, psychiatric illness etc.

- **Senior Citizens Health Insurance**

The health insurance policy which is dedicatedly designed for old people above the age of 60 years is called Senior Citizen Health Insurance Plan. If your parents or grandparents are above 60, then this cover is a good choice for you. A Senior Citizen Policy will offer coverage for cost of medicines, hospitalization arising out of accident or illness, pre and post hospitalization and treatment. Along with these, some other benefits like Domiciliary Hospitalization and Psychiatric benefits are also covered.

- **Maternity Health Insurance**

A Maternity cover can be bought as a rider along with the basic health insurance plan. All the expenses incurred in the prenatal stage, delivery and post-natal stage are covered. Newly married couples or families who are planning a baby in the coming years should buy this policy. It covers for child-delivery (including medically necessary terminations), infertility expenses and coverage for the newborn baby up to its first 90 days. The Maternity Cover has a minimum waiting period of 2 years.

- **Critical Illness Insurance**

The occurrence of the lifestyle-related diseases are on the rise. Keeping this in mind, the insurance companies have offered the Critical Illness Policy. Dedicatedly designed for middle-class families, this health plan covers diseases like cancer, stroke, kidney failure etc. Getting treatment for these diseases is an expensive affair. Under the Critical Illness Plan as soon as you are diagnosed with the disease, it will pay you a predefined amount irrespective of the actual cost of treatment incurred.

- **Top-Up Health Insurance**

You can buy a top-up policy if you seek coverage for higher amounts. But such plans come with a “Deductible Clause”. So, in case of a claim the payment will be made over and above a defined limit mentioned in the policy. Like if you have taken a cover for 15 lakhs and it has a deductible of Rs.3 lakhs, then you will have to bear claim up to Rs.3 lakhs. The amount over and above this, will be paid by the insurer.

Importance of Health Insurance

i. **Peace of Mind-** It gives you peace of mind.

ii. **Better Health Facilities-** We get better health care facilities because the cost will be covered by the insurance company.

iii. **Group Insurance-** If health insurance comes as a Group Insurance from your employer then you can improve your savings.

iv. **Complementary**- Some health insurance companies offer complementary annual health check-ups.

v. It acts as your saving for the time of distress. You will be paying a premium but the amount of financial help you receive is way more.

vi. **Tax Benefit**: Buying a health insurance policy will offer you a tax benefit under Section 80D of the Income Tax.

Impact of COVID-19 on Health Insurance Sector

Following are some of the key points which indicate the impact of the coronavirus pandemic on the health insurance sector of India:

- **Claim pay-outs**

IRDAI has mandated and instructed the health insurers to include COVID-19 covers in their regular health insurance plans for all the policyholders. Since, the treatment of coronavirus has not been included under the active products, these claims made by the customers are additional burdens on the books of the insurers, especially when not treated at the government hospitals. The insurers have to recalibrate their finances as the number of claims for other diseases has also increased as people suffering from critical diseases like diabetes, respiratory disorder, etc. are more prone to get diagnosed with coronavirus.

- **Development of innovative products**

To serve the growing and exclusive needs of the policyholders, the health insurance providers have made some developments and transformations in their health insurance products. Some insurers have launched separate additional benefits, while others have included these covers under the regular health insurance covers. These advancements have been made to cater the needs of the customers and various features like short waiting period, wide coverage, expenses for protective gears, etc. have been included for all the base health insurance covers.

- **Boosted sales**

People have come to realise the importance of financial backups for medical emergencies and therefore, more and more people are investing in health insurance policies for themselves as well as their loved ones. There is a plethora of options in the insurance market which are available for the customers to choose from.

- **Premium payments in instalments**

After the COVID-19 pandemic, the health insurance providers have enabled the customers to pay their premium payments in instalments. This feature helps the policyholders in avoiding the exhaustion of their finances as it makes the health insurance plans more affordable and covers a plan with high sum assured. The premium can be paid in quarterly, half-yearly, monthly, or annual instalments.

- **Digitalization of the sector**

Incorporating protection about Covid-19 to make policies robust and relevant to consumers was just the beginning. To add to the challenges, the lockdown imposed a new way of working, literally overnight. Insurance companies seamlessly transitioned into the digital model to be able to serve their customers across demographics and geographies. Whether it was talking to prospective customers, explaining the products to them, helping them with documentation, finding substitutes for medical tests, working out alternatives to paper processes, claims settlement, and more. For an industry that relied upon physical interaction and documents, the move from paper to paperless mandated new protocols of working. No matter what the obstacle, the industry responded with utmost speed and empathy.

CONCLUSION:

Insurance has always played a crucial role for people and the economy. The industry has always helped individuals and families by offering financial protection. Also, the economy of the country has been served better because life insurance companies have moderately absorbed the shock of financial loss and

empowered individuals to continue contributing to the economy. At a time when the nation continues to deal with illness, death, and adjusting to a new normal, insurance continues to provide support at macro and micro levels. While people are coming to terms with the loss of a loved one, insurance ensures a stable financial situation in homes.

The industry, over stringent trials, has effectively demonstrated that it is indeed an entity that provides benefits in adversity. As a result, in recent times we have seen insurance gaining awareness, acceptance, and momentum. This trend must continue, and insurance must find its rightful place as a risk mitigation tool. The insurance industry is uniquely positioned and cannot be compared with any other industry in the financial services spectrum. It is the only one that offers a shield against unplanned changes in circumstances. The path to recovery may not be an easy one, but the industry will continue to play a pivotal role in getting the nation back on its feet.

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ONE DAY INTERNATIONAL SEMINAR ON
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Sree Narayana Guru College of Commerce (University of Mumbai), Chembur, Mumbai, MH, India

ATTITUDE OF CUSTOMER TOWARDS E BANKING SERVICES DURING COVID 19

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Abstract: *Covid 19 is a virus developed in 2019from the Corona family virus. It is spreading very fast across the world. World health organization and most countries including India it has declared as pandemic. People can protect themself by this pandemic by maintaining social distance, but the basic needs is important for their life and in it the transfer of money place an important role. Online banking can make the transaction through an electronic basis without the exchange of any tangible commodity with maintaining social distance. Application of electronic technology towards transfer of funds through an electronic terminal, computer or magnetic tape to conduct various transactions like cash receipts, payments, and transfer of funds etc. is called Electronic Banking. Internet banking helps the customers to handle banking transaction through personnel computer. A customer can use computer to view his account balance or request transfer between accounts and pay bill electronically. This paper explores the customer attitude towards E-banking strategies of banking industry during Covid 19. The study is mainly based on the primary data collected from users of internet banking in Thrissur district by means of self-administrated questionnaire.60 customers were selected for this research from the population consisting of Thrissur district. Percentage analysis has been used for the analysis and interpretation of the data collected.*

Key Words: *Customer Attitude, internet banking, Security.*

INTRODUCTION:

Banking sector plays a very important role in human life. Banks motivates people to make savings for their future. They provide number of facilities to the people. Banking service has become a need of society. New technology has made a tremendous impact on banking. Now anybody can get banking service anytime, anywhere, where ever and whenever needed.

"Application of electronic technology towards transfer of funds through an electronic terminal, computer or magnetic tape to conduct various transactions like cash receipts, payments, and transfer of funds etc. is called Electronic Banking". E Banking is also known as online banking, internet banking or virtual banking. It is an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial transaction through the financial institutions website. Customers access e banking service using an intelligent electronic device such as a personnel computer, personnel digital assistance, automated teller machine, kiosk or telephone. Internet banking, electronic clearing services, electronic fund transfer, Telebanking, ATM, etc are introduced by banks. Internet banking helps the customers to handle banking transaction through personnel computer. A customer can use computer to view his account balance or request transfer between accounts and pay bill electronically.

RESEARCH GAP

Extensive work has been done on customer satisfaction in the banking industry. Most of these studies however concentrated on one specific country or area. But none of them found out the differences in the perceptions of customers about the quality of banks' services in Thrissur district.

STATEMENT OF THE PROBLEM

In the pandemic situation of Covid 19 customer need to meet their basic need such as food and medicine by maintaining social distance. customer satisfaction has become the top priority for success of any business organisation. A satisfied customer remains with the bank and even recommends it to others. A satisfied and loyal customer is a free advertiser for the bank. Acquiring a new customer is much costlier than retaining existing customer. Thus the customer satisfaction has become a major determinant of market share and profitability for the banks. It was thus, considered prudent to undertake the present study to investigate the e banking strategies on customer satisfaction in banking industry.

OBJECTIVES:

To identify the factors that influences the satisfaction of e banking.

To analyse the level of satisfaction of customers with e banking facility. Data collected from 60 users of internet banking in Thrissur district by means of self-administrated questionnaire. Percentage analysis has been used for the analysis and interpretation of the data collected.

MATERIALS:

Table 1 Reliability

Sl. No	Reliability	SDA	DA	N	A	SA	Total
1	Delivers the service exactly as promised.	1 (1.67)	0 (0)	9 (15)	34 (56.67)	16 (26.67)	60 (100)
2	Provides information that exactly fit your needs.	0 (0)	2 (3.33)	13 (21.67)	32 (53.33)	13 (21.67)	60 (100)
3	Completes a task accurately.	0 (0)	0 (0)	18 (30)	29 (48.33)	13 (21.67)	60 (100)
4	I can trust on online customer service function of internet bank.	0 (0)	1 (1.67)	16 (26.67)	27 (45)	16 (26.67)	60 (100)

(Source – primary data)

Interpretation

Table 1 it is clear that majority customers of internet banking (56.67%) agree that online customer service delivers the service exactly as promised. 32 (53.33%) customers agree that online customer service provides information that exactly fit your needs. 48.33% respondents agree that online customer's service complete a task accurately. 45% customers are agreeing that the statement 'I can trust on online customer service of internet bank." Hence, we can interpret that Majority of the respondents are satisfied with the reliability of internet banking.

Table 2 Responsiveness

Sl. No	Responsiveness	SD	DA	N	A	SA	Total
1	rompt in responding to your requires /request.	1 1.67)	5 8.33)	15 (25)	35 (58.33)	4 (6.67)	60 (100)
2	Processes problems fast	1 1.67)	9 (15)	24 (40)	19 (31.67)	7 11.67)	60 (100)

(Source – primary data)

Interpretation

Table 2 shows customer satisfaction towards responsiveness of internet banking. It is clearly that 35 customers (58.33) agree with the statement 'online customer service is prompt in responding to your requires/ request. And around 32% customers agree that online customer service process problems fast. In short customers are satisfied with responsiveness of internet banking.

Table 3 Security

Sl. No	Security	SD	DA	N	A	SA	Total
1	Keeps accurate records of my account transaction.	0 (0)	1 (1.67)	12 (20)	33 (55)	14 (23.33)	60 (100)
2	Provides security for my transaction data and privacy.	0 (0)	3 (5)	14 (23.33)	26 (43.33)	17 (28.33)	60 (100)
3	am confident of the security of overall online customer service system.	0 (0)	4 (6.67)	21 (35)	25 (41.67)	10 (16.67)	60 (100)

(Source – primary data)

Interpretation

Table 3 shows customer satisfaction towards security of internet banking. Above 78% customers were agreeing that online customer service keeps accurate records of account transaction and online customer service provide security of transaction. Above 50% customers were agreeing that they are confident of the security of overall online customer service system. Hence, we can conclude that majority customers are satisfied with security of internet banking.

Table 4 Ease of use

Sl. No	Ease of use	SD	DA	N	A	SA	Total
1	Easy to use	0 (0)	2 (3.33)	4 (6.67)	30 (50)	24 (40)	60 (100)

2	Site provides the language and text that I understand.	0 (0)	2 (3.33)	6 (10)	28 (46.67)	24 (40)	60 (100)
3	The instruction is clear.	0 (0)	3 (5)	9 (15)	30 (50)	18 (30)	

(Source- primary data)

Interpretation

Table 4 shows customer satisfaction towards ease of use of internet banking. 90% customers were agreeing that online customer service is easy to use. 86% customer's customers were agreeing that online customer service provides understandable language and text. 80% customers agree that the instruction on the online customer service is very clear. In short, customers are satisfied with ease of use of internet banking.

Table 5 Access

Sl. No	Access	SD	D	N	A	SA	Total
1	There is no occasions when the website is inaccessible	0 (0)	9 (15)	18 (30)	12 (20)	21 (35)	60 (100)
2	There is a web based query facilities so that I can get in touch with bank.	0 (0)	0 (0)	16 (26.67)	30 (50)	14 (23.33)	60 (100)
3	I can log in to my account anywhere nytime in the world to connect the online customer service	0 (0)	0 (0)	10 (16.67)	27 (45)	23 (38.33)	60 (100)

(Source – primary data)

Interpretation

Table 5 shows customer satisfaction towards access of internet banking. 55% customers were agreeing that online customer service have easy accessibility. It can be accessibility at anytime, anywhere. Online service is accessible 24*7 hours. There are no occasions when the website is inaccessible. Customers can log in to account anywhere, anytime in the world. So customers are satisfied with accessibility of internet banking.

Table 6 Efficiency

Sl. No	Efficiency	SD	D	N	A	SA	Total
1	Up-to-date equipment & chnology	0 (0)	0 (0)	11 (18.33)	37 (61.67)	12 (20)	60 (100)
2	Faster log in facility.	0 (0)	1 1.67)	8 (13.33)	34 (56.67)	17 (28.33)	60 (100)
3	Transfer of fund.	0 (0)	2 3.33)	9 (15)	36 (60)	13 (21.67)	60 (100)

4	learing service	0 (0)	3 (5)	12 (20)	31 (51.67)	14 (23.33)	60 (100)

(Source – primary data)

Interpretation: Table 6 shows customer satisfaction towards efficiency of internet banking. Around 82%customers agree that bank has up-to-date equipment and technology and 85%customers says online banking have faster log in facility.

82%customers make transfer of fund through internet. And above 70% customers make clearing service through internet. Most of the customers are satisfied with the efficiency of internet banking.

Table 7 Accuracy

Sl. No	Accuracy	SD	D	N	A	SA	Total
1	Problem solving through instant information.	1 (1.67)	4 (6.67)	27 (45)	17 (28.33)	11 (18.33)	60 (100)
2	Bank insists on error-free transaction records.	0 (0)	4 (6.67)	11 (18.33)	32 (53.33)	13 (21.67)	60 (100)
3	Electronic bill payments	0 (0)	1 (1.67)	10 (16.67)	32 (53.33)	17 (28.33)	60 (100)

(Source – primary data)

Interpretation

Table 7 shows customer satisfaction towards accuracy of internet banking. Only 47% customers agree that the online customer service solve problems through instant information. Above 60% customers were agreeing that bank insist on error free transaction records through internet banking. Above 80% customers are using internet banking to make payments electronically. In short, customers are satisfied with the accuracy of internet banking.

Table 8 Customer satisfaction

Sl. No	Customer satisfaction	SD	D	N	A	SA	Total
1	It is important to me that internet banking provide online customer service section.	0 (0)	1 (1.67)	7 (11.67)	40 (66.67)	12 (20)	60 (100)
2	Online customer service can totally solve the problems that occur on internet banking	1 (1.67)	4 (6.67)	18 (30)	27 (45)	10 (16.67)	60 (100)

3	Online customer service influences me to increase using internet banking.	0 (0)	3 (5)	14 (23.33)	27 (45)	16 (26.67)	60 (100)
4	I will recommend my friends and family to use internet banking.	0 (0)	2 (3.33)	7 (11.67)	29 (48.33)	22 (36.67)	60 (100)
5	Service that online customer service provides is better than I expected.	0 (0)	4 (6.67)	18 (30)	25 (41.67)	13 (21.67)	60 (100)

(Source – primary data)

Interpretation

Table 8 shows respondents on the basis of satisfaction of internet banking. 87% customers are satisfied with online customer service of internet banking. Around 62% customers are satisfied with the problem solving facility of internet banking. Above 70% customers are widely using internet banking because of its better service. Above 80% customers recommend facility of internet banking to friends and relatives. Above 70% customers say that internet banking is customer friendly. Most of the customers are satisfied with the overall technological service of internet banking.

RECOMMENDATIONS

1. Public sector banks should take measure to improve their technology.
2. Banks should promote m-banking.
3. Further research would thus be desirable in investing influence of e-banking on customer service delivery in banking industry with customers' perspective.

CONCLUSION:

Banking organisation looking for sustainable business and competitive edge will always try to retain and increase number of customers. Since e-banking is a way of retaining and increasing customers through innovation diffusion, hence proper utilisations of the banking delivery channels are major concerns. E-banking aims to provide better and convenient services to customers, where customers are able to access their banking information and services at anyplace, at anytime, they need it. Time spent for travelling to and for queuing are considerable lessened. In this regard online services are also more expedient compared to face to face services. The literature review shows that there is an influence of demographic, socio-economic factors in adoption of e-banking. This research paper helps to find out the satisfactory level of the account holders and also to know problems and difficulties in the using of net banking.

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IMPACT OF COVID-19 ON INDIAN TOURISM INDUSTRY

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Abstract: *Tourism Industry is considered as multidimensional because it imbibes cultural, economic, physical, social and political attributes. The tourism industry has emerged as one of the largest and fastest growing economic sectors globally. Tourism stands second highest revenue-generating industry worldwide. The key and asset of this industry is "Tourist". A big wide scope is available in Indian tourism for national as well as foreign tourists. Tourism in India is a riser industry, an employment source, a significant generator of foreign exchange. Travel industry is among hardest hit by this threat, it has been badly damaged since the outbreak of this virus in December 2019, with airlines cutting flights and tourists cancelling business trips & holidays. Governments around the world have introduced travel restrictions for trying to contain and reducing the impact of this virus. The paper continues by discussing the major impacts, behaviours and experiences that three major tourism stakeholders (namely tourism demand, supply and destination management organisations and policy makers) are experiencing during three COVID-19 stages (response, recovery and reset). This provides an overview of the type and scale of the COVID-19 tourism impacts and implications for tourism research.*

Keywords: *Tourism, COVID-19, Impacts, Recovery, Resilience, Crisis, economic*

INTRODUCTION:

COVID-19 was declared as a pandemic by the World Health Organization (WHO) in January 2020 and has currently affected almost every country in the world (Gössling et al., 2020). The pandemic has spread very quickly across the world and as per the World Health Organisation, on 14 July 2021 the number of cases worldwide stands at 187,086,096 confirmed cases with 4,042,921 deaths with the number of cases in India being 30,907,282 confirmed cases with 410,784 deaths so far.

The COVID-19 pandemic has instigated a tremendous shock to the global economy which was already under pressure in 2019; it is now reeling under the force of the pandemic on demand, supply, employment and liquidity (Zhang et al., 2020). The current pandemic like a black swan event is expected to have a far-reaching impact on the overall business environment with several industries bearing the brunt force of the pandemic when countries announced lockdowns (Nicola et al., 2020). These turbulent business environments are set to change with business owners trying to battle through and navigate a whole host of interrelated issues that touch each and every aspect of an organization from keeping employees and customers safe, ensuring liquidity and keeping the business afloat to having a large part of the workforce carry out their jobs through virtual interfaces to understanding changes and shifts in consumer behaviour (Zenker & Kock, 2020).

According to the World Economic Outlook Update (June 2020) by International Monetary Fund, the pandemic is expected to have a severe impact on global economic activity in 2020, with the global economy expected to contract by around 4.9% in the year 2020. Due to the lockdowns in multiple countries and the travel restrictions imposed, the travel industry has seen a sharp decline in the demand for all forms of travel

leading to revenues being impacted. The hospitality industry has also been impacted due to the 'stay at home' and 'social distancing' norms imposed by governments across the globe. Other industries such as sports, entertainment and event management have also seen significant detrimental impacts due to various events being cancelled, cinema houses and theatres being closed, etc. In conclusion, the pandemic has had wide-ranging impacts across almost all sectors across the globe (Fernandes, 2020; Ozili & Arun, 2020)

The COVID-19 pandemic has had a significant effect on global tourism as well as the tourism industry in India. The Organization for Economic Development envisages that there could be a significant drop in the overall international tourist economy to the tune of around 80% if the world does not recover soon from this pandemic (OECD, 2020). The Indian tourism sector is also expected to be greatly affected by this pandemic. In addition to the expected drop in international and domestic tourist travellers, the pandemic is expected to have a negative impact on revenues—both in terms of domestic revenue generation as well as foreign exchange earnings, employment and contribution to gross domestic product (GDP; Ministry of Tourism, 2019–2020).

LITERATURE REVIEW:

- KPMG (2020) The pandemic novel coronavirus (COVID-19) has infected more than 150 countries and more than 28 lakh people in the world, The situation has now been aggravated by the demand, supply, and liquidity shocks that COVID 19 has imposed. Three scenarios have been explained to understand the economic effects, 1. Quick reaction across the globe including India by end April to May 2020; as china has started its manufacturing a sector where the first case has been identified; they expect GDP between 5.3- 5.7percent for FY2020-2021. 2. While India can control COVID-19 spread, there is an important global recession- where India's integration with the global economy, in this case, India's growth will be lower and expected from 4-4.5 percent.
- **Mahendra Dev and Rajeswari Sengupta (2020)** The economy was already in a dangerous state before Covid-19 struckCovid-19 has posed an unparalleled challenge for India. With the lengthy nationwide lockdown, global economic disruption of supplydemand chains, the economy is possible to face a prolonged period of slowdown Given the large size of the population, the unwanted situation of the economy, specifically of the financial sector in the pre-COVID-19 period, and the economy's dependence on labor, daily wagers, lockdowns, and other social distancing measures would be immensely disruptive. Policymakers need to be prepared to scale up the response to diminish the impact of the shock on both the formal and informal divisions and cover the way for a V-shaped retrieva.
- **Sweety Jamgade (2018)** In tourism, MICE tourism (Meetings, Incentives, Conference/Conventions, and Exhibitions/ Events) this niche tourism segment- MICE in India is booming nowadays. With the help of this paper, it is easy to found that the growth of MICE tourism in Bangalore is 21- 40%overall. It has been found that multicultural cities of India like New Delhi, Bangalore, Mumbai, Cochin, Chennai, Hyderabad and Kolkata are the advanced business centers in the nation.
- India Airlines market despite of being the fastest growing market (Mahtani and Garg 2018), has been one of the toughest aviation markets in the world, due to high fuel prices, overcapacity and intense price competition (Saranga and Nagpal 2016).

OBJECTIVES:

The objectives of this study are as follows:

1. To understand the importance of tourism and travel industry.
2. To have the insight about the recent challenge & phenomena of COVID-19
3. To study the effects of COVID-19 on the tourism industry in India
4. To obtain the suggestions and measures to come out of this threat and challenge.

METHOD:

This review used secondary data for analysis. As the first step of the secondary research, the study developed a research question; "What is the impact of COVID-19 outbreak on the tourism industry in the world?" The researchers then detected, evaluated, and prepared a conclusion on the secondary data set. The study mainly used reviews, journal articles, and reports from WTCC, 2020; UNWTO, 2020a, 2020b; UNCTAD, 2020 and the World Bank, 2020. Further, news articles and web pages were referred to collect the secondary sources of data. As the first step of the analysis process, a literature review was conducted in Section 2 using the journal articles and various reports available to the researcher. The statistical data gathered from the reports were used to further analyze the impact of corona virus on the tourism industry. Thus, the descriptive analysis regarding the tourism industry and other supporting sectors to the tourism industry was conducted using the available data.

ANALYSIS & FINDINGS:

. Comparison of Tourism Loss During April–December (2019–2020).

Month	2019	2020	Difference	Percentage Loss
April	774651	470	774181	99.94
May	615136	1329	613807	99.78
June	726446	4480	721966	99.38
July	818125	6503	811622	99.21
August	800837	11619	789218	98.55
September	751513	18469	733044	97.54
October	945017	30917	914100	96.73
November	1092440	60156	1032284	94.49
December	1226398	79910	1146488	93.48

Source: World Tourism Organization (UNWTO), December 2020

From the above table it is clear that tourism has suffered a great loss in eve of covid-19.In the long term, it has also impacted on the sustainable development and climate change agenda (s) of the nation. In current scenario India suspended all its tourist activities as the majority of the confirmed cases were linked to the other countries.

Foreign Travelers Arrival in India

STATEMENT IN REPLY TO PART (b) OF LOK SABHA STARRED QUESTION NO. †*1 ANSWERED ON 19.07.2021 REGARDING IMPACT OF COVID-19 PANDEMIC ON INDIAN TOURISM INDUSTRY

Foreign Tourist Arrivals (FTAs) during 2020 and 2021:

S. No.	Month	FTAs during 2020	FTAs during 2021 (P)
1.	January	11,19,250	83,822
2.	February	10,18,440	99,640
3.	March	3,28,304	1,23,179
4.	April	2,820	69,442
5.	May	3,764	13,307
6.	June	8,590	-
7.	July	12,655	-
8.	August	19,761	-
9.	September	28,167	-
10.	October	41,494	-
11.	November	70,977	-
12.	December	90,544	-

Source: Bureau of Immigration

The Indian tourism sector is adversely affected by Covid-19 since March 2020. On 24 March 2020, the government of India imposed a nationwide lockdown. India suspended all tourist visas from 13 March 2020 until 15 April 2020 (The Hindu, 2020). Nevertheless, this timeline is changed from time to time and imposed different restrictions with terms and conditions.

Hospitality

The hospitality and travel industry have perhaps been most hard-hit, with hourly workers facing potential devastating hardships. Marriott International with approximately 174,000 employees is poised to place tens of thousands of workers on furlough. Hilton Worldwide has also notified lenders on 5th March 2020 borrowing a precautionary $1.75 billion under a revolving loan to preserve money and to maintain flexibility "in light of uncertainty in the global markets". Hotel industry revenue per available room in the United States fell 11.6% for the week ending 7th March 2020, whilst in China occupancy rates fell 89% by the end of January 2020. Other United States hotel companies are seeking approximately $150 billion in direct aid for employees due to an unprecedented fall in demand, along with an estimated $1.5 billion loss since mid-February. MGM Resorts International have also announced a temporary suspension in operation at its Las Vegas properties, with casino operations closing on 16th March, followed by hotel operations. Since 1st March 2020, hotel occupancy in Germany decreased by over 36%. Italian cities including Rome have been inadvertently affected with a current occupancy rate of 6%, whilst London remains the most stable with an occupancy rate of approximately 47%. Overall, the COVID-19 crises have led to international distortions for the hospitality industry, and significant slumps for the European hotel market.

Aviation

The travel industry is grappling with an unprecedented wave of cancellations and a significant drop in demand amid strict governmental instructions to implement social distancing and the restriction of unnecessary travel. Globally, border closures are on the rise. In the US, all foreign nationals from China, Iran, certain EU countries are barred from entering. This ban includes anyone who visited these countries within the 14 days prior to their US trip. The UK Foreign Office has also advised UK nationals against all but essential international travel. In Europe, the president of the EU commission has proposed all non-essential travel from outside the EU be suspended for 30 days. Travel suspensions have similarly been implemented across Asia and Africa. In light of these events, Malaysia Airport reported a 30% decline in international passenger traffic for February. More recently, Airlines for America sought a government bailout encompassing $25 billion in grants, $25 billion in loans, and significant tax relief to ensure survival. UK airlines have also called for an immediate £7.5 billion emergency bailout to prevent a widespread shutdown.

Airlines are said to be functioning with pressure after the Government of India has indefinitely suspected tourist visa. Nearly 600 international flights to and from India were suspended for varying periods. Approximately 90 domestic flights were canceled, resulting in a dramatic decrease in airline process and prominent local routes (Muthukrishnan, 2020). Private airport operators have requested the government to

permit to implement a small passenger facilitation fee on airfares to compensate for the rising cost of operation.

Long Term Measures

Long-term measures will enable the tourism industry to recover from the recent COVID-19 pandemic and protect the sector from further external problems in future. Although the gestation period is longer, the positive effects of these measures can be observed even in the shortest possible time-limit:

- The first and foremost aim of all stakeholders should be to bring back a higher level of confidence to both domestic and foreign tourists so they can visit India; in this way, the tourism industry can reap the benefits from a competitive edge. Both government and private agencies should take appropriate efforts to publicise the conducive environment of India for tourism. In addition, the separate allocation of government funds for tourism side shows will attract tourists more quickly;
- The government of India should help the healthcare accreditation agencies in developed and developing countries to offer fitness certificates for visa purposes; this will encourage foreign tourists to visit India's tourist areas. Every tourist should obtain a certificate from their home country and produce it at the time of immigration; this will create a win-win situation;
- The government of India and tourism authorities should ensure a great level of safety and security measures at all levels for both domestic and foreign tourists. Preferably, those authorities should target domestic tourists first and then slowly focus on international tourists; this is because international fraternities will take time to visit India.

CONCLUSION:

This study focuses on the impact of the COVID-19 outbreak on the world tourism industry. The outbreak of COVID-19 is a novel pandemic that severely impacted the lifestyle of the majority of people across the globe. The critical economic shock to every person and every industry in most countries is the most common feature of the novel coronavirus. COVID-19 has a significant impact on economic growth worldwide and creates an economic recession due to quarantines, travel restrictions, and social distancing. The United Nations World Tourism Organization (UNWTO) reported that the 100% travel restrictions on global destinations in 2020 had the hardest hit on the tourism industry, compared to the other trades. Previous scholars also evaluated the negative impact of a virus outbreak on the tourism industry. The unavailability of sufficient data regarding the outbreak of COVID-19 is more challenging to point out a specific influence on the tourism industry. The study found the decline of tourist arrivals and tourist revenue in the world and regions in the world in 2020. It also further evaluated a sudden decrease in the air travel industry, hotel industry, and employment. Thus, it can be concluded that the COVID-19 pandemic era hit hard in the tourism sector.

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A SYSTEMATIC REVIEW ON COVID-19 DISEASE ANALYSIS

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Abstract: *The World Health Organization (WHO) has announced a COVID-19 was a global pandemic in March 2020[1]. COVID-19 outbreak was first reported in Wuhan, China and has spread to more than 50 countries. WHO declared COVID-19 as a Public Health Emergency of International Concern (PHEIC) on 30 January 2020. Naturally, a rising infectious disease involves fast spreading, endangering the health of large numbers of people, and thus requires immediate actions to prevent the disease at the community level. Coronavirus disease (COVID-19) is an infectious disease caused by the SARS-CoV-2 virus. Most people infected with the virus will experience mild to moderate respiratory illness and recover without requiring special treatment. However, some will become seriously ill and require medical attention. Older people and those with underlying medical conditions like cardiovascular disease, diabetes, chronic respiratory disease, or cancer are more likely to develop serious illness. Anyone can get sick with COVID-19 and become seriously ill or die at any age. Since this disease took time to cure as developing a vaccine to it took a long time but on the other hand spread of it was fast. This paper is being written by us at the time where 2nd wave of it was overcome by us and expecting a third wave of it through predictions made by the research team. This research paper would be focusing on how was Covid-19 disease spread worldwide and the predictions of it using different methods in different places using machine learning algorithm, deep neural network, regression, IoT based framework, CNN architecture etc. Therefore, this literature review on data analysis on Covid-19 disease provide you an idea of different methods used by different place of the world to predict if a person is a carrier of SARS-CoV-2 virus or not.*

Key Words: *WHO (World Health Organization), COVID-19, SARS-COV-2 virus, deep neural*

INTRODUCTION:

Covid-19 is a pandemic disease spread throughout the world with no medicine to cure which left the entire world into a complete dilemma of worries and pain. Covid-19 is an infectious disease caused by a rare virus called SARS-COV-2 virus belonging to coronavirus family. It initially started to prevail from Wuhan, China in the year 2019[2], slowly spreading to the entire parts of the world as a result all the transportation facilities from outside the country and inside the country was blocked. Covid-19 indeed upended the human life in million ways. The world Health Organization revealed a worldwide public health catastrophe on 30th January

2020 for this pandemic [3]. This virus mostly affected the respiratory track of the human body [2] as well as the immune system of the body making the person completely weak and tired. Where the person as the symptoms of having a bad cough, throat infection, blood platelets count going down, headache, severe fever and so on.

The pandemic prevailed all over the world just like how the desert is filled with sand. It just indeed created a complete chaos with the confusion of not knowing what to do next neither knowing how to face it nor find a solution to calm down the chaos all over the world. The first task of the scientist was to segregate the people based on affected ones from the normal to stop the further spreading of the virus. So many machine learning concepts with the help of Artificial Intelligence (AI) were used to collect the data. So, the affected ones can be given extra care to cure them out.

Thus, as a matter of emergency various methods with the help of machine learning and deep neural network tried to find out the necessary requirements not in ease but had to do many background works. Among them were the main diagnostic method which is termed as RT-PCR (Reverse Transcription Polymerase Chain Reaction) Test with the help of CNNs it was done [4], even by using chest X-ray image of a person by deep neural network [5], by CT scans [2], even based on death and recovered cases [6], by particulate matter pollution (PM10) [7], by the regression concept [8], using time series analysis [9], by using joint classification, even with the help of IoT based framework [10] and so on. Many methods were evolved which even made the country par the tough situation at least with a little bit of confidence to separate the affected ones from the normal ones thus reducing number of cases spreading.

Method of Discussion:

As mentioned in the abstract, this paper would be giving a short glimpse on the methods adopted by scientists and their team of different places of the world to analyze the number of cases in their place, differentiating between the affected ones and non-affected ones along with how to provide a quarantine detail. So, the methods are:

- COVID-19 detection using chest x-ray images
- COVID-19 detection in South Korea based on number of recovered cases and death cases
- Analysis of COVID-19 cases in Lombardy, Italy with the help of air particulate matter (PM10)
- Analysis and prediction of this harmful virus in India using multiple linear regression.
- Analysis of the COVID-19 cases using time series algorithm
- Analysis of COVID-19 cases with the help of IOT based framework
- Analysis of COVID-19 cases via registration slips of patient using faster R-CNN, Mask R-CNN and ResNeT-50

In the below sections of this research paper, it is explained in an elaborated manner how each and every technique were planned and implemented using the concept of deep learning and machine learning concepts in a brief manner. Therefore, it also specifies the results of it. This paper is divided into two sections, Section I states in brief the methods adopted to analyze and also focuses on the result obtained on implementing this method and the final Section II concludes the paper with literature review analysis with summary and future directions.

LITERATURE REVIEW AND BACKGROUND WORKS:

As mentioned earlier the paper would be discussing on the ways in which prediction of SARS_COV_2 viruses and also analysis of positive cases in place.

In [5], by Aijaz ahmed Rashi he has used the chest x-ray imagery to analyze the number of COVID-19 cases using CNN model. This is achieved by creating a convolutional neural network-long short time memory

model is designed. It is developed to extract features from raw data hierarchal. Deep learning has shown a dramatic increase in the medical applications in general and specifically in medical imagebased diagnosis. Deep learning models performed prominently in computer vision problems related to medical image analysis. [5] In the experiments of this study, a primary dataset containing 178 X-ray images has been used as a base dataset. Of 178 images, 136 X-ray images belonged to confirmed COVID-19 patients and other 42 images belonged to normal or people with other diseases like pneumonia. [5] The basic set of it consisted of 136 samples and others of 42 samples. The main dataset sources used in this study are enlisted as follows:

Primary chest X-ray image dataset of COVID-19 patients collected from GitHub.) e dataset has been collected by the University of Montreal's Ethics Committee no. CERSES-20-058-D from different hospitals and clinics [12]. For dataset balancing, a collection of chest X-ray images were collected from Kaggle [13]. Independent validation dataset containing a collection of 100 COVID-19 X-ray images for the realworld testing of the proposed CNN was collected from IEEE Data Port [14]

For the accuracy of the results the concept of deep learning, data preprocessing, data augmentation, Analysis of x-ray images by medical experts were done along with convolutional neural network [5]. The resulted dataset was again used in training the proposed CNN model; there was again an improvement in the performance of the model. Specifically, the accuracy was increased to 72% in the given scenario. Still, because the dataset was not containing a sufficient number of images for an effective training, there was not a significant increase in the accuracy and other performance metrics.

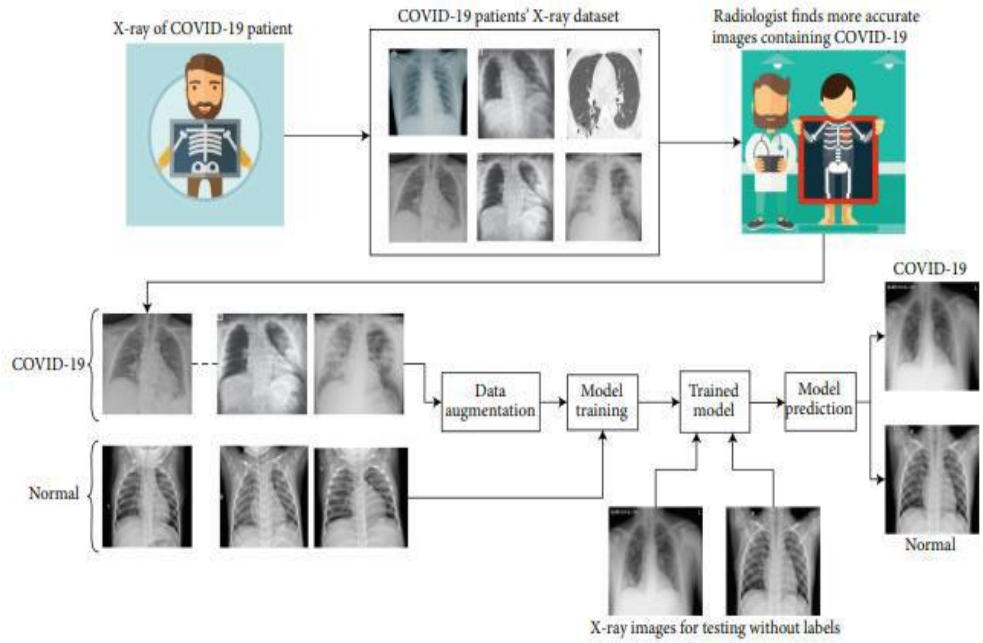


FIGURE 1: System development workflow.

Figure 1(a): System Development Work Flow [1]

Therefore, through this method of detecting COVID-19 cases, the proposed network achieved an accuracy of more than 90% for all scenarios like worst as well as on best case excluding healthier persons against the virus and it has also able to achieve 99% of accuracy from COVID-19 virus from the healthy group. Thus, the proposed network was effective to meet the result by not only helping in detecting COVID-19 cases also the lung infections disease using chest X-ray image.

In [6], by Nadia Al-Rousan and Hazem Al-Najjar data analysis of COVID-19 cases epidemic in South Korea based on recovered and death cases. The aim of this method is to fill a gap between previous studies and current state of spreading of COVID virus by extracting relationship between independent variables and

dependent ones. It also focuses on sex, region, infections reasons, birth year and released/diseased date on the reported number of recovered and deceased diseases. Both statistical analysis and the $\chi 2$ test are used to analyze the collected data and to ensure about the impact of sex, region, infection reason, released and deceased cases, and the birth year on the number of recovered and deceased cases in South Korea [6]. The $\chi 2$ test, which is normally known as independence test is used to test the hypotheses for categorical variables and to test whether these variables are independent population variable. The $\chi 2$ test can be calculated by finding the summation of dividing the square difference between the observed (O) and the expected (E) values by the expected value for each category in data shown as follows.12

$$\sum X_{i-j}^2 = \frac{(O-E)^2}{E} \quad (1)$$

where $\chi 2$ denotes the $\chi 2$ test value, O and E denote the observed and the expected values, respectively [6]. Besides, this method the scientist also adopted the multinomial logistic regression classification model to check the validity of the results based on sex, region, birth year and infected reason for both recovered and death case. Therefore, in the end of this research it was found that to mitigate the disease in south Korea several procedures were followed. These procedures were asked to follow to prevent any more infectious virus to be spread.

In [7], by E. Bontempi analysis of COVID-19 cases using virus airborne diffusion due to air particulate matter (PM) in Lombardy (Italy). This method was used for the first time to analyze PM10 situation before emergency explosion in Lombardy, Italy. This was carried out by collecting data of the defected cases in the nearby cities of the place and discussions done parallel. After the parallel discussion, it was concluded that COVID-19 cannot disperse in air through PM10 as carrier. But later on, again comparing the defected cases of Piedmont cities with the Brescia and Bergamo in the investigated period had most severe PM10 pollution events in comparison to Lombardy cities. Therefore, as a result of this they had collected more data about particulate matter (PM10) concentration in the air. In precise, the cities that suffered most of the severe event of (PM10) pollution in 20 days before the Italian sanitary crisis, had low infected cases.

In [8], by Rajani Kumar and her team on analysis, prediction and recovery of COVID-19 cases in India. They have mostly focused on the recent developed forecasting models and predicts the number of confirmed, recovery and death cases in India by the harmful virus. This prediction used correlation coefficients and multiple linear regression applied for prediction and autocorrelation and auto regression have been used to improve the accuracy. This prediction is quite useful in resource management like health services and timely action may be taken with prior preparation from worst situation. Along with this even total casualty and economic loss can also be predicted. Many scientists around the world had a hard job during the breakdown of this harmful virus, so in order to keep their work in simple term they started to develop many models to predict the number of positive cases, negative cases that would make them focus on the affected ones a lot. Based on CFR (Case Fatality Rate) the entire research was taken down. The major contributions of this research are as follows: • This paper focuses on a descriptive analysis of the COVID-19 outbreak in different states of India.

- The paper has also proposed a model for predicting the number of confirmed, recovered, and death cases due to COVID-19.
- The proposed model deploys multiple linear regression to analyze the existing data.
- The model also employs the auto regression to predict the cases [8].

Therefore, by the end of the analysis using multiple linear regression it has concluded that the two major factors to suppress the increasing speed of COVID-19 is social distancing and lockdown.

In [9], by Kamalpreet Bhangu Singh along with that we have included is using time series algorithm for analysis on COVID-19 cases with the help of machine learning. This analysis mainly focuses on the monthly analysis of confirmed, recovered and death cases which assists to identify the trend and seasonality in the data. In this method, time series analysis is implemented using the concept of auto regressive moving average (ARIMA) model and also seasonal auto-regressive integrated moving averages with exogenous repressor (SARIMAX). Through this analysis the scientist got to know the pattern of rise of the spread of the virus in countries like Italy and USA. The inferences of time series forecasting models ARIMA and SARIMAX were efficient to produce exact approximate results. The forecasting results indicate that an increasing trend is observed and there is a high rise in COVID-19 cases in many regions and countries that might face one of its worst days unless and until measures are taken to curb the spread of this disease quickly. The pattern of the rise of the spread of the virus in such countries is exactly mimicking some of the countries of early COVID-19 adoption such as Italy and the USA. Further, the obtained numbers of the models are date specific so the most recent execution of the model would return more recent results. The future scope of the study involves analysis with other models such as long short-term memory and then comparison with time series models [9]. Therefore, the results obtained using ARIMA and SARIMAX models were efficient to analyze the cases which in fact provided exact approximate results.

In [10], by Mwaffaq Otoom, the paper focuses on the analysis of Covid-19 cases based on Iot (Internet of things). This paper focused on proposing real-time detecting COVID-19 detection and monitoring system. The proposed system would employ an Internet of Things (IoTs) framework to collect real-time symptom data from users to early identify suspected coronaviruses cases, to monitor the treatment response of those who have already recovered from the virus, and to understand the nature of the virus by collecting and analyzing re0levant data [10]. The framework mainly consisted of five components giving more emphasize on this: Symptom data collection and upholding, Quarantine and Isolation Center, Data Analysis Center, Health Physicians and Cloud Infrastructure. The main intention of this proposed framework was to reduce the mortality rate, helping people to recover from it by early detection of it and also to understand the disease very well. The System Data collection and upholding aimed in collecting the real time dataset of collecting the affected cases using a wearable sensor on the user body. The next component of this proposal that is Quarantine and Isolation Center focused on collecting the data records of people who were quarantined or isolated in the health care center. It focused on collecting two types of data on health and non-healthy(non-technical) data. For health data, each dataset included time-series data of the above-mentioned symptoms of COVID-19, while for non-technical data, each record included travel and contact history of the person during the past 3–4 weeks, chronic diseases, age, gender, and any other relevant information, such as family history of illness and so on. While the data analysis center consisted of machine learning algorithm where the data can be processed. The role of the healthy physician was to collect the data and arrange them accordingly by taking care of them accordingly. The last component on Iot based framework was cloud infrastructure where it loads the real time dataset on the cloud.

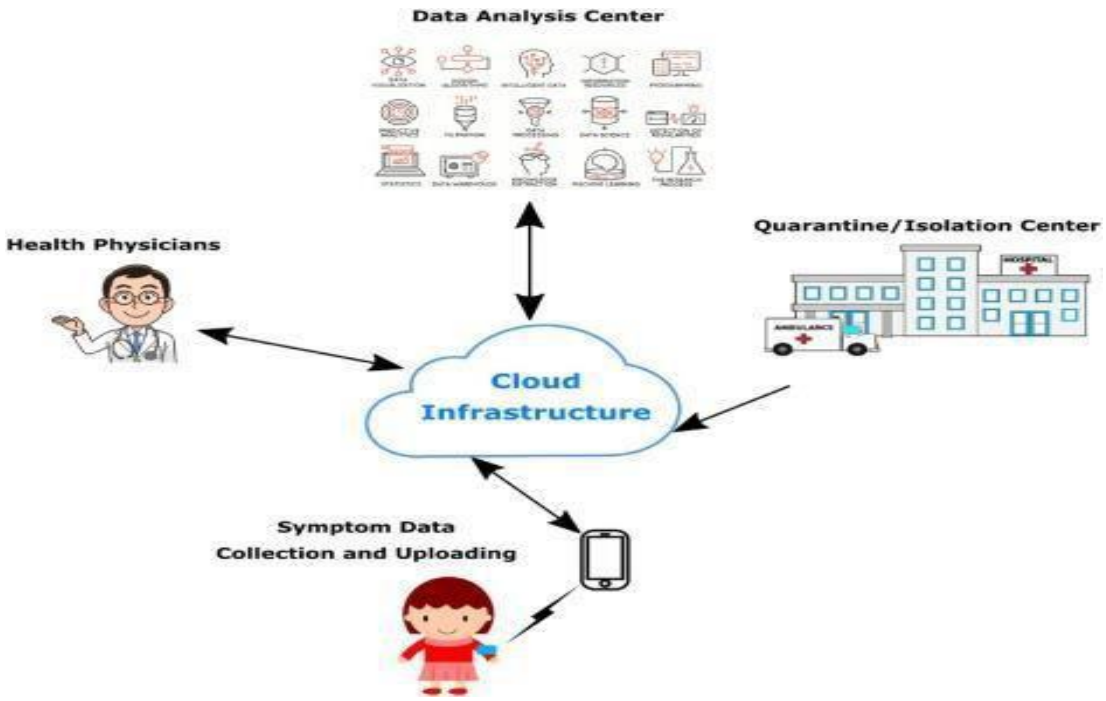


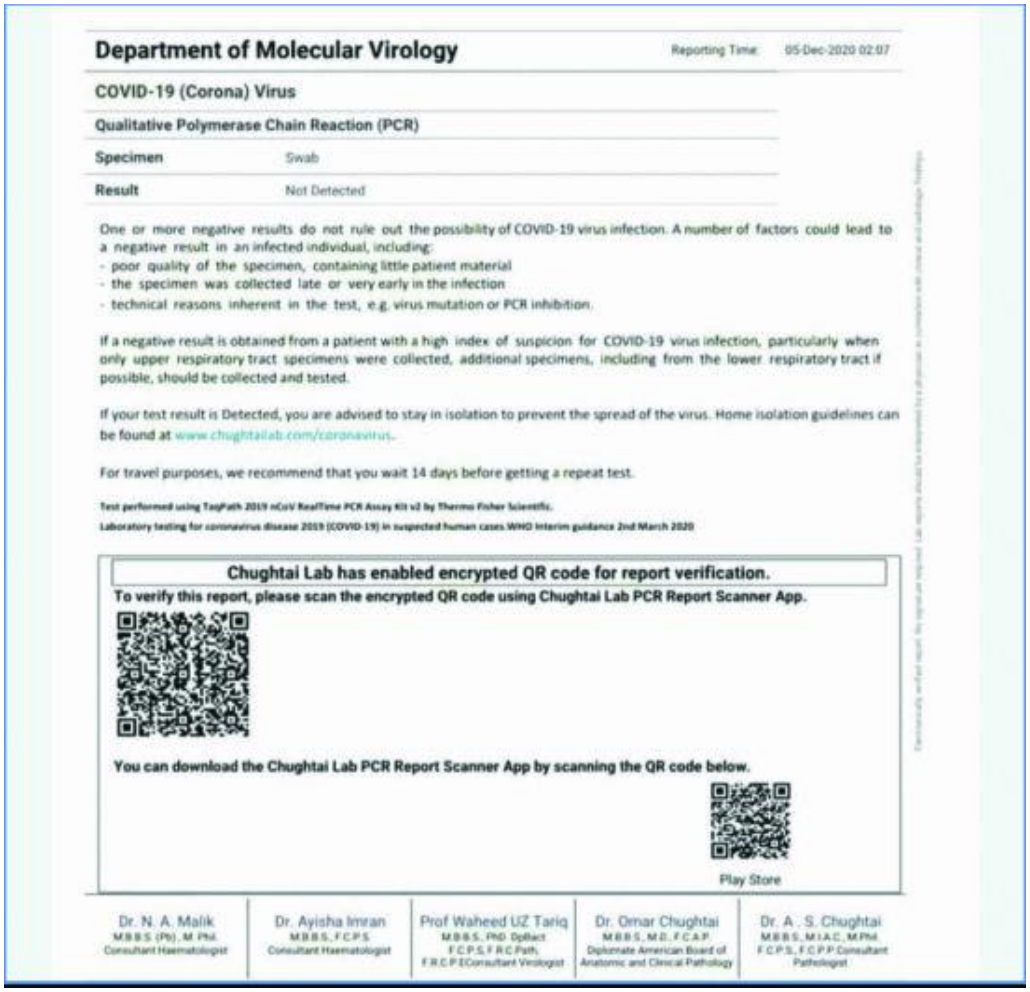
Figure 1 (b) Framework of our Proposed IOT Architecture

Fig.1(b) shows the framework of our proposed IoT architecture. It consists of five main components: Symptom Data Collection and Uploading, a Quarantine/Isolation Center, a Data Analysis Center, an interface to Health Physicians, all of which are interconnected through a Cloud Infrastructure. [10].

To quickly identify potential COVID-19 cases from this real-time symptom data, this work proposes eight machine learning algorithms, namely Support Vector Machine (SVM), Neural Network, Naïve Bayes, K-Nearest Neighbor (K-NN), Decision Table, Decision Stump, OneR, and ZeroR. This paper conducted an experiment to test all the eight algorithms mentioned above. In the end, the results showed that five of these eight algorithms achieved an accuracy of more than 90 %. Based on the results obtained from these algorithms it was realized that real-time symptom data would allow these five algorithms to provide effective and accurate identification of potential cases of COVID-19, and the framework would then document the treatment response for each patient who has contracted the virus. Thus, these how each technique was planned and implemented in the process of analyzing and predicting the number of cases of COVID-19 with a satisfying result.

In [11], by Hassam Tahir focuses on prediction of COVID-19 using the new technique based on deep learning. It focuses on two dimensions, where the first dimension of the method consists of new method via using registration slips of patients and diagnosis of it with ResNet-50. Whereas the second dimension of it focuses on analysis using chest X-Ray with Mask R-CNN and faster R-CNN algorithm. With the help of all these three deep neural networks was implemented for the first time for analysis of infected case. It was a first approach of collecting the registration slips of patient with exact timing to and when the patient comes to take a test when he feels the symptoms. At that time the registration slip of the patient is processed in ResNet-50 architecture for the analysis and spreading the caution whether the person is affected or not. Then when there were delayed results then the analysis was done with the help of chest X-ray images of the patient. Subsequently, in order to find a precise method faster R-CNN and Mask R-CNN architecture of deep learning was implemented. Faster R-CNN is a famous object detection architecture that uses neural network like YOLO (You Look Only Once) and SSD (Single shot Detector) [11]. On the other hand, Mask R-CNN is a deep neural network used in separate different objects in image or video, whereas the objective of RestNet-50 was it consisted of 48 convolution layers along with 1 max pool and 1 average pool layer, for more details

refer [15]. The reason behind the collection of indigenous data was to observe originality of the results with specific date and time so that optimization of it can be done in a proper way.



Department of Molecular Virology Reporting Time: 05-Dec-2020 02:07

COVID-19 (Corona) Virus

Qualitative Polymerase Chain Reaction (PCR)

Specimen	Swab
Result	Not Detected

One or more negative results do not rule out the possibility of COVID-19 virus infection. A number of factors could lead to a negative result in an infected individual, including:
- poor quality of the specimen, containing little patient material
- the specimen was collected late or very early in the infection
- technical reasons inherent in the test, e.g. virus mutation or PCR inhibition.

If a negative result is obtained from a patient with a high index of suspicion for COVID-19 virus infection, particularly when only upper respiratory tract specimens were collected, additional specimens, including from the lower respiratory tract if possible, should be collected and tested.

If your test result is Detected, you are advised to stay in isolation to prevent the spread of the virus. Home isolation guidelines can be found at www.chughtailab.com/coronavirus.

For travel purposes, we recommend that you wait 14 days before getting a repeat test.

Test performed using TaqPath 2019 nCoV RealTime PCR Assay Kit v2 by Thermo Fisher Scientific.
Laboratory testing for coronavirus disease 2019 (COVID-19) in suspected human cases WHO interim guidance 2nd March 2020

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Fig.1(c): Registration slip of one of the COVID-19 patient from the dataset. [11]

The available dataset was pre-processed and was put in training. The model consisted of ResNet-101 architecture with complex deep layers and with further exchangeable for desiring results was present. From the result of it, it was seen the model gave out the result close to the real time scenario which in fact helped really in imposing SOPP's when there was increase in viral load. And even accuracy and precision measures were taken to judge the performance of the method.

Model	ACC	PRC	RCL
ResNet-101	82%	89%	87%

Table 1: Evaluation on the basis of Accuracy, Precision and Recall of ResNet-101. [11]

CONCLUSION:

Due to this massive spreading of dangerous virus of COVID-19 it put the entire world into a complete chaos confronting each and everyone's lives with difficult challenges. Since the spread of this virus was not known nor the solution of it was available it just kept everyone tensed and most importantly it was the doctors all around the world who had a crucial task. Hence, they found out a way which can make their work bit easier by segregating the infected ones from the non-infected ones so the spread could be minimized in lesser ratios and remedies can be provided respectively. Consequently, with the help of machine learning and deep neural network scientists came with up different methods to find out. Even if the results given was not that accurate

but it still helped in going through the situation in a smooth way which indeed made way to solve the problem in easy way. By the method of analyzing the COVID-19 cases using chest X-ray. Whereas on analysis method used in South Korea mainly focused on the sex, region, birth date, deceased and recovered date of a person. As a result, it also gave the remedies for the infected ones to not be in a direct contact with any person, quarantine method and so on which in fact helped in faster process of testing people against the deadly disease. On the other hand, the method of analysis adopted by Lombardy, Italy it concluded that the nearby cities that suffered most severe event of particulate matter (PM10) pollution prior 20 days before the deadly spread of this virus had low infected cases which in fact was a slight relief to the people out there. Whereas on the analysis method adopted by India was concept of multiple linear regression which concluded with two major factors that can suppress the increasing spread of the disease was social distancing, quarantine or lockdown. On the other hand, the time series analysis using ARIMAX and SARIMAX were really sufficient to produce efficient results. On the other hand, the IoT based framework helped even the physician to look over it and do the needs respectively and the framework also helped in providing the details of recovered case and also better understanding of the COVID-19 case. On the other hand, analysis of case using registration slips which used two dimensions along with three neural network it was concluded that among all the three architecture used the faster R-CNN was faster than the Mask R-CNN and ResNet-50. Therefore, the main intention and motto of each and every concept was to facilitate under countries and places where vaccination was not available and thus saving time to quick treatment of Covid-19 disease facilitating a quiet relief in increase spread of this dangerous virus.

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FINANCIAL PERFORMANCE EVALUATION: A COMPARATIVE STUDY OF SELECTED INDIAN STEEL COMPANIES DURING THE PERIOD OF COVID-19

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Abstract: *In this paper an effort has been made to know the financial performance of selected steel companies. This research covers a period of five years divided into two sections viz. Before COVID-19 which covers from 2017 to 2019 and During COVID-19 which covers 2019 and 2020. For the purpose of this study a sample of ten steel companies have been selected on the basis of their market capitalization. To analyze the data different statistical tools like mean, SD and t-test has been applied. Study concludes that there are differences in the financial performance of selected steel companies during the period of study.*

INTRODUCTION:

The Iron and Steel industry is considered to be the most important industries within the country. Fast industrial development involves fast development of iron and steel industries. Industrial development is a process where new technologies are to be used in order to support economic development also lead to an increase in profitability. Rapid industrialization can precipitate the economic growth, income generation, utilization of resources and social development. A number of industries have to be dependent on the development and expansion of the iron and steel industries in the country. The steel industry is providing undeviating employment in the country and hence important for economic development. The large scale production of iron and steel since 1907 was made with modernized method of production. Before independence the Indian steel industry was not producing with high capacity. Later, various steps were taken to improve the steel plants in India. After the new industrial policy (1956), the private sector has been given chance to explore. Along with time gradually steel industry increased its performance towards production of finished steel. In 1974, the Steel Authority of India Limited (SAIL) was established for supplying a large amount of inputs for the development of other major industries. It is believed that the higher the financial performance, the more it will affect the organizational performance. Financial performance can be analyzed with the help of financial statements through which one can find the relationship between the financial position and performance. Financial performance evaluation of company is the complete knowledge about company's standing in different categories such as assets position, liquidity, revenue, profitability etc.

LITERATURE REVIEW:

Srinivas (2005) examined the financial performance of Indian steel companies considering the financial ratios. The study was conducted for a period of five year from 1999 to 2003. The researcher has used the Taxonomic Method and Data Envelopment Method to find the overall performance index across the Indian Steel companies. He observed composite index as better index in comparison to the operating profit margin. Further he added that performance of selected companies were found to be converging during the study period.

Patra (2005) has evaluated the effect of liquidity on profitability of the Tata Iron and Steel Company limited. The present study gives the mixed result of association between liquidity and profitability. Some of the liquidity indicators such as current ratio, acid test ratio, current assets to total assets ratio and inventory turnover ratio have insignificant negative correlation with profitability ratio. However, remaining liquidity ratios such as working capital turnover ratio, receivables turnover ratio and cash turnover ratio have significant positive association with profitability ratios during the study period.

Bhunia (2010) conducted a study to know the liquidity trend and its impact on financial performance in private steel companies in India. It was observed that all the selected companies have unsatisfactory liquidity position except Kalyani Steels Limited (KSL). Performance in terms of receivables management have also found to be unfavorable for all the companies under study.

Pal (2013) carried out a research in which she evaluated financial performance of public sector steel companies in India namely Steel Authority of India Limited (SAIL) and Rastriya Ispat Nigam Limited (RINL). Various ratios were calculated to ascertain the financial performance in terms of liquidity, solvency, efficiency and profitability. Different statistical tools like descriptive study, mean, standard deviation etc. have been applied. It was revealed from the study that in terms of overall profitability both the companies have positive performance. Receivables management, Net Profit margin were found to be satisfactory in SAIL compared to RINL. SAIL have positive performance in terms of Debt equity and asset management.

Mahajan (2017) analyzed the efficiency and performance of selected steel companies considering top five companies for a period of five years. It was observed from the study that there was a decreasing trend in liquidity during the study period. Except Tata Steel, all other companies were not in good position. Profitability ratio was having decreasing trend till 2014 but improvement was found in the next year.

Sivabagyam et al. (2019) in their research study identified the financial strength and weakness of selected Iron and Steel Companies in India. For this study they covered a sample of ten Indian steel companies. The data for the study were taken from annual reports of the companies for a period of five years from 2014-15 to 2018-19. Various statistical tools such as mean, standard deviation and ANOVA have been applied. It was discovered from the study that Tata Steel and ESSAR have better performance in terms of profitability compared to other selected companies. In terms of liquidity Sunflag and Narayani steels have performed well during the period. However, Narayani Steels and Tata steels have better performance in terms of efficiency.

An ample number of research has been done to analyze the financial performance of the Steel Industry in India. However, no research paper was found in this pandemic period analyzing the performance of Steel industry during the COVID-19 period. The present study is an honest attempt to find relationship of performance of Indian Steel industry before and during the COVID-19 period.

OBJECTIVES:

The present paper aims to assess financial performance of selected Iron and Steel companies in India. The main objective of this study is to evaluate and understand the comparative financial position of selected steel companies before and during the COVID-19 pandemic. To compare the financial position, period of the

study was divided into two sections one is before COVID-19 represented by year 2017 to 2019 and the second is during COVID-19 represented by year 2020 to 2021. The objective can be classified into following:

1. To examine performance in terms of profitability of iron and steel industry
2. To evaluate the liquidity and solvency position during period of study
3. To judge the efficiency of iron and steel industry.

RESEARCH METHODOLOGY:

In order to achieve the objectives, top ten iron and steel companies have been considered as the sample based on their Net Sales performance. The data were taken from Moneycontrol.com and annual reports of the selected companies for a period of five years from 2017 to 2021.To analyze the data various statistical tools like mean, standard deviation and t-test have been applied. For measurement of the different parameters following ratios have been considered:

Table- 1: Performance parameters

Profitability	Liquidity	Solvency	Efficiency
Gross Profit Margin (GPM) Net Profit Margin (NPM) Return on Capital Employed (ROCE)	Current Ratio (CR) Quick Ratio (QR)	Debt Equity Ratio (DER) Interest Coverage Ratio (ICR)	Total Assets Turnover (TATR) Inventory Turnover (ITR) Debtors Turnover (DTR)

SAMPLE OF THE STUDY:

1. JSW Steel Ltd
2. Tata Steel ltd.
3. Hindalco Industries
4. Steel Authority of India Ltd
5. NMDC
6. Jindal Steel and Power Ltd
7. APL Apollo
8. Jindal Stainless Ltd.
9. Jindal Stainless (Hisar) Ltd
10. Godawari Power and Ispat

HYPOTHESES DEVELOPMENT:

1. There is no difference in the profitability ratios of selected companies before and during the COVID-19 period
2. There is no difference in the Liquidity ratios of selected companies before and during the COVID-19 period
3. There is no difference in the Solvency ratios of selected companies before and during the COVID-19 period
4. There is no difference in the Efficiency ratios of selected companies before and during the COVID-19 period

FINDINGS AND INTERPRETATION:

Table-2: Average Profitability Ratios of Selected Steel Companies before and during COVID-19 periods

Ratio	Mean		SD	
	Before COVID-19	During COVID-19	Before COVID-19	During COVID-19
GPM	15.7415	13.128	13.83113	12.07469
NPM	8.022	5.43	10.03815	9.979069
ROCE	16.541	14.12533	6.823645	7.025811

Source: Annual Reports compiled through Excel

Table 2 above indicates the average profitability ratio three years before and two years during COVID-19. The companies under study have an average Gross Profit Margin of 15.74 with standard deviation of 13.83 before COVID-19 period while it was 13.12 during COVID-19. It denotes that the industry faced higher supplier pricing. The net profit margin has decreasing trend during COVID-19 as it reduces from 8.022 to 5.43, this imply the ineffective cost structure in the industry. ROCE has also decreasing trend during study period.

Table-3: t-test analysis of Profitability Ratios

	Before COVID-19	*During COVID-19*
Mean	13.43483	10.89444
Variance	22.13387	22.64378
Observations	3	3
df	2	
t Stat	40.53648	
P(T<=t) two-tail	0.000608	
t Critical two-tail	4.302653	

Source: Annual Reports compiled through Excel

The above table reveals t-test of the profitability ratios of selected companies during study period. At the given level of significance $\alpha=0.05$, all the profitability ratios above $p< \alpha$, hence we accept the null hypothesis and it could be concluded that profitability differs during both the periods.

Table-4: Average Liquidity Ratios of Selected Steel Companies before and during

COVID-19 periods

Ratio	Mean		SD	
	Before COVID-19	During COVID-19	Before COVID-19	During COVID-19
CR	1.0555	1.044	0.5159	0.676484
QR	0.913	1.063	0.759847	0.854263

Source: Annual Reports compiled through Excel

Table 4 above shows average liquidity ratios during the study period. From the above result it could be ascertain that liquidity position was consistent with a minimum fluctuation during the period.

Table-5: t-test analysis of Liquidity Ratios

	Before COVID-19	*During COVID-19*
Mean	0.98425	1.0535
Variance	0.010153	0.000181
Observations	2	2

df	1	
t Stat	-0.85759	
P(T<=t) two-tail	0.548712	
t Critical two-tail	12.7062	

Source: Annual Reports compiled through Excel

The above table shows the result of t-test of liquidity ratios and it was observed that at the 5% level of significance the value of p is 0.54, which indicates p>0.05 and therefore null hypothesis is rejected. It can be concluded that during study period there was difference in the liquidity of the selected companies.

Table- 6: Average Solvency Ratios of Selected Steel Companies before and during COVID-19 periods

Ratio	Mean		SD	
	Before COVID-19	During COVID-19	Before COVID-19	During COVID-19
DER	0.8595	1.387667	0.407768	0.68992
ICR	60.911	20.21633	182.3718	54.41858

Source: Annual Reports compiled through Excel

The above table shows the average solvency position of selected steel companies. DER before the COVID-19 stood at 0.85 and the same was increased to 1.38 during COVID-19 period, which implies that the companies have more debt during COVID-19 period. In terms of Interest Coverage Ratio, it could be concluded that capacity of steel companies in paying its interest has been decreased during the study period.

Table-7: t-test analysis of Solvency Ratios

	Before COVID-19	*During COVID-19*
Mean	30.88525	10.802
Variance	1803.091	177.2593
Observations	2	2
df	1	
t Stat	0.974375	
P(T<=t) two-tail	0.508262	
t Critical two-tail	12.7062	

Source: Annual Reports compiled through Excel

Table 7 above shows the t-test result of solvency position. At level of significance at 5%, the value of p is 0.5 for the average solvency ratios. Null hypothesis is rejected as p>0.05and hence it could be concluded that there is difference in the solvency ratios during the period of study.

Table- 8: Average Efficiency Ratios of Selected Steel Companies before and during COVID-19 periods

Ratio	Mean		SD	
	Before COVID-19	During COVID-19	Before COVID-19	During COVID-19
ITR	6.861	7.006	3.898707	4.015772
DTR	13.772	13.58033	4.516376	2.824631
TATR	1.426	1.366333	1.031877	0.939039

Source: Annual Reports compiled through Excel

From the above table it can be concluded that average ITR was 6.86 before COVID-19 and increased to 7 during COVID-19 that shows a minimum fluctuation in the replacement of inventories during study period.

There was found consistency in Debtors' Turnover Ratio and a slight fluctuation was also found in Total Assets Turnover Ratio during the study period.

Table-9: t-test analysis of Efficiency Ratios

	Before COVID-19	*During COVID-19*	
Mean	7.353	7.317556	
Variance	38.28748	37.36825	
Observations	3	3	
df	2		
t Stat	0.361903		
P(T<=t) two-tail	0.752085		
t Critical two-tail	4.302653		

Source: Annual Reports compiled through Excel

The table 9 above shows the result of t-test of efficiency ratio. It was observed from the table calculated value of p (0.75) is greater than the table value. Therefore, the null hypothesis is rejected and hence it was concluded that there is difference is the efficiency ratios of selected steel companies during study period.

CONCLUSION:

This study has been conducted to evaluate the performance of Indian steel industry. All the null hypothesis of this study was rejected and therefore it is contended that there are differences in financial performance parameters during both the periods under study. It was revealed that the performance of Indian Steel industries was found to be slow during the period of COVID-19.

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EMPLOYMENT GENERATED THROUGH DAIRY COOPERATIVES DURING COVID-19

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Abstract: *The dairy farming is important component of Indian culture large number of dairy farmers is dependent on livestock and keep livestock for regular income generating and employment generating. Dairying is an important aspect of the rural economy. Dairying is an occupation that supports the livelihood of men and women, especially the rural poor in Punjab as well as India. The dairy co-operatives are organized with a three-tier structure i.e. milk producers' cooperatives society at the village level, the union of societies at the district level and the federation of the unions at the state level. The Punjab Government has been making serious efforts to increase milk production in rural areas through a network of cooperatives which are main center of procurement, processing and distribution of surplus milk in urban areas. The study is based on secondary data collected from National Dairy Development Board Reports (NDDB), books, journals and internet etc. The main findings of the study are the employment and income and net income of the member of dairy cooperatives are increased during covid-19.*

INTRODUCTION:

The dairy co-operatives were formed in India after 1912; the real beginning was made only after the Second World War. The Karia District Co-operative Milk Union Ltd., popularly known as Amul, was the first producer-oriented dairy organized in 1946. This milk union has proved that dairying can be best conducted if production, processing and marketing are owned and operated by the farmers themselves. The dairy co-operatives are organized with a three-tier structure i.e. milk producers' cooperatives society at the village level, the union of societies at the district level and the federation of the unions at the state level (Koli, 2000). The process of organizing societies at village level started in Punjab in 1978 (MILKFED, annual report 2008-09). The fact that dairying is a women's domain has been well established, women are generally associated with animal husbandry activities which are performed at house and they spent longer hours than men in dairying activities (Kaushik, 1993). Bringing better prospects in rural areas is possible only by women and dairy cooperative societies located at the grassroots level. Dairy Cooperatives have been creating more employment and income generation opportunities to rural women. So, women participation in business activities and day-to-day affairs of dairy cooperatives is an essential need for their overall progress (Selvamani, 2008).

Dairy cooperatives are the only socio-economic organizations giving voice to the rural people in the process of development. Dairy cooperatives have been creating more employment and providing income generation opportunities to rural people (Selvamni and Rani, 2008).The Punjab State Cooperative Milk Producers Federation Limited is popularly known as MILKFED Punjab. It came into being in 1973 with a twin objective

of providing remunerative milk market to the milk producers in the state value addition and marketing of produce on one hand and to provide technical inputs to the milk producers for enhancement of milk production on the other hand. Presently, about 7019 village level societies having 382442 members are functioning.There is eleven District Cooperative Milk Producers' Union which covers entire state of Punjab.The dairy co-operatives are organized with a three-tier structure i.e. milk producers' cooperatives society at the village level, the union of societies at the district level and the federation of the unions at the state level (Koli, 2000). The process of organizing societies at village level started in Punjab in 1978 (MILKFED, annual report 2008-09).

The Prime Minister Shri Narendra Modi ji announced a mega economic stimulus package on May 12, 2020, amounting to Rs 20 lakh crore, under the Atmanirbhar Bharat Abhiyan. The focus of the package aimed at making India self-reliant in the post-Covid-19 economic reconstruction. The Prime Minister Shri Narendra Modi spoke about achieving self-reliance by giving thrust on two themes: 'vocal for local' and 'local to global'. The thrust on self-reliance comes at a time when India imports significant volumes of electronic and electrical products, edible oil, minerals, etc, for meeting domestic demand also. In the face of these imports, one of the best examples of 'Atmanirbharta Bharat' is associated with agriculture and allied sectors such as animal husbandry and especially dairying sector, where self-sufficiency in milk production was achieved decades ago. During the early 1970s, milk production of India was just one-third that of the US and one-eighth of Europe but at present, India's milk production is double that of the US and 25% more than Europe's. During the 1970s, most dairy farmers did not receive remunerative returns due to the long chain of middlemen and lack of access to organized market system. The scenario changed after the adoption of a three-tier cooperative model, popularly referred to as the Amul model, with the three-phase implementations of Operation Flood I, II and III (1970-1996) under the leadership of Dr V Kurien and he is also known as the father of white revolution. This enabled our country to be self-sufficient in milk production, while other Asian countries are still dependent on import of milk products but India is independent in milk production.

The dairy cooperatives and animal husbandry sector, which currently contributes to around 4.5 percent of national GDP, emerged as a primary source of income for about 100 million rural households' mostly landless farmers, small farmers and marginal farmers in India. India has been the largest milk producer country of the world from the last 22 years. The Milk production of India stands at around 188 million metric tones (MMT) in 2018-19, which is around 21 percent of world milk production. The COVID-19 pandemic significantly impacted on food value chains at all levels of production, processing, logistics and even consumer behavior to name a few. The impacts vary across countries and are constantly changing with the spread of the pandemic as governments, stakeholders and other actors in value chains adopt and implement a broad spectrum of measures to manage the spread of the virus and mitigate its impacts on food insecurity and poverty. The impacts of COVID-19 on dairy producing and processing, dairy cooperatives is not negative situation during this pandemic dairy cooperatives provide employment opportunities to their members and they play important role.

OBJECTIVES:

The main objectives of the study are following.

1. It is an attempt to examine the employment generated through dairy cooperatives in India during covid-19.
2. To examine the state wise Dairy Cooperatives in India.

METHODOLOGY:

The study is based on secondary data collected from National Dairy Development Board (NDDB), books, journals and internet etc. There are four regions and 28 states in India which covers entire country of India.

Out of total dairy cooperatives functioning in India, four regions such as north, east, west and south region were selected cover entire country's dairy cooperatives.

The detail of dairy cooperatives in India is shown in table 1. The table reveals that the number of dairy cooperatives in India was 13284 in 1980-81 then increased to 63415, 96206, 1,43,126, 1,90627 and 1,94,195 in 1990-91, 2000-01, 2010-11, 2018-19 and 2019-20 respectively. This is clear indication that number of cooperatives has increased in India during the period 1980-81 to 2019-20, which played a very vital role in the progress of dairy cooperatives. The membership of Dairy cooperatives in India has increased during the period of 1980-81 to 2019-20. The membership of Dairy cooperatives in India was 1774 thousand in 1980-81 and then increased to 7482, 10738, 14464, 16843 and 17216 (thousand) in 1990 – 91, 2000 – 01, 2010 – 11, 2018-19 and 2019-20 respectively.

Table 1: Dairy Cooperatives in India

Particulars	1980-81	1990-91	2000-01	2010-11	2018-19	2019-20
No. of dairy cooperatives	13,284	63,415	96,206	1,43,126	1,90,627	1,94,195
Members (in thousand)	1,774	7,482	10,738	14,464	16843	17,216

Source: National Dairy Development Board, Annual Report, 2019-20

Some of the key components of dairy development in different states under cooperative sector is shown in table 2. The table shows the number of dairy cooperatives, members of dairy cooperatives, milk procurement of dairy cooperatives and sale of liquid milk of dairy cooperatives in India in 2013-14. The table reveals that the zone-wise and state wise development of dairy cooperatives in India has an increasing trend. The dairy sector in India has been divided into four major zones i.e. north zone, east zone, west zone and south zone. There were 1,94,195 dairy cooperatives all over the country in 2019-20, the number of dairy cooperatives is highest in north zone i.e. 67,710 whereas west zone takes the second place with 52289 dairy cooperatives followed by south zone with 38,402 dairy cooperatives and east zone with 35,794 dairy cooperatives in 2019-20. The southern states have highest number of members of dairy cooperatives during 2019-20 with 6,533 thousands members followed by west zone with 5,808 thousands dairy cooperatives members, north zone takes the third place with 3,009 thousands and east zone is at the last place with 1,866 thousands dairy cooperatives members in 2019-20. The highest milk procurement of dairy cooperatives is found in west zone i.e. 25,914 thousands kg per day followed by south zone (14,094), north zone (5,358) and lowest in east zone i.e. 2,669 thousand kgs per day. In the state wise liquid milk marketing in India, north zone is leading with 12,101 thousand litres per day followed by west zone (11,399), south zone (10,275) and lowest liquid milk marketing in east zone i.e. 3,302 thousand litres per day in 2019-20.

The state wise analysis shows that the highest number of dairy cooperatives was found in Uttar Pradesh i.e. 31,958 followed by Bihar (23,510), Maharashtra (20,762) Gujarat (20,144), Karnataka (16,416), Rajasthan (15067), Madhya Pradesh (10,094), Tamil Nadu (10,076), Haryana(7500) Punjab (7,383), Orissa (6,053), Telangana (5,176), West Bengal (4,236), Uttarakhand (4,169), Kerala (3789) and Andhra Pradesh (3,299),. The less number of dairy cooperatives was located in Himachal Pradesh, Jharkhand, Jammu & Kashmir, Sikkim, Assam, Goa, Tripura, Pondicherry, Meghalaya, Nagaland and Mizoram i.e.1,106, 1.011, 690, 620, 540, 457, 183, 117,104, 97, 52 and 42, respectively. The table reveals that northern states have achieved significantly rapid growth of dairy cooperatives. The trends also show that Uttar Pradesh, Bihar, Gujrat, Karnataka, Rajasthan, Madhya Pradesh, Tamil Nadu, Haryana, Punjab, Orissa, Telangana, West Bengal, Uttrakhand, Kerala and Andhra Pradesh, have achieved a significant growth in the progress of dairy cooperatives. In the nothern states, Uttar Pradesh, Rajasthan, Haryana and Punjab, east states Bihar and Orissa West states Maharashtra, Gujrat and in the southern states, Karnataka, Tamil Nadu and Andhra

Pradesh are in leading position. The maximum number of members (in thousand) of dairy cooperatives is found in south zone i.e. 6,533 followed by west zone (5808), north zone (3,009) and east zone i.e. 1866

. The state wise analysis shows that the highest member of dairy cooperatives was found in Gujarat i.e. 3,610 followed by Karnataka (2,628) and Tamil Nadu (2,030), Maharashtra (1,794), Uttar Pradesh (1,258), Bihar (1,205), Kerala (993), Rajasthan (827), Andhra Pradesh (581) and Punjab (373). The lowest members of dairy cooperatives were found in Assam, Jammu & Kashmir, Jharkhand, Goa, Sikkim, Tripura, Meghalaya, Nagaland and Mizoram i.e. 27, 27, 21, 19, 14, 8, 4, 2 and 1 respectively.

Table 2: Dairy development in different states under cooperative sector (2019-20)

States/ Union Territories	Dairy Cooperative Societies (No.)	Members ('000)
North		
Haryana	7,500	319
Himachal Pradesh	1,011	46
Jammu & Kashmir	620	27
Punjab	7,383	373
Rajasthan	15,067	827
Uttar Pradesh	31,958	1,258
Uttrakhand\	4,169	157
Delhi		
Total	**67,710**	**3,009**
East		
Assam	457	29
Bihar	23,510	1,205
Jharkhand	690	21
Meghalaya	97	4
Nagaland	42	1
Nagaland	52	2
Orissa	6,053	314
Sikkim	540	14
Tripura	117	8
West Bengal	4,236	268
Kolkata		
Total	**35,794**	**1,866**
West		
Chattisgarh	1,106	43
Goa	183	19
Gujarat	20,144	3,610
Madhya Pradesh	10,094	341
Maharastra	20,762	1,794
Mumbai		
Total	**52,289**	**5,808**
South		
Andhra Pradesh	3,299	581
Karnataka	16,416	2,628
Kerala	3,331	993
Tamil Nadu	10,076	2,030

Telangana	5,176	169
Pondicherry	104	42
Chennai		
Total	**38,402**	**6,533**
Total	**1,94,195**	**17,216**

Source: National Dairy Development Board, Annual Report, 2019-20

RECOMMENDATIONS:

Members of the dairy cooperatives should be educated. There should be provision for getting loans. The credit facilities should be made available to the needy women and men milk producers at low rate of interest. There should be provision of remunerative pricing for milk. The price for milk and milk products should be fixed by considering the cost of milk production, quality etc. The better and attractive pricing for milk will motivate the milk producers to get more involved in the production, scientific processing, good packing, attractive advertisement etc. Involving the producers will improve the marketing of milk and milk products.

CONCLUSION:

Rural people got employment and income generating opportunities. Dairy cooperatives play an important role in the rural areas. They are employment and income generation and eradication of poverty. Dairy cooperatives in Punjab as well as in India have been playing a significant role. Women and men are becoming self-reliant, self-confidante. Through dairy cooperatives income they can fulfill their needs and can make their life style better than their previous status after join the dairy cooperatives. They can get employment and then they spend their income on many needs like children, education, health, in buying property such as their houses, their live-stock etc. The dairy cooperatives are playing a significant role in the development of rural areas in rural Punjab as well as India during Covid 19 Pandemic.

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COVID 19 IMPACT ON DEGREE COLLEGE STUDENTS AT KGF – A STUDY

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Abstract: *COVID 19 affected the entire world. During the pandemic, the students also faced various challenges. In this study, COVID 19 impact on Degree College students at KGF was presented.*

Objectives of the Study: *1. To evaluate the problems faced by the degree college student during COVID 19. 2. To evaluate whether degree college students understand virtual classes during COVID19. 3. To analyze the impact of COVID 19 on degree college students.*

Methodology: *Primary data have been collected through questionnaires via a google form. Secondary data has been collected from journals, magazines, websites, etc. The primary data has been collected from 100 students of degree college students at KGF only.*

Conclusion: *It can be concluded from this study, that most of the respondent's education was affected and most of the respondents prefer future offline classes for a good understanding purpose.*

Key Words: *COVID 19, Degree College Students, etc.*

INTRODUCTION:

COVID-19 has impacted immensely to the education sector of India. Though it has created many challenges, various opportunities are also evolved. Colleges in Karnataka and different stakeholders of education have explored the possibility of Open and Distance learning (ODL) by adopting different digital technologies to cope up with the present crisis of COVID-19. Karnataka is not fully equipped to make education reach all corners of the City via digital platforms. The students who aren't privileged like the others will suffer due to the present choice of digital platforms. But the Government of Karnataka is relentlessly trying to come up with a solution to resolve this problem through the LMS platform. The priority should be to utilize digital technology to create an advantageous position for millions of young students in India. It is need of the hour for the Colleges in Karnataka to strengthen their knowledge and Information Technology infrastructure to be ready for facing COVID-19 situations.

STUDY AIMS:

All the colleges across K.G.F suspended classroom teaching due to the novel coronavirus pandemic and switched to online teaching. The current study was carried out to analyze the impact of COVID-19 lockdown on the academic performance of students and Degree college students at K.G.F.

OBJECTIVES:

1. To evaluate the problems faced by the degree college student during COVID 19.
2. To evaluate whether degree college students understand virtual classes during COVID19.

3. To analyze the impact of COVID 19 on degree college students.
4. To recommend some suggestions as per the study

LITERATURE REVIEW:

The COVID-19 has resulted in schools shut all across the world. Globally, over 1.2 billion children are out of the classroom. As a result, education has changed dramatically, with the distinctive rise of e-learning, whereby teaching is undertaken remotely and on digital platforms. Research suggests that online learning has been shown to increase retention of information, and take less time, meaning the changes coronavirus have caused might be here to stay.

In response to the COVID-19 pandemic, technological and administrative systems for implementing online learning, and the infrastructure that supports its access and delivery, had to adapt quickly. While access remains a significant issue for many, extensive resources have been allocated and processes developed to connect learners with course activities and materials, to facilitate communication between instructors and students, and to manage the administration of online learning. Paths for greater access and opportunities to online education have now been forged, and there is a clear route for the next generation of adopters of online education.

METHODOLOGY:

1. SOURCES OF DATA

a. Primary Data:

Primary data have been collected through questionnaires via a google form.

b. **Secondary Data:**

Secondary data has been collected from journals, magazines, websites, etc.

2. SCOPE OF THE STUDY:

The field of study has been restricted to Degree College Students at KGF only.

3. SAMPLING PLAN:

The convenience sampling method was adopted to collect the primary data.

4. SAMPLING SIZE:

The primary data has been collected from 100 students.

DISCUSSION AND ANALYSIS:

TABLE NO. 1 SHOWING RESPONDENTS GENDER WISE DATA

Gender	Number of Respondents	Percentage
Male	19	19%
Female	81	81%
Total	100	100%

SOURCE: PRIMARY DATA

Table No.1 shows that 19% of the respondents are male and 81% of the respondents are female.

TABLE NO.2 SHOWING TYPE OF COLLEGE RESPONDENTS STUDYING

College	Number of Respondents	Percentage
Government College	49	49%

Private College	51	51 %
Total	100	100%

SOURCE: PRIMARY DATA

Table No.2 shows that 49% of the students are studying in a Government College and 51% of the respondents studying in a Private College.

TABLE NO.3 SHOWING THE CLASS STUDYING

Class	Number of Respondents	Percentage
1st year	4	4%
2nd year	14	14%
3rd year	82	82%
Total	100	100%

SOURCE: PRIMARY DATA

Table No.3 analyzed that 4% of the respondents are studying in 1st year, 14% of the student are studying in 2nd year and 82% of the students are studying in 3rd year degree.

TABLE No.4 SHOWING WHETHER STUDENTS ENJOYED DURING THE COVID-19 LOCKDOWN

Whether Respondents Enjoyed the COVID19 Lockdown	Number of Respondents	Percentage
Yes	30	30%
No	70	70%
Total	100	100%

SOURCE: PRIMARY DATA

Table No.4 analyzed that 30% of the students enjoyed the COVID19 lockdown and 70% of the students didn't enjoy during the COVID19 lockdown.

TABLE NO.5 SHOWING RESPONDENTS PLACE

Place	Number of Respondents	Percentage
Rural	53	53%
Urban	47	47%
Total	100	100%

SOURCE: PRIMARY DATA

Table No.5 analyzed that 53% of the students are residing in rural and 47% of the students are residing in urban.

TABLE NO.6 SHOWING THE PROBLEMS FACED BY STUDENTS DURING COVID-19

The Problems Faced by Students During COVID 19	Number of Respondents	Percentage
Food	1	1%
Income	12	12%
Studies	82	82%
Health	5	5%
Total	100	100%

SOURCE: PRIMARY DATA

Table No.6 analyzed that 1%, 12%, 82%, and 5% of the respondents faced food problems, income problems studies, study-related problems, and health problems during covid-19

TABLE NO.7 SHOWING RESPONDENTS TESTED BY COVID-19 POSITIVE

Tested COVID19 Positive	Number of Respondents	Percentage
Yes	45	45%
No	55	55%
Total	100	100%

SOURCE: PRIMARY DATA

Table No.7 analyzed that 45% of the students tested COVID19 positive and 55% of the students tested COVID19 negative.

TABLE NO.8 SHOWING WHETHER RESPONDENTS ATTENDED VIRTUAL CLASSES

Whether Respondents Attended Virtual Classes	Number of Respondents	Percentage
Yes	60	60%
No	40	40%
Total	100	100%

SOURCE: PRIMARY DATA

Table No.8 analyzed that 60% of the students have attended the classes during the lockdown and 40% of the students have not attended the virtual classes during the COVID19 lockdown.

TABLE NO.9 SHOWING WHETHER STUDENTS UNDERSTAND THE ONLINE CLASSES CLEARLY

Whether Students Understand the Online Classes	Number of Respondents	Percentage
Yes	53	53%
No	47	47%
Total	100	100%

SOURCE: PRIMARY DATA

Table No.9 analyzed that 53% of the students understood the online classes clearly and 47% of the students has not understood the online classes clearly.

TABLE NO.10 SHOWING THE REASON FOR NOT ATTENDING ONLINE CLASSES DURING COVID-19 LOCKDOWN

Reason for Attending Online Classes	Number of Respondents	Percentage
Smartphone Unavailability	08	20%
Lack of Internet Facility	30	75%
Not Interested	02	5%
Total	40	100%

SOURCE: PRIMARY DATA

Table No.10 analyzed that 20% of the respondents have attended online classes due to the unavailability of smartphone 75% of the respondents have not attended online classes due to lack of internet facility and only 5% of the respondents have not attended online classes they are not interested.

TABLE NO.11 SHOWING WHETHER VIRTUAL CLASS OR OFFLINE CLASS IS EASY TO UNDERSTAND

Which Class is Easy to Understand	Number of Respondents	Percentage
Virtual class	48	48%
Offline class	52	52%
Total	100	100

SOURCE: PRIMARY DATA

Table No.11 analyzed that 48% of the respondents are able to understand the concepts clearly through virtual classes and 52% of the respondents are able to understand the concepts clearly through offline classes.

TABLE NO.12 SHOWING WHETHER COVID-19 AFFECTED RESPONDENTS GOALS

Whether COVID 19 Affected Respondents' Goals	Number of Respondents	Percentage
Yes	80	80%
No	20	20%
Total	100	100%

SOURCE: PRIMARY DATA

Table No.12 analyzed that 80% of the respondent's goals have affected during COVID19 and 20% of the student's goals have not been affected during COVID19.

TABLE NO.13 SHOWING HOW COVID-19 AFFECTED TO THE STUDENTS

How COVID 19 Affected the Students	Number of Respondents	Percentage
Mental health	17	17%
Stress	53	53%
Depression	23	23%
Happy	7	7%
Total	100	100%

SOURCE: PRIMARY DATA

Table No.13 analyzed that 17% of students' mental health has become weak, 53% and 23% of the students underwent stress and depression respectively only 7% of the students felt happy during COVID19.

TABLE NO.14 SHOWING THE TYPE OF EXAM CONVENIENT TO THE STUDENTS DURING PANDEMIC

Exam During Pandemic	Number of Respondents	Percentage
Mass Pass	08	08%
Writing Exam	92	92%
Total	100%	100%

SOURCE: PRIMARY DATA

Table No.14 analyzed that 92% of the students need to write exams and only 8% of the students need a mass pass.

TABLE NO.15 SHOWING WHETHER MASS PASS WILL BE USEFUL FOR FUTURE CARRIER

Mass Pass will be Useful for Future Carrier	Number of Respondents	Percentage

Yes	12	12%
No	88	88%
Total	100	100%

SOURCE: PRIMARY DATA

Table No. 15 analyzed that 88% of the students felt that mass pass will not be useful for future carrier and only 12% of the students felt that mass pass will be beneficial.

TABLE NO.16 SHOWING WHETHER STUDENTS WERE INVOLVED IN OTHER ACTIVITIES DURING COVID-19

Whether Students involved in other Activities During COVID 19	Number of Respondents	Percentage
Yes	88	88%
No	12	12%
Total	100	100%

SOURCE: PRIMARY DATA

Table No.16 analyzed that 88% of the students have been involved in other activities during COVID19 12% of students have not been involved in other activities during COVID19.

TABLE NO.17 SHOWING THE TYPE OF ACTIVITY INVOLVED DURING COVID-19 LOCKDOWN

Activities involved During COVID 19	Number of Respondents	Percentage
Music	13	13%
Online computer class	46	46%
Reading of book	31	31%
Drawing	10	10%
Total	100	100%

SOURCE: PRIMARY DATA

Table No. 17 analyzed that 13%, 6%,31%, and 10% of students engaged themselves in music, online computer class reading of books, drawing during a COVID19 lockdown.

TABLE NO.18 SHOWING THE TYPE OF CLASS PREFERRED BY STUDENTS IN FUTURE

Class Preferred by the Students in Future	Number of Respondents	Percentage
Virtual Class	12	12 %
Offline Class	88	88%
Total	100	100%

SOURCE: PRIMARY DATA

Table No. 18 analyzed that 12 % of students preferred to attend virtual classes in the future also, 88% of the students wish to attend offline classes in the future.

RESULTS:

1. Majority of the respondents are Female students.
2. Majority of the respondents are studying in a private college.
3. Majority of the respondents are studying in 3rd year.
4. Most of the respondents didn't enjoy the COVID19 lockdown.
5. Majority of the students are residing in rural.
6. Majority of the respondents felt studies are affected during COVID 19.

7. Majority of the students has tested covid-19 negative.
8. Majority of the respondents attended virtual classes during COVID19 lockdown.
9. Majority of the students have not understood the online classes clearly.
10. Majority of the respondents have not attended online classes due to a lack of internet facilities.
11. Majority of the respondents are able to understand the concepts clearly through offline classes.
12. Majority of the respondent's goals has affected during covid-19.
13. Majority of the respondents underwent stress during covid-19.
14. Majority of the respondents need to write an exam instead of a mass pass.
15. Majority of the respondents felt that mass passes will not be useful for the future carrier.
16. Majority of the respondents has involved in other activities during covid-19.
17. Majority of the respondents engaged themselves in learning computer classes during COVID19 lockdown.
18. Majority of the respondents prefer to attend offline classes in the future.

RECOMMENDATIONS:

1. Majority of the respondents are from rural, they cannot able to attend the online classes regularly due internet problem, so Government has to take initiative to provide good internet facilities to the students at free of cost
2. Colleges have to conduct more workshops for the students relating to how to concentrate and understand the concepts clearly in virtual classes.
3. College has to do more and more interactive and attractive classes because the majority of the respondents felt that their studies are affected.
4. 20% of the respondents could not able to attend the virtual classes due to the unavailability of Smart Phone so, Government has to issue free laptops or tablets even for private college students.
5. Colleges have to take initiative to organize extracurricular activities through online mode.
6. Majority of the respondents underwent stress and depression. Government has to organize some workshops on stress relief exclusive for students.
7. Government has to conduct exams for all the semester because the majority of the respondents felt that writing exams will be useful to gain knowledge instead of mass pass
8. It is better to organize free computer classes for the students because a majority of the respondents were involved in learning computers during COVID19.
9. It is better to conduct offline classes by taking all the precautions of COVID19 because the students are interested to attend offline classes.

CONCLUSIONS:

It can be concluded from this study, that most of the respondent's education was affected and most of the respondents prefer offline classes for a good understanding purpose. It is found COVID 19 affected the student's life and studies, and the students are not interested to attend online classes in the future, because they are not able to understand the concepts clearly in online classes.

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ONE DAY INTERNATIONAL SEMINAR ON
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Sree Narayana Guru College of Commerce (University of Mumbai), Chembur, Mumbai, MH, India

A STUDY ON THE IMPACT OF ONLINE SHOPPING ON CONSUMER BEHAVIOR DURING COVID-19 IN MUMBAI CITY

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Abstract: *The Covid 19 has been considered as a great opportunity for increase in online shopping. This study focuses on the consumer behavior of Online shopping during covid 19. Due to lockdown, offline shopping becomes difficult and risky. Many consumers are shifting their buying behavior from offline to online shopping. This study focuses on to what extent the Covid 19 has changed consumer behavior towards online shopping and the challenges faced while doing online shopping. The study also tried to identify the most important factors that influenced the priority list of online consumers shopping behavior. The study was conducted based on a random sampling method and primary has been collected from 75 respondents through structured questionnaires. The data has been analysed through Pie chart, bar graph method. From the analysis of data it has been identified that this Covid 19 has influenced buying preference from offline to online shopping.*

Kew words: *Covid 19, online shopping, offline shopping, behavior, consumer.*

INTRODUCTION:

The Covid 19 has turned out to be a worldwide pandemic and it is quite extraordinary from any beyond economic downturn or recession. Billions of people affected by the Covid 19 pandemic which leads to dramatic change in consumer behavior. Our country went into complete lockdown from 23rd March 2020. People are changing what they purchase, where, and how, from offline shopping to online shopping. The trend towards online shopping has increased as consumers focus on staying healthy during lockdown. The pandemic has affected the lifestyles of many people. The most commonly purchased items were food and groceries, personal hygiene products, and household cleaning products. There is a need to understand the new consumer behavior in terms of marketing strategies and the most influencing factors on consumers for buying goods or services post lockdown.

The following are the Factors that have positive impact on consumer buying behavior.

1. Due to lockdown, consumer buying items has been changed.
2. Even after the lockdown ends, consumers still prefer online shopping due to Covid fear and safety.
3. Due to rapid increase in use of mobile devices, online shopping has become easier. Consumers can order from this device as it is in hand or pocket at all times.
4. Even some items cannot be available in physical stores. In that case consumers have the option for ordering online.
5. Convenience, saving and wide selection has influenced online shopping.

OBJECTIVES:

The objectives of this study are: -

1. To know the reason for preferring online shopping during Covid 19
2. To examine the demanding situations faced while doing online shopping during Covid 19
3. To understand the preferred products that customers are shopping via online after Covid 19 pandemic.

LITERATURE REVIEW:

Mounika Veeragandham,Nikhil Patnaik. Rishitha Tiruvaipati,M. Guruprasad (2020) has conducted a study on "Consumer Buying Behaviour towards E-Commerce during COVID-19. The study says that Post pandemic consumers are more likely to continue online shopping due to hustle free efforts, easy to shop with different offers.

Dr. Gururaja Bl, S. Vinay Kumar (2021) has conducted a study on "A Study on Impact of Covid 19 on Online Shopping with reference Mysore City ". The researcher expressed his opinion that the pandemic has changed the buying perception. Due to lockdown and social distancing customer purchasing behavior changed from offline to online.

Bharti Agarwal, Deepa Kapoor (2020) study says that restrictions among individuals, Convenience and Time Saving, Price, Contactless delivery are the main factors for online shopping after the pandemic. Demand for groceries, vegetables, fruit, sanitizers, masks etc. and other fast-moving goods has increased during Covid 19.

Amit Ranjan, Madhvendra Misra, Jitendra Yadav (2021) has conducted a study on Online Shopping Behavior During COVID 19 Pandemic: an Indian Perspective. The researcher expressed his opinion that social media, product quality, return and exchange policy, product descriptions and seller information has influenced consumer buying behavior during the lockdown due to Covid 19 pandemic.

RESEARCH METHODOLOGY:

1. **Source of Data:** The data is collected from Primary and secondary sources. The primary data is collected by the Questionnaire Method. The study is based on a survey method. The survey was conducted using the google form and sent to the participants. Whereas the Secondary data is based on published reports, published
2. **Sample Size:** Sample of 50 respondents were obtained
3. **Sampling Technique:** Convenience Sampling Method has been used to collect the primary data from the respondents.
4. **Tools used for Data analysis:** The study used Pie chart, Bar graph, Percentile to represent the data analysis.
5. **Limitations of the study :** This study was limited to the consumer behavior of online shopping during Covid 19. The study is limited to Mumbai city because of time constraints. Sample size used for the study is small. Hence the results cannot be taken as universal.

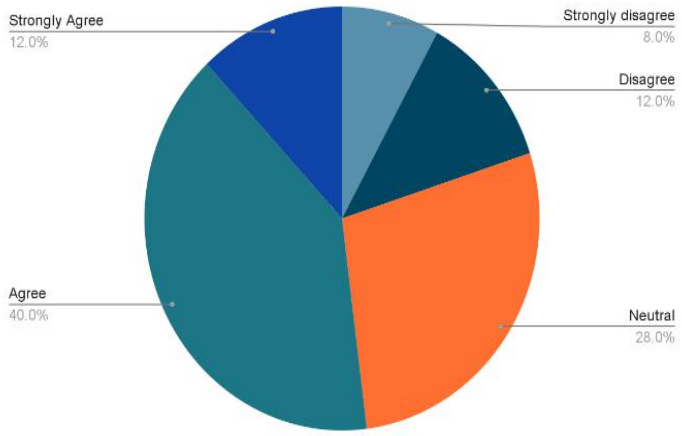
DATA ANALYSIS AND INTERPRETATIONS:

Table 1: Demographic Profile

Variables	Classification	Responses	Percentage (%)
	Male	20	40
	Female	30	60

1. Gender	Total	50	100
2. Age	Below 18	-	-
	18 to 24	9	18
	25 to 34	36	74
	35 to 44	4	8
	Above 44	1	2
	Total	50	100
3. Education	High School	9	18
	Bachelors	34	68
	Master	7	14
	PHD	-	-
	Total	50	100
4. Income	Below Rs 20,000	14	28
	20,001-30,000	19	38
	30,001-40,000	6	12
	40,001-50,000	3	6
	Above 50,001	8	16
	Total	50	100

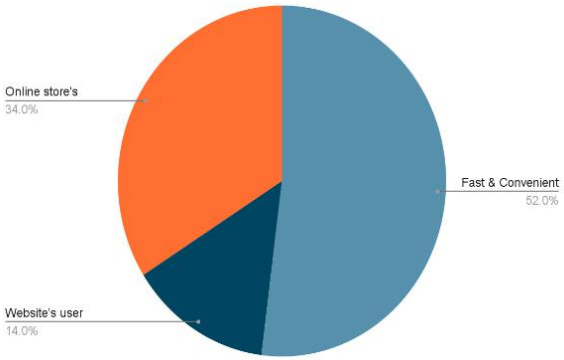
Interpretation: Table 1 data reveals that 60% respondents are female. 74% of the respondents are from the age group 25 to 34. Majority of the respondents are Bachelors. 38% of the respondents are belong to the income group 20,001 to 30,000.

5. Online shopping is comfortable comparing to physical shopping during coronavirus			
Strongly disagree	4	8%	
Disagree	6	12%	
Neutral	14	28%	
Agree	20	40%	
Strongly Agree	6	12%	
Total	50	100%	

Interpretation: 40% respondents agreed whereas 12% respondents strongly agreed that online shopping is more comfortable as compared to physical shopping during corona virus.

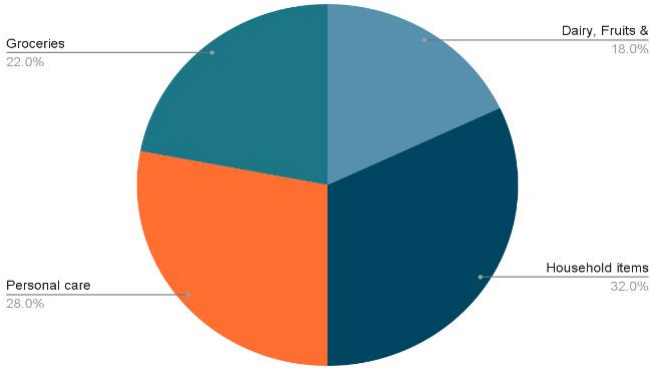
6. Which element has influenced the most for online shopping?			
Fast & Convenient delivery	26	52%	
Website's user friendliness	7	14%	

Online store's brand reputation	17	34%
Total	50	100%



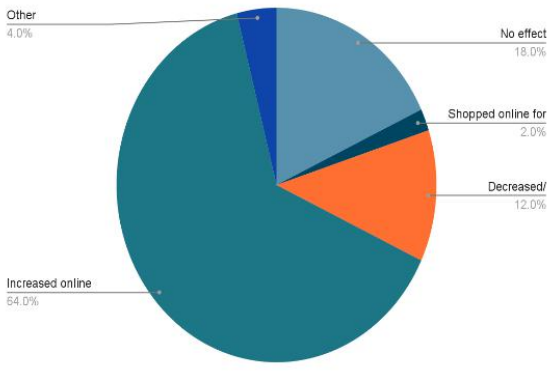
Interpretation: 52% respondents says that fast delivery and convenient factors has influenced the most for online shopping.

7. Which FMCG product you most preferred to buy online since the start of the Covid 19		
Dairy, Fruits & Vegetables	9	18%
Household items	16	32%
Personal care products	14	28%
Groceries	11	22%
Total	50	100%

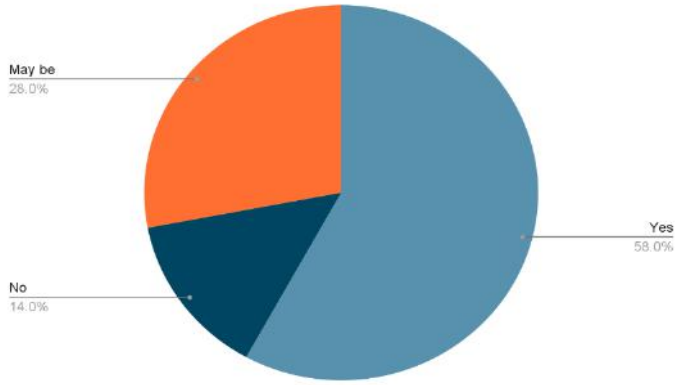


Interpretation: 32% respondents preferred household items, 28% respondents preferred personal care products whereas 22% respondents preferred groceries to buy online after the start of the covid 19.

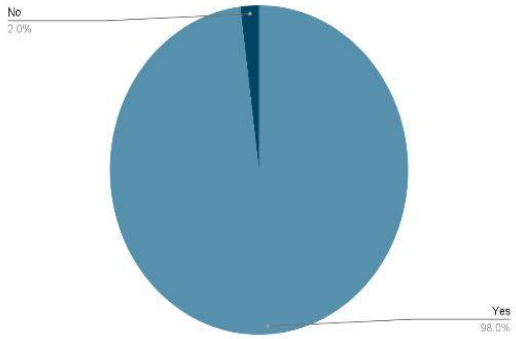
8. How Covid 19 affected online shopping?		
No effect	9	18%
Shopped online for first time	1	2%
Decreased/ Stopped Online shopping	6	12%
Increased online shopping	32	64%
Other	2	4%
Total	50	100%



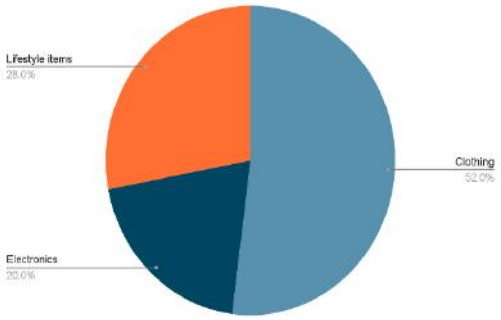
Interpretation: 64% of the respondents says that covid 19 has increased online shopping.

9. This pandemic make you change the buying preference from offline to online			
Yes	29	58%	
No	7	14%	
May be	14	28%	
Total	50	100	

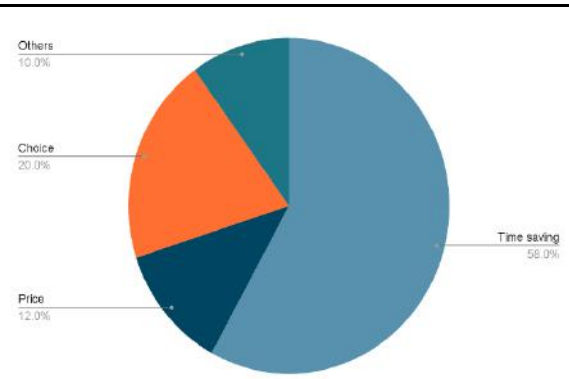
Interpretation: 58% of the respondents says that pandemic has changed their buying preference from offline to online shopping.

10. Have you purchased goods online before COVID -19 pandemic lockdown?			
Yes	49	98%	
No	1	2%	
Total	50	100%	

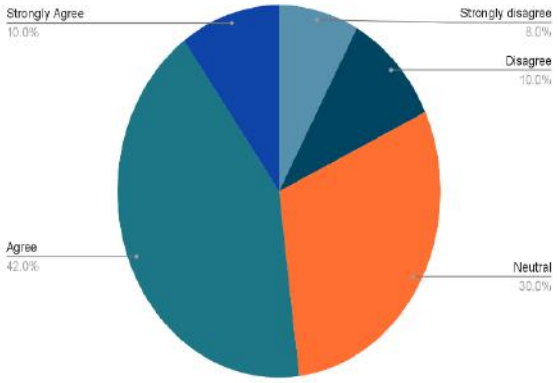
Interpretation: 98% of the respondents has purchased goods online before the pandemic.

11. Which product you most preferred to buy online since the start of the Covid 19?			
Clothing /Accessories	26	52%	
Electronics	10	20%	
Lifestyle items	14	28%	
Total	50	100%	

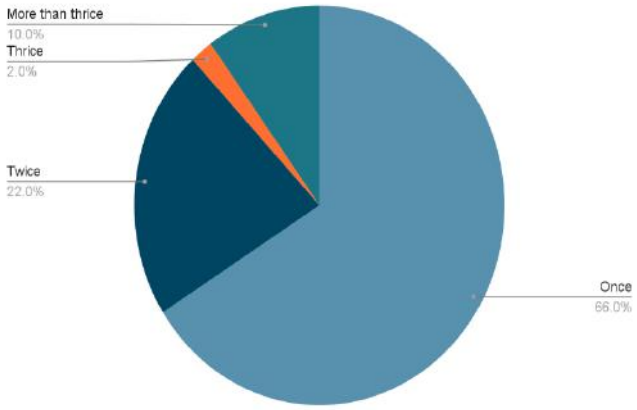
Interpretation: 52% of the respondents says that since the start of the covid 19 they preferred to buy clothing items online whereas 20% respondents preferred to buy electronic items.

12. Which Factors have influenced the most for online shopping?			
Time saving	29	58%	
Price	6	12%	
Choice	10	20%	
Others	5	10%	
Total	50	100%	

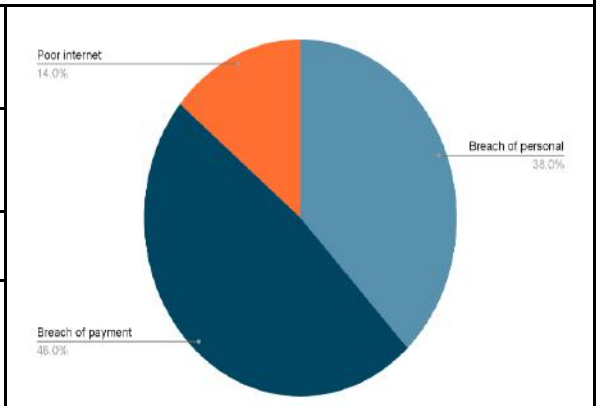
Interpretation: 58% respondents says that Time saving factor has influenced the most for online shopping.

13. Has the Covid-19 pandemic lockdown increased your frequency of buying online?			
Strongly disagree	4	8%	
Disagree	5	10%	
Neutral	15	30%	
Agree	21	42%	
Strongly Agree	5	10%	
Total	50	100%	

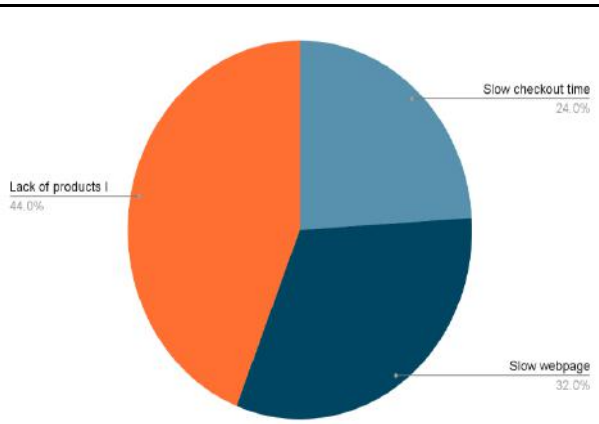
Interpretation: 42% of the respondents agreed that pandemic lockdown has increased their frequency of shopping online.

14. How many times do you shop online in a month?			
Once	33	66%	
Twice	11	22%	
Thrice	1	2%	
More than thrice	5	10%	
Total	50	100%	

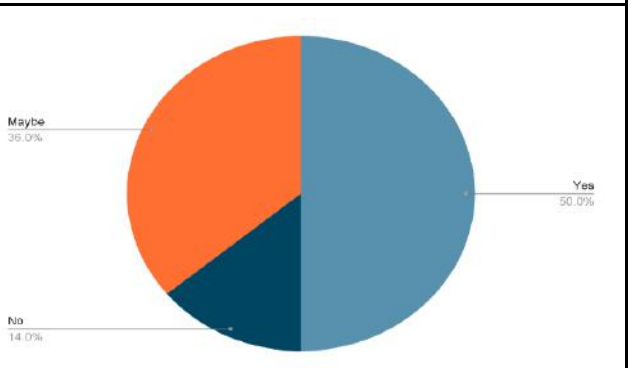
Interpretation: 66% of the respondents shop online once in a month whereas 22% of the respondents shop online twice in a month.

15. What is your biggest concern about online shopping?			
Breach of personal information	19	38%	
Breach of payment details	24	48%	
Poor internet connection	7	14%	
Total	50	100%	

Interpretation: 48% of the respondents are more concerned about the breach of payment details whereas 38% of the respondents are concerned about the breach of personal information.

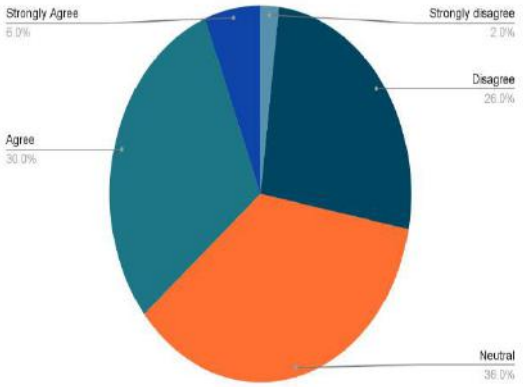
16. What is the biggest challenge you face with shopping online?			
Slow checkout time	12	24%	
Slow webpage response time	16	32%	
Lack of products I want	22	44%	
Total	50	100%	

Interpretation: 44% of the respondents says the biggest challenge they face while doing online shopping is lack of product while 32% says that slow webpage response time.

17. Would you continue buying online post lockdown?			
Yes	25	50%	
No	7	14%	
Maybe	18	36%	
Total	50	100%	

Interpretation: Majority of the respondents says that they will continue buying online post lockdown.

18. Do you think online shopping is going to replace your traditional offline shopping		
Strongly disagree	1	2%
Disagree	13	26%
Neutral	18	36%
Agree	15	30%
Strongly Agree	3	6%
Total	50	100%



Interpretation: 36% of the respondents are neutral whereas 30% of the respondents agreed that online shopping will replace traditional shopping.

FINDINGS OF THE STUDY

1. Majority of the respondents agreed that online shopping is more comfortable as compared to physical shopping during corona virus.
2. Majority respondents says that convenience and fast delivery factors has influenced the most for online shopping.
3. 32% respondents preferred household items, 28% respondents preferred personal care products whereas 22% respondents preferred groceries to buy online after the start of the covid 19.
4. Majority of the respondents says that covid 19 has increased online shopping.
5. Majority of the respondents says that pandemic has changed their buying preference from offline to online shopping.
6. Majority of the respondents says that Time saving factor has influenced the most for online shopping.
7. Majority of the respondents agreed that pandemic lockdown has increased their frequency of shopping online.
8. Majority of the respondents are more concerned about the breach of payment details and breach of personal information.
9. Majority of the respondents says that they will continue buying online post lockdown.
10. 36% of the respondents are neutral whereas 30% of the respondents agreed that online shopping will replace traditional shopping.

CONCLUSION:

In India after the pandemic Covid 19 consumer attitude towards online shopping has been increased. Due to covid fear and safety consumer preference has been changed. Convenience, Fast delivery, Price and choice of the product are the main factors that influenced consumer for online shopping during Covid 19. Further majority respondents are concerned about the breach of payment details and personal information. The pandemic forced consumers to change their buying preference from offline to online. Shift in consumer behavior will not only have impact during the lockdown but also after the lockdown. E-retailers need to understand their consumer need and their changed demands even more.

SUGGESTION & RECOMMENDATION

Due to Covid 19 online shopping has been increased. The study help us to know the impact of buying behavior on consumer during Covid 19. E-retailers need to know who their buyers are

and should make better strategy to meet the consumer expectations. Online shopping is more popular and consumer now prefer online shopping due to convenience, price, and contactless and fast delivery.

In Current era Online Shopping proved to be very supportive, many consumer who is not a user of online shopping now started their purchases over online shopping during Pandemic. Considering the current situation it is recommended that E-Retailer should work on their efficiency to increase the facility and provide more benefit to consumer so that they can continue their shopping pattern. It is also understood that traditionally offline shopping always has a space in market and has its own benefit.

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IMPACT OF COVID-19 ON VEHICLE INSURANCE IN INDIA: A WORKING WOMEN'S APPROACH

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Abstract: *The unprecedented Covid-19 pandemic has suddenly increased the general awareness of the health and finance. The COVID-19 pandemic and lockdown have impacted almost all the industries and sectors across the world .Closer of all the sectors and work from home culture have shown his effects on Motor insurance industries. This paper is an attempt to study the effect of COVID-19 pandemic and its overall effect on the Motor insurance and perspective of working women towards buying motor insurance in this pandemic.*

Key Words: *Covid-19, Pandemic, Vehicle insurance.*

INTRODUCTION:

World Health Organization (WHO) declared COVID-19 as a pandemic on 11 March 2019.This has resulted in a different kinds of lockdowns of nations, ban on travels, public gatherings and closure of offices. There has been global closure of businesses as well as the loss of jobs and lives. The general economic situation is comparable to a global recession. India has taken some bold steps to mitigate the risks arising from this situation.

There were strict measures implemented by Indian government as well. It all started with Nationwide Janata-curfew and a complete lockdown for 21 days which was further extended step by step for 1 month till May 2020. The govt. carried out closure of manufacturing plants, restaurants, retail establishments and other places of business to limit the spread of COVID-19 and thus has resulted in significant business interruption and losses. The unlock down phases were subsequently started and continued through the year attempting to return to normal business as usual however this is lockdown and unlock down scenario is still continuing with new variants like Omicron are spreading fast. There is again some uncertainty in businesses and this has become a new way of life now. (P.pulla 2020)

According to the International Labor Organization, 81% of Indian women work in the informal economy. Covid has affected the informal area which makes up a greater part of the Indian economy due to the lockdowns and decrease in financial activities, The financial expenses of the lockdown might be excessively hurting working women who no longer receive the income they used to get and still have to take care of the whole family. Working women from the informal economy as many women moved back to the villages from urban area. Many of them did not have proper insurance. If they had proper medical care it would have helped them in this pandemic crisis (Madgaonkar Anu et.al., 2020). Mostly women are working in education,

private sector, hospitality industry and travel industry and service industry which effected more in this pandemic.

Covid-19 is likely to have a strong negative impact on women-owned small and medium sector businesses. (Aritra Ghosh et.al 2020) Online work culture and lockdown affected their day to day short term travels from home to workplace. This has impacted the Insurance industry also, along with the Life, Health, Motor insurance industry also affected in this pandemic as many of them started working from home and not using their vehicles to travel.

EFFECT OF COVID-19 ON WORKING WOMEN:

The role of women in decision-making is increasing due to increasing literacy, income independence and as earning member of the family. (A.Anandalakshmy et.al,2017). Urbanization, higher disposal incomes, reducing interest rates, and lack of public transport has led to increase in self-driven vehicles like two-wheelers and cars. People choose personalized transport, instead of public transport in such cases. Women today are also economically empowered. They have their own expectations and desires which could be different from their male counter parts. They no longer like to depend on somebody else for their mobility. (Sakthivel, 2014).

Owning a two wheeler or a car, gives them the freedom of travelling on their own free will. Increasing educational levels have increased the awareness of women regarding money matters. The number of female two wheeler and car users continues to increase every year, with more and more females going for higher education and increasing number of women taking up jobs. Self-owned vehicle reduces dependence on the public transport and possessing a self-owned vehicle for self gives the owner independence in travelling. Now a days women have become more financially empowered and can make their independent decision.

Because of this pandemic situation and a global recession lot of women lost their jobs perhaps for the family safety lot of them has sacrificed it. Long term lockdown made monthly payments of salaries and wages. Small scale own business women also suffered because of it. In the Covid situation women has to maintain family expenses as well as health expenses also. Since the usage of Vehicles is very low having insurance seems like burden and low return.

Flexible working conditions enable working women to juggle child care, work and family commitments and allow them those extra hours for sectional tasks with less commute time, women stand to gain a few additional hours in the day for them to apportion between their personal and work related task. In such situations flexible options of mobility give them a freedom to travel and manage their work. (Hande Eslen, 2021).

Another study reveals that in a particular area, majority of the women customers prefer the two wheeler scooters for their mobility. This gives them more freedom to manage their time efficiently between home and work commute. They are also recommending others to select scooters for their mobility. (Gopi R, 2017). During these pandemic times women also sought to purchase four-wheelers for their personal mobility. In fact, the car is a more viable option for them to commute from place to place, than a two-wheeler in many urban areas. Women now are also venturing out of their homes to seek higher education and make a successful career along with the responsibilities of regular household activities. Understanding the perception of working women towards the reducing the financial burden by reducing the motor insurance is a strong area of interest for research and focus of this paper.

IMPACT OF COVID-19 ON SALES AND INSURANCE OF TWO WHEELER AND CAR SEGMENT SALES AND INSURANCE.

The impact of Covid-19 has been felt by all industries globally. The two wheeler Industry in India is no exception it is one of the biggest industries of the world, which contributes significantly to the economic growth of the country. Indian two wheeler market is one of the most competitive market with 5 major players and many small players. The usage of two wheelers is on a growth path in India especially with more and more women now owning a two wheeler and cars for their independent mobility. The auto industry is changing very rapidly, but the world of women segment is changing faster. Now, women do not need to depend on somebody else to take care of their mobility needs. So it is important to pay heed to their choices.

The auto industry is certainly affected badly because of COVID-19. Car sales have gone down as seen from the numbers below. Also, the implementation of stricter emission norms of BS-VI has increased price of cars due to which affects the demand.

It is also seen that people wish their Motor insurance companies would reduce insurance premiums during the pandemic period. But, that has not happened and once a vehicle is bought they must buy a motor insurance policy even if they are not running it. Due to this many people have postponed buying of new vehicles in this year. There are also fewer of new launches by the Car Manufacturers which again is dampener for sales.

As per the Federation of Automobile Dealers Association (FADA) report, motor vehicle sales had a drop of 31% in FY-21. Following this, there was a fall in the number of motor insurance policies. There was about 14.04% growth in FY19-20 for own damage premium which dropped to 13.11% in FY20-21. There is one way that helps people in buying motor insurance is online mode. Through this mode, one can easily buy insurance visiting the insurer's website sitting in the house while maintaining social distancing. There is no physical presence needed, no paperwork for buying or renewing an insurance plan. According to IRDAI, business premiums have witnessed a 16% Year-on-Year growth, and the life insurance industry grew about 21% higher in February 2021 as compared to 2020.

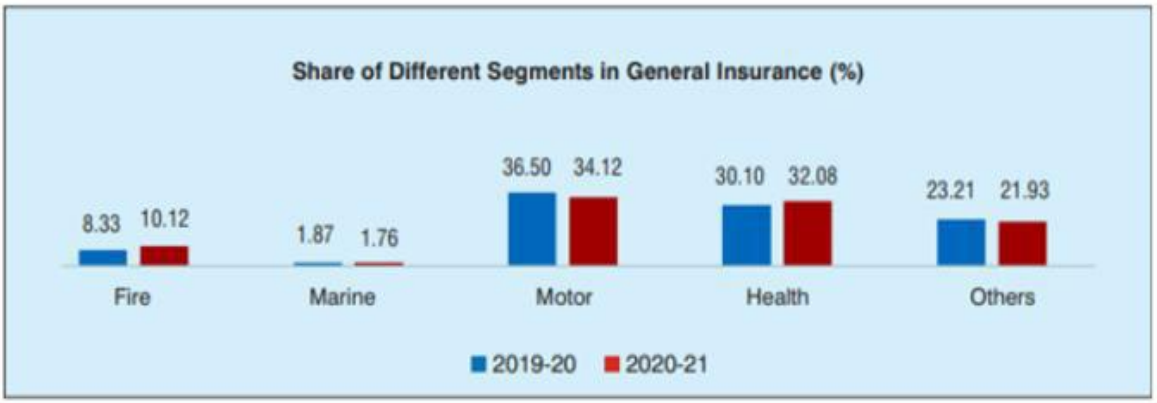
In another report by one of the top two wheeler and scooter company, The SVP said that more than a quarter of new scooters are being registered in the names of women buyers. "Last year, the share of registered female customers was about 20 per cent. Now, it has grown to 25 per cent and also gained market share due to that. There is a definite trend of increased female employment. Women not working also want individual mobility because public transport remains poor.

According to IRDA report 19-20 and 20-21 it shows the following data with respect to premium, growth, and total market share from the period 2018 to 2021 from public and private insurance industries.

Segment-wise Premium (Within India) Underwritten by General and Health Insurers

Segment	Item	Public Sector Insurers		Private Sector Insurers		Stand-alone Health Insurers		Specialised Insurers		Total	
		2019-20	2020-21	2019-20	2020-21	2019-20	2020-21	2019-20	2020-21	2019-20	2020-21
Motor	Premium (₹crore)	25,408.18	23,218.11	43,542.89	44,574.07	NA	NA	NA	NA	68,951.07	67,792.19
	Growth (%)	-3.34	-8.62	13.88	2.37					6.86	-1.68
	Market share (%)	36.85	34.25	63.15	65.75					100.00	100.00

Source: IRDA annual report 20-21



In the General insurance sector Motor business continued to be the largest general insurance segment with a share of 34.12 per cent (36.50 per cent in 2019-20). It reported de-growth of 1.68 per cent (6.86 per cent growth in 2019-20). The growth of this industry including private and public players decline in the year 19-20 as well as there is a negative impact on 20-21 year.

The incurred claims ratio of Motor segment decreased to 75.61 per cent from previous year's ratio of 85.61 per cent.

Table I.28
Incurred Claim Ratio of General and Health Insurers (in per cent)

Segment	Public Sector Insurers		Private Sector Insurers		Stand-alone Health Insurers		Specialised Insurers		Total	
	2019-20	2020-21	2019-20	2020-21	2019-20	2020-21	2019-20	2020-21	2019-20	2020-21
Fire	86.20	68.33	55.89	57.60	NA	NA	NA	NA	78.07	65.07
Marine	71.17	69.49	71.36	80.32	NA	NA	NA	NA	71.27	75.11
Motor	96.54	78.60	77.95	73.59	NA	NA	NA	NA	85.61	75.61

Source: IRDA annual report 20-21

This shows that the Lockdown has impacted Insured claims and as there are less vehicles on the roads there are less claims as well.

CHALLENGES FACED BY MOTOR INSURANCE COMPANIES DURING COVID19:

The insurance companies are facing new challenges, earlier the sectors which were doing ok are also in trouble now and some dynamics of demands have changed due to the Covid-19. Number of new vehicles purchased were drastically reduced in this period and also claims were very low because people were in isolation to avoid the disease. This pandemic phase slows down the demand for new vehicles. There was a less demand for commercial vehicle insurance as commercial vehicles were not in use due to social distancing norms. Due to Coronavirus, people followed lockdown procedures and avoided travel in public transport as well. And, this is the main reason of people opting out of the vehicle insurance. New initiative have been introduced by insurance companies to tackle this as most companies have adopted work from home policy. This led reduced daily kilometres people drive. The daily distance driven is down by more than 50 percent countrywide. Some of the insurers have introduced usage-based motor insurance during this Covid situation. This allows vehicle owners to insure their vehicle for specified number of kilometres. This make it like flexible insurance which is better for some users.

CONCLUSION:

Covid-19 Pandemic has affected all spheres of life and especially the lives working women were affected changing their perspectives on money saving habits and allocation of money towards investment and

insurance needs. As seen from the above article, women are becoming more and more independent and take their own decisions. The insurance industry should take notice of the changing needs catering to working women and should come with new attractive incentive policies and insurance retention policies so that Women are encouraged to continue the buying vehicle and related insurance policies and bad effects of the post pandemic are minimized.

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ONE DAY INTERNATIONAL SEMINAR ON
"RESILIENCE AND REINVENTION OF GLOBAL ECONOMY IN THE CONTEXT OF COVID 19"
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THE CHALLENGES FACED BY MSME IN INDIA IN THE POST COVID ERA

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Abstract: *The coronavirus pandemic had shaken the world and spiked a very critical medical health emergency across the planet. The world was caught in a state of shock from the onset of the virus in Chinese territories as it spread to further developed countries, developing countries and under-developed countries. A unique never-before seen; one of a kind panic-circumstance that the world was not prepared to encounter, which caused tremendous loss of human lives as well as disruption of world trade reminiscing the great recession of the 2008 (Lehman Bros) or the Great Depression of 1930s. With countries fighting the battle to save their citizens via medical aid & healthcare systems, health & longevity of all forms of businesses were left at the mercy of their owners who stared at the bleak chances of recuperating with fear & anxiety.*

This article attempts to depict the contribution of Medium or Small-Scale Industries towards Indian economy and attempts to narrow down the challenges and problems faced by the business/industries in Post COVID period.

To provide with authentic information & facts-first approach - the researcher has interacted with some of the owners of Medium or Small-Scale Industries and included their experiences and views as a part of this article. The researcher also opines on revival strategy which can be formulated on macro level by the MSME (Ministry of Micro, Small & Medium Enterprises) in order to strengthen industrial health of the sector

Key Words: *MSME, Covid 19, Indian economy, Challenges, Revival strategies.*

OBJECTIVES:

1. To study the significant contribution of MSME in the economic growth of India.
2. To assess and analyse the Challenges faced by Micro, Small and Medium scale enterprises before Covid 19.
3. To analyse the Challenges faced by MSME, post Covid 19.
4. To analyse the revival strategies proposed by the Government of India.
5. To suggest and recommend strategies for the growth of MSME in India.

INTRODUCTION:

MSME stands for Micro, Small & Medium Enterprises currently functioning under the guidance of Cabinet Minister Shri Narayan Rane

What is MSME? – An Introduction

MSME stands for Micro, Small, and Medium Enterprises. In accordance with the Micro, Small, and Medium Enterprises Development (MSMED) Act in 2006, the enterprises are classified into two divisions.

1. Manufacturing enterprises – engaged in the manufacturing or production of goods in any industry
2. Service enterprises – engaged in providing or rendering services

NEW MSME DEFINITION BASED ON INVESTMENT AND TURNOVER (2020)

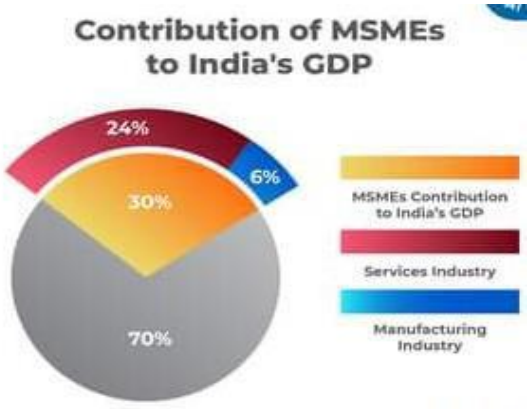
Revised Classification applicable w.e.f 1st July 2020
Composite Criteria: Investment in Plant & Machinery/equipment and Annual Turnover

Classification	Micro	Small	Medium
Manufacturing Enterprises and Enterprises rendering Services	Investment in Plant and Machinery or Equipment: Not more than Rs.1 crore and Annual Turnover ; not more than Rs. 5 crore	Investment in Plant and Machinery or Equipment: Not more than Rs.10 crore and Annual Turnover ; not more than Rs. 50 crore	Investment in Plant and Machinery or Equipment: Not more than Rs.50 crore and Annual Turnover ; not more than Rs. 250 crore

MSME - How Important is it?

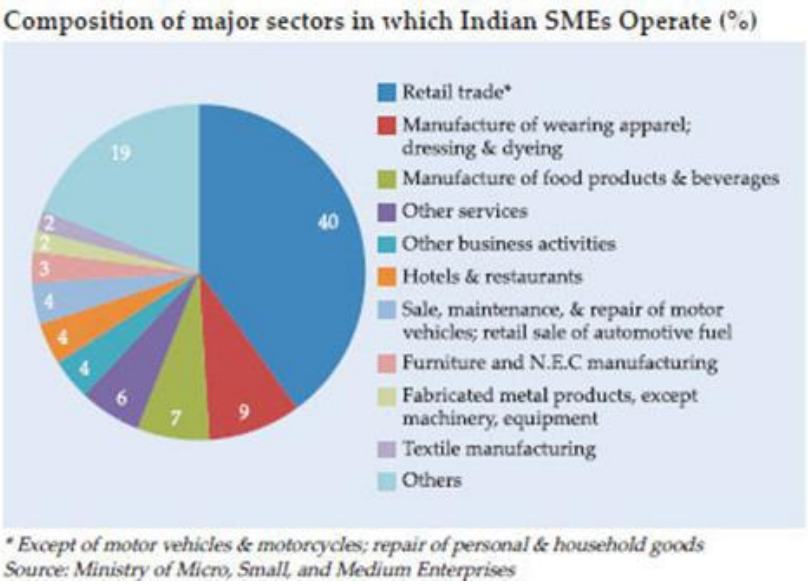
MSME contributes up to 30% towards Gross Domestic Product (GDP) of India. An increase in GDP results in increase of real wealth & affordability of the population enabling the citizens to experience higher living standards. It sets more global products in their affordable range, resulting in a more conscious, tech-driven & brand-conscious society which forms an ideal investment ground for businesses world-wide, catapulting industrial growth engines for years to come. (Example: UAE)

In the background, it empowers the government to allocate additional funding to vital avenues like developing healthcare systems, improving educational framework & systems, National Infrastructure & Defence thereby strengthening the nation.



MSME - How big is it?

MSME sector accounts for 95% of the industrial units and approximately 50% of exports in India. Besides, the sector provides employment to almost 100 million people, making it the largest source of employment after the agriculture sector.



MSME - The Agile Workforce

Small & Micro industries generally involve limited indulgence into financial spending on assets & technology, which aids them with an agile asset-light model to address unforeseen disasters. During the covid pandemic, when the country ran under severe shortage of masks, protective gears, sanitizers - The then cabinet minister of MSME urged micro and small enterprise owners to create safety products rapidly on mass scale to meet the urgent growing demand of sanitary & health products.

Within few days/weeks - supply of face masks/shields, sanitizers and PPE kits were available in mass numbers - the transportation supply chain picked up & soon there was ample availability of the products aiding medical staff, civil servants & citizens to discharge their duties while safeguarding themselves against COVID-19.

MSME – PROBLEMS AND CHALLENGES:

MSMEs are generally fuelled/owned by visionary entrepreneurs who have passion to run and grow a stable revenue model business and who excel at their trade. These individuals have limited exposure or knowledge of technology & are generally self-funded during their initial years or decades. Being person-driven and not system-driven, these organizations do not age graciously, and the health of the business is heavily dependent on the physical and mental health of its owner/foreman or his/her partners. In a state of medical emergency like COVID many businesses have come to grinding halt due to untimely demise of the owner / foreman. We list a few problems that plague this sector by the virtue of it being unorganized & mammoth in nature to explain the impact of COVID on these businesses.

- **the One Man Show (Lack of Efficient Marketing/Sale Strategy)**

Being run by an individual or group of owners who consists of a broad range of individuals from qualified entrepreneurs to uneducate lacks the basic or complex expertise involved in formulating the right business plan to market his products/services to expand his/her own customer base & strengthen the business when the top line flattens out. With advent of social media and other unique one touch marketing e-commerce solutions, mass marketing is now possible but still it remains a costly affair after which the crowd-pull remaining a hit or miss.

Unless the business nature is very B2B specific (Business to Business), in the B2C (Business to Customer) model the revenue of the business in highly dependent on the walk-in customer, the crowd pull and the right marketing strategy. Lack of marketing for such business in spelling doom in capitals.

- **When the Banks say "No!" (Lack of Low Interest - Financial Assistance)**

The typical MSME owner generally starts business with this own capital/savings which explains why these industries invest sparingly into machinery/technology thereby having very less assets on paper when it

comes to valuation of the companies. Further-more some of these businesses do not fall under the purview of GST since their turnovers are below the minimum required limit of 20lacs per annum. Due to lack of compliances enforced by GST laws & authorities these businesses generally do not maintain their financial records efficiently & run by the kaccha model of profit approximation. So, when these businesses start to grow and they need additional capitals they turn to the banks. The callous financial & minimal compliance approach of these industries constitutes a major red-flag for banks which appreciate clean & consistent financial records with ample assets on paper to assess their credit-worthiness. They require secure collateral (up-to 200% of loan amount) before providing for any financial assistance to a developing business.

The relentless owner who never gives up, now turns to the NBFCs or private financing companies which charge a very hefty interest, putting immense pressure on the business to sustain its profit margin to stay afloat. In many cases, the businesses are unable to run owing to these high interest rate loans and generally collapse.

- **When Life Gives You Lemons …. (Lack of Technology & Decreasing profit margins)** ed street-smart businessmen, typical MSME owner is self-reliant in nature. He/sh

The typical self-reliant MSME owner with his limited capital in hand, who does not possess ample knowledge of business administration does not realize the value of technological advancement and running business with a system-driven approach to realize his financial/production goals. The industry still prefers a more labour-intensive approach due to lack of capital so generally the quality and quantity of products/services is very much dependant on human efficiency/availability factors.

Since the capital barrier to start afresh is very light in nature, the industry is plagued by heavy competition, very many times it being a split between the existing partners or even the skilled foreman of the current business owner quitting and starting afresh under his banner. Due to the same, these industries often suffer paper-thin profit margins which results in severe pressure on the owner to squeeze out every possible avenue of margin just to keep business afloat.

- **Kitne Aadmi Thay? (Non-availability of skilled manpower at affordable cost)**

For an industry which is heavily dependent on skilled/unskilled manpower, availability of the same at affordable cost is highly important. With inflation reaching to record highs, the sector which is perhaps the largest employer in the country post agriculture, the workforce keeps demanding for increase in pay-outs each year. The typical business owner who is now crushed under his lack of business and payment of hefty interest rates may or may not have margins to accommodate for timely increase in pay-outs. This results in severe attrition of skilled manpower into large scale industries who has now gained sufficient experience from the business owner leaving him with no option but to recruit new workforce – which might further result to a significant drop in the quality/consistency or quantity of his product or services. Had this been a system driven product/service, employee attrition would no longer affect the fate of the business.

- **Yeh Kaisa Paisa? (Non-Timely Payment from Clients)**

After crossing all the bottlenecks and vicious circles of problems that the MSME owner comes across, there are many cases where in after successfully completion of the consignment/order placed, entities do not stick to their agreed payment terms or do not adhere to payment plan as per agreement.

These entities also pressurize the owner and arm twist him/her into not raising the matter legally if they intend to keep business continuity with the entity. Web References:

The list of non-timely paymasters include some of the very well-known businesses and even PSUs which strategize to cut down their spending on interest rates by systematically delaying payments to MSMEs.

POST COVID CHALLENGES:

Pre-covid many of a majority of the small and medium scale businesses were keeping afloat with paper thin margins, owing to the cutthroat competition and high level of spirited entrepreneurship among new entrants in the existing successful business models. However, when covid hit, majority of these businesses (non-essential services/products) in nature, went kaput. Initially there was complete pandemonium, with mass migration of labour, complete blockade of international borders, followed by state

& district borders, to a complete lockdown-curfew type situation, where inhabitants were not allowed to step out of their residences.

The small & medium scale businesses were clearly never equipped to handle such calamity. With skyrocketing spread of infection rates in the country, many businesses had to be shut down as they could not afford their fixed expenses in the form of Factory/Shop Rents, increasing interest on borrowed capital or paying wages to labours who had no work on hand due to complete shutdown.

Owing to transport halt all over the country, mobilization of necessary raw materials and resources required for the MSMEs to function also ran all out of stock, followed by abysmal increase in their prices which left the business owner with no option but to pack up and stop the business as the sale prices would become unviable for the already choosy and light-pocketed customers.

We briefly try to list down below some of the challenges faced by the sector post covid:

- **Change in banking laws by RBI for current CC accounts**

The Reserve Bank of India in Aug 2020 issued a set of guidelines, which stated that any form of business (MSME), is allowed to open multiple bank accounts in any bank however function of these multiple accounts would be limited to receive payments only and disbursement of these received funds shall be only allowed by the bank account in which the banker has minimum 10% exposure of the borrowed sum (loan.The MSME owners who lack sufficient financial knowledge & were dropped an intimation email from the banks in Aug 2020 itself, regarding such act/law being passed, were caught unaware when their accounts were frozen by their respective bank, due to their required non-compliance towards the RBI issued notification. During this period, the entrepreneurs were severely traumatized with running helter-skelter to their banks and back in order to attend to these compliances and this severely affected their businesses with many deals/sales/offers being called off due to sudden withdrawal of services by the bank to the business-owner leading to failure to adhere to commitment.

Source:

(As of now during the time of publishing this article, the RBI has reversed its issued set of guidelines Aug 2020 on 29th Oct 2021 for Small and Medium Scale Businesses with loan exposure of less than 5crores with undertaking that they will keep the bank informed about their loans/exposures)

- **GST taxation & associated fines and levies eating into profits**

The medium and small-scale industries which function on a very small competitive and paper-thin margins often face the problem of delay in payment from their respective clients. Post Covid, due to lack of liquidity in market, delay in receipt of payment was a very common phenomenon. However, the system established by the central government for tax collection known as GST – does not take into consideration whether the vendor filing taxes has received payment or not. Post Covid for about 2-3 months the government did give a waiver of late fees / interest however when businesses came back into play it took almost up to 1 or 1.5 years for many businesses to stabilize again and turn profitable.

GST - which is as high as 18-28% of the basic sale value of the product, sometimes far exceeds the value of profit expected by the business owner on the sale of the product/service. Delay in filing of this tax attracts an interest/penalty/late fee of up to 1.5% per month. With payment delays running into 6-9 months on an average the business owner who is not capital-rich, ends up paying up to 9% to 14% of the product/service sale value as penalty, thereby completely dissolving his profit into the government ex-chequer.

Such business turns un-viable over a period of this and the owner has no-other option but to close the setup.

- **Lack of Liquidity & Cash Flow due to trade locks / border blocks / grid locks**

Post covid, there was sudden and very well awaited regaining of business momentum. The entrepreneurs dived head-first into every pool of opportunities they found come their way. How-ever the systems involved in support of such businesses like transportation – surface, air or by sea, which were till now in a much hibernated state were jump-started into motion.

The ocean carriers where suddenly now thrown into action and trade routes were open once again. Prior to COVID these activities were streamlined but now there was a severe influx of ships in countries like US,

which are import dependant, but the ports which were once in hibernation stage too (during covid) were far less equipped to timely unload this cargo and re-ship the containers back on to the ship to their next destination.

This resulted in a situation known as the "Grid Lock", where ships are waiting at ports to be unloaded, many of the unloaded ships which have been emptied are not being loaded in time there increasing their futile docking hours and to add further to this situation the unloaded cargo has not reached/moved out of the shipping harbour due to shortage of last mile delivery infrastructure.

This situation severely affected export orders – which were cancelled due to increased lead times. The Import of raw materials became a havoc as suppliers overseas complained of non-availability of ships in ports – air-travel not being a viable mode of transport due to cost involved. Many businesses perished owing to this grid lock due to lack of orders or being unable to sustain through this testing period.

Gridlock Situation

❖ **Steep Increase in raw material prices and impact on final sale, increased transport cost**

Due to lack of demand, increased cost of transportation there was an unprecedented increase in the raw materials prices – even in case of items like steel & cement where the markets are involving huge volumes and are regulated by a central govt authority. In such cases the businesses which were dependent on such raw materials witnessing substantial increase in prices were left with no option but to jack up their own prices to accommodate this increase. In few cases the businesses sustained this hurdle, however many businesses which realized post-production/delivery that they have ended up creating final product which is financially non-viable for buyer, have either closed down or shifted their resources elsewhere in order to stay afloat.

❖ **Lack of Proper Skilled Labor due to mass migration**

MSME is a labour-intensive industry which is highly dependent on the skilled labour strength of the organization. However, when the migrated labours which had fled to their native during lockdown did not return, the business owner was left with no option but to train new workmen with his knowledge in the art/trade. This affected quality/quantity output of the businesses, which gradually took a hit at the profit margins of the owner. The pandemic has caused major displacement of manpower, many of whom have fled to their native and found new opportunities in their native land, there-by inflicting severe attrition amongst the blue-collared industry.

❖ **Depletion of order book due to lack of business / shut down / less demand of client**

Post Covid the world was in a state of shock. People had been sitting home for months together with no or very meagre incomes. In such situation the demand for non-essentials drops to almost zero levels. Furthermore as the lockdown was opened in phases, in various countries/states the demand supply chain was always a hit and miss. With such huge gap in supply & demand, many businesses preferred to remain closed as they perceived that the influx of income shall be very less as compared to expenditure towards running the business. A brilliant example shall be the restaurant industry, which remained closed for many months post-COVID owing to demand supply gap.

❖ **Disruption of businesses by e-commerce giants**

Post covid, many businesses were like a fresh-slate with old vendors/businessmen either dead due to Covid or choosing to remain shut due to supply & demand gap or dissatisfied customers paying higher prices for same goods.A businessman always looks to turn calamities into opportunities. One such scenario is emergence of Jio-mart vs Retail Distribution Vendors. For many years together there have been Sales-Men/distributors who stock & transport as well as execute last mile delivery for many FMGC products that stock up at the local "kirana" stores. Post Covid, Jio-Mart has entered this space with their logistic technological integration which completely wipes out requirement/functioning of Distributors who have already stocked materials at higher rates. The rates of Jio-Mart are substantially cheaper as it operates on mass scale. Also the Kirana's prefer to buy from Jio-Mart which has shorter waiting times for material delivery and offers the same product at steep discount as compared to the distributors.

Source:

Many such businesses which previously only functioned in small/medium scale mode are now being taken over by bigger businesses by disrupting their existing business models.

REVIVAL STRATEGIES FOR MSME POST COVID:

Post Covid the Indian Government immediately rushed to their drawing boards to chalk out emergency revival plan to rescue MSME. The panel consisting of Finance Minister Shri Nirmala Seetharaman highlighted the following brief points:

❖ **Rs.3 Lakh Crores of Collateral Free Loans**

Units up to 25Rs crore outstanding credit and Rs.100crore turnover were eligible to take these loans having 12-month moratorium period and four-year tenure for payment.

❖ **Credit Guarantee Trust for MSME**

Units having no collateral / third party guarantees are unable to take loans from Banks or NBFCs. Credit Guarantee Trust enables such parties to submit part collateral against the loans they wish to take to facilitate their business and provides credit cover towards loan not covered by their collateral. The Govt has pressed in more 4000cr to further strengthen credit guarantee trust so it can cater to more ailing MSMEs.

❖ **Rs.50, 000 Equity Infusion**

The government plans to infuse Rs.50, 000 in MSME with successful and viable growth and business models through a series of mother & daughter funds. It will also enable such MSMEs to list on stock exchanges and provide a launching pad for MSME to grow exponentially.

❖ **Change in Definition of MSME**

Manufacturing enterprises investing less than Rs 25 lakh, less than Rs 5 crore, and less than Rs 10 crore in plant and machinery or equipment were till now defined as micro, small and medium enterprises respectively. For services businesses, the investment threshold limit stood at less than Rs 10 lakh, less than Rs 2 crore and less than Rs 5 crore as micro, small and medium enterprises respectively.

With the revised definition, combining manufacturing and service MSMEs to enjoy same benefits, investment less than Rs 1 crore and turnover under Rs 5 crore will be defined as micro-units while small businesses will be categorized based on investment less than Rs 10 crore and turnover under Rs 50 crore. Medium enterprises will be defined based on investment under Rs 20 crore and turnover less than Rs 100 crore.

The change in definition is more futuristic and includes more number of industries into MSME spread there-by extending relief to a wider net & enhancing the overall benefit over GDP.

❖ **Disallowing Global Tenders up to Rs.200Cr**

To avoid un-necessary over competition from global and foreign cash-rich players, tenders value up to value Rs.200 Crores are being participation-limited for larger players and reserved for MSME players only.

By this step, the government ensured necessary fodder fuel for MSMEs to initiate their propulsion towards an efficient production pace while simultaneously maintaining local level competition to avoid cartelling.

❖ **Faster Clearance of Due Payments**

Govt capped credit period towards MSME payments at central public sector enterprises & government enterprises at 45 days. It was strictly instructed to release all pending MSME payments which are overdue by days greater than 45.

PROPOSED REVIVAL STRATEGIES FOR MSME POST COVID:

❖ **More Efficient MSME Delayed Payment Re-addressal System**

The Government has currently a system called MSME Samadhan which is created to address non-payment and delayed payment related issues for MSME. The panel acts as a mediator/arbitrator between the MSME and their client/purchaser to resolve the dispute or facilitate faster payment between the parties.

How-ever this system does not set fixed timeline towards settlement of dispute and generally the matters are extended beyond 6-months/12-months for judgment to be passed which further delays payment receipt by the MSME. Further-more the system disallows the ailing MSME to seek justice from alternate sources like Civil/Commercial Courts during proceeding of MSME trial. It is proposed to set fixed timelines (Not more than 3-4months) for cases to be disbursed by the trial MSME courts to aid faster relief to ailing MSME.

❖ **Subsiding Technological Infusion in MSME**

The Government can provide additional subsidy to MSME who have technical capability to infuse automation/efficient production technologies but are unable to do so due to lack of sufficient capital strength. This move will encourage MSME to imbibe technological advancement into their systems which will lead to better output/production rates per hour thereby strengthening the core of the organization. Money for the same can be sourced from mother & daughter funds of Rs.50, 000 crore setup by the finance minister in her spelled relief packages for MSME.

❖ **Relief from Late Fees, Penalties for delayed payment of GST**

Due to lack of free cash flow generally GST deposit payments of MSMEs to the government are delayed, but after delay they are to be paid along with late-fees/interest & penalties. It is proposed that such late-fees/interest and penalties be taxed at lower rates to MSMEs as these penalties/levies generally eat into the thin profits of the organization.

❖ **Subsiding Electricity Tariff to MSME**

Majority spread of manufacturing and part service sector of MSME depends on electrical power for their assets/machineries to function. Being a significant contributor to the GDP, MSME is also one of major consumer of commercial electrical power made available by local state agencies or private parties. For a brief period of few months the government can look-into subsiding rates for such ailing MSME units there-by helping them save more money from their productions thereby strengthening their core strength towards self-establishment.

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A STUDY ON THE CHALLENGES AND COPING MEASURES FACED BY HRM DURING COVID-19 PANDEMIC IN SELECTED AREAS OF BUSINESS

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Abstract: *On March 11, 2020, the World Health Organization declared that COVID-19 was a global pandemic, indicating significant global spread of an infectious disease. The unanticipated corona virus disease (COVID-19) pandemic has hit global business heavily, disrupting the management of human resources across numerous industries. Many organizations throughout the world went to work virtually which had helped to keep the business going. We learnt new lessons in life, for many of us it was a rollercoaster ride not knowing or understanding what's happening next in life. This year taught human beings the worth of life and also to be grateful for whatever they were enjoying in life. The spread of COVID-19 is still continuing to occur in various forms and names and its effect on HR issues will remain in the long run. This paper is an attempt to throw light on the challenges faced by HRM during this period.*

Key Words: *Challenges, HRM, Covid-19.*

INTRODUCTION:

Employees are the heart of every industry. The effectiveness of HRM in every organization contributes to the success or failure of that organization to a great extent. The ongoing pandemic of Covid-19 swept the world in a matter of few months and changed the lives of the people all over the world. During these difficult times, the organizations were struggling to keep their business moving thanks to their HR teams. Crisis management and risk management were an integral part of the HRM during this period to provide support to the employees. This period has forever impacted how we work and how we see work fitting into the rest of our lives. Employees who are considered as the assets of every organization needs to be protected and kept safe, at the same time the business should not be interrupted. This dual responsibility was challenging for organizations. This Pandemic Covid-19 has created a fear of the unknown in all individuals. All businesses around the globe are adversely affected because of lockdown and quarantine orders. To overcome the crisis, organizations are in need of support from their employees more than before, they can have the tangible support of employees, only with the cooperation of human resource management. Since organizations rely on human resource management to disseminate the latest information related to organization and employment, the role of human resource management becomes even more challenging during the crisis situation. None of the fields of business remained untouched by the pandemic. It created impact on healthcare sector, banking sector, insurance sector, education sector, retail sector, entertainment sector to mention a few. And we can see that some of the sectors took advantage of their technical capabilities and knowledge, and tried to operate in virtual mode. That is working in geographically dispersed locations which succeeded to a

great extent in continuing the business. There was the emergence of this 'New Normal' which may even be seen as normal or routine aspect in the coming centuries.

LITERATURE REVIEW:

Organizations require extensive HR-relevant knowledge to protect the health and safety of workers working across national borders (De Cieri and Lazarova 2020). Swanson and Suzuki (2020) have proposed that managers should proactively provide training to minimize safety concerns in the logistics sector affected by the epidemic. Chanana (2020) claims that organizations also benefit from teaching new skills and developing themselves so that employees feel responsible for the organization and remain motivated.

The pandemic outbreak has presented a challenge for the Canadian labor market, which has resulted in unusual negative changes in employment status within the country. Lemieux et al. (2020) have identified the most affected groups of workers and provide a feasible reference for policy development.

Sheptak and Menaker (2020) have concentrated on the impact of the COVID-19 pandemic on workers in the sports event industry, claiming that the hourly workers as precarious laborers are facing grim challenges as their income plummets, given that the events have been stopped suddenly.

Auditing of human capital also suffered from the COVID-19 outbreak because auditing firms such as Deloitte have tended to cancel their arranged monthly training and professional development sessions and workshops at all levels (Albitar et al. 2020). On the other hand, the pandemic has encouraged organizations to move the workforce onto digital platforms, which has weakened the value of fixed capital, social capital and human capital in the urban city (Zukin 2021).

RESEARCH METHODOLOGY:

Objectives of the study

1. To study about the challenges faced by HRM during Covid-19 pandemic in few areas of business.
2. To understand the ways adopted by HRM to cope with the challenges of Covid-19 pandemic.

Data Collection

The study is confined to understanding the challenges faced by HRM during Covid-19 pandemic. Secondary research methodology has been adopted. Secondary Sources means the published sets of literature's or data available for getting important information regarding any kind of research. Data with respect to HRM challenges during Covid 19 period are available in the form of journals, online literature, government reports, statistics by different institutions etc. Majority of the data have been collected through websites. The study is descriptive in nature.

DISCUSSION:

CHALLENGES IN HEALTHCARE SECTOR

1. Although social distancing was said to be the most effective way to contain the outspread of this virus, this was not easy to implement for healthcare professionals who used to be in direct contact with COVID-19 patients and puts them under a high risk of being infected themselves.
2. Frontline healthcare professionals are particularly vulnerable during this pandemic owing to their commitment to contain the disease like working for various research and trials.
3. A number of healthcare workers lost their lives during this period. High workload, Lack of quality safety equipments, social stigma, and lack of incentives, lack of coordination and direction all affected the workers in the healthcare fields.
4. Healthcare professionals also suffered from insomnia, loneliness, sleep disorder, and mental depression as a result of the workload and related stress.
5. They were experiencing anxiety attacks as well as frustration due to a lack of knowledge, environmental changes, and fear of infection both by themselves and by their family members.

OVERCOMING THE CHALLENGES

1. More number of staffing happened in this field wherein government stepped in for more appointments.
2. Support from family members and colleagues were also an essential coping mechanism.
3. The health workers came forward to take mental support from their colleagues.
4. Wherever possible the uses of tele -medicines were encouraged.
5. The introduction of vaccination provided as a relief for people.

CHALLENGES IN BANKING SECTOR

1. Enabling employees to continue working.
2. Ensuring employee well-being.
3. Managing depleted human resources digitally.
4. Communication issues.
5. Shortage of manpower

OVERCOMING THE CHALLENGES

1. Banks may decide to rationalize access to physical locations, creating work-from-home (WFH) options. Alongside making use of technology to manage their workforce, banks need to evolve their business continuity planning (BCP) strategy to include digitally equipped, secure, remote operations; they must partner with vendors for infrastructure, network, access, security and token management capabilities.
2. To address the workforce wellness issues, banks have engaged employees effectively, boost their morale, and reinforce safe health practices, as well as provided them access to medical professionals when needed.
3. All employee communication on organizational strategy and direction have been empathetic and lucid.
4. Application of digital resources effectively.
5. Training to employees

CHALLENGES IN RETAIL SECTOR

1. Providing training and awareness in hygienic matters to front-line staff is essential as they are always in forefront while serving the customers.
2. In this pandemic situation, most of the businesses are uncertain about their next prudent plan of action and all stakeholders are facing uncertainty. e main stakeholders, facing uncertainty are both the employers and employees.
3. No scope of Work from home or virtual offices especially for sales personnel.
4. Problems of employee productivity and job security.
5. Challenge of communication.

OVERCOMING THE CHALLENGES

1. Contingency planning
2. Provision of incentives
3. Being flexible
4. Developing trust among customers
5. Training to the employees and also motivating them.

SIGNIFICANCE AND SCOPE OF THE STUDY

The subject under study is pertaining to the ways on how world is moving towards becoming connected with the pandemic Covid 19 various ways. All the different functional areas of the business have been affected due to this pandemic. The study is relevant because it throws light on how individuals have come forward despite various challenges to face and overcome those challenges.

LIMITATIONS OF THE STUDY :

1. The topic of study is based on an ongoing concept. The concept covered under the study emerged recently in the world.
2. Apart from that, data was collected mainly from websites and newspaper articles and not through any renowned publishers or through primary data. This made it a bit tough to write this paper.
3. Time constraint was another major issue.

FINDINGS OF THE STUDY :

The study has tried to bring into light the importance of managing human resources during extreme situations like pandemics like this. This crisis of managing employees and treating them with respect, empathy and care is a very complex task but the need of the hour. Today's technology can help all the workforce needs of various industries like communication, remote working, hiring and on boarding, training, up skilling, improve well-being, distribute resource and manage workload.

SUGGESTIONS :

1. Organizations should provide employees with adequate emotional and financial support during these periods.
2. Employees need to be provided adequate training to meet the upcoming job descriptions induced by the pandemic.
3. Employees should be motivated to maintain and improve their productivity even in the tough times.
4. Adequate resources and support systems to be provided to the employees.
5. Incentives to encourage employees.

CONCLUSION :

An epidemic outbreak of COVID-19 has made into looking things in a different way. When it comes to organizations and businesses, management of employees or the workforce is one of the toughest jobs. There is a need to build trust and transparency for the effective management of the personnel. The unprecedented challenges were faced positively by many, but negatively by much more numbers of people. The companies can come up with unique, proactive workplace mental health training for employees belonging to different levels. Such trainings can easily accommodate and prepare the employees to face or to navigate the uncertainty that may rise in the future also. They can come up with virtual informal meetings and plan happy hours. If employers don't provide awareness or educate employees on the importance of good mental health and create an environment where such issues are discussed openly and without any stigma, companies could end up seeing a higher turnover rate also in the near future. Along with these issues, companies also have to focus on return-to work anxiety by preparing the employees to come back to the workplace. In an effort to stay connected and build a positive working environment, at the outset of the pandemic and such difficult periods, efforts should be taken to take along the employees together instead of just ignoring them. They can promote several activities like online yoga & meditation, therapies, get gifts delivered to their homes, provide psychological help wherever required etc. The need of the hour is to continue to reinforce positivity along with spreading happiness and manage the feelings of isolation, and uncertainty, by open communication with all the employees and meaningful engagement where in the HR department can play a major role.

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A STUDY ON THE ISSUES FACED BY SCHOOL AND COLLEGE TEACHERS DUE TO ONLINE TEACHING OWING TO COVID-19 PANDEMIC

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Abstract: *The world faced an unprecedented pandemic in the form of Covid-19. Almost all the sectors were greatly affected due to this pandemic. All activities came to a standstill whether it was production activities, service industry related, manufacturing activities or professional activities. The economy was affected in a negative manner with no productive activity happening. In the world of education, however, online learning became the new normal. Using newly developed applications like Zoom, Byjus or Vedantu, education or the learning process took off in a new way. This paper attempts to learn this new educational journey and the difficulties faced by teachers during this online education. The paper also attempts to provide solutions to these problems.*

Key Words: *Virtual, Technical, Online learning, Covid 19.*

INTRODUCTION:

The COVID-19 epidemic has spread across the globe, affecting practically all countries and territories. The epidemic was initially discovered in Wuhan, China, in December 2019. The countries throughout the world advised the public to take responsive care. Washing their hands, wearing face masks, physical distance, and avoiding huge gatherings and assemblies have all been used as public health initiatives. In order to flatten the curve and control the spread of the disease, lockdown and stay-at-home techniques have been implemented.

Due to the COVID-19 epidemic, most countries have implemented lockdown and social distancing measures, which have resulted in the closure of schools, training institutes, and further education facilities. Educators are delivering quality education through multiple online channels, which is a paradigm change. Despite the problems faced by both educators and students, online learning, distant learning, and continuing education have proven a remedy for this unprecedented worldwide pandemic.

During the pandemic, e-learning tools were critical in assisting schools and universities in facilitating student learning during the shutdown of universities and schools. Staff and student readiness must be assessed and supported while adapting to the new adjustments. Learners with a fixed mindset have a hard time adapting and adjusting, but learners with a growth mindset adapt easily to new situations. For online learning, there is no one-size-fits-all methodology. There are a range of subjects to choose from, each with its own set of requirements. Various disciplines and age groups necessitate various ways to online learning.

Students, parents, and educators around the world have felt the unanticipated rippling impact of the COVID-19 epidemic as schools have been closed to deal with the global pandemic. While governments, frontline workers, and health officials do their utmost to contain the spread, educational systems strive to provide high-quality education to all students during these tough times. Many students have experienced psychological and emotional hardship at home/living environment and have been unable to interact successfully. The finest methods for internet homeschooling are still being researched.

OBJECTIVES:

1. To study the problems faced by Educational institutions due to Covid-19 pandemic.
2. To analyze opportunities in the teaching/learning arena presented to educators.
3. To suggest solutions to the problems faced by educators due to the pandemic.

METHOD:

Since there are still many restrictions in place, it is difficult for the researcher to gain access to primary data in a detail manner owing to the severity of the pandemic. Owing to health and security related concerns, the researcher found it feasible to depend on newspaper reports, news bulletins, WHO reports i.e. Secondary source of Data collection for the purpose of study. The researcher has also spoken to some educators/instructors so as to get some data from them and use the data collected as a source of Primary data for the purpose of the study.

Problems faced in the Teaching learning process due to Covid-19.

1. **Infrastructural issues**: Several infrastructural issues developed as an obstacle to the teaching learning process. Some areas had issues related to electricity while some students did not have access to computers. Some areas were remote areas and has problems related to availability of Internet. There was also issues related to maintenance of infrastructure network.
2. **Problems related to Students**: The online mechanism of learning was also something that the students were not used to. So difficulties were faced with regards to the participation of students. Many of the students were hesitant to react or participate in the process. There were issues related to the expectations with regards to online process. Some students were not just ready to accept the online learning process. While some students were active and tried to learn the new concept, some students faced technical difficulties.
3. **Problems faced by Teacher/Instructor**: The Pandemic also challenged the role of faculty in the teaching learning process. The educator also had to adapt to the new form of online learning and recording and uploading the lectures. Getting the students to trust the new system and getting their responses or assignments was a huge task. Most of the times, the educator had to get behind the students to get them to submit the assignments well past the submission deadlines.
4. **Student and family's response**: There was also difficulties related to the response of the students and their family members. There was initial hesitancy on the part of the students and their family members to accept the new norm of online learning. Some of the students did not have the necessary gadgets or mobile phones to attend the online lectures. This served as an obstacle to online learning.
5. **School/College response**: The response of the school/college was also to be considered. Shifting from offline mode of learning to online mode of learning all of a sudden was something that the educational institutions also found difficult to adjust to, considering all the investment that some of these institutions had made on their resources and infrastructural facilities.
6. **Teachers working condition and wellbeing:** One of the most under-rated aspects of this online learning is the mindset or the mental wellbeing of the teachers or the educators. Forced to learn something they were not used to, or to learn something technical or some other factors, teachers did not find any break during most of the pandemic addressing to the educational requirement of the

students. Needless to say, the pandemic has taken a toll on the mental wellbeing of the teachers/educators.

7. **Higher education:** In case of higher education like M.Phil or Ph.D or in case of Practical education, offline education was required. Online education, even if done to the best of the abilities cannot substitute to the requirements needed in case of higher academic and higher education.

SUGGESTIONS FOR THE PROBLEMS MENTIONED:

1. It is suggested that better attention be paid by Educational institutions towards the Infrastructural facilities so that they are able to cater to the needs of the students and adjust themselves to the requirements of online learning.
2. A reasonable attempt should be made to understand the plight of the students related to issues faced by them in online learning. Genuine concerns must be addressed to in an appropriate and immediate manner.
3. The issues faced by teachers should also not be neglected. They should be provided with reduced work load and flexible work hours and if required necessary counselling and training so that they are able to adjust themselves to the online education.
4. Students should be convinced about the need to be safe and how to adapt to online education. If needed, the students should also be given training to use new online educational applications, so that they are able to handle the same.
5. Any issues regarding technical aspects faced by students or teachers should be addressed to promptly.
6. Some measures should be taken for students who do not have any mobile, laptop or other such devices needed to attend lectures online. They can be permitted to attend the lectures from the educational institutions by following all Covid related safety norms.
7. Book bank facility should be provided or online textbook or other such documents should be shared with students online through e-mails, whatsapp or other such online mechanisms, so that their learning is not hampered.

LIMITATIONS OF THE STUDY:

Although the world at large is affected by the Covid pandemic, this study is conducted at a micro level. The researcher relies on information obtained from secondary sources like newspapers, magazines, bulletins, publications and other reports from news agencies and WHO reports. Since there are several restrictions placed by authorities at various levels, getting information and deciphering such information is still a tedious task.

CONCLUSION OF THE STUDY:

Although various studies have been conducted, the study on the impact of the COVID-19 pandemic on teaching and learning around the world concludes that, in the case of developing countries, appropriate pedagogy and platforms for different class levels of higher secondary, middle, and primary education need to be explored further.

The COVID-19 pandemic has shown us that instructors and students/learners should be educated on how to use various online educational technologies. When normal courses resume following the COVID-19 epidemic, teachers and students should be encouraged to continue using online technologies to improve teaching and learning.

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COVID-19 AND SOCIAL MEDIA: A GLOBAL STUDY OF GENERATION Z(GEN Z) AND MILLENNIALS' REACTIONS TO THE DIGITAL CRISIS

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Abstract: *Never before in human history has it been able to communicate so quickly during a pandemic, and social media platforms have been a critical component in information distribution; yet, there are numerous benefits and drawbacks to consider. For the first time in history, responsible use of these tools may help quickly distribute significant new information, relevant new scientific results, share diagnosis, treatment, and follow-up protocols, and evaluate different techniques globally, reducing geographic borders. When exchanging information on social networks in the COVID-19 era, it is recommended to follow certain fundamental standards in order to use these platforms responsibly and effectively.*
In this paper we synthesize the findings and reveal important information about where GenZ and Millennials look for COVID-19 information, who they trust as credible sources, their awareness and actions regarding false news, and their concerns. The most pertinent information on the impact, benefits, and drawbacks of the use of social networks during the COVID-19 pandemic.

Key Words: *COVID-19 diagnostic testing [Supplementary Concept]; Information Dissemination; Social Media, Fake news; Health; Infodemic knowing, GenZ and Millennials.*

INTRODUCTION:

COVID-19 is a pandemic that has struck the entire planet unexpectedly. When the sickness was originally discovered in late 2019, only one country was thought to be affected. The sickness quickly spread over the globe, and the third wave of Covid is terrorizing the world. For many reasons, social media has always been praised and despised, but the truth remains that we cannot successfully connect with one another today without it. During a pandemic like COVID, social media platforms play a far more important role than they do on a regular basis.

Over the last decade, social media has grown exponentially. The introduction of social media platforms such as Facebook, Twitter, and Instagram has aided us in a variety of ways, particularly in improving communication. In difficult times, such as a pandemic, the use of social media is unavoidable in order to quickly transfer information from one location to another.

Social media platforms are also assisting governments in countering the pandemic by raising basic public awareness about the disease and its spread. The government's daily announcements to wear masks and stay

safe are reaching people way quicker through social media than through traditional means. It enables them to be aware of the current situation, to abide by protocols, and to be prepared to face challenges. When we say that social media is a huge help in reducing distress during a pandemic, it is also a challenge to deal with the fake information that is spread every day with the callous intention of making people afraid. It is crucial to make use of social media effectively and get rid of pain in this pandemic situation.

LITERATURE REVIEW:

The global Covid19 pandemic has prompted numerous researchers, scientists, laboratories, and organizations to investigate the impact of social media. Several publications investigating various aspects of COVID-19 have been published in recent months. Social media networking sites play a significant role in delivering information about Coronavirus and will be used to decide the social media analysis during COVID-19. False information, fake news, and rumours were widely circulated in the media, causing people to make hasty decisions.

Fake news became a major issue on social media during the COVID-19 outbreak. Due to a lack of these treatments for patients who need them, misinformation on social media such as Facebook regarding possible drugs, including the Coronavirus therapy hydroxychloroquine, has caused many people to purchase them without consulting a doctor.

KEY INSIGHTS:

- **Aside from being sick, Gen Z and Millennials are genuinely worried about a wide range of issues:**

While it is commonly assumed that young individuals are "too relaxed" and unconcerned about the situation, the data shows that over 90% of respondents are either very concerned or somewhat concerned about infection risk. Aside from being sick, respondents' top concerns (55.5%) were the chance of friends and family members catching COVID-19, followed by the economy collapsing (53.8 percent).

WHO wants young people to be aware about COVID-19, to be able to securely navigate their digital world, and to make decisions that safeguard not only their own health but also the health of their families and communities? Health organizations, governments, the media, corporations, educational institutions, and others can use these findings to improve their health communication strategy. Assuring that policies and recommendations are followed.

- **Millennials and Generation Z rely on a variety of sources for COVID-19 information, but national mainstream media remains the most trusted:**

WHO wants young people to be aware about COVID-19, to be able to securely navigate their digital world, and to make decisions that safeguard not only their own health but also the health of their families and communities? Health organizations, governments, the media, corporations, educational institutions, and others can use these findings to improve their health communication strategy. Assuring that policies and recommendations are followed. Personal engagement is lower on the list, with 22.4 percent acquiring COVID-19 information from family first, 19.8 percent from friends, and 16.1 percent from their friends' social media posts.

- **False news awareness is high, but so is ambivalence :**

More than half of those polled (59.1%) said they are "extremely aware" of "false news" regarding COVID-19, with another 33.4 percent saying they are "somewhat aware." This awareness extends to the things they talk about: 40.8 percent say they always double-check content before posting it on social media, while 36.6 percent say they do it occasionally." Most of the time," then. A little more than a third (37.5%) admit to sharing.

They later discovered that the content they shared on social media was wrong. 87.1 percent of them are women. They later changed or removed the content, according to them. When they come across erroneous information, around a third of respondents (35.1%) remark they ignore the content, while 24.4 percent report it and 19.3 percent remark on it. Only 8.7% of those who shared it unfollowed the account that shared it.

- **Vaccine interest is rising exponentially:**

Since the beginning of the pandemic, interest in vaccines has risen from third to first among COVID-19-related topics. According to the report, 55.0 percent of Generation Z and Millennials are interested in. Currently, 45.6 percent of people have information on a COVID-19 vaccine, compared to 45.6 percent before the start of the study. 41.9 percent stated the WHO's social media content would be their first response to a pandemic.

- **There is a lot of information, but that is not the whole picture.**

Information overload affects 58.3 percent of people.COVID-19 news has been ignored by 52.0 percent of the population.57.1 percent believe their government is not giving them the complete picture on the pandemic, while 59.3 percent believe the media is not telling them everything. Wunderman Thompson's APAC Chief Data Officer Thomas Brauch, APAC Intelligence Director Chen May Yee, and Ingrid Volkmer, Professor of Digital Communication and Globalization (Faculty of Arts) at the University of Melbourne, conducted and directed the study.

CONCLUSION:

We concluded in this research article that the current review's findings indicate that social media platforms have a strong potential for health care awareness and information dissemination. During the Covid-19 epidemic, education was very important. It's also beneficial to maintain social isolation and remain at home. It was feasible to detect that infodemic knowledge might create psychological problems such as panic, dread, depression, and exhaustion by analyzing the phenomenon of fake news in health. This study contributes to the expanding body of evidence showing that using social media to broadcast COVID-19 information might alter audiences' perceptions of perceived threat, self-efficacy, and preventive behavior.

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Sree Narayana Guru College of Commerce (University of Mumbai), Chembur, Mumbai, MH, India

E-LEARNING AND INDIAN EDUCATION SYSTEM DURING COVID-19 PANDEMIC: A CONCEPTUAL STUDY

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Abstract: *The outbreak of corona virus (covid-19) pandemic has brought changes in the way a lot of are done. All campus-based (traditional) learning in almost all affected countries came to a halt. Most schools have switched to online modes of teaching and learning. Even though infrastructure that propels e-learning is lacking in most developing countries like India, schools are forced to adopt various forms of e-learning such as the use of social media platforms in order to conclude syllabi and complete semesters. In India, students have the impact on them, & the pandemic has been significantly disrupting the education sector as well, which is a critical determinant of country's economic future. There is great power in technology one has to use it more judiciously in the field of education, this is the area where we are touching, now the media of teaching learning process will change, but technology will help us for changing the scenario. And even still the challenges are there, the purpose of the study is to discuss about the perception of students regarding the new modes of learning introduced by their schools, bearing in mind issues of digital divide which exist in India. Partially, the study sought to explore gender differences in accessing and using e-learning platforms. Also, Internet availability and accessibility to students as well as reliability were considered. Finally, positive and the negative aspects of covid-19 on Indian Education System and the various strategies that are been devised to face the existing challenges.*

Key Words: *E-learning, Training and Development, Indian Education system, Covid -19.*

INTRODUCTION:

There has been a growing interest in using network technology in driving the wheels of education, which Welsh, Wanberg, Brown and Simmering (2003) refer to as the e-learning revolution. The advent of the Internet and the World Wide Web (www) brought along many new opportunities and technological advancements such as electronic learning platforms and social media platforms, which aid virtual learning, as well as how teaching and learning is done. Social media platforms have provided a lot of relief to learners all over the world. Hajli et al. (2013) predicted social media as the future of e-learning, where people could study online through the use of social media platforms. Scholars have investigated the impact of social media on a mirage of sectors. For example, employee productivity (Adzovie, Nyieku and Keku, 2017); consumer brand loyalty (Jibril et al., 2019); and e-learning (Li, Helou and Gillet, 2012; Chatti, Jarke and Frosch-Wilke, 2007). Many developed countries have advanced in developing and accessing technologies and platforms for e-learning (Reddy & Naresh, 2015; Aviram, 2004) as compared to developing and underdeveloped countries such as India. Currently, some of the identified challenges covid-19 has brought on teaching and learning include inaccessibility of Internet connectivity in some parts of the country, costly nature of Internet data, as

well as lack of access to electronic devices such as smart mobile phones/computers. Indian education system is badly hampered by COVID-19; it was not ready for such tremendous and unplanned change. It is estimated that around 32 crore students have been affected, all educational activities were paused when lock down was declared. Indian teachers-students have adopted the digital medium as an alternative traditional method. It is not like those Indian teachers and student were unaware and distanced from the digital education medium but frequency of using digital methods was low. At present Indian education system has adopted new ways of teaching -learning and will survive and bring major changes in the future. The rapid rise of digitization and remote work has placed new demands on employees across sectors who, in many instances, now require different skills to support significant changes to how work gets done and to the business priorities their companies are setting. However, Training and development institutions are also ill-prepared to cope with COVID-19 challenges of providing online learning, which may be due to weak information technology (IT) infrastructure, IT skills gap of learners and teachers, and limited access to digital resources. education of youth and their gainful employment in productive jobs is central for capitalizing on India's demographic dividend for which e-learning plays an important role. e-learning may be treated as training and development tool, but also as an innovative instrument of institutional and social changes, which need to be seen as modifications of human behaviour patterns, social interactions, temporal aspect of social structure and institutions (Wilkin, 2009).

OBJECTIVES:

1. To review relevant literature with respect to the antecedents and consequences of e-learning within the spheres of covid-19 pandemic from the academic point of view.
2. Intend to explore gender differences in accessing e-learning platforms.
3. To know the Internet availability, accessibility and reliability to students.
4. To Understand the Effect of COVID-19 on Indian Education System.

RESEARCH METHODOLOGY:

The research paper is an attempt of exploratory research, based on the secondary data sourced from various journals.

LITERATURE REVIEW:

To be able to place the study in the right perspective, we reviewed literature on the following: students' perceptions of e-learning solutions/systems in institutions of learning; gender differences in accessing and utilising e-learning solutions; and Internet availability and to understand the Effect of COVID-19 on Indian Education System.

❖ Students' perceptions of e-learning solutions in institutions of higher learning

In order to grasp the full view of the burden imposed on many institutions of higher learning as a result of covid- 19, it is imperative to review literature on how students perceive e-learning in general and particularly, in developing countries. Pezeshki Rad and Yaghoubi (2011) conducted a study to examine virtual students 'perception about e-learning in Iran and found that students in Iran had a positive perception about e-learning solutions (see Horvat, Dobrota, Krsmanovic, & Cudanov, 2015; Thomson & Stringer, 1998). However, Keller and Cernerud (2002) found that Jönköping University in Sweden students' perceptions about e-learning are mainly influenced by the strategy of implementation of an e-leaming system at the university. They further found that male students who had prior knowledge of computers and students with positive attitudes to new technologies were all less positive to e-leaming on campus than other students. Also, Almarabeh (2014) found that students of the University of Jordan extremely accept e-learning systems and even hope to utilize e-learning systems in advanced forms. In Kuwait, Al-Fadhli (2009) found that inasmuch as students embrace e-learning, some cultural and social norms exert some restrictions on female

students from making full use of e-learning systems thereby resulting in negative perceptions about e-learning, since students feel it is not as engaging as traditional mode of learning. McVeigh (2009) found that the flexibility in time management, pace of learning as well as expansion of access to information influence e-learning perception. Based on the literature, it is deemed necessary to conduct a study to examine students' perception about e-learning in India, especially as a result of covid-19.

❖ **Gender differences in accessing and utilising e-learning solutions**

As Johnson (2011) notes, prior studies have painted a picture about females being disadvantaged in e-learning environments. Previous studies, (e.g. Sadker & Sadker, 1994; Garratt, 1986) have shown that males perform better than females in physics subject and a lot of females tend to dropout of physics-related majors than males. However, the results of his study revealed that as compared to males, females "communicated more, perceived the environment to have greater social presence, were more satisfied with the course, found the course to be of greater value, and had marginally better performance than men". Similarly, González-Gómez, et al. (2012) found that female students were more satisfied with e-learning programs than male students. They further noted that female students attached more grandness to planning their learning activities than males. In an experimental study to investigate the influence of gender and gender pairing on students' learning performances and knowledge elaboration processes in Computer-Supported Collaborative Learning, Ding, Bosker and Harskamp (2011) found that females in single-gender pairings performed extremely better than females in mixed-gender pairings.

❖ **Internet availability, accessibility and reliability to students**

The power of e-learning relies largely on availability, accessibility and reliability of Internet (McVeigh, 2009), hence; a broader access to educational avenues through the use of e-learning foregrounds apparent lack of equality for students who do not have access to computers (Washer, 2001). According to Journell (2007), both rural and urban dwellers are faced with challenges of digital divide, however, rural dwellers tend to be affected more regarding digital access. He further stated that lack of quality and technologically proficiency is one main deterrent to digital literacy in poorly funded schools.

IMPACT OF COVID -19 ON INDIAN EDUCATION SYSTEM

❖ **Positive aspects of the Indian Education system in Covid-19 crisis.**

Covid-19 has slowed down every aspect of life from economy to lifestyle, but the education system has found its way to continue speed. There are some positive aspects of both poles of education i.e., teacher and student. First positive aspect is the will to learn and teach. During covid-19, people are facing social, economic and psychological issues but students and teachers keep their nerves to carry on the teaching and learning process. Second positive aspect is flexibility, very few Indian students have laptops and other gadgets for online learning but mobile has helped students in keeping connected. Students show flexibility in adopting available resources whereas teachers who were aware about online teaching and learning platforms but had rarely used them become active users of online teaching and learning platforms. Third, Teachers faced havoc in webinars in the lockdown period, these webinars were on various subjects, there is still confusion that if webinars include in work from home or for career advancement schemes, but teachers positively attended webinars to learn new things.

❖ **Negative aspects of the Indian Education system in Covid-19 crisis.**

Some negative aspects were experienced by teachers and students which include the formality of education which means online teaching and learning was adopted to complete the syllabus by teacher and students attended online lectures to show their attendance. Students find it difficult to understand the concept due to shift from traditional black board method to digital tools. Many teachers were just taking video lectures but can't share diagrams, power point presentation and other presentation on digital platform due their lack

of knowledge about digital tools or unwillingness. Another negative aspect is that most of the students and institutions in India are in rural areas, where problem of electricity and network connectivity is regular one; it is hard to learn in such scenario where technical issues are not solved and updated. Present status on Indian Education System Lockdown has been removed and process of unlock has been started in India but unlocking education institution and organization of examination has become point of debate. In many states of India, examination has been cancelled and student will be promoted and awarded degree without examination where as some states preparing for organization of examination. There is confusion between universities and state government. University Grant Commission (UGC) has not cleared its stance on conducting examination. Human Resource Ministry of India has taken initiative for online teaching and learning. Diksha, e-Pathshala and NROER are the platform for primary to secondary Education whereas SWAYAM, SWAYAM PRABHA and e-PG Pathshala is for higher education.

❖ **Future Perspective on Indian education system**

Indian education system has shown the will to accept the challenge to continue education process during lockdown but still Indian education system is in the middle of transformation, COVID-19 has stimulated the transformation and it is just beginning, while going to adopt digital or online teaching learning, it must be in the mind that machine or digital devices will not understand students mind and emotion. Prof. Eduard babulak has pointed towards how technology in future will be dominant in education system. Because of Miniaturization, speed and affordability of Smartphone, it has become education tool. But at the same time, it should be understood that virtual progress and technology-based education will not suffice. Machine and IT based tools do not understand human minds yet. A child in classroom is human not machine. A student's societal, cultural, ethical development will be done by a Human only, in future role of teacher may be transformed as instructor but teacher must be always there so while transforming education with the help of digital device and tools a focus on teachers' development should not be lost.

RECOMMENDATIONS:

- ❖ At present, UGC and Central Government must clarify about examination, promoting students is not the only way.
- ❖ Network connectivity is basic need of online teaching and learning, all educational must equipped with updated devices.
- ❖ Many economically backward students can't afford mobile data packs so special student plan with low cost should be introduce.
- ❖ Training for teachers should be organized for teaching online.

CONCLUSION:

Based on the literature reviewed, we conclude that before the outbreak of covid-19 pandemic, most educational institutions especially institutions of higher learning in developing countries like India had taken to their own pace regarding the adoption of e-learning as one of the major alternatives to teaching and learning. The snail pace at which most institutions considered the adoption and implementation of e-learning solutions is largely as a result of numerous challenges peculiar to developing nations such as lack of adequate infrastructure and expertise to deploy e-learning solutions. In the of context of India, it will be to hurry to say like that. Indian education system has coped well during covid 19, but there is need to established basic infrastructure in the rural institutions. Every student must get education without compromising on any scale.

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SIGNIFICANCE OF E-NAM IN SUSTAINING AGRI-BUSINESS DURING COVID-19

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Abstract: *Pandemic affected not only lives but every sector and industry all over the world. Its impact will sustain for a long time. In India, every sector is badly affected by covid-19 and lockdown. But the rural economy has been still going through tremendous strain. The farming area is more affected as marketing issues were server and though the products were harvested, those were not reached in the markets and farmers had to sell those as distress sales. There was a problem with transport and logistics and also the demand by the consumers as people were not on the road to buy. The marginal farmers were the victim as they could not bear distribution costs independently. But there was little hope due to eNAM, as an online trading platform in agriculture. But the question arose is that 'if all farmers have access to it and do use this platform to sell their products? Certainly not. As marginal farmers, they either do not know about it or they are not able to cope with it. This paper discusses the problems of agri-business during covid-19 and the role of eNAM in sustaining business to some extent.*

Key Words: *agri-business, distribution, eNAM, online trading, Covid-19.*

INTRODUCTION:

India is a land of farmers as millions of people are engaged in agricultural activities being small and marginal farmers. Due to pandemic and lockdown during harvest season, the commercial crops were harvested but did not have market reach and access, there was less supply of inputs, less supply of labour to work on the field, less or no supply of transport system to reach the harvest to the markets. The supply of harvest became expensive and beyond reach. The long supply chain went affected and it resulted in a distress sale. Farmers had to sell their products below the cost of production in the near markets or at the place of harvest. Although the markets and transport system were affected, the ITC led initiatives were useful to some extent such as eNAM and e-Chaupal. But it could not be used by all as still there is not much awareness of E-commerce and agri-business among the small and marginal farmers and thus the problem became severe.

PROBLEM STATEMENT

Due to harvest, marketing, labour, logistic issues, and problems, the Indian agriculture sector got badly affected during the pandemic making the life of the farmers miserable. It also increased the suicide cases of farmers all over India due to loss in agriculture and unsold produce. The issues were grave in states like UP, MP, Bihar, Maharashtra, Gujarat, etc. NCRB data showed that nearly 42480 farmers and daily wage earners committed suicide during the pandemic period and the figure was a serious concern. These farmers were

affected physically, psychologically, and mentally. The hope in this situation is e-platform or virtual trading through eNAM.

SIGNIFICANCE OF THE STUDY

When farmers were facing tremendous problems in marketing their goods, the role of eNAM (National Agriculture Market) was helpful to some extent. eNAM is an online trading platform for agri-goods. It helps farmers and traders to buy and sell goods online and thus joins them virtually. It helps in fetching better prices and smooth marketing of goods. It helps in the immediate supply of harvest as it is linked by many payment apps as well, through which payments can be made easily. Looking into the area of productivity and the number of villages in India, the scope of eNAM is too limited. But at least, because of pandemic and forced lockdown, its role is being considered by many farmers and they opting for online dealing now. The farmers, themselves can trade through apps or agents. It is highly efficient and can help farmers in smartly promote their harvest and avoid distress sales. Through this, farmers are looking beyond APMC mandis and are registering at zero cost. It is GPS-based so the farmers can easily locate mandis nearby and increase their market access. The language problem is also not there. This paper is an attempt to explain how eNAM can be more useful shortly if integrated with several mandis.

LITERATURE REVIEW:

Anand, Jayashree (1995) studied the production in a regulated market situated in Andhra Pradesh, Vishakhapatnam. They tried to understand the role of regulated markets and their functioning. Gopala Rao, **Shrijay (1988)** highlighted the role of regulated markets as change agents in promoting agricultural goods and enhancing production. **John(1989)** studied the role of market clearance in promoting diversified growth in agriculture. **NIRD (1996)** highlighted the implications of GATT and WTO on agriculture and rural development in Hyderabad. **Nicholls (1964)** discussed the role of agriculture in economic development at a broader scale. **Raisbeck D(2003)** mentioned the role of agriculture in the global economy as an address in the World Agriculture Forum in Cargill. **Sarveshwara Rao(1995)**discussed regulated markets and the public policy of the state in Hyderabad. **Satya (1977)** wrote a paper on agriculture marketing taking into the study a district of Nepal and tried to show the marketable surplus as a result of agriculture marketing. **Shrirangi(1991)** carried out a study on yards in Rajasthan and tried to show their crop pattern, employment, and effect on income. **Shyam Sundar(1993)** studied the marketing of onions in the Kolar district of Karnataka with special reference to irritated onions.

OBJECTIVES:

1. To discuss the problems and issues faced by farmers during the Pandemic.
2. To highlight the significance of eNAM in sustaining Agri-business.
3. To conclude with some suggestions to reduce the impact of the pandemic.

RESEARCH METHODOLOGY:

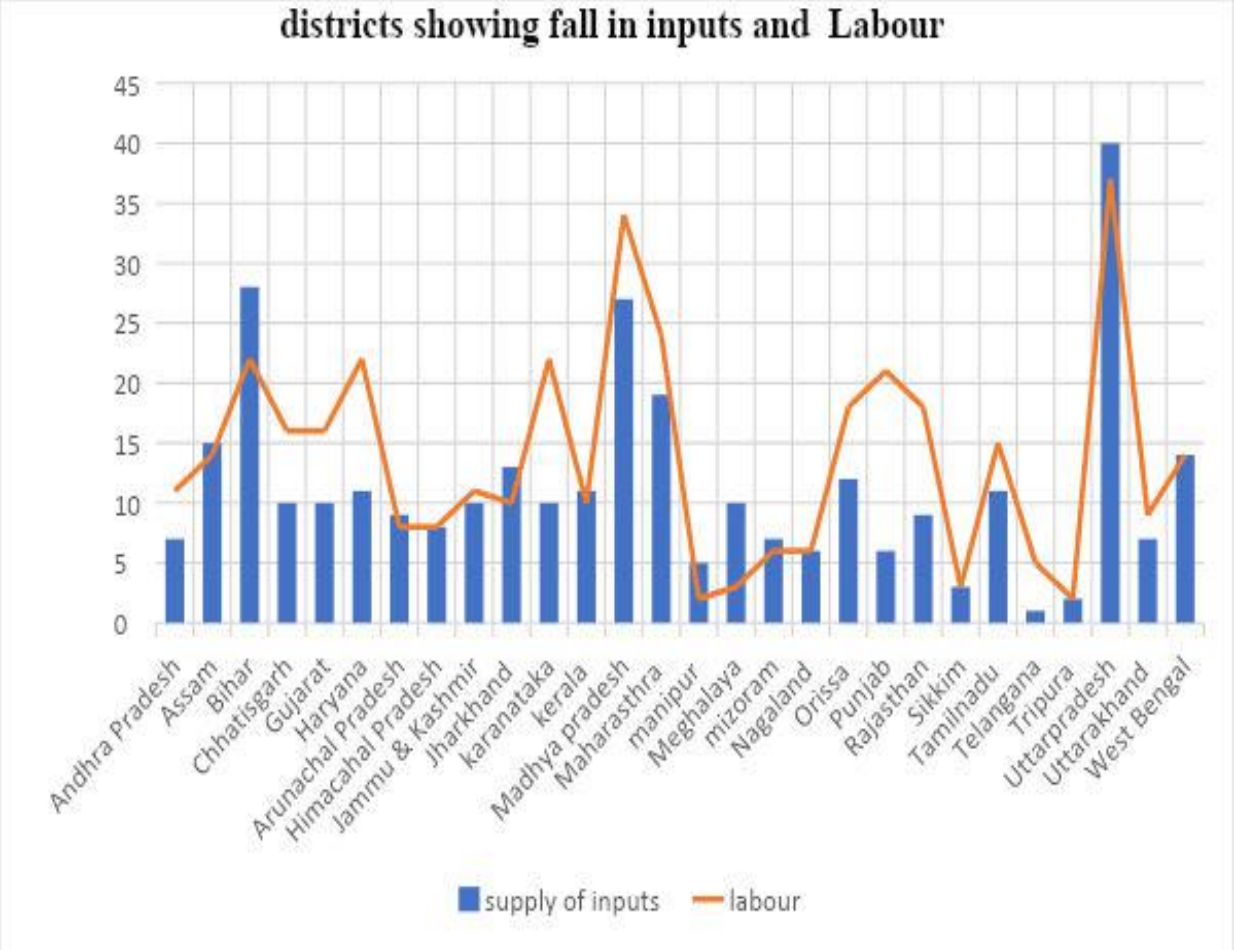
Data used to show diagrammatical presentation is taken from official websites of the ministry of agriculture, NABARD, and RRB report. And also, the results of various surveys undertaken on many areas of agriculture show the impact of a pandemic. The paper is based on secondary but primarily collected data by concerned agencies. The paper is purely opinion-based. Some informal interviews are also taken on phone calls from the young and educated farmers from Karad Taluka from Maharashtra to know their experience during the lockdown.

ANALYSIS:

A. Impact of Covid-19 on supply of Input and Labour

Chart and diagram 1.0

Impact of Covid-19 on supply of Input and Labour



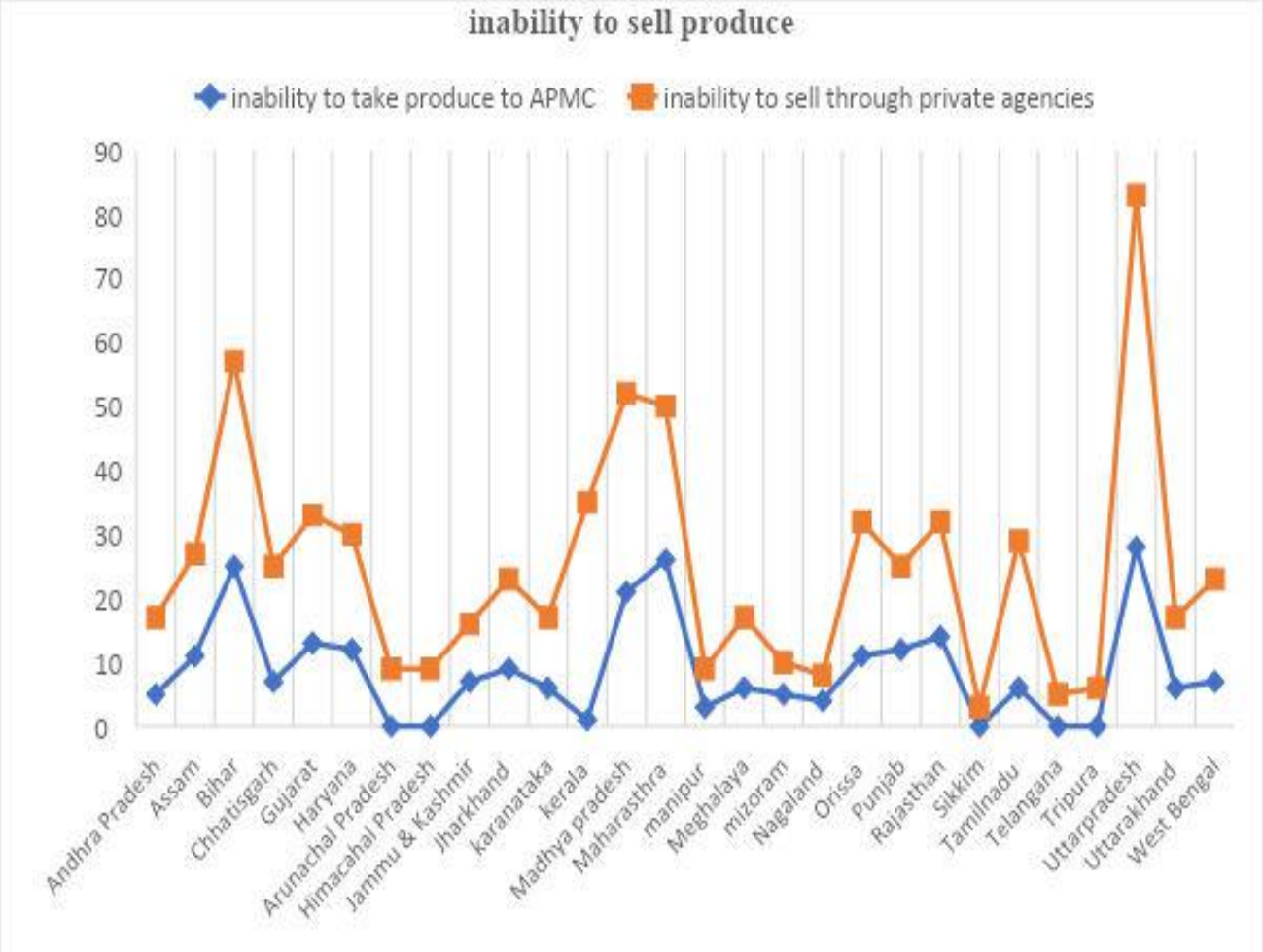
Source: NABARD report 2021

In this diagram, the information regarding the fall in the supply of input and labor is shown. It is observed that in the majority of states, the supply of inputs and labor fell during covid-19 due to lockdown and restriction on mobility. The most affected states were Uttar Pradesh (40 and 37 districts) Madhya Pradesh (27 and 34 districts) Bihar (28 and 22 districts) And also, Maharashtra (19 and 24 districts). Orissa (12 and 18), and Punjab(6 and 21)There was a tremendous fall in the supply of inputs which affected the productivity and the labors, which affected the harvesting and distribution of the harvest. Along with these states, Gujarat (10 and 16) and Haryana (11 and 22 districts) also faced these problems. The least affected were Mizoram (5 and 2) Manipur (7 and 6) Nagaland (6 and 6) Arunachal Pradesh, (9 and 8) districts, and Himachal Pradesh (8 and 8 districts. The districts affected were in single digit. The affected number of districts was dependent on the geographical area of the states. There is much less due to immobility of labor and less frequency of transportation.

B) Impact of Covid-19 on the ability to supply in APMC and through Private agency

Chart and diagram 2.0

Impact of Covid-19 on the ability to supply in APMC and through Private agency



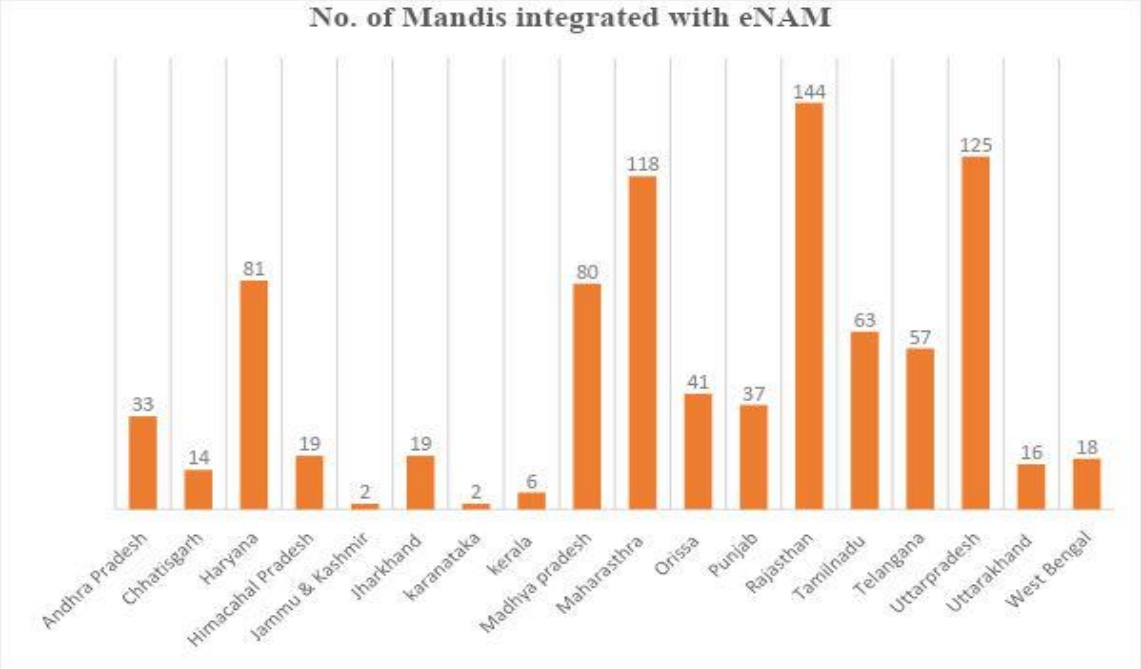
Source: NABARD report 2021

In this diagram, the information regarding the ability of farmers in stated districts in supplying their goods in the APMC market and also through private agencies. It is observed that the majority of states, could not be successful in enabling their farmers in supplying their produce to the destination. They failed in the marketing of their goods as well due to lockdown and restrictions on mobility. The most affected states were Uttar Pradesh (28 and 55 districts) Madhya Pradesh (21 and 31 districts) Bihar (25 and 32 districts) And also, Maharashtra (26 and 24 districts). Orissa (11 and 21), and Punjab (12 and 13). There was a fall in the supply of Agri products to the market, which affected demand as well. Along with these states, Gujarat (13 and 20) and Haryana (12 and 18 districts) also faced these problems. The least affected were Mizoram (5 and 5) Manipur (3 and 6) Nagaland (4 and 4) Arunachal Pradesh, (0 and 0) districts, and Himachal Pradesh (0 and 9 districts). These districts affected were in single-digit or even at zero level.

C) **No. of Mandis integrated with eNAM**

Chart and Diagram 3.0

No. of Mandis integrated with eNAM



Source: loksabhaquestions/annex/175/AS20.pdf)

In this diagram, it is observed that very few mandis have been integrated with e-NAM in India. Rajasthan has a maximum, of 144 mandis integrated followed by UP 125, Gujarat 122, and Maharashtra, 118 Mandis. Rest states have fewer mandis integrated than mentioned states. In Total 1000 mandis have been integrated so far with 175 commodities prepared for online trading. It is true that, in proportion to the land covered under agriculture and farmers engaged with agricultural activities, the number of mandis integrated is too less.

RECOMMENDATIONS:

- Farmers should be educated by giving regular training and also be motivated online trading
- Farmers should be informed about the' Kisan Rath' app to find out suitable transport mode to distribute their products
- More mandis should be integrated with e-NAM
- More commodities should be prepared to be dealt with under e-NAM.
- Distance and time of trade should be minimized by making GPS system more strong
- More APMC markets should be started to accommodate more farmers with their produce,
- More quality-based products should be facilitated along with the creation of infrastructure.
- e-NAM portal should be simplified enabling farmers to use it effectively.

CONCLUSION:

No one can deny the negative impact of covid-19 on the agriculture sector and agri-business in India. It brought impact on production, distribution, employment, supply of goods, etc. The majority of the farmers suffered during this period. Though the product was ready, they had no transportation facility and therefore had to sell their produce at the lowest price and faced loss. But somewhere, online trading through e-NAM

could help some farmers to trace the markets nearby and supply their goods there. It can play an important role if properly implemented.

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A STUDY ON INSIDER TRADING LAW IN INDIA WITH REFERENCE TO SELECTED RECENT CASE LAWS

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Abstract: *Transparency, openness, and disclosure are attributes to the effective running and governance of a corporate organisation. To attain these qualities, it is critical to establish a positive relationship between management and stakeholders, as well as to accept investor trust. Investors are drawn to good corporate governance, which enhances their reliance on the companies. To get an unfair advantage over others, people connected with the organisation obtain sensitive information and frequently engage in unfair trade which is termed as 'insider trading'. This is an unethical and morally reprehensible conduct that can have serious implications. As a result, it is critical to put a stop to these behaviours on a global scale. Different countries are taking attempts to prevent such acts through policies around the world. SEBI monitors the functioning of the Indian capital market which was established under the SEBI Act, 1992.*

Key Words: *Insider Trading, Unpublished Price Sensitive Information (UPSI), SEBI, Corporate Fraud.*

INTRODUCTION:

Transparency, openness, and disclosure are attributes to the effective running and governance of a corporate organisation. To attain these qualities, it is critical to establish a positive relationship between management and stakeholders, as well as to accept investor trust. Investors are drawn to good corporate governance, which enhances their reliance on the companies. The Directors of the companies have a significant role in determining the company's future. Their decisions can influence the stock market's reaction to investors. As a result, the board's meetings and decisions are considered confidential, so it is critical to retain the confidentiality of the information until it is made public. Over the years, it has been noted that in order to get an unfair advantage over others, people connected with the organisation obtain sensitive information and frequently engage in unfair trade. This is an unethical and morally reprehensible conduct that can have serious implications. As a result, it is critical to put a stop to these behaviours on a global scale. Different countries are taking attempts to prevent such acts through policies around the world. With the emergence of the concept of trading securities in the global market, the problem of insider trading arose. SEBI controls the functioning of the Indian capital market which was established under the SEBI Act, 1992.

Insider trading is a significant financial crime that is well-known not only in India, but across the world. Section 12A of the SEBI (Amendment) Act, 1992 explicitly forbids insider trading in India. It states that insider trading arises when an individual directly or indirectly deals in securities of companies listed on stock exchanges while in possession of unpublished price sensitive information, or communicates any of

such information or material to any other person in order to earn wrongful gains or profits in a manner that is contrary to any Act, rule, or regulation in India.

The gravity of insider trading-related crimes must not be underestimated. Such crimes make it difficult for regulatory authorities to track down those who are sharing and profiting from the information. Those who have benefited are all well-connected, giving them the potential to avoid liability while making huge gains at the expense of other traders. To prevent unseemly insider trading transactions, effective policy formulation and regulatory action by the regulatory authority are required in light of the upsurge in financial crimes as a result of the financial market's expansion.

Price sensitive information is defined as information that has not been published anywhere; is connected to the company's choices; and, if known, has the potential to alter the price of shares in the market. Unpublished price-sensitive information includes financial statements, dividend declarations, public rights issues, merger or amalgamation information, stock buy-backs, information on de-mergers, policy revisions, and changes in the company's operations. Directors, officers, and employees of a company and related companies, persons holding some kind of official relationship with a company, professional or business (e.g., auditors, consultants, bankers, and brokers), stockholders, government officials, and stock exchange employees, etc. who have access to confidential, price-sensitive information about the company are all examples of "insiders."

Section 15G of the Act imposes penalties for violations of Section 12A. A minimum penalty of Rs. ten lakhs, which may be extended to Rs. twenty-five crores or three times the profits earned from insider trading, whichever is higher. Section 24 of the Act punishes violators with imprisonment for a term of up to ten years, a fine of up to twenty-five crore rupees, or both.

OBJECTIVES:

1. To understand Insider Trading laws in India.
2. To study the SEBI's role in implementing Insider Trading laws in India.

METHOD:

The paper employs secondary data from a number of sources to arrive at findings and conclusion.

DISCUSSION:

Few important definitions under SEBI (Prohibition of Insider Trading) Regulations, 2015

Section 2(g) defines **"insider"** as any person who is:

i) a connected person; or
ii) in possession of or having access to unpublished price sensitive information;

Section 2(l) states that **"trading"** means and includes subscribing, buying, selling, dealing, or agreeing to subscribe, buy, sell, deal in any securities, and "trade" shall be construed accordingly ;

Section 2(n) defines **"unpublished price sensitive information"** as any information, relating to a company or its securities, directly or indirectly, that is not generally available which upon becoming generally available, is likely to materially affect the price of the securities and shall, ordinarily including but not restricted to, information relating to the following: –

(i) Financial results;
(ii) Dividends;
(iii) Change in capital structure;
(iv) Mergers, de-mergers, acquisitions, delistings, disposals and expansion of business and such other transactions;
(v) Changes in key managerial personnel; and
(vi) Material events in accordance with the listing agreement.

Historical Background:

In 1940s Insider trading was first encountered in India. It was found that the Directors, Agents, Auditors and other officers connected with the Company were using insider information for profitably speculating in securities of their own Company. Under the chairmanship of P.J. Thomas, the Thomas Committee Report in the year 1948, cited instances of directors, agents, officers, and auditors having strategic information about the company's economic conditions, such as the size of the dividends to be declared, the issue of bonus shares, or the awaiting conclusion of a favourable contract prior to public disclosure.

In the year 1952 The Bhabha committee also recommended that directors be required to report their stock sales and purchases in a separate register kept by the company. Sections 307 and 308 of the Companies Act of 1956 were added in response to the committee's recommendations. Section 307 required companies to keep a register of their directors' shareholdings in the company and section 308 required directors and persons deemed to be directors to make disclosure of their shareholdings in the company. By the Companies Amendment Act, 1960 the company's manager was subsequently added to the section to make the required disclosure.

In 1978, the Sacher Committee recommended that more stringent laws be enacted to obtain information about transactions in which one party benefited unduly from the transaction and may be in possession of price sensitive information.

In 1986, The Patel Committee, led by G. S. Patel, issued a report in which they have defined insider trading as "management of a company dealing in its shares on the basis of undisclosed price sensitive information not available to others." It was also suggested that the Securities Contract (Regulation) Act ("SCRA"), 1956 be amended to allow exchanges to impose strict insider trading policies.

The Abid Hussain Committee in the year 1989, recommended that insider trading be covered by civil and criminal laws, as well as stricter regulation by SEBI to curb the unfair practise of insider trading.

SEBI (Insider Trading) Regulations, 1992 were enacted in response to the need to enact proper and stringent laws to deal with those who engage in unfair practises in the financial markets, as well as practical recommendations provided by various committees. Subsequently it was amended vide SEBI (Insider Trading) (Amendment) Regulations, 2002 which came into force on 20th February, 2002.

Section 195 of the Companies Act, 2013 prohibits the key management personnel from communicating any sensitive information. By virtue of Section 458 this power is delegated to SEBI. Hence it was repealed in 2017 as it was causing confusion whether the accused should be trialed under Companies Act, 2013 or SEBI regulations.

IN THE YEAR 2015, SEBI (PROHIBITION OF INSIDER TRADING) REGULATIONS, 2015 ("PIT REGULATIONS") WAS ENACTED IN PLACE OF SEBI (INSIDER TRADING) REGULATIONS, 1992 WHICH CAME INTO FORCE ON 15TH MAY, 2015. TIMELINE OF AMENDMENTS IN PIT REGULATIONS, 2015 IS AS FOLLOWS:

Effective w.e.f	Amendments
21st January, 2019	SEBI (PIT) (Amendment) Regulations, 2019
25th July, 2019	SEBI (PIT) (Second Amendment) Regulations, 2019
26th December, 2019	SEBI (PIT) (Third Amendment) Regulations, 2019
17th July, 2020	SEBI (PIT) (Amendment) Regulations, 2020

Disclosure / Intimation under SEBI (PIT) Regulations, 2015 amendments thereon are as follows:

Regulation 4 – Disclosure of trading by an insider having unpublished price sensitive information.
Regulation 5 – Disclosure / Intimation of Trading Plans
Regulation 7 – Initial and Continual Disclosures by an insider.
Regulation 8 – Intimation of adoption and amendment in Code of Fair Disclosure.
Regulation 9 – Disclosure of any violation of SEBI (PIT) Regulations, 2015 read with Schedule A.

Recent landmark cases on Insider Trading.

1. WhatsApp Leak Case

In this case, Shruti Vora of Antique Stock Broking Ltd.'s Institutional Sales Department circulated price sensitive information from firms such as Wipro, Ambuja Cement, Mindtree, Bajaj Auto, and others via multiple WhatsApp groups. SEBI made a detailed investigations and ordered search and seizure operations against 26 members of the Market Chatter WhatsApp Group, seizing over 190 devices, papers, and other materials. Furthermore, SEBI penalised Shruti Vora for sending WhatsApp messages containing UPSI relevant to the aforementioned companies' financial statements. Other brokerage analysts, Parthiv Dalal and Neeraj Kumar Agarwal, were indeed penalised.

The accused's contentions were based on the concept of "Heard on Street" ("HOS"), which is a popular practise among traders, market analysts, institutional investors, and others. The accused further claimed that baseless information is extensively disseminated, and that HOS is repeated by major US journals and news organisations such as CNBC, Reuters, Bloomberg, and Twitter handles.

SEBI's insider trading charges against staff members of a few stockbroking firms who had 'forward(ed) as received' WhatsApp messages about unpublished quarterly financial reports of leading companies were dismissed by SAT, who reasoned that SEBI couldn't find the messages' origin and was only pursuing those who forwarded them. SAT assumed that publicly available information would not be considered UPSI, and that the person who simply forwarded it would not be considered a "insider." However, the information can only be labelled as a UPSI if the person who received it was aware that it was a UPSI, and SEBI must prove this by a "preponderance of probability" in the circumstances.

2. Infosys Case

During a SEBI investigation in July 2020, a few entities (Capital One, Tesora Capital, and others) were noticed to be involved in trading in Infosys ("INFY") scrips while in the UPSI's possession, prior to the public corporate announcement. The stock was part of the SENSEX and NIFTY indexes and traded in the Future and Option segment ("F&O Segment").

The BSE and NSE released INFY's audited financial statements for the quarter ended June 30, 2020 on July 15, 2020. The results of UPSI included basic financial elements of the P&L and Balance Sheet ("BS"), as well as significant financial and operational factors that contributed to different aspects of the P&L and BS. Prior to the corporate announcement, Capital One and Tesora Capital Partners traded in the F&O segment of INFY scrips, then squared off their positions so that their net positions were zero, allowing them to make an illegal gain of Rs 3.06 crores. Senior Corporate Counsel and Senior Principal, Corporate Accounting Group of INFY were also found to be involved in the transaction, in addition to these entities. According to the SEBI order, these two INFY employees were in constant contact with each other from June 29, 2021 to July 15, 2021, resulting in the passing of UPSI with one another and later with the other Capital One and Tesora Capital partners involved in this case.

SEBI has ordered that the illegal gains be impounded and that the entities be barred from accessing the securities market until further orders are issued. SEBI is currently investigating the situation.

3. Aptech Case

The Securities and Exchange Board of India (SEBI) has settled a case involving the use of unpublished price sensitive information (UPSI) on Aptech Ltd by Rakesh Jhuhunwala, his wife Rekha Jhunjhunwala, and five others. Rakesh Jhunjhunwala paid Rs 18.48 crore in settlement fees, ill-gotten gains disgorgement, and interest.

Aptech announced its entry into the preschool market after market hours on September 7, 2016. According to the SEBI order, this was a UPSI between March 14, 2016, and the official announcement date of September 7, 2016.

"It is alleged that Utpal Seth and Rakesh Jhunjhunwala had the UPSI in their possession and shared it with other applicants." Rakesh Jhunjhunwala, Rekha Jhunjhunwala, Rajeshkumar Jhunjhunwala, Shushila Devi Gupta, Sudha Gupta, and Ushma Seth Sule are alleged to have traded in Aptech's scrip during the UPSI period, according to the Sebi order.

A defendant can settle an issue with the market regulator without admitting or denying the charges, according to SEBI settlement regulations. Rekha Jhunjhunwala, in addition to Jhunjhunwala, has paid Rs 3.19 crore. Rajesh Kumar Jhunjhunwala, Rakesh Jhunjhunwala's brother, has paid Rs 2.46 crore, Sudha Gupta has paid Rs 1.02 crore, Sushila Devi, Rakesh Jhunjhunwala's mother-in-law, has paid Rs 1.63 crore, Ushma Seth Sule has paid Rs 1.07 crore, and Utpal Sheth, a close associate of Rakesh Jhunjhunwala, paid Rs 67 lakhs as settlement amount. Madhu Vadera Jayakumar, Ramesh S. Damani, and Chugh Yogendra Pal have also paid Rs 1.68 crore, Rs 6.21 crore, and Rs 84 lakhs, respectively. In total, the amount comes to Rs 37.25 crore.

"Settlements with SEBI allow defendants to resolve insider trading charges without admitting the charges' facts. In India, prior to 2018, settlement orders stated that a noticee "neither admits nor denies" any allegation, whereas the new settlement regulations state that a noticee "neither admits nor denies the findings of fact and conclusions of law." This is due to the fact that a settlement does not remove a person's legal presumption of innocence until they are proven guilty. The majority of settlement applications are filed in order to put an end to the dispute and avoid litigation. This leaves the issue of facts and law open while also burying it," said Sumit Agrawal, a partner at Regstreet Law Advisors and a lawyer for Rakesh Jhunjhunwala and his family.

Trends in Insider Trading from

Year	New Cases taken for investigation	Investigations completed
2020 – 21	**30**	**40**
2019 – 20	**49**	**57**
2018 – 19	**70**	**19**
2017 – 18	**15**	**6**
2016 – 17	**34**	**15**
2015 – 16	**12**	**20**

Source: SEBI Annual Reports

CONCLUSION:

In India, despite SEBI's frequent attempts in stifling offenders who exploited the Unpublished Price Sensitive Information (UPSI) available to them, Insider trading is still deeply entrenched in Indian markets. SEBI has introduce updated laws / regulations to combat the issue of insider trading in the financial market and to conduct investigation as and when required, but due to numerous. Despite the SEBI's initiative to introduction of updated laws/ regulations and efforts to uphold the investigation process, the regulatory authorities are falling short to eliminate insider trading from of the Indian markets. Few of the reasons are being insufficient facilities available to the regulatory authorities to carry out investigation, lack of concrete evidence and various other reasons imposes difficulty to hold the accused accountable for insider trading.

Furthermore, the SEBI, needs to increase their staff strength to overlook such activities in the stock market and also make use of various artificial intelligence techniques to update the already existing system to track insider trading activities. In addition to this, fast track courts should be established to deal with the number of cases which are increasing year after year. These will definitely help SEBI to restrict the illegal practice of Insider Trading in India along with saving the hard earned money of investors and gain market confidence.

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PERCEPTION AND CHALLENGES OF GST E-PAYMENT SYSTEM WITH REFERENCE TO DEALER IN MUMBAI SUBURBAN AREA

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Abstract: *The Digital India programme of the Government of India was launched from 1st July, 2015 with the aim of transforming India into a digitally empowered society and today the electronic payment system is rapidly introduced in our country in almost all the areas. In this study we have analyzed the perception and challenges of GST E-Payment among the dealers in the Mumbai Suburban area. The E-payment system can be understood as a payment mechanism using electronic media.This study used a survey method for collecting the data. Questionnaires through google were circulated to dealers who are living in the Mumbai Suburban area. The finding indicates that most of the dealers are facing problems while making GST E-Payment and around 60% respondents are taking help of chartered accountants and majority of dealers are under the opinion that UPI payment option should be included in GST E-Payment system. From our research study it is also concluded that government services should be convenient and user friendly.*

Key Words: *Digital India, GST, E-Payment.*

INTRODUCTION:

Goods and services Tax which came into existence with effect from 1st July 2017 and subsumed so many taxes into its ambit like VAT, Service Tax, Entry Tax, Entertainment and Amusement tax etc. GST is One Nation One tax and offers many benefits. All the information of taxpayers is maintained in online form. E-payment is a very important part in the GST payment process. Digital payment offers seamless hassle free transactions, reduces a lot of paperwork, it is time saving and convenient during traveling. We all know, the pandemic has changed our lifestyle and many businesses shifted their work to online mode. Digital payment played a very important role during the pandemic. The GST can be through Net Banking, NEFT, RTGS and Over the Counter (OTC).

Payment mode under GST

Any person who is supposed to make payment under GST towards Tax, Interest, Penalty, late fee or any other amount shall generate a Challan in Form GST PMT-06 on the common portal mentioning the amount which he/she is willing to deposit. The Challan is valid only for 15 days, hence taxpayers should use the challan before it expires. The payment under GST regime can be either deposited/paid through Online or Offline Mode:

ONLINE MODE/E-PAYMENT MODE

- Online payment mode only includes Net Banking also called Internet Banking.
- Credit Card/Debit Card payment option which was also proposed but till date it is not activated.
- This payment option gives a list of selected banks through which payment can be made.
- Electronic Cash ledger is updated automatically after making payment through Net Banking.

OFFLINE MODE

- Under this payment mode, taxpayers can pay GST through Cheque, Demand Draft, Cash, National Electronic Fund Transfer (NEFT) and Real Time Gross Settlement (RTGS).
- If the payers Bank is not found under online payment mode then by default taxpayers will have to use any of the offline payment modes.
- Offline payment through Over the Counter (Cheque/Demand Draft/Cash) also known as OTC is restricted up-to Rs. 10,000 hence big traders having GST payment more than Rs. 10,000 would not be able to use this option.
- Payment under this mode can only be made after generating and taking print out of Challan from the Common Portal.
- After filling the required information of the taxpayer, the challan together with the cash/Cheque/Bank Draft can be submitted to the bank, once Bank confirms the payment, the details will be updated on the GST Portal.

If the payment is through NEFT/RTGS, Bank mandate form is mandatory together with the Challan. Upon processing the payment, the Bank provides the UTR number which can be linked on the GST Portal to get the payment details updated on the portal.

OBJECTIVES:

1. To study the perception of dealers in Mumbai suburban areas regarding the GST E-Payment system.
2. To study the challenges faced by the dealers in Mumbai suburban Area regarding GST E-Payment system.

METHOD:

Area of Study: The geographical location of the respondents is Mumbai Suburban Area.

Sources of Data: The type of research is descriptive. Convenience sampling has been taken for a survey. Data has been collected from the primary as well as secondary sources. Secondary data is obtained from the internet, journals, reports and published books. The survey is conducted through the questionnaire method, a well drafted questionnaire through google form is prepared and circulated among the Dealers in Mumbai Suburban Area who are having GST Number and making GST payment.

Sample Size: The sample size of the study is 25.

Limitation of the Study:

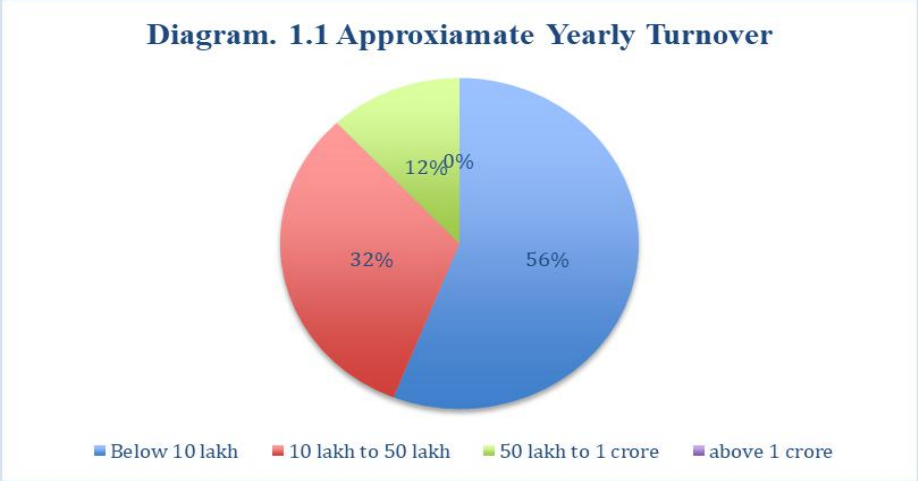
1. The research findings and conclusions are based on 25 responses received from the dealer in the Mumbai suburban area, the study in larger sample size could have generated more accurate results.
2. Very little or no research has been conducted on GST E-payment, hence proper literature review could not be found.

This research is based on individual perception or difficulties of the dealer which is subjective and differs from dealer to dealer. It is also possible that the dealer might have exaggerated his perception/difficulties or it can be vice versa also.

ANALYSIS:

Table : 1.1 Approximate yearly Turnover of the dealer in Mumbai Suburban Area

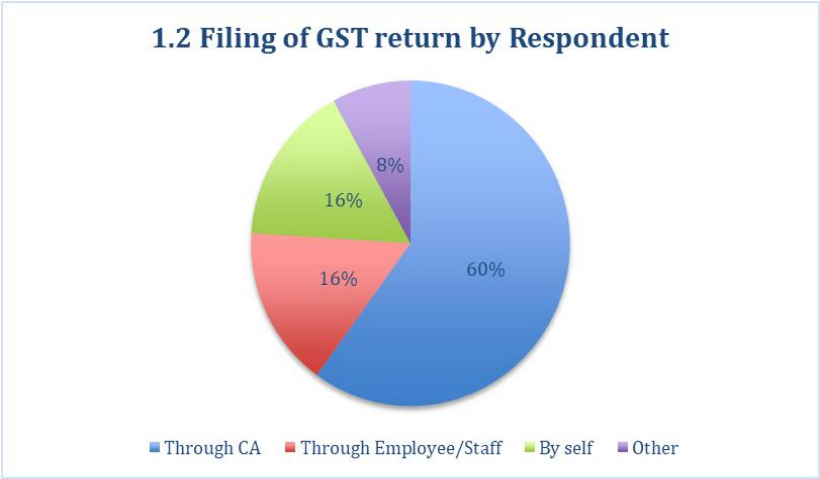
Particulars	No. of Response	% of Response
Below 10 lakh	14	14
10 lakh to 50 lakh	8	8
50 lakh to 1 crore	3	3
above 1 crore	0	0



Interpretation: From table 1.1, showing 56% respondents yearly turnover is below 10 lakh, while 32% respondents yearly turnover is 10 lakh to 50 lakh, 12% respondents yearly turnover is 50 lakh to 1 crore.

Table : 1.2 Filing of GST return by the dealer in Mumbai Suburban Area

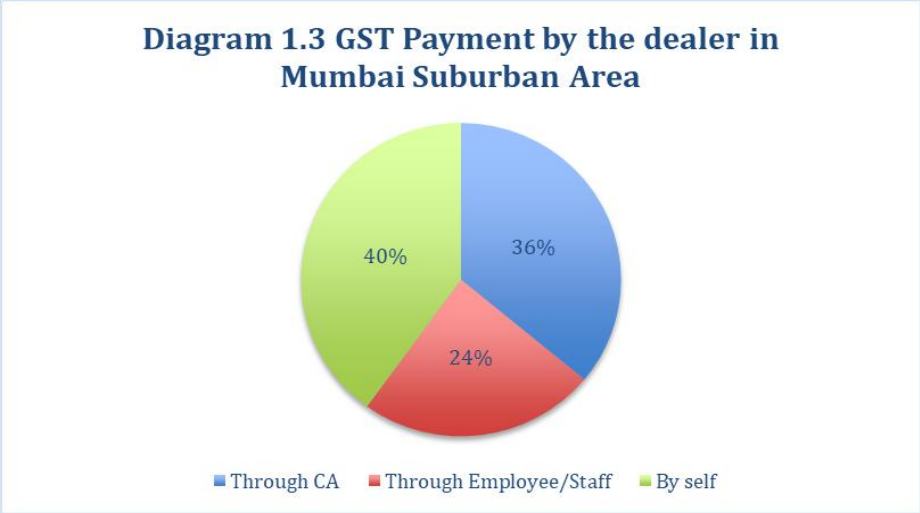
Particulars	No. of Response	% of Response
Through CA	15	60%
Through Employee/Staff	4	16%
By self	4	16%
Other	2	8%



Interpretation 1.2 : From the above table 1.2, it can be interpreted that, 60% respondents file GST return through CA, 16% respondents through employee / staff, 16% respondents through by self, 4% respondents through friends and 4 % respondents not filling in as turnover below 40 lakhs.

Table : 1.3 GST Payment by the dealer in Mumbai Suburban Area

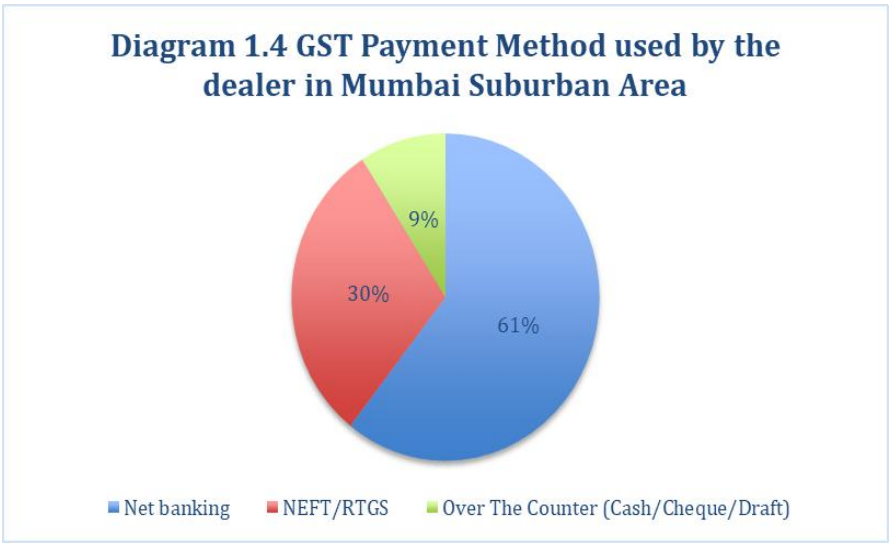
Particulars	No. of Response	% of Response
Through CA	9	60%
Through Employee/Staff	6	16%
By self	10	16%



Interpretation: From table 1.3, it shows the GST payment by the dealer in Mumbai Suburban Area. 36% respondents reported that they make payment through CA, 24% respondents make payment through employee / staff and maximum respondents (40%) do payment by themself.

Table : 1.4 GST Payment Method used by the dealer in Mumbai Suburban Area

Particulars	No. of Response	% of Response
Net banking	20	61%
NEFT/RTGS	10	30%
Over The Counter (Cash/Cheque/Draft)	03	9%

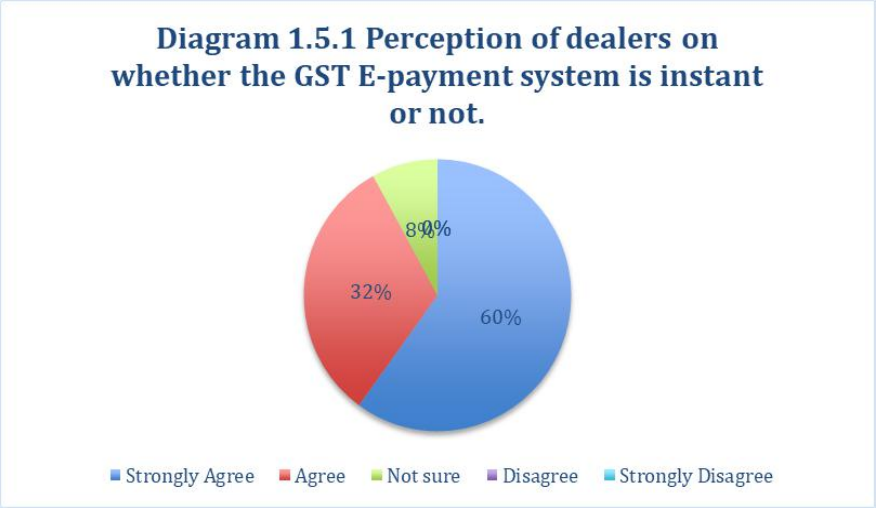


Interpretation: From table 1.4, we identified that the majority of respondents i.e, 61% use Net Banking for GST payment. After Net Banking NEFT/RTGS second most payments mode. Very few are using over the counter (cash) / cheque/ draft.

Table : 1.5 Rate the GST E-payment method.

1.5.1 Perception of dealers on whether the GST E-payment system is instant or not.

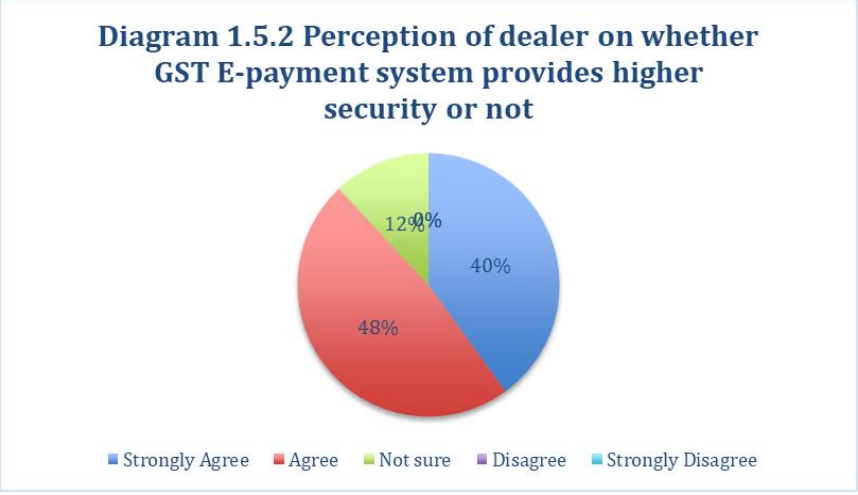
Particulars	No. of Response	% of Response
Strongly Agree	15	60%
Agree	8	32%
Not sure	2	8%
Disagree	0	0%
Strongly Disagree	0	0%



Interpretation: From table 1.5.1, we identified the majority of dealers i.e. 60% strongly agree that the GST E-payment system is instant. 32% dealers agree that the GST E-payment system is instant and only 8% dealers are not sure about the same.

1.5.2 Perception of dealer on whether GST E-payment system provides higher security or not

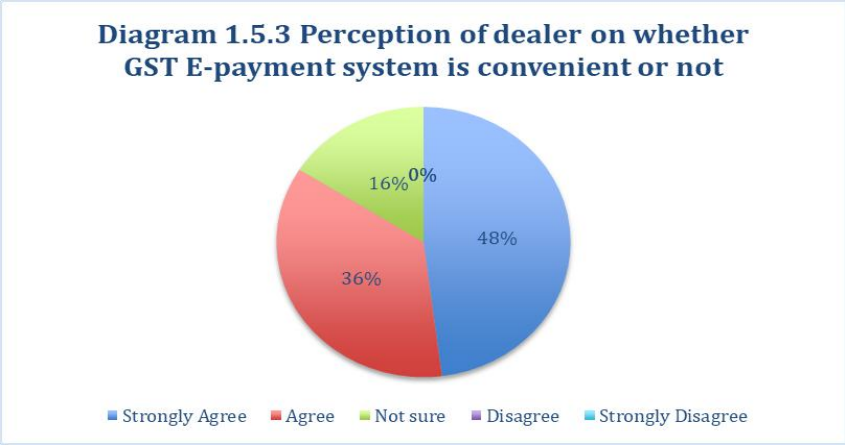
Particulars	No. of Response	% of Response
Strongly Agree	10	48%
Agree	12	40%
Not sure	3	12%
Disagree	0	0%
Strongly Disagree	0	0%



Interpretation: From table 1.5.2, we have identified the perception of dealers on whether the GST E-Payment system provides higher security or not. 40% respondents strongly agree that the GST E-payment system provides higher security, 48% respondents agree with the same. Only 12% of respondents are not sure about the security of the GST E-Payment system.

1.5.3 Perception of dealer on whether GST E-payment system is convenient or not

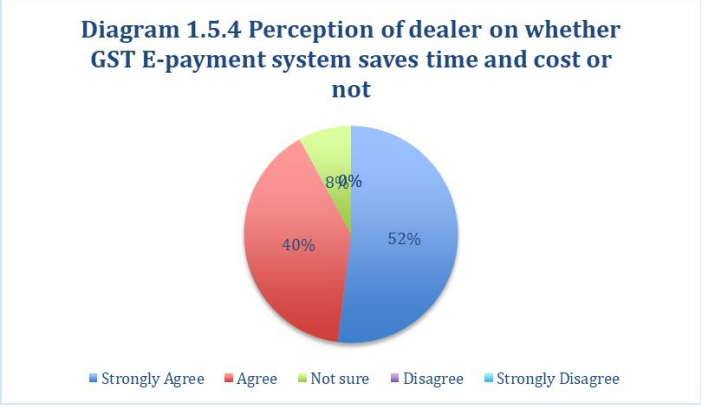
Particulars	No. of Response	% of Response
Strongly Agree	12	48%
Agree	9	36%
Not sure	4	16%
Disagree	0	0%
Strongly Disagree	0	0%



Interpretation: From table 1.5.3, we have found the perception of dealers on conveniency of GST E-payment. Almost half of the respondents i.e. 48% strongly agree that the GST E-Payment system is convenient, 36% respondents agree with the convenience of the GST E-payment system. 16% of respondents are not sure about the same.

1.5.4 Perception of dealer on whether GST E-payment system saves time and cost or not

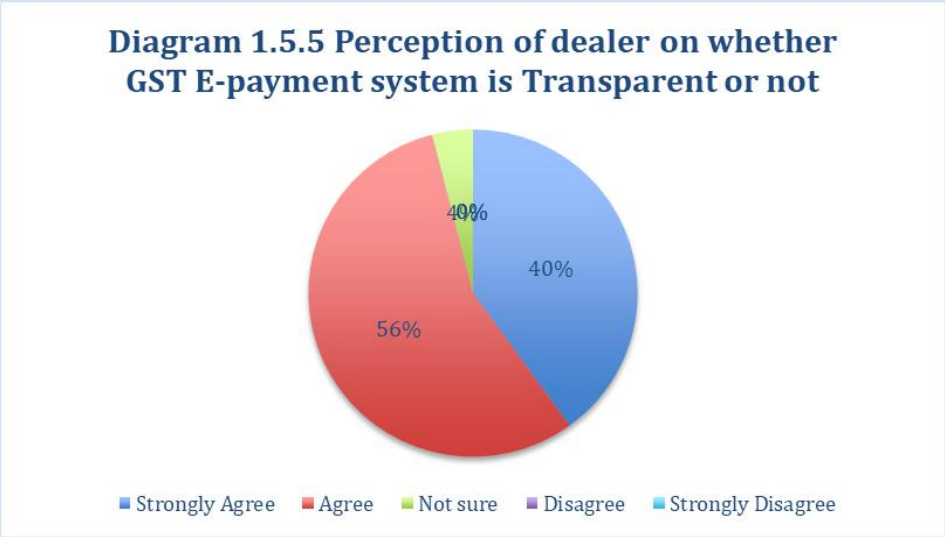
Particulars	No. of Response	% of Response
Strongly Agree	13	52%
Agree	10	40%
Not sure	2	8%
Disagree	0	0%
Strongly Disagree	0	0%



Interpretation: From table 1.5.4, 52% respondents strongly agree that the GST E-payment system saves time and cost, 48% respondents agree with the same. Only 8% of respondents are not sure thatGST E-payment system saves time and cost.

1.5.5 Perception of dealer on whether GST E-payment system is Transparent or not

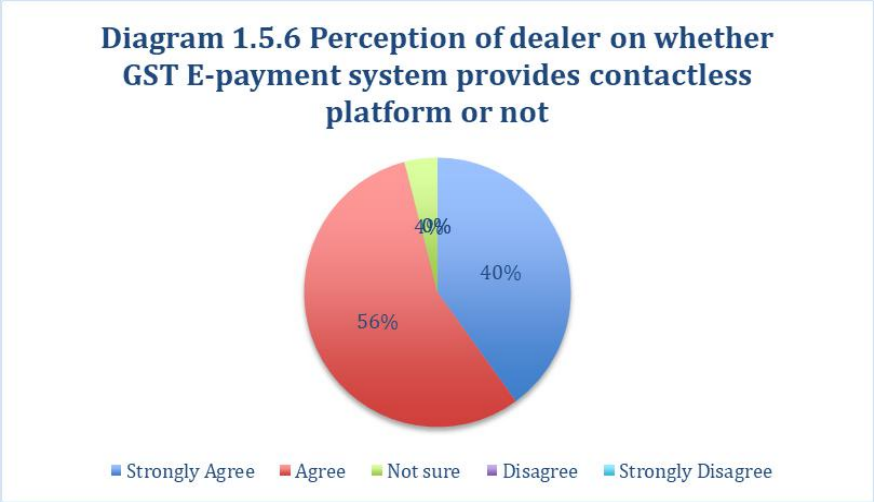
Particulars	No. of Response	% of Response
Strongly Agree	10	40%
Agree	14	56%
Not sure	1	4%
Disagree	0	0%
Strongly Disagree	0	0%



Interpretation: From table 1.5.5, we have identified the perception of dealers on transparency of the GST E-payment system. 40% respondents strongly agree that the GST E-payment system is transparent, 56% respondents agree with the same. Only 4% of them are not sure about the transparency of the GST E-payment system.

1.5.6 Perception of dealer on whether GST E-payment system provides contactless platform or not

Particulars	No. of Response	% of Response
Strongly Agree	10	40%
Agree	14	56%
Not sure	1	4%
Disagree	0	0%
Strongly Disagree	0	0%



Interpretation: From table 1.5.6, 40% respondents strongly agree that the GST E-payment system provides a contactless platform, 56% of them agree with the same. Only 4% of respondents are not sure about the contactless platform of the GST E-payment system.

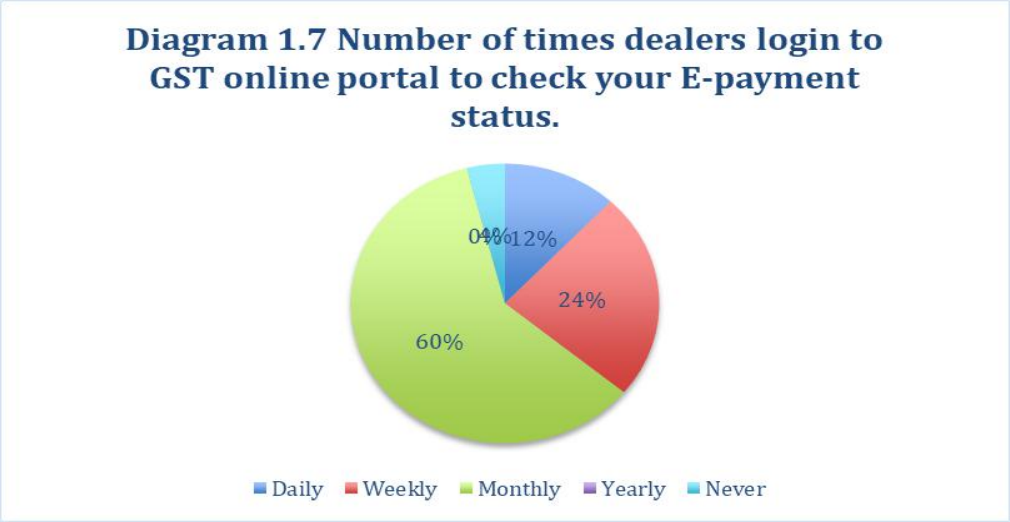
Table : 1.6 Whether the dealer faced a problem while making GST payment

Particulars	No. of Response	% of Response
Yes, Always	17	68%
Yes, Sometimes	05	20%
Never	03	12%

Interpretation: From table 1.6, it can be interpreted that 68% of respondents faced some problem under the GST E-payment and 20% always faced problems, and 12% respondents never faced problems while making GST E-payment.

Table : 1.7 Number of times dealers login to GST online portal to check your E-payment status.

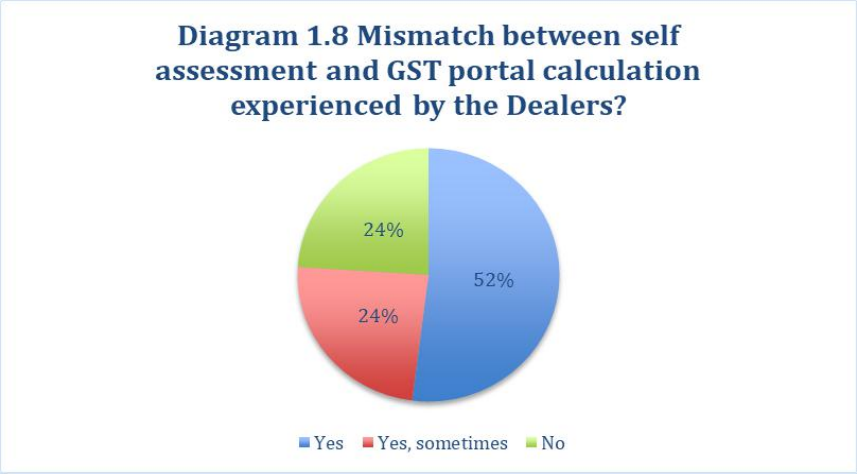
Particulars	No. of Response	% of Response
Daily	03	12%
Weekly	06	24%
Monthly	15	60%
Yearly	00	0%
Never	01	4%



Interpretation: From table 1.7, 60% respondents reported that they login to the GST portal monthly to check their e-payment status, 24% respondents reported that they login weekly, 12% respondents login daily. Only 4% of respondents reported that they never login to their GST online portal.

Table : 1.8 Mismatch between self assessment and GST portal calculation experienced by the Dealers?

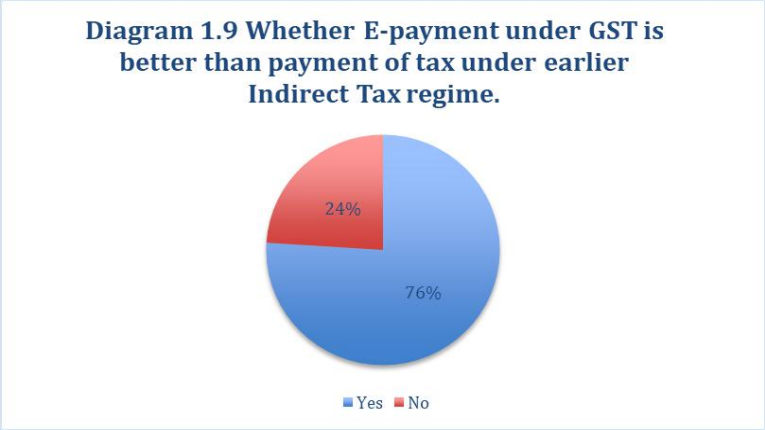
Particulars	No. of Response	% of Response
Yes	13	52%
Yes, sometimes	06	24%
No	06	24%



Interpretation: From table 1.8, 52% of the respondents reported that they found a mismatch between their calculation and auto calculated amount given by the portal, 24% of the respondents agreed that they faced these issues sometimes and the rest 24% found no issues in the calculations.

Table : 1.9 Whether E-payment under GST is better than payment of tax under earlier Indirect Tax regime.

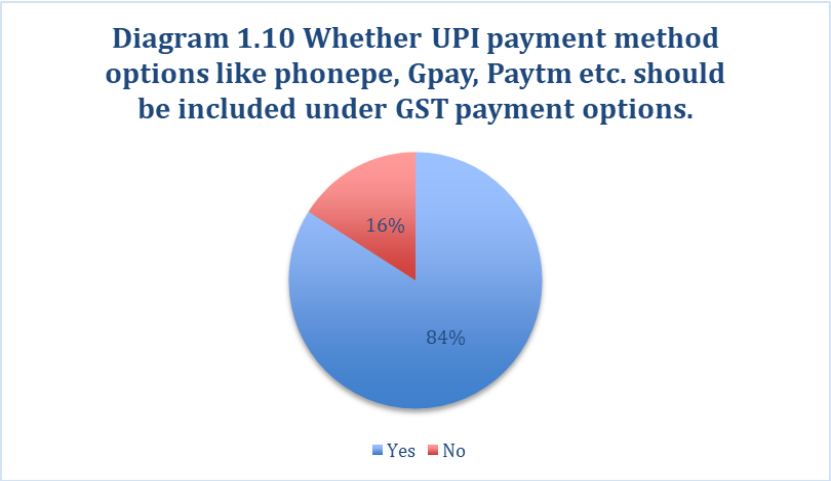
Particulars	No. of Response	% of Response
Yes	19	76%
No	06	24%



Interpretation: From table 1.9, we have identified that 76% respondents think that E-payment under GST is better than payment of tax under earlier Indirect Tax regime, only 24% respondents reported no for the same.

Table : 1.10 Whether UPI payment method options like phonepe, Gpay, Paytm etc. should be included under GST payment options.

Particulars	No. of Response	% of Response
Yes	21	84%
No	04	16%



Interpretation: From table 1.10, 84% respondents think the GST E-payment mechanism should include UPI payment method options like Phonepe, Gpay, Paytm etc., but 16% respondents do not think the same.

RESULT:

Results

1. Most of the dealers in Mumbai suburban area have Turnover below 50 lakhs per annum.
2. Most of the dealers are finding it difficult to file returns on their own and take help from chartered accountants or other experts.
3. Some of the dealers are making their GST payments by themselves and some of them transfer the amount to their Chartered Accountants to pay their GST.
4. Most of the dealers prefer payment of GST through Net Banking, some of them prefer NEFT or RTGS but very few prefer to make payment over the counter.
5. Most of the dealers agreed that E-Payment under the GST regime is instant and does not take much time.

6. Most of the dealers agreed that E-Payment under GST is secure.
7. Most of the dealers agreed that E-Payment under GST is convenient and hassle free.
8. Most of the dealers agreed that E-Payment under GST saves a lot of time and cost.
9. Most of the dealers agreed that the E-Payment system under GST is transparent.
10. Most of the dealers agreed that E-Payment under GST provides a contactless platform.
11. Most of the dealers have faced issues while making their GST Payment.
12. Most of the dealers check their GST payment status monthly. Very few of them check their GST payment status weekly or daily.
13. Most of the dealers have experienced a mismatch between their own calculation and liability calculated by the GST portal.
14. Most of the dealers agreed that the E-Payment mechanism under GST is better than GST payment under the earlier Indirect tax regime.

Almost all the dealers are of the opinion that UPI payment option should be included for payment of GST.

RECOMMENDATIONS:

1. UPI payments like Gpay, phonepe, Paytm have got a lot of popularity because of its quick and user friendly services. GST payment mode should be upgraded to include these payment options also.

2. GST was introduced from 1st July 2017 and the Payment option of credit card/debit card was proposed but it is still not activated, if this option is activated, It will benefit the taxpayers with additional electronic payment option.

3. Net banking facility for GST payment is only with the Authorized banks and at present around 25 authorized banks are there to collect the GST, if the taxpayer doesn't have bank accounts in authorized banks then taxpayers will have to choose offline mode for paying GST. It is suggested that the number of authorized banks should be increased so that net banking transactions will improve and ultimately benefit the taxpayers to pay their dues in a more convenient way.

4. Most of the dealers in Mumbai are engaged in small business, filing GST returns even for the educated dealer is difficult and such dealers depend on chartered accountants or other experts for their GST return filing where they pay their service charges, also since GST requires lot of records in electronic forms, it increases the cost of hiring additional equipment like computer, laptops and additional manpower. Government should keep these issues in front while making compliance policies and if possible such dealers can be given training and self assessment and return filing by dealers should be promoted.

5. Very less research has been conducted as far as GST E-Payment is considered, more research is required in GST E-Payment so that problems of the GST tax payers can be reduced without even disturbing the government revenue.

6. It is suggested by the dealer that GST Portal should be more user friendly. Many dealers have reported delay in processing of their request through the GST portal, sometimes there are server down issues mostly near the due dates which results in late filing of return and payment.

CONCLUSION:

One of the Aim of Digital India Mission is to create digital infrastructure and also to provide services digitally. The GST E-Payment system is still lacking in many areas. The GST Council needs to take these

issues into consideration before drafting further plans with regards to the GST E-Payment mechanism. E-Banking option under GST E-Payment must include all the Bank options so that everyone gets an option to select their Bank, over the area Credit and Debit Card payment options have got so much of popularity, this option should also be included as soon as possible because it was already proposed but still it is not activated. If we want to make India Completely Digital, we need to make government services user friendly. Goods and Services Tax forms a very important source of Government Revenue, since there are a lot of users getting logged in sometimes, the GST portal should have facilities to overcome server down issues at peak use time. New payment options like Unified Payment Interface (UPI), and Mobile Wallet payments options must be included to promote the digital payment by the dealers.

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ONE DAY INTERNATIONAL SEMINAR ON
"RESILIENCE AND REINVENTION OF GLOBAL ECONOMY IN THE CONTEXT OF COVID 19"
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Sree Narayana Guru College of Commerce (University of Mumbai), Chembur, Mumbai, MH, India

A STUDY ON THE IMPACT OF ONLINE LEARNING ON SATISFACTION AND PERFORMANCE OF UNDERGRADUATE STUDENTS OF MUMBAI UNIVERSITY

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Abstract: *Online learning is a method of learning education in an exceedingly fully virtual environment. This enables students to take up new courses and learn electronically almost anything, anytime and anywhere. Teaching and Learning methodologies have revolutionized over a period of time. As the entire world is facing a tough and tricky time during lockdown due to Covid-19 pandemic, when it comes to student education the online education or e-learning played a very significant role for Students during this pandemic. The aim of this study is to find out the factors affecting satisfaction and performance of undergraduate students during online learning, whether our students are fully satisfied with online learning. If yes to what extent? This research paper attempts to find out various factors affecting the performances of students in online learning. Also, this study will find satisfaction level of students in online learning. Data have been collected from 71 students through questionnaires. The findings describe that the 87.3% of students are satisfied with the different level of online leaning effectiveness and 53.5% of students are learning at their own pace comfortably. The study concludes that for educational institutions, good quality instructors, Online learning materials, Positive technical supports and flexibility, these factors are essential to have a high level of satisfaction and performances for online learning.*

Key Words: *Online Learning, E-Learning, Effectiveness of Online Learning, Impact of Online Learning.*

INTRODUCTION:

Online Learning is the method of education whereby students learn in fully virtual environment. It was first introducing in 1990s with the creation of internet and utilized in distance learning. Online teaching and online learning enabling faculties and students from different geographical areas to engage with institutions. With the fast development of the Internet, many colleges and universities have offered online courses as a viable alternative to traditional face-to-face instruction.

The unexpected closure of educational institutions as a result of emergence of COVID-19 prompted the authorities to suggest adopting alternatives to traditional learning methods in emergencies to ensure that no student left without studying. UNESCO also recommends distance learning programmes to prevent the epidemic from spreading. As a result, e-learning demand rises very fast.

Today Information Communication is very quickly changing thanks to information technology and because of that Online Learning is increasing day by day. Online learning plays a vital role in the existing education system. It is a flexible system which reduce the limitations of time and space and provides

interesting innovative opportunities for knowledge and opinion sharing. By using multiple interactivity patterns (e.g. Learning Management System (LMS)).

In Online learning, the students can approach the materials at any time and different assessment tools are used for assessing the learner's ability, understanding level, conceptual level etc. It replaces the traditional classroom into electronic discussion board.

Online learning is one of the most important learning environments in the information era. Therefore, efforts and experiences associated to this sort of learning is given due attention around the world. In India, almost every universities are using this technology. E-learning can benefit self-regulation through the use of self-directed e-learning. The purpose of the current study is to investigate the impact of e-learning on undergraduate students' performances.

A lot of undergraduate students using the online learning tools and techniques for their academic and no-academic learning process. But how far these tools are affective for them? Many students can be confused if they don't able to get the effective online learning resources. This paper will be helpful for the finding impact of Online learning on students' satisfaction.

Types of Online Learning

There are different kinds of online learning models that the students can use according to their preferences.

1. **Synchronous Online Learning/Live:**

- In Synchronous Online learning process learners has to attend classes virtually each week with instructor and classmates.
- Students participating real-time discussion during online classes.
- It improves presentation skills of the learner.
- The main disadvantage if this type of learning does not offer self-managed learning.

2. **Asynchronous Online Learning:**

- In Asynchronous Online learning process learner can learn as per their schedule with a certain time frame.
- Learner can receive immediate feedback on quizzes.
- The main disadvantages of asynchronous online learning is that a student may feel isolated or less persuaded on the grounds that in this procedure, there is no open door ongoing cooperation with different members.

3. **Blended Online Learning:**

This is also known as hybrid learning. This is an approach to education that combines online learning materials and also face to face interaction with traditional classroom methods.

LITERATURE REVIEW:

We have made some of the research works that came across during the study are as follows:

1) Wilert Puriwat and Suchart Tripopsakul, had made a research on "The Impact of e-Learning Quality on Student Satisfaction and Continuance Usage Intentions during COVID-19"
   In this paper, authors investigated impact of E-learning quality on learner's satisfaction during COVID-19 Pandemic among higher education students in Thailand. The result of their study revealed that Course content and design was the most important dimension of overall e-learning quality. And Overall E-learning quality had a significant impact on student's satisfaction. Their finding also found that to maintain the quality of teaching and learning instructors should not use teaching materials previously used in face to face classroom. They should modify or redesign the teaching materials.
2) Omamerhi Ebojoh, Hongjiang Xu, made a research on," Effectiveness of Online Learning Program: A Case Study of a Higher Education Institution"

In this paper authors opted a case study method to investigate the opinions and experiences of faculty and students involved in online programs. Their finding reveals that majority of respondents are satisfied with assessment tools but communication part is the major source of frustration faced by users. While designing online programs, designers has to tackle various communication problems. The use of discussion, board chart and interactive methods enhances the communication of users and faculty. Authors also suggested that there is need for more research on the role of self-disciple on the effectiveness on online program.

OBJECTIVES:

1) To study the Online Learning satisfaction of undergraduate students.
2) To study undergraduate students, experience with online learning.
3) To Study the effectiveness of online learning of undergraduate students.
4) To Study the impact of online learning on the academic performance of students.

METHOD:

1. Area of Study

This study is specifically focusing on the Mumbai University undergraduate students to understand satisfaction level, performances and effectiveness in online learning process. The research approach is based on a literature review and the data collected from the students.

2. Sources of data

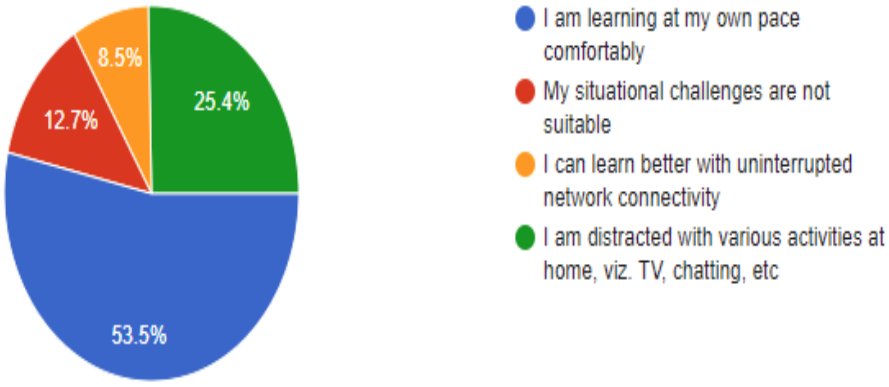
The study is based on both primary as well as secondary data. Primary data is collected with the help of questionnaires. All the questions were specifically prepared and closely related with the online learning and its impact. These questionnaires were distributed to the undergraduate students of Mumbai University and were successfully retrieved from the students. Secondary data is collected from various websites, books and journals with respect to our research topic.

3. Limitation of study

Only 71 respondents from Mumbai University undergraduate students were being considered for research.

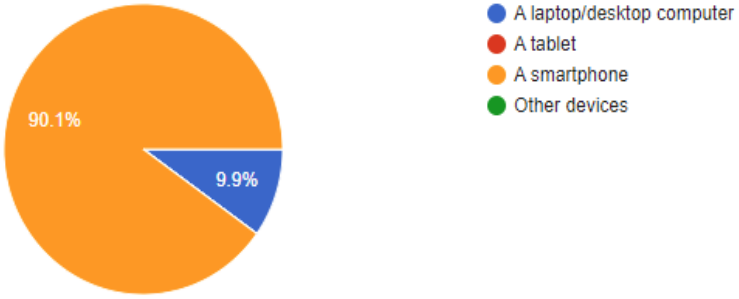
ANALYSIS:

1. What is your experience with online learning from home digitally?



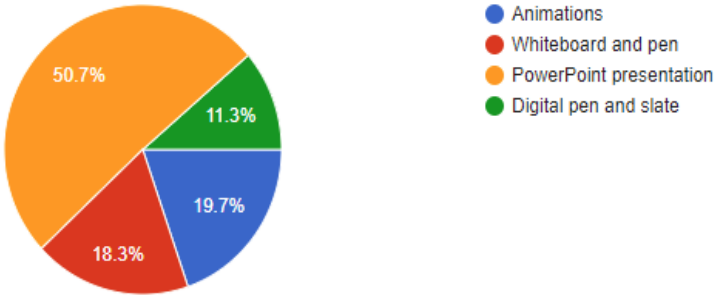
Interpretation: Above diagram represents the learners experience of online learning from home digitally. 53.5% students are learning at their own pace comfortably. 12.7% students responded that their situation challenges are not suitable for online learning whereas 8.5% students reported that they can learn with uninterrupted network connectivity. 25.4% students distracted with various activities at home viz. TV, Chatting, etc.

2. **Which of the following devices do you use for your online learning?**



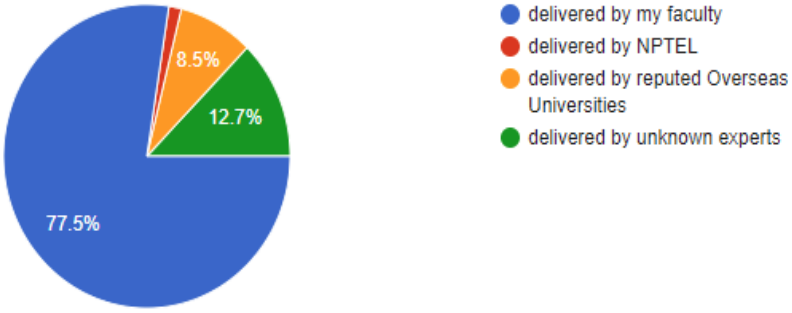
Interpretation: Above diagram represents from 71 respondents, 64 students i.e.90.1% are using smartphone for online learning. Only 9.9% students (7 students) are having their personal laptop or desktop for online learning. Because of availability of laptop/desktop many are not able to access all the benefits of online learning.

3. Which of the digital approaches motivate you to learn?



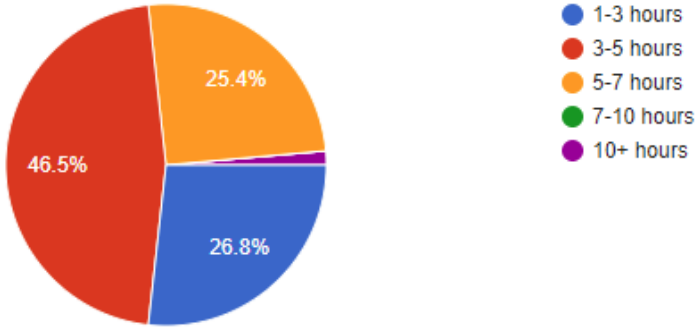
Interpretation: Above diagram represent the types of digital approaches motivating the learner. 50.7% respondents are motivating and learning from PowerPoint presentation, 19.7% respondents are motivating with Animations while 18.3% of respondents are motivating with whiteboard and pen during online learning. Only 11.3% students finding digital pen and slate motivating in e-learning.

4. Which type of recorded video lecture is more effective for learning?



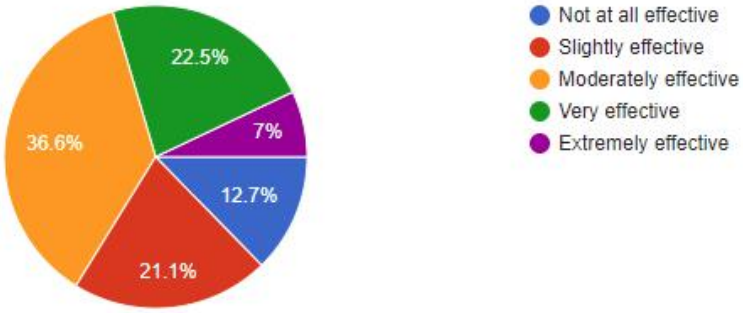
Interpretation: Above diagram represent the effectiveness of different type of recorded video lectures for online learning. 77.5% students finding that recorded video lectures delivered by their faculties are more effective. 12.7% students finding video lectures delivered by unknown experts are more effective whereas 8.5% respondents found that video lectures from reputed overseas Universities. Only 1.4% students found that NPTEL delivered lectures are effective in online learning.

5. How much time do you spend each day on an average on online education?



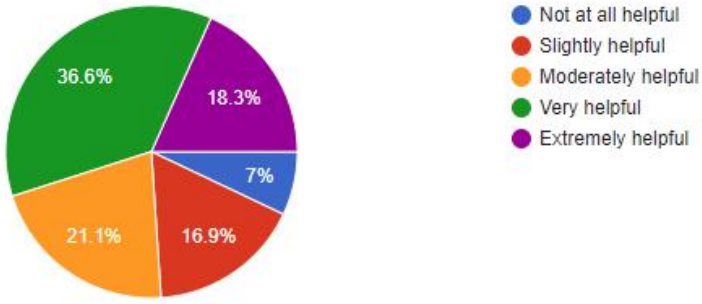
Interpretation: The above diagram shows the respondent time spend each day for online education. 46.5% students are spending 3-5 hours whereas 26.8% students spend 1-3 hours for online learning. 25.4% students spending 5-7 hours for online education. Only 1.4% students spending 10+ hours for online learning.

6. How effective has E-learning been for you?



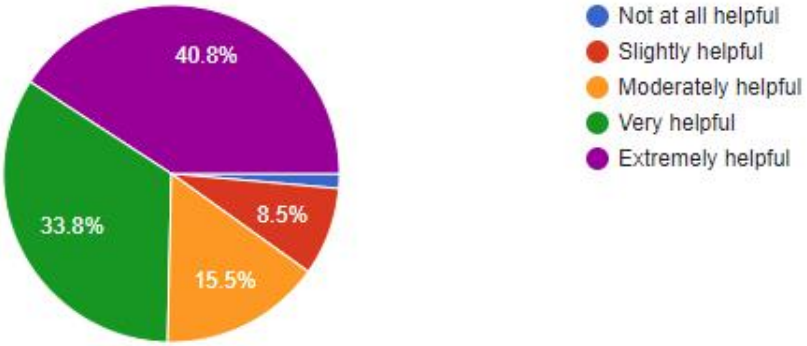
Interpretation: Above diagram represents effectiveness of E-Learning. Only 7% students responded that E-learning is extremely effective. 22.5% students found that E-learning is very effective, 36.6% students found that e-learning is moderately effective, 21.1% students found that e-learning is slightly effective and only 12.7% students found that online learning is not at all effective.

7. How helpful your College or University has been in offering you the resources to learn from home?



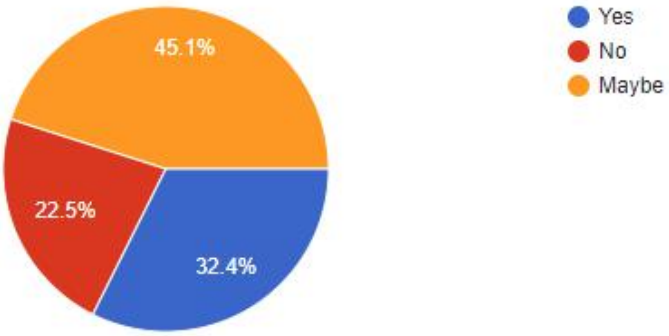
Interpretation: Above diagram shows 18.3% respondents found that resources offered from Universities and Colleges for online learning is extremely helpful, 36.6% respondents reported that resources are very helpful, 21.1% respondents found that resources are moderately helpful, 16.9% respondents said that online materials are slightly helpful and only 7% respondents found that shared e-resources not at all helpful.

8. How helpful are your teachers while studying online?



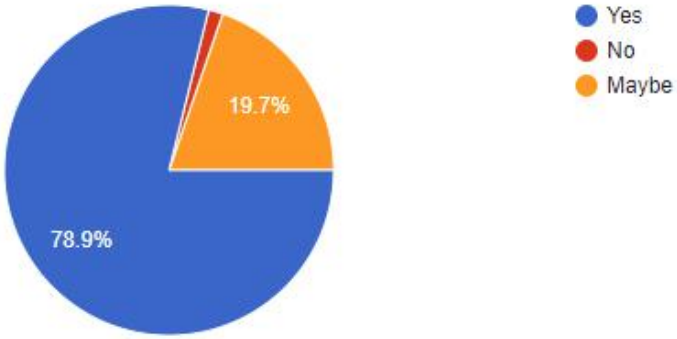
Interpretation: Above diagram shows that how teachers are helpful while studying online. 40.8% respondents found that teachers are extremely helpful, 33.8% respondent reported that teachers are very helpful, 15.5% reported teachers are moderately helpful, 8.5% respondent reported that teachers are slightly helpful and only 1.14% responded reported that teachers are not at all helpful.

9. Do you feel online learning give better learning outcome?



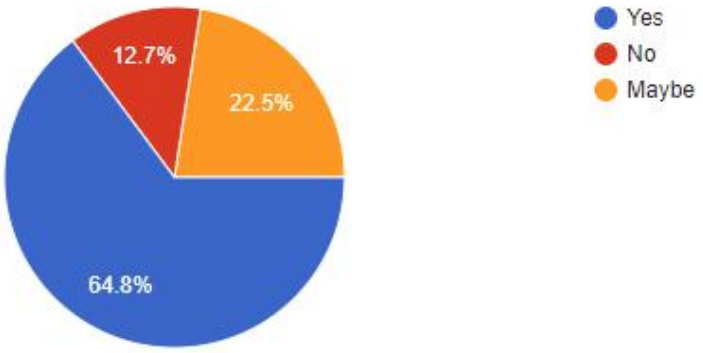
Interpretation: Above diagram represents student perception towards the online learning outcomes, 32.4% students responded yes for better outcome from online learning. 22.5% learners said no for better outcome of online learning and 45.1% responded maybe means they are not sure about online learning give better outcome.

10. Are you Satisfied with the faculty communication tools used during online sessions?



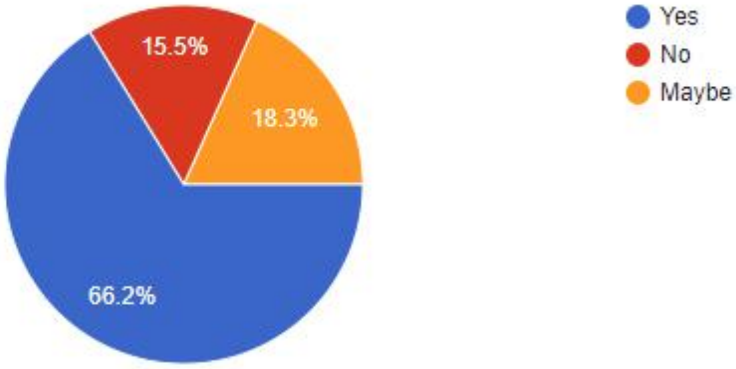
Interpretation: Above diagram shows that majority of respondents i.e.78.9% are satisfied with the communication tools used by faculties during online sessions, 19.7% said maybe and only one respondent said not satisfied with the same.

11. Are you Satisfied with the student-faculty interaction during online sessions?



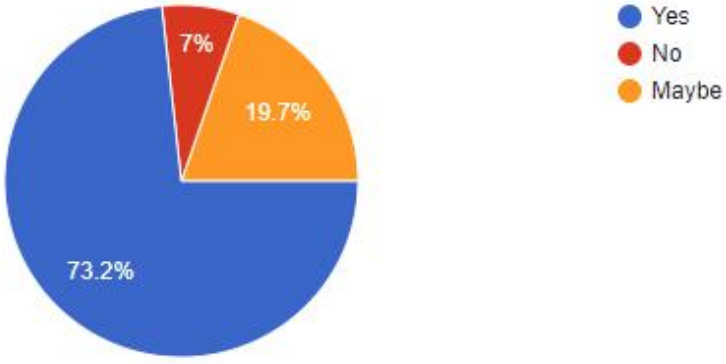
Interpretation: Above diagram shows that 64.8% respondents said they are satisfied with the student-faculty interaction during online sessions and 12.7% said not satisfied for the same. 22.5% responded maybe for the same.

12. Are you satisfied with convenience and flexibility of online learning?



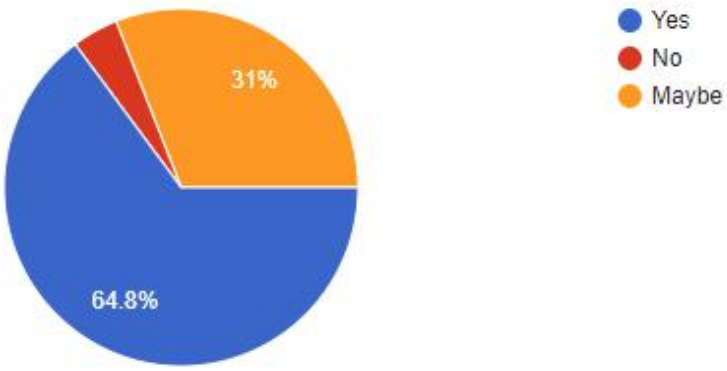
Interpretation: Above diagram shows that 66.2% respondents are satisfied with convenience and flexibility of online learning, 15.5% said not satisfied with the same.

13. Are you satisfied with the accessibility and availability of the faculty.



Interpretation: Above diagram shows that majority of respondent i.e 73.2% responded that they are satisfied with the accessibility and availability of the faculty, only 7% respondents are not satisfied with the same.

14. Do you think self-learning, greater flexibility in learning time, motivating the students for enhancing their academic performance?



Interpretation: Above diagram shows that majority of respondent i.e. 64.8% responded yes for self learning, greater flexibility in learning time, motivating the students for enhancing their academic performance, but only 4.2% said no for the same.

FINDINGS:

The findings of our study represented Mumbai University undergraduate students are well aware about online learning education and many of them are satisfied with student teacher interaction and communication tools used by faculties during online sessions. In digital world, mostly students are using digital media in daily work but they are not fully satisfied about e-resources which are provided from the teacher or University or College. The results of our study also confirmed that majority of students are using their smartphone for online learning and because of that they are not getting complete user-friendly environment. Many important assignments and materials they cannot access online from their smartphones. Through the study findings, it has been identified that e-learning has been advantageous to its users in many ways. Around 53.5% students are learning at their own pace comfortably and 77.5% of students finding that recorded video lectures delivered by their faculties are more effective. It means many online recorded videos are not supporting our student's requirement with their curriculum.

RECOMMENDATIONS:

The study focused only on the undergraduate students of Mumbai University. Future study that includes responses from the postgraduates as well as faculty members from different areas is highly encouraged to support related words of this study.

CONCLUSION:

From this study we can conclude that online education has brought a positive impact in the lives of students and improved their performances. Students choose to use e-learning since it provides chances to build up their learning and increase their skills. Usage of e-resources has a major positive influence on e-learning and thus the academic results of students.

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HEALTH SECTORS: PHYSICAL EDUCATION AND YOGA FOR HEALTH

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Abstract: *Physical education starts from very birth of a child. The very moment it comes into being, it begins to cry and move its limbs. Thus, it is necessary for its very survival. Physical education is not only a physical activity but a process for development of man as a whole. It is not only acquisition of some technical skills but must take into account other aspects which are also important though physical activity is its main role. It shows that peace of mind or spiritual developments are very much concerned with physical education. It is now very much connected with biological, sociological, psychological, philosophical, economics, political and cultural aspects of life. The word yoga comes from the Sanskrti word "Yuj" mean to yoke join or unite. This implies joining or integrating all aspects of the individual body with mind and mind with soul to achieve a happy, balanced and useful life and spiritually, uniting the individual with the supreme thought yoga is spiritual quest. Yoga is an essentially a spiritual subject focused on bringing harmony between mind and body. It is beautiful art as well as science for healthy living. As per yogic literature, the practice of Yoga leads to the union of individual consciousness with universal consciousness. Yog is an inner science, compression, of a variety of methods through which human being can achieve by union between the body and the mind to attain self-realization. The aim of yoga practice is to overcome all kinds of sufferings that lead to a sense of freedom in every worked of life with holistic health, happiness and harmony. Each person has a responsibility to provide for such health essentials as good nutrition, proper weight control, exercise and controlling of risk factors such as smoking, alcohol and drug abuse. Living a healthier life can not only extend your life, it can also improve the quality. Feeling physically better and having control over your own life can greatly increase your mental health as well. Although there are some aspects of physical and mental health that are beyond an individual's (and sciences) control, there are many things that people can do to improve their quality of life.*

Key Words: *Physical education, yoga, health, wellness and quality of life.*

INTRODUCTION:

Concept:

Physical education:

Edward Hitch Cock, "Physical education as understood is a cultivation of power and capabilities of student as well enable him to maintain his bodily condition in the best working order providing at the save time for the greater efficiency of his intellectual and spiritual life."

Yoga:

According to Vedanta:

"Yujir Yoge" means to unite, to bind together or to yoke (individual spirit + Universal spirit) "Yuj SAMADHOU" means concentration or meditation.

According to Bhagawad Gita:

'Yoga karamasu Kousalam' means dexterity in action, Samatvam Yoga uchyate means evenness of mind, 'Dukh asasmyogram viogam' severance from the union with pain is yoga. **According to Maharishi Patanjali: 'YOGAH CHITTA VRITTINIRA. DDAH'** cessation of the modifications of Chita.

Health:

World Health Organization (WHO): "Health is state of mind and body not merely the absence of disease and deformity." "Health is a state of complete physical, material, social well being and not merely the absence of disease and infirmity." **Webster's:** "The condition of being sound in body mind or spirit especially freedom from physical disease or pain." **Oxford English Dictionary:** "Soundness of body or mind that condition which its function or duly and efficiently discharge."

Physical Health:

The state of physical health implies the notion profit functioning of the body. Health biologically is the state in which every will or every organ is functioning to optimum capacity and perfect harmony is the rest of the body. What are the needs of physical health? All the organs of the body are in regular activity and movement only because of the good health. Heath is spiritual, emotional and mental well being. Health is central concept of quality of life. Health is a worldwide a social goal. Health is individual state of responsibility towards the society and the whole nation country.

Mental Health:

Mental health has been defined as a state of balance between the surrounding world a state of hormone between one all the others, co-existence, between the realities of all the that of other people and of the employment.

Social health:

Social well beings imply harmony and integrating within individual, between each individual and society, between individual and the world itself is taken in to at all.

"The quality and quantity of an individual inter personal ties and extend of involvement with be community." Social health takes in to account that every individual is part of a family and of wider community, which focuses on social and economic conditions and well being of a whole person and society.

Positive Health:

The state of positive health implies the motion of perfect functioning of body and mind. The conceptualize help biologically as a state in which every all and every organ is functioning at optimum capacity and perfect harmony with rest of the body. The individual feels a sense of perfect well being and mastery over his environment and socially he goes with the society and his participation in every activity will be in an active role.

LITERATURE REVIEW:

Singh (2014) analyzed that physical activity has been quite natural to existence. Not only birds and animals but even insects exert themselves physically as otherwise blood cannot run in the nerves properly and life cannot survive. They have to exert themselves physically to provide food and shelters and to protect themselves. Birds have to fly and made nests. Fishes have to swim to find their food and survive. Animals go in search of their food. The carnivorous animals kill other animals to satisfy their appetite. Everyone, a bird, animal or man has to exert itself for safety. **Bouchard and Shepard (2016)** observed that though search for food, shelter and protection have been vital activities but we cannot overlook that physical activity gives them an opportunity for play. It gives them entertainment and recreation. Without play, their life would have been quite dull. We have seen birds and animals running, jumping, hopping, climbing, dancing, swimming and even wrestling merely as a source of pleasure. It has also been quite natural for man. An infant, a baby or a child from his very birth engages in physical activity. Man also picked up the arts of running, jumping,

throwing, wrestling, climbing, swimming and hunting for his food, shelter, protection and survival. They have run, jumped, climbed and swam in competition for a thousand of years but these were not done in an organized manner and there were no sincere efforts to make developments.

OBJECTIVES:

To study the role of physical education and yogic exercises for maintenance and improvement of health.

METHOD:

Physical education, sports and yogic exercise in isolation, combination or integration in the present day helps to improve and maintain of total physical fitness.

ANALYSIS:

The following results can be obtained by practices or exercises physical education and yogic practices.

Present day living yoga has many benefits for body and mind to improve the whole quality of everyday life. Yoga exercise occupies a important place in the life of individual more so in the life of the physical and mentally challenged. Yoga exercises are reported to have improved the motor abilities. Yoga exercises are centered around various movements of vertebral column which give exercise to ligaments, joints, deep muscles, blood vessels and severs of the vertebra column. Yogic exercise selectively increased the blood supply to the specific organs. These exercises encourage physical and mental regeneration and facilitate harmony between mind and body. Yoga exercises train the nervous system and produce physiological balance. Yoga combines the physiological yoga, breathing, meditation and concentration.

Needs of Yoga in present scenario (during covid-19 Pandemics)

During this Covid-19 second wave Pandemics people are suffering like anything. We are weakening economic position, retard health condition, i.e. physically, mentally, socially, spiritually, and emotionally. This is the right time to adopt yogic practice during the pandemics.

Let us discuss some benefits of yoga practice during covid-19 in human being.

Yogic practice to relaxation:

During yoga, our brain releases all sort of chemicals that not only help us relax but also lower our stress and anxiety levels including, gamma amino butyric acid (GABA), dopamine, oxytocin, serotonin, and endorphins. Each functions in its own way to help us calm down and feel better.

GABA is a neurotransmitter or brain's chemical messenger. Its job is to suppress neural activity in order to prevent our brain from getting overly excited. In doing so, it controls how much fear, stress, anxiety or nervousness we'll feel. Research shows that yoga increases GABA levels by 27%. In fact, another study found that yoga is even better than walking if you want to relax and reduce anxiety.

Happiness Hormones:

Collectively, our happiness hormones are dopamine, oxytocin, serotonin, and endorphins. They are called as such because each of them makes us feel better about our self and well-being. For example, dopamine makes us feel rewarded and experience pleasure, meanwhile, serotonin reduces tension to help relieve stress and anxiety. Together, these chemicals help us relax and feel content. That is why many yogis will tell what they feel happier after a class.

Yoga Practice to stress reduction:

- During a yoga session, certain part of your brain's slow down to allow them to rest. This functionality helps distress, which takes place in two major areas of the brain;
- **Frontal lobe**: The Frontal lobe is the most advanced part of our brain because it is responsible for most of the thinking, planning, and reasoning. Additionally, it plays a role in self-awareness and emotional regulation.

- **Parental lobe**: It handles all the information come from our senses of sights, sounds and everything else observe around us. Yoga likewise causes our parietal lobe to slow down.
- Yoga also helps reduce stress by lowering our body's cortisol and adrenaline levels, two critical stress hormones.

Yoga Practice to Anxiety:

- Anxiety is closely related to stress. But, they aren't the same thing. Stress is the response our body produces due to a threat. Once that situation passes, the stress goes away. On the other hand, anxiety can be a result of stress as well as a myriad of other factors.
- Common symptoms of anxiety may include constant worry, feeling restless, startling easily, inability to focus, and often difficulties sleeping.
- Yoga practice reduces of gray matter in our amygdale means that there is less activity in this part of our brain. As such, we're better at handing fear and our emotions. Plus, we're likewise better able to relax.

Yoga practice to Nervous system:

- Conscious breathing practice (Pranayama), Asana and meditation strengthens nerve transmissions from body to brain, decreasing our stress and muscular tension. Conscious practice of yoga slowly convert from Sympathetic Nervous System to Parasympathetic Nervous System which leads to human in the state of calm, peace, normal blood pressure, harmony and happy.

The most important benefit of yoga is physical and metal therapy. To get the maximum benefit of Yoga one has to combine the practices of Yogasanas, Pranayama and mediation. Due to Yoga diabetes, blood pressure, digestive disorder arthritis, chronic fatigue asthma, Laboratory toots have proved it. Research of yogic practice on HIV is currently underway which promising results. Yoga acts both as a curative and preventive therapy.

Physical education helps the persons living in society in various ways those are

1) It controls the weight of individuals.
2) It helps to control disease
3) It improves mood of an individuals.
4) It boosts up energy.
5) It promotes better sleep.
6) It puts the spark back into your sex life.

It gives fun to you.

CONCLUSION:

Yoga and physical education benefits mankind physically, mentally and psychologically as follows. Asthma, self-awareness, mental performance, mood change, spiritually respiration problems, high blood pressure pain management i.e. back pain, arthritis weight reeducating. It also helps individual to give up bad habits to solve social problems like family problems environmental problems by Yoga helps in the building at good and healthy society as well as nation.

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UNDERSTANDING STUDENT AND THE ISSUE OF EMPLOYABILITY

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Abstract: *Education today, under global pressure have not to perform the way they performed in the past. Employability is the subject about which much has been talked about and very little is done in the area of higher education. Time and again the children are reminded that studying harder will ensure a better job pay and security. The survey of Indian students revealed that though 64% of our youth are educated still they are not capable of taking up employment. Most of them perform poorly to meet the requirement of the job skills. Thus the country is confronted with severe employability or "skill gap". The NEP 2020 aims at meaningful interface between the industry and academic institution in higher education in developing employability skills and narrowing down the mounting gap theory and practice. The paper aims at identifying the problem of employability and recommending suggestions along with evaluating NEP for bridging the existing gap so that the Higher education Institutions across the country should work in partnership with the industries to impart the required skills amongst the learners.*

Key Words: *Higher Education, Employability, Student unrest, Skill development.*

INTRODUCTION:

Indian education system in the global past was looked upon as the highest pursuit of mankind almost synonymous with religion dedicated to God and aimed at holistic development of an individual. Education today, under global pressure have not to perform the way they performed in the past. They have to depart from old style to enable the people to assimilate emerging, technological advances and use them so as to win jobs and earn income in competition at world level.

Employability is the subject about which much has been talked about and very little is done in the area of higher education. Student is the most important factor of Education when we talk about Quality and its enhancement. The time has come when we all must think very seriously about the ways and means through which we can understand the perspective of the student.

The Present Scenario:

The role of faculty today in higher education institution is one of the most complex ones and difficult too. It is a tough job to deal with the present younger generation which is full of enthusiasm, emotions and eagerness. They also have the access to a bigger world of IT adding to the mobility, spirit and thinking powers. The entire world is undergoing a sea change in the IT scenario. We are now living in an era where we see changes and development taking place every minute at rapid pace. This has exposed the younger generation to a new world of knowledge, creativity and information. Along with these the fast changing lifestyle has adversely affected the emotional quotient of this young generation. We have never seen such an

impulsive generation before; it can take decision of life and death in fractions of second!! The universe of knowledge has also expanded manifold and now we are in a position to access much more knowledge in the similar time frame. Gathering the knowledge or information is not a challenge today. However knowledge now is a process and conducive for our use. There are other factors too in the society which brought changes in mentality of younger generation.

Indian Students Today:

The idea of hammering the child into the shape desired by the parents or teacher is a barbarous and ignorant superstition. Time and again the children are reminded that studying harder will ensure a better job pay and security. However we can't ignore the grave reality of unemployment level being very high[1]. Our country claims to enhance its educational pace with the help of schemes such as Mid-day meals and Sarva Shiksh Abhyan which may have succeeded in luring the students to attend the school however it cannot promise employment to the students or job security.

It is he himself who must flourish in accordance with his own nature. The chief aim of education should be to help the growing soul to draw out that in itself which is best and make it perfect for a noble use.The researcher is of the form opinion that the unmotivated Youth use(d) less or wrongly used is the main cause behind of poor quality of education because they are not empowered to demand.

One can notice a lot of resemblance between Indian farming and the higher education system caught in the grip of transition and the both turning unproductive. The similarity between the two can be stretched further that the learner and the soil are the victims of commercial approach in society. Multi crop pattern has resulted into the loss of cultivable capacity of land and over teaching to the loss of learners' inborn curiosity to learn. There is overdose of assignments, lack of written examination thirsted upon the students for the sake of mileage of marks in the memory testing written examination and that too is becoming instinct number of Multiple Choice Questions (MCQ's) flowing in. Thanks to Covid-19 and online learning for almost two consecutive years the student fraternity has become techno savvy resorting to Google for solving their exam papers and query rather using their brains. The learner's natural ability to learn and think is completely disturbed. Over dumping of information has made them inactive and uninterested.

Indian Higher Education:

Education must be world class to enable people to win in interdependent world. There are a large number of students who can't afford to pay for their educational expenses. The other groups of people are ready to pay in terms of time, effort and money. But the universities and colleges in India are not competent enough to do so. According to 2022 QS Graduate Employability Ranking, three top IITs are positioned in top 200 institutions providing employability to the students while China and Hong Kong are raked in top ten[2]. The survey of Indian students revealed that though 64% of our youth are educated still they are not capable of taking up employment. Most of them perform poorly to meet the requirement of the job skills. Thus the country is confronted with severe employability or "skill gap[3]". The employability gap is clearly reflected through the employment ratio of the nation.

Every individual needs to acquire self-learning and self-orienting skills to utilize every learning opportunity throughout life. It is aimed at broadcasting the knowledge, skills, attitude and capacity to adjust in complex, changing and interdependent world of work. All the abilities and skills of higher education represent the

[1] https://edumpus.com/blog/Building-Employability-in-Indian-Education
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[3] https://edumpus.com/blog/Building-Employability-in-Indian-Education

basic, higher order and affective employability skills. Higher education of a country is expected to stand upon these pillars would certainly lead to the development of not only quality, but also employability skills as whole.

Major Tribulations Affecting Higher Education:

- Out Dated and rigid curriculum
- Large Number of Vacant Faculty
- Poor systemic enablers for student mobility
- Absence of a culture of research
- Flawed and rigid system of examination
- Poor method of teaching and learning
- Low level of skill development amongst student

All these factors lead to low employability among students. These issues and a lack of accountability have taken great toll on the quality of higher education and research in India.

Employability:

Employability is not job specific technical skills but they are the general level of preparedness of perspective entry level employees. Employability skills are the attributes of employee, other than the technical competencies, that make an asset to the employer. Employers want entry level employees to possess an array of basic higher order and affective employability skills and traits.

Due to the effect of globalization and privatization, a drastic change has been brought about in modus-operandi of the work place, and thereby, the demand for possession of basic, higher order and effective domain within the employee is growing day by day. Employer wants the educational institution to take most of the responsibility for developing these skills among the young people.

The graduate's employability was largely taken for granted by higher education institutions. However it is alleged that the present higher education system of the country doesn't fulfill the need of providing employable manpower. There is a mismatch between the existing higher education system and employability. The products of higher education system with higher academic results are unable to face interview with self-confidence; they lack communication skills; they are unable to take part in group discussion, they are hesitant and perform poor in basic and affective skills. Most of the graduates are frustrated and feel that certificate issue after graduation doesn't offer employable skills and they remain unemployed. Their employability is a big question mark.

Employment opportunities are growing in private sectors and this requires employees to possess knowledge and skills. Due to globalization the requirements are continuously changing and these requirements are decided by the global market. Though the current education system in India focuses by large and large in producing workforce employable in IT industry, there is a profound gap in the employability of higher education graduates in many other sectors.

RECOMMENDATIONS:

Employability skills are very amenable to being taught and being at apex of educational ladder. Higher education institutions have a greater role to play in this regard. The present system of higher education system produce some degree holders with mere knowledge and information on a particular field but has failed to develop general employability skills needed for entry level employee. Hence it is high time for policy makers and practitioners of higher education to pounder over it and makes necessary reforms in course and strategies so that employability skills can be developed amongst the students.

- There should be flexibility in syllabi to ad topics according to the requirement (caste, class, community and region)
- Assessment through written examination should be evaded thereby removing the fear of exam from the students psyche and allowing the freedom of learning.
- The quality of education should be upgraded to meet global challenges
- An integrated course comprising of theory with internship in the respective field should be designed.
- Public private partnership
- Funding from the Government
- Tie up with industries under CSR
- Need for a common platform to mutual sharing of theoretical knowledge of academicians with practical knowledge of managers.
- Extra credits to be allotted to students for internships and training.
- Students should have the freedom to decide their semesters on the basis of their interest.
- There should be more applied courses.
- Higher education should be restricted.
- Business development cells should be established by government.
- Course should be designed on be basis of contemporary demands from the market.
- Field visits and internships with the industry and organization should be linked with curriculum to bridge a gap in demand and supply.
- Personality development and soft skills training should be imparted to the students since initial phase of learning.

Thus meaningful interface between the industry and academic institution in higher education in developing employability skill will certainly narrow down the mounting gap theory and practice.

At the same time the learners are also required to be aware of their own strengths, weaknesses, opportunities and challenges to study their personality traits, than their efforts will be wayward.

Role of National Education Policy (NEP) 2020

Off late the Government has taken cognizance of the issue through the National Education Policy 2020. Drawing from the successful model of Germany and Japan it is aiming to set the goal of integrating student's skills with those of the industries. Replication of this model can help in meeting the demands of job skills sets by the organizations, (which is not met by Higher Education Institutions) which is estimated to increase by 7% annually in the Post- pandemic period[4].

The recent model of education under NEP is aiming at Student Centric Model whereby the students has the freedom for choice of subject from the respective institution apart from numerous MOOCS available across the globe and can take up any assessment model for the purpose of evaluation.

It will offer flexibility for students since it has proposed several withdrawal preferences. The undergraduate degree is proposed for four years Bachelor degree with multiple exit options i.e after one year with a diploma, aftertwo years with an advanced diploma, after three years with a pass degree, and after four years with project based degree.

[4] https://timesofindia.indiatimes.com/blogs/toi-editorials/missing-skills-low-employability-calls-for-academia-industry-link/

The learners are encouraged to develop their potentials in their field of interest through skill development courses made available free of cost to encourage economic independence amongst at an early age. The recent Academic Bank Credit (ABC) is a positive move in this direction.

There will be incorporation of numerous skill based subjects apart from core, non-core and elective subjects. The evaluation for the same will be Continuous Internal Assessment based on innovative startups for boosting the confidence amongst the students and thereby promoting employability and entrepreneur skills.

CONCLUSION:

The National Education Policy of India 2020 is streaming towards accomplishing the goal of skill development and employability through improving the quality, desirability and affordability through opening the entry of private stake holders to Higher Education. However NEP is alleged of widening the existing inequalities amongst masses. The public private partnership may increase the stratification. Promoting privatization will undermine the value of Right to Education. It is indeed important to acknowledge the flaws of NEP to save future damage. The bigger encounter is now, to prepare our larger lot of the educated graduates from the general education streams for the emerging skill needs of employable youth[5].

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ONE DAY INTERNATIONAL SEMINAR ON
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22nd January, 2022
Sree Narayana Guru College of Commerce (University of Mumbai), Chembur, Mumbai, MH, India

IMPACT OF CSR ACTIVITIES IN COLLEGE FOR SKILL DEVELOPMENT TRAINING WITH RESPECT TO MUMBAI, CENTRAL REGION

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Abstract: *India is the first country in the world to make corporate social responsibility mandatory. Businesses can invest their profits in areas such as education, poverty, gender equality, and hunger as part of any CSR compliance. CSR has become mandatory for companies to spend a minimum 2% of the income generated for social activities. Majority of the companies are making an investment in the educational sector and skill based learning. Industries are trying to bridge the gap between academic knowledge and skills required for employability. The CSR activities for students are providing a platform to grow knowledge of students and train them in various skill based programmes. The collaboration between the two is the need of the hour for young graduates. The purpose of this paper is to answer the question if the initiative towards skill development training as social responsibility should be driven by the students or universities level. The current research study seeks the impact of the corporate social responsibility initiative to train college students on skill development and has there been a significant change in the employability ratio after the training. The research focuses performance of students with regards to the training provided and is the initiative favorable for aspiring Job seekers after graduation. . An appropriate sample size of 56 potential candidates was selected for the online survey. The study design was quantitative, and the questionnaire was used as data collection tool.*

INTRODUCTION:

Education is the backbone of every society in this world. The most important element of the Indian system is quality education - which still remains a dream for many. India is one of the few countries in the world to have a dedicated CSR act. Out of 260 million students enrolled in schools and colleges in India, there are only few who get quality education with good teachers and teaching aids. CSR, also known as corporate responsibility, corporate citizenship, responsible business, sustainable responsible business (SRB), or corporate social performance, is all but a form of corporate self-regulation integrated into a business model where companies manage the business processes to produce an overall positive impact on society.

The Government has been tying up with private organisations to create a platform to bridge the gap between quality educations in India. As an important part of it, the role of corporations with their Corporate Social Responsibility (CSR) in India is crucial in improving the educational conditions in India. As per the CSR spend reports, education and skilling is the top most priority for many Indian and international entrepreneurs. Education and skill development are fast emerging as preferred choice for CSR initiatives in India.

1.1. WHAT IS CSR?

CSR refers to the idea that companies need to invest in socially and environmentally relevant causes in order to interact and operate with concerned parties having a stake in the company's work. CSR is termed as "Triple-Bottom-Line-Approach", which is meant to help the company promote its commercial interests along with the responsibilities it holds towards the society at large. CSR is different and broader from acts of charities like sponsoring or any other philanthropic activity as the latter is meant to be a superficial or surface level action as part of business strategy, but the former tries to go deep and address longstanding socio-economic and environmental issues. Corporate organizations have a major role to play in achieving the national agenda for skilling India. The demand for skilled and talented work force, has enabled companies to engage in skill development Programme.

1.2.CSR LAWS IN INDIA

The Companies Act, 2013, a successor to The Companies Act, 1956, made CSR a compulsory act. Under the notification dated 27.2.2014, under Section 135 of the new act, CSR is compulsory for all companies-government or private or otherwise, provided they meet any one or more of the following fiscal criterions

- The net worth of the company should be Rupees 500 crores or more
- The annual turnover of the company should be Rupees 1000 crores or more
- Annual net profits of the company should be at least Rupees 5 crores.
- Since April 1, 2014, every company, private limited or public limited, which either has a net worth of Rs 500 crore or a turnover of Rs 1,000 crore or net profit of Rs 5 crore, needs to spend at least 2% of its average net profit for the immediately preceding three financial years on Corporate social responsibility activities.
- All India Asian Educational Foundation (AIAEF) aspires to be a leader for improving the socio economic condition of deprived sections of the community and making them self reliant by effective implementation of various CSR/developmental projects with support of government and corporates.

If any company meets any one of the three fiscal conditions as stated above, they are required to create a committee to enforce its CSR mandate, with at least 3 directors, one of whom should be an independent director. Since 2015 Indian companies have invested majorly in education & skill development, healthcare & sanitation, rural development projects and environment after being mandated to allocate a portion of their profits towards community development. The report says that the top 500 companies have been spending mandatorily on CSR in 2014, this year likely to cross Rs 50,000 crore by 2019. COVID-19 has disrupted access to education in India throughout, with 247 million primary and secondary school students out of school. In these tough times there has been a huge reliability through CSR initiatives towards education to help reach learners under marginalized by poverty, gender, language, disability, displacement, and being out of school and college.

1.3. CSR SPENDING IN INDIA IN 2017

The CSR spend of all 19,184 companies in 2015-16 was equivalent to the combined quarterly net profit of just two companies—Reliance Industries and ONGC in Q1, 2018. Nearly 44 percent of CSR projects are located in the four states that hold just a fourth of India's population—Maharashtra, Tamil Nadu, Karnataka, and Gujarat, while densely populated states like Uttar Pradesh and Bihar get just a fraction of this. According to data compiled by various NGOs, the total amount of money spent on CSR activities has increased by 20 percent in the year 2017, as compared to the year 2016. This data was compiled based on CSR spending done by top 100 companies, which contribute about one-third of all CSR spending in India as seen in the year 2017 and contribute at least one crore rupees. Governmental enterprises and Public Sector Undertakings (PSUs) were deliberately left out of the compiled data. Furthermore, as compared to 44 percent defaulters of CSR data in 2016, the number was 36 percent in 2017, a marked improvement. Actual CSR spending has also relatively increased from 86 percent in 2016 to 88 percent in 2017. About 33 percent of the companies

have also spent more than their mandated spending of 2 percent of net profits. The top comapnies that invest majorly in CSR activities are Reliance : 651.6 Crore; NTPC : 491.8 Crore; ONGC: 421.0 Crore; TCS: 294.0 Crore, ITC: 247.5 Crore. As compared to 2019-20, there has been a 65 per cent decline in the CSR expenditure in Covid year 2020-21.

OBJECTIVES:

The objective of the study

- To study the Socio economic profile of sample students.
- To study the awareness of CSR activities held in colleges.
- To study the types of CSR activities that are students centric
- To analyze the benefits derived from Top Corporate' s for the students

METHOD:

The study adopts an analytical research design, with a survey approach. The proposed study will make use of both primary and secondary data to analyze the impact of skill development activity for Students growth in Mumbai Central Region. It includes Chembur, Govandi and Deonar areas.

The primary data was collected by samples from various college students and institutions through a structured questionnaire. The questionnaire provides information about socio, economic and demographic characteristics of the students, institution and the different types of benefits received by students through different CSR activities. Secondary data was collected from different publications, journals and websites. The questionnaire had been prepared on the basis of the objectives of the study. Total of 56 respondents responded to the questionnaire.

A questionnaire method is adopted with variables needed to be measured and sample size is taken. The mean standard deviation, percentage and frequencies were first calculated to get the initial reaction of the respondents to each item in the questionnaire.

Data analysis method

Primary data was first calculated to get the initial reaction of the respondents to each item in the questionnaire. All items were analyzed using the percentage method. Secondary methods collected have been from the internet and articles from website.

4. SCOPE OF THE STUDY

The study will be focusing on the College students of Central zone, which is a suburban neighborhood in eastern Mumbai, Maharashtra.

- The study will be focusing on the various CSR activities that are student centric.
- The study will help to understand the monetary investment made by students and institution which provide room for CSR activities
- The study will be helpful to analyze and understand the gap between the skill sets required and the quality in education received.
- This study will help to understand the benefits received by students and the scope of Job availability after the CSR activity.
- Policy makers and institutions can formulate their CSR inclusion policies in an effective manner after this study in the selected area which urgently require the attention of policy makers and Stakeholders

5. LIMITATION OF THE STUDY:

- ❖ As per section 135 of the Companies Act, 2013, Companies should invest time, energy and resources for conducting a sustainable CSR activity but Companies in the past have fudged figures to meet the mandatory CSR spending which should be at least 2 percent of the net profit.

- Companies are not very transparent in declaring their CSR income.
- Educational upliftment should be the primary focus rather than the personal interest of the Company and full-filling the requisite.

ANALYSIS:

Total No. of Respondents = 56 Male – 31 Female - 25

QUESTIONS	OPTION 1	OPTION2	OPTION 3	OPTION 4
Total Literate	Below Secondary	Secondary	Higher Secondary	Graduate/ PG
% of Respondents	10	0	10	85
Awareness of CSR initiated Skill based Training in college	Yes	No	Not Sure	Maybe
% of Respondents	60	20	10	10
Is Skill based Training in your college Compulsory for Students	Yes	No	Not Aware	
% of Respondents	70	20	10	
Do you have to pay fees for the Skill based Training offered as an in initiative by Corporate Co. As a CSR activity?	Yes	No	Not Aware	
% of Respondents	25	75	0	
Have you Attended any Skill Based Training during the 3 years of study?	Yes	No	Not Aware	
% of Respondents	60	25	15	
How Many hours of Duration was it per week.	5	10	15	Nil
% of Respondents	55	20	20	5
Would you be interested in getting trained for Certified Courses?	Yes	No		
% of Respondents	75	25		
Would you be interested in traveling to avail the Training?	Yes	No	Not Sure	
% of Respondents	15	75	10	
Area of Training include 1 or more of the topics Overall Personality, Business Communinctaion, Finance, Digital literacy, Youth Leadership development, financial Literacy, Marketing, Entrepreneurship	1	2	3	4
% of Respondents	20	40	40	0
Do the Skill Development Training assist in Employability opportunities?	Yes	No	Not Sure	

% of Respondents	30	50	20	
Do the Training Partners guarantee Job assistance after the Training is successfully completed	Yes	No	Not Always	
% of Respondents	35	40	15	
The training partners provide placement in different sectors and job roles such as?	Financial	Marketing	HR	Operations
% of Respondents	25	70	5	5

FINDINGS:

A little over half of the surveyed beneficiaries were male (55%) and remaining were females (45%). Around 15% surveyed beneficiaries possess secondary and higher secondary education and 85% have received education up to graduation & above. The average of 60% of the respondents were aware of Skill development Training provided by colleges as an initiative by Corporate Co. As a CSR activity and the rest are not aware. 85% of the respondents are aware that the Skill development training is offered free of cost, 25% of the respondents have replied that they have to pay for the training. Average duration of training per week is 5hrs, 55% agree, 10 hrs, 20% agree, 15hrs, 20% and 5% of respondents receive none. Around 20% Area of Training include 1 or more of the topics, 40% of the respondents received 2 Areas, 40% receive more than 3 Areas from the topics given Overall Personality, Business Communication, Finance, Digital literacy, Youth Leadership development, financial Literacy, Marketing, Entrepreneurship.50% of them believe that the Skill Development Training assist in Employability opportunities, 30% do not find it useful to be employable after the training and 20% are not sure about it. Training Partners guarantee Job assistance after the Training is successfully completed where 35% of them assist, 40% of them do not provide employability and 15% are not consistent. 70% of the training partners provide placement in Marketing sector, 25% of them in financial sector, 5% in HR and 5% in operations and different sectors.

- The CSR with regard to skill development training should be made compulsory to all the students.
- The Training should be provided on innovative fields which has wider scope employability.
- Greater exposure to academic Institutions with placement offerings for Top students should be taken into consideration
- Attract students with various Course offering and Experienced Trainers.

Parents should be involved during the training to highlight on the reality of Job market, sustainability and opportunities available.

CONCLUSION:

CSR in India was legislated with the hope to see an immense change in the employability opportunities that it would bring about in the attitude of corporate institutions. Skill India target for 2022 is to skill atleast 400 million individuals through institutional capacity building. During the year 2016-17, several Corporates have volunteered and invested in CSR on PAN India basis. Similarly, it was also felt that the society would also get help as the government has been found to be wanting in its efforts to help local populace in several instances. Though Govt. of India had committed in Union Budget 2019 for job oriented skills, fund requirement is very high and the public funds are finite and will not be able to cover the magnitude of this ambitious goal. The CSR act, in spite of all its good intentions, has failed to cover a lot of ground due to the population and investment. This paper highlights on the awareness of CSR activities held in colleges and also helps understand student's centric programmes that help in employability. This research identifies the need to make it compulsory for students and avail the benefit provided by the corporate partners.

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EFFECT OF SOCIAL NETWORKING WEBSITES ON STUDENTS ACADEMIC PERFORMANCE

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Abstract: *The aim of this study was to determine the problems faced by students in learning science during online classes. In this study quantitative research method was utilized. Quantitative data was obtained via google forms. The research study was conducted on 25 students from the higher secondary classes. Social media is a popular method for communication among university students in India. However, excessive social media can also have negative impact on academic performance. This research explores the question by conducting a survey on university students in India in regard to social media usage and their academic performance. The survey also explored the most popular social network among Indian students, their view on the usage of social networking sites. Nowadays, teenagers are more inclined to social networking sites, which are the reason for poor academic performance.*

Key Words: *Academic performance, Analyzed, Social networking, Communication.*

INTRODUCTION:

Social Media & Communication:

Social media means "technologies that made social communication easy and enable discussions among the people." While in our study, the word social media means a web-based mobile application that allows people to make, interact with, and share new user generated or current material, in digital environment. Social media are computer-mediated technologies that facilitate the creation and sharing of information, ideas, career interests, and other forms of expression through virtual communities and networks. The variety of stand-alone and built-in social media networking based existence starts as human beings companion. The mode for verbalizations is social strategies for human lifestyle, as impedance of individuals and the gatherings and word news. An enormous extent of online dwelling things isn't always digital.

Students are the purchasers and the makers of media. Social organization locales, for example, Instagram , Facebook, Snapchat, and WhatsApp have pulled in large number of clients, a considerable lot of whom have incorporated these destinations into their day by day rehearses. Social site has held a reliance on the youthful and they experience issues on center around their work and lean toward marking in and skipping transversely more than one site to another. Some have inferred benefits out of these destinations, while some have gotten scholastically tested by the utilization of these websites. People have set their own cutoff concerning when and when not to get to these locales, yet rather we witness not a great numerous out of the bundle who doesn't access or make usage of these regions using any and all means. A few locales oblige assorted crowds, while

others pull in individuals dependent on regular language or shared racial, sexual, strict, or ethnicity-based personalities.

Communicating through the internet and social networking websites is quite different from communicating in- person- to- person situation. When users communicate through these websites, they use things like instant message (IM) and chatting as well as status or Twitter updates to talk to friends and express themselves (Kaitlin, 2010). Kaitlin (2010) further opines that social networking websites also affect the way we receive information and news. The sites open up different portals through which we get information and create more diverse news outlets. Most of the studies, Choney (2010), San Miguel, (2009) Enriquez (2010), Karpinski & Duberstein (2009), Khan, (2009), Kubey et al (2010), conducted on students' use of the social media sites and its impact on academic performance focused on students in the developed world. It is against this background that it has become necessary to conduct this research aimed at impact of social networking sites on academic performance of students.

LITERATURE REVIEW:

Zahid, et al (2016) did a study to determine the effect of growing use of social media sites on the academic performance of the students of universities and colleges. On the basis of random sampling, 300 students were selected. Questionnaire was used as the instrument for data collection. The questionnaire received from respondents was analyzed with descriptive statistic. Results indicate that the effect of social media can be positive.

Tamayo & dela Cruz (2014) studied relationship between the use of Social Media sites and the Academic Performance of the students of Bachelor of Science in Information Technology at Centro Escolar UniversityMalolos. The study shows that using Social Media impedes student's learning and directly affects the students' attendance at school. The result of the analysis was plotted in a scatter diagram to show a clear view of correlation or relationship between the variables. Social Media and Academic Performance has effect to each other. It only means that when a student gets too involve with the use of Social Media it affects his performance in class activities and overall academic performance.

According to Junco al et (2010), social media are a collection of internet websites, services, and practices that support collaboration, community building, participation, and sharing". The growing dimension of the use of social media among the youth of today cannot be over emphasized. Over the years, social networking among second cycle students has become more and more popular. It is a way to make connection not only on campus, but with friends outside of school. Social networking is a way that helps many people feels as though they belong to a community. Due to the increased popularity of it, economists and professors are questioning whether grades of students are not being affected by how much time is spend on these sites (Choney, 2010).

Many researchers such as Choney (2010), San Miguel (2009) and Enriquez (2010) studies on students' use of the social media sites revealed a negative effect of the use of social media sites on students' academic performance. Nielsen Media Research study conducted in June 2010 stated that almost 25% of students' time on the internet is spent on social networking sites (Jacobsen & Forste 2011).The American Educational Research Association conducted a research and declared at its annual conference in San Diego California (2009), that social media users study less and generate lower grade (Abaleta et al, 2014).

San Miguel (2009), focused on the relationship between time spent on Facebook and the academic performance of students. The overall findings indicated "more time on Facebook equals slightly lower grades". In his study, the average facebook user had a GPA of 3.0 to 3.5, while the non facebook user had a GPA of 3.5 - 4.0. Also, the average facebook user study for 1 – 5 hours per week, while the non facebook

user would study 11 – 15 hours per week Enriquez (2010), revealed that students who multi-task between social networking sites and home work are likely to have 20% lower grades than a student who does not have a social networking site. He believes that even running a social networking site on the background on a student's PC while studying or doing homework could lower a student's grade. He believes that "the problem is that most people have Facebook or other social networking sites, their e-mails and may be instant messaging constantly running in the background while they are carrying out their tasks" Choney (2010), in looking at the time spend on facebook and its effect on academic performance said a user of Facebook has an average "GPA of 3.06, while non users have an average GPA of 3.82".

METHOD:

The research study was based on quantitative method. A goggle form was prepared containing 10 questions to collect the data. The survey was an online survey, taken by 27 students to know the effect of social networking site on the academic performance.

ANALYSIS:

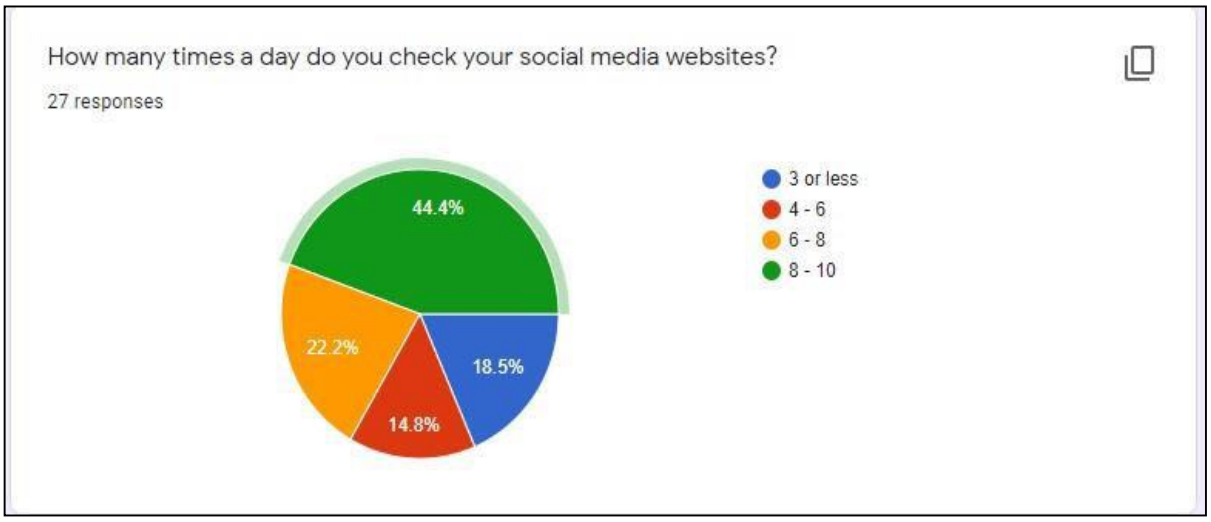

Fig – 1 (This graph depicts the number of times the respondents check their social media websites.)

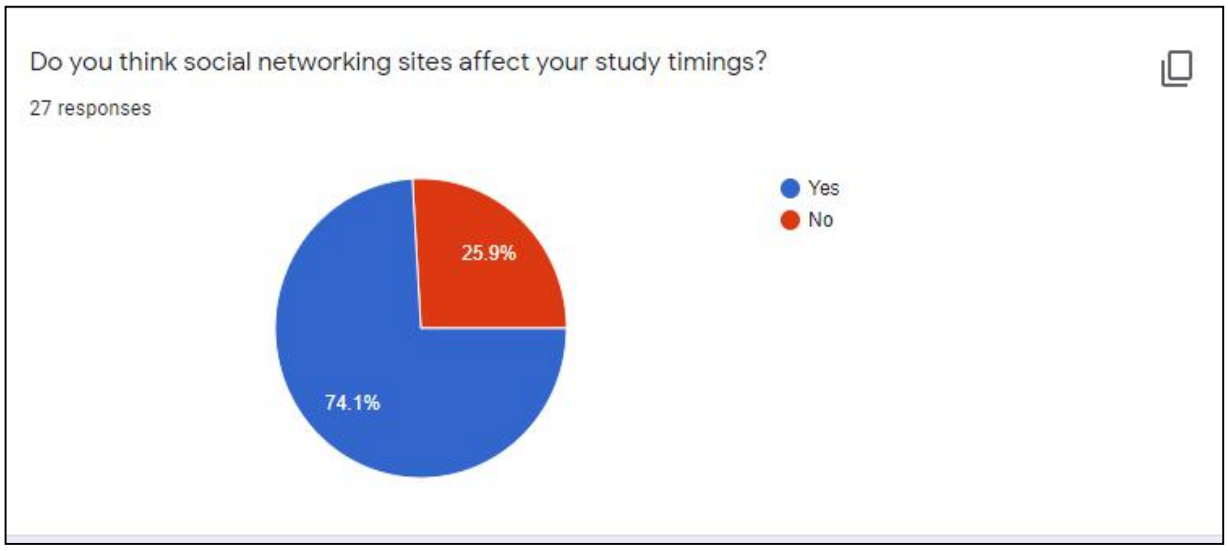

Fig-2(This graph shows the percentage of students who think social networking sites affect their study timings..)

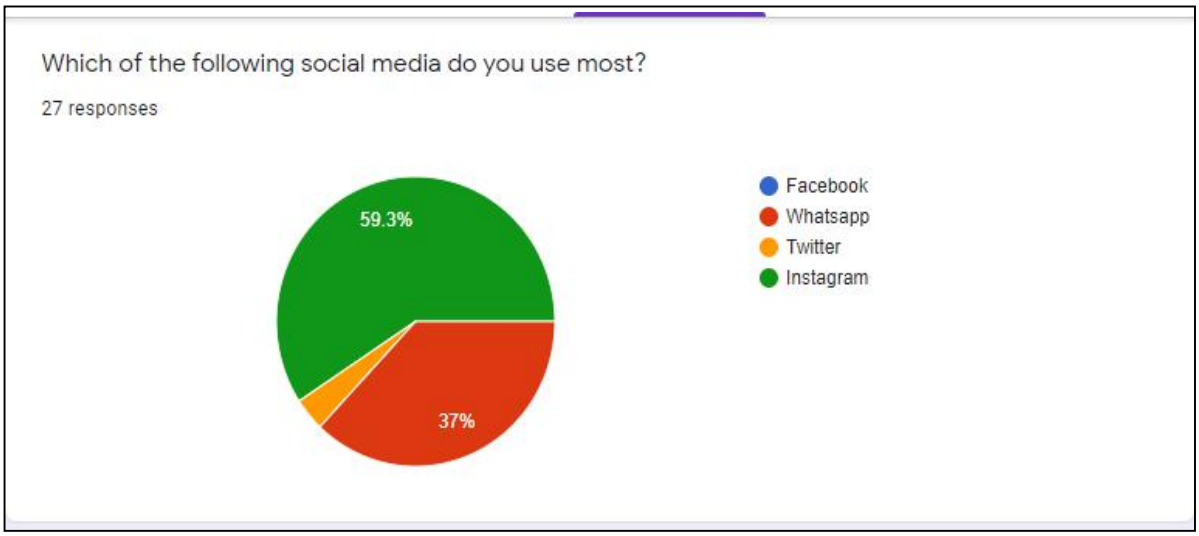

Fig-3(This graph represents that which social media they use the most.)

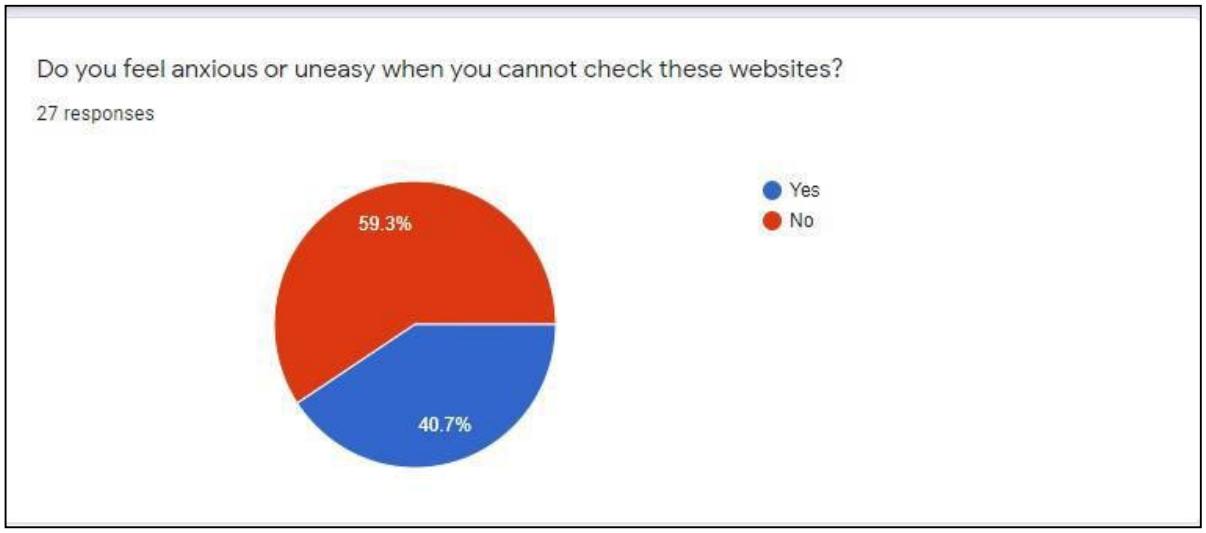

Fig-4(This graph shows the percentage of students who feel anxious when they cannot check social media.)

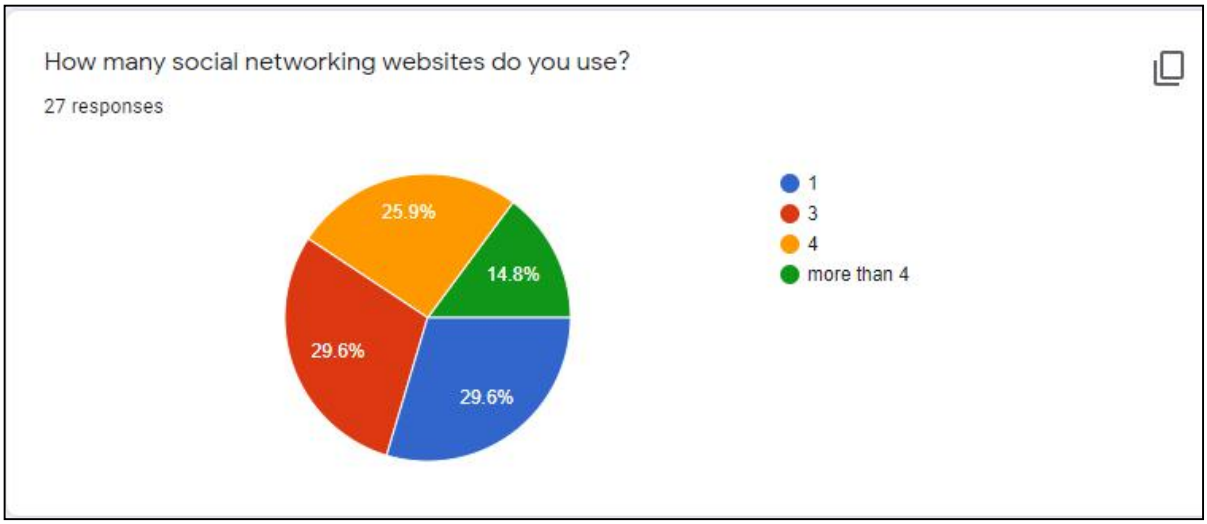

Fig-5(This graph represents the number of sites students are using)

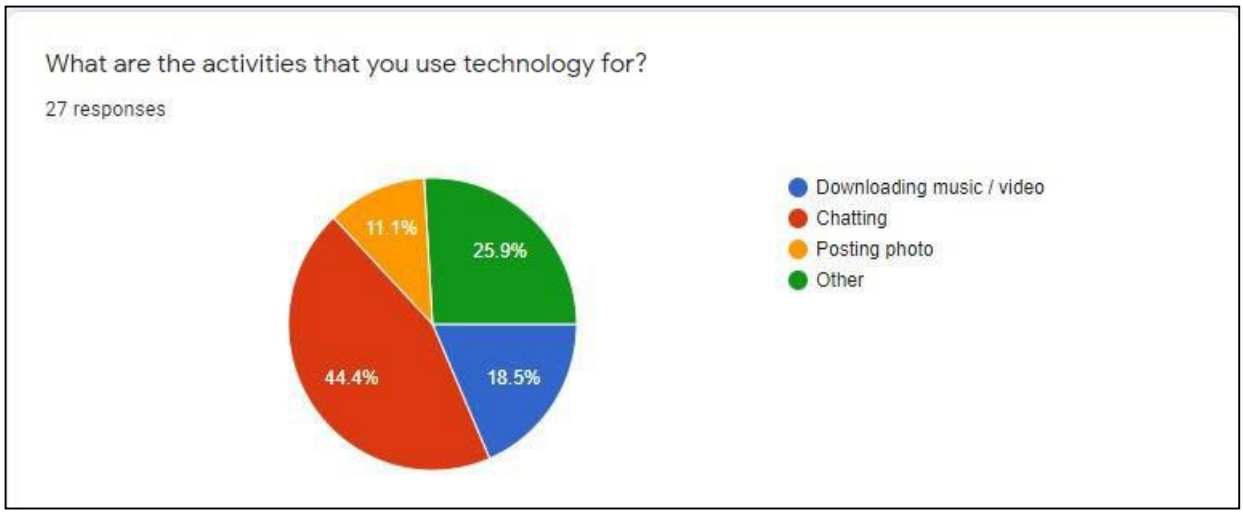

Fig-6(This graph represents the percentage social media primarily used for.)

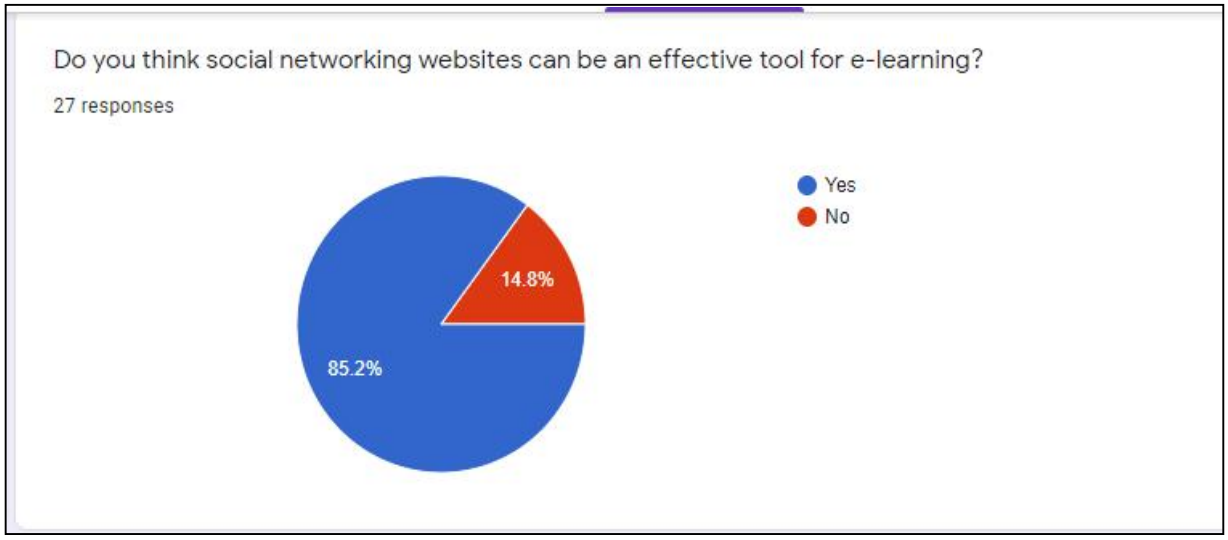

Fig-7(This graph represents that whether the social media effective for e learning.)

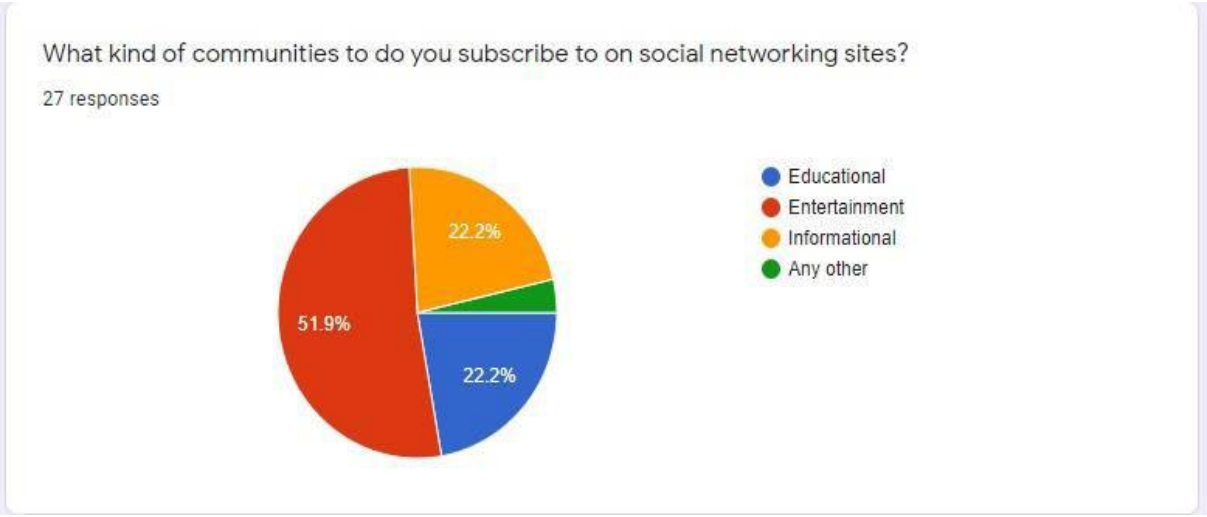

Fig-8 (This graph represents the different communities that they subscribe.)

Interpretation:

- From fig no 1 it is clearly depicted 44.4% spent their 8-10 hours daily on social media websites. And only 19 % are there who are using the social media only for 3 hours or less.
- From fig no 2 it is clearly depicted that 74.1% students agreed that social media is affecting their study timings as they are spending much time on using social media sometime they are surfing it without reason but 25.9% said that its not affecting their study timings.
- From fig no 3 it is clearly depicted that most of the participants are using instagram that is 59.3%, 37 % are using whatsapp and very few that is 3.5 % are using twitter.
- From fig no 4 it is clearly depicted that 60% students feels anxious or uneasy when they are not able to check their social media. But 40 % agreed that they never feel anxious or uneasy when they are not able to check their social networking sites.
- From fig no 5 it is clearly depicted that 14.8% students are using more than 4 social networking sites, 29.6% are using 3 social networking sites.
- From fig no 6 it is clearly depicted that participants are primarily using these sites for chatting with others, that is 44.4%, 18.9% are using it to downloading the music or video, and 25.9% are using it for other purposes.
- Most of the participants think that social networking sites are changing their habits and one's nature. 85.2 % of people think that social networking sites can be an effective tool for e-learning while the rest 14.8% that learning with books are the best.
- Fig no 8 depicts the different communities to which the students subscribe while using social media. Around51.9% is using the social network for the entertainment purpose, and only 22.2% are using it for the educational purpose and 21% are using it for the informational purpose.

According to the survey, there is a significant impact of social networking sites on academic. Although spending time on social networking sites has pros and cons, students of this era find e- learning more effective**.**

The result from the findings of this study showed that, though Social media have negative effects on teenagers such as lack of privacy, distracting students from their academic work, taking most of their productive time, and such like, they also have benefits and can be used appropriately. For instance, students can form online communities in order to plan for a project, have group discussions about class material, or use the Social networking sites(SNS) as a way to keep in contact when a student who has been absent needs to be updated on current academic information.

RECOMMENDATIONS:

In the light of the findings of this study, the following recommendations are made:

1. Students should be educated on the influence of Social media on their academic performance.

2. Students should be monitored by teachers and parents on how they use these sites.

3. Teachers should ensure they use the social media as a tool to improve the academic performance of students in schools.

4. Students should better manage their study time in and prevent distractions that can be provided by the social media. There should be a decrease in the number of time spent by students when surfing the net.

5. Social Networking Sites should be expanded and new pages should be created to enhance academic activities and avoid setbacks in the students' academic performance.

6. The students should create a balance between chit-chatting and academic activities.

The use of Social media network by students should focus on the academic relevance of those sites instead of using them for negative purposes.

CONCLUSION:

Nowadays the majority of the students and youthful grown-ups in India are generally and consistently immersed in the long range informal communication site. Youth is associated with these worldwide online networks are both a startling possibility for guardians and teachers and a fascinating zone for sociology research. The assortment of advancing independent and underlying web-based media administrations presents a test of definition. Social media are characterized by their capacity to unite individuals, as this would recommend that the message and phone were additionally web-based media not the technology.

However, excessive social media use can raise questions about whether academic performance is affected. This research explores this question by conducting a survey on university students in India in regard to social media usage and their academic performance. Social networking sites have both pros and cons; it depends on how we use it.

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TO STUDY ON DIGITAL PAYMENT ATTACKS AND ITS COUNTERMEASURES

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Abstract: *As technology improved Digital payment is more popular now. Most of the peoples are using digital payments over traditional payments. But as technology improves similarly more attack concepts are implemented and executed by black hat hackers. It is simple that when we connect our devices with internet it is easy for attacker to perform attacks remotely and for digital payment we required internet that makes digital payment risky. Along with internet there are multiple vulnerability present in our electronic devices that makes attackers job easy. There are multiple types of attacks that perform over digital payment and because of that the awareness of digital payment attacks and its countermeasures are important to protect our systems and accounts. In our research paper we find out some digital payment attacks and its countermeasures.*

Key Words: *DoS attack, IDS, IPS,USSD,UPI, MitM.*

INTRODUCTION:

Digital payments which include any transactions where money transfers from one account to another electronically (online). Basically are various types and modes of digital payment. For example the use of debit or credit cards, internet banking, mobile wallets, digital payment applications, Unified Payments Interface (UPI) services, Unstructured Supplementary Service Data (USSD), Bank prepaid cards, mobile banking, etc. The rise of digital payment methods also reflects a global shift toward digital commerce, due largely to the widespread use of smartphones, laptops or PC and the frequency of online shopping.

With the development of technology, more and more users using digital payments, the chances of getting exposed to Cyber Security risks such as online fraud, information theft, and malware, virus attacks or different type of attacks are also increasing.[1] The attackers are now a days progressively building advanced technologies to target core banking systems, In recent times, financial systems have been greatly targeted by malicious cyber performers due to an indefinite cyber framework. Their activities are becoming more and more aggressive and emphatic than before to interrupt the target's capability to respond. They are further team up across multiple geographies improving the attacker's privacy by requiring no additional resources to carry out the attacks.[9]

LITERATURE REVIEW:

We have made some of the research works that came across during the study are as follows:

1) Rabie A. Ramadan, Bassam W. Aboshosha, had made a research on "Cybersecurity and Countermeasures at the Time of Pandemic".
   In this paper, authors classified the cybersecurity attacks and threats at the period of COVID-19 and provides recommendations and countermeasures for each type. They also surveyed the cybersecurity attacks and their countermeasures and reports the ongoing cybersecurity attacks and threats at this period of time. [2]

2) Ayelet Mizrahi and Aviv Zohar made a research on ," Congestion Attacks in Payment Channel Networks"
   In this paper, authors present an accessible, low-cost attack in which the attacker paralyzes multiple payment network channels for several days. The attack is based on overloading channels with requests that are kept unresolved until their expiration time. [3]

3) Yong Wan, Christen Hahn and Kruttika Sutrave, did the research on "Mobile Payment Security, Threats, and Challenges"
   In this paper, authors summarized the security services desired in mobile payment systems and also the security mechanisms which are currently in place. They also identified and discussed three security threats, i.e., malware, SSL/TLS vulnerabilities, and data breaches, and four security challenges. [4]

4) DR. MANISHA M. MORE MADE A RESEARCH ON, "ONLINE BANKING AND CYBER ATTACKS: THE CURRENT SCENARIO"
   In this paper, an author reviewed current scenario of online banking and cyber-attacks. In this paper they focused on cybercrimes related to online banking and new tricks and techniques used by hackers. This paper also gives the details on Indian cybercrime Statistics. [5]

5) ADHARSH MANIVANNAN made a research on," CYBER ATTACKS IN THE BANKING INDUSTRY"
   In this paper, an author investigated the most current scenario of online banking and cyber-attack. He also focused on cyber-crimes connected to online banking in this paper and new methods employed by hackers. This paper also identified the emerging online banking-related cybercrime from various journals and news articles [6]

OBJECTIVES:

1. To study about types of attacks over digital payment.
2. To study the impact of the attacks.
3. To find out vulnerabilities of electronic resources and network.
4. To find out the solutions to overcome the attacks during digital payment.

METHOD:

1. Area of Study

This study is specifically focusing on payment gateway and networking areas. Also covered loopholes of electronic resources over network.

2. Sources of data

The study is based on secondary data. Secondary data is collected from various websites, books and journals with respect to our research topic.

3. Limitation of study

There are many attacks but we have considered only limited and important attacks in our study.

ANALYSIS:

Types of Cyber Attacks and countermeasures:-

1. Denial-of-service (DoS):- Denial of Service (DoS) attacks can be used for performing attacks over banks. These attacks involve sending traffic to a bank server and block the access. For example, a hacker perform a DoS attack against a bank website by continuously sending requests, causing the website to take longer to load or even crash.

Solution:-

- Use firewall, IDS (intrusion detection system) and IPS (Intrusion prevention system).
- Penetration testing is one of the best option to assess cybersecurity defenses.

2. Phishing:- Phishing means attacker create a replica page of a known financial institution, bank or a popular shopping website and then bulk of e-mails(containing link of attackers replica web page) are sent to the user (victim) asking for their personal data like account details, passwords etc. When the user open the email and clicks on the link then the replica of the website will open. When user entered the details in that website, the data goes to attacker and then attacker redirect user to the genuine website.

Phishing is an attack where victims sharing sensitive data such as bank details, login credentials, PIN or biometrics with the attacker.

Solution:-

- Do not open spam mails.
- Do not click on links, download files or open attachments in e-mails from any unknown senders.
- When performing online transactions, look for a sign that the site is secure such as a lock icon on the browser's status bar or a "https:" included in URL where the "s" stands for "secure" rather than "http:".
- Do not share the personal details like passwords, debit card grid values, etc. to anyone.
- Type the web address in the browser rather than clicking on link.

3. Malware:- The malicious app masks as Income Tax Department app or banking apps and asks users for permissions to a user's SMS, call logs, location, images and contacts. If the user didn't fill in the information earlier, the same page is displayed on the app again and again and asked to proceed.

This information includes users (victims) personal details like full name, PAN, Aadhar number, address, date of birth, mobile number, and email address, etc. It also demands for financial information like account number, IFSC code, CIF number, debit card number, expiry date, CVV and PIN. Once a user enters these details in the application, the application states that a refund amount could be transferred to their account. When the user clicks on the "Transfer" button, the application shows an error and shows a fake update screen. Meanwhile, the Trojan sends the user's details or info to the attacker who then uses the information to gain access unauthorized way.

Solution:-

- When downloading any apps users have to limit their download sources to official app stores and also review app details along with permissions that the app requests while installing that apps.

- Users have to install Android updates and patches and also not click on suspicious website domains and URLs, and not to enter your critical information or sensitive information over any website without ensuring its legitimacy.
- Change the settings like disable the autorun feature

4. Man-in-the-middle attack:- A man-in-the-middle (MitM) attack is when an attacker captures communications between two parties either to secretly eavesdrop or modify traffic traveling between the two unauthorized way. Attackers uses Man-in-the-middle attacks to steal login credentials or personal information or spy on the victim, or interrupt communications or corrupt the data.

Solution:-

- Use encryption protocols such as TLS, SSH, Google's QUIC are the best way to help protect against Man-in-the-middle attacks.
- For end-user awareness, encourage staff not to use open public Wi-Fi or free Wi-Fi offerings at public places as this is much easier to spoof than cell phone connections and use VPN to help ensure secure connections over internet.

5. Spyware:- Spyware attack refers to a software that spy on your browsing activities over the Internet, record keystrokes, and collects almost any type of data including your personal information such as credit/debit card or banking details, login IDs and passwords, PIN, etc.

Solution:-

- Change the setting of your computer like Disable the autorun feature.
- Don't use free adware or advertising supported software
- be careful of popup ads, unwanted and those shouting about awards
- Never download any attachments in emails from unknown or unauthorized senders.
- Use Browser Sandbox protection
- Keep your OS and other software like antivirus updated.
- Use a multilayered antivirus solution or onion security model.

6. SSL/TLS Vulnerabilities (SSL Renegotiation attack):- This attack is happened by exploit SSL 3.0 and all versions of TLS. Attacker hijacks HTTPs connection to add plaintext (readable text) into the conversion. While doing secure online transaction, client starts with SSL handshaking process. At that time attacker blocks the request (SSL handshaking request) and captures those packets. Then attacker initiates new session and complete the SSL handshaking process. After completion of SSL handshaking process, attacker asks to the server to credit money to his account during banking transaction. Server asks for renegotiations. Now those block packets of victim will be sent to the server which will be the new SSL handshake over the session that previously established connection.

Solution:-

- Change the settings like disable renegotiation on server sides or client-server has to verify about previously happened handshaking.

CONCLUSION:

From this research paper it has been found that there are multiple types of attacks that occurs over digital payment now a days, we have studied on some digital payment attacks and found some important solutions.

There are some important solution that has been followed by every users like implementing firewall system, install antivirus and update it regularly, don't use free Wi-Fi, keep strong password and change password frequently, don't share your OTP with others, use SSL/TLS based websites, etc.

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ARTIFICIAL INTELLIGENCE IN EDUCATION

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Abstract: *The purpose of this paper is to investigate the job of Artificial intelligence and its applications (AI) in Education. Artificial intelligence is changing each area of society and the education area is no exemption. Innovation has constrained numerous nations to execute the utilization of innovation in the educational field. One might say that the fate of schooling is combined with innovations and their headways. Further developed machines will open new open doors for the education field and will address the new difficulties more effectively. The AI area has been drawing consideration among financial specialists, political investigators, military consultants, security specialists, and instruction. Artificial intelligence applications give the arrangement in numerous ways to the remarkable ascent of present day challenges, which make troubles in admittance to teaching and learning. Also the education field ought to likewise accept the cutting edge techniques for instructing and the vital innovation.*

Key Words: *Artificial Intelligence, Education, Remote Learning,*

INTRODUCTION:

Education is one the most fundamental areas of society. It is connected with all of the different areas and its effect on them is considerable. Because of this importance, education is irreplaceable for all coteries of society past any obstacles. For instance, the test looked by the schooling area during COVID-19 has been clear, and requests to quite a large number scientists. However, the cultural difficulties are not restricted to such pandemics as some are continuously present; admittance to schooling, challenges in arriving at genuine study halls, and monetary issues, are some of them. There are and will be numerous answers for the issues. Education field need to embrace AI advancements as a need of the day and education.

Concept

Artificial intelligence (AI) makes it possible for machines to learn from experience, adjust to new inputs and perform human-like tasks. Most of the AI examples are like that from chess-playing computers to self-driving cars. They all are relying heavily on deep learning and natural language processing. Using these technologies, computers can be trained to accomplish specific tasks by processing large amounts of data and recognizing patterns in the data.[1]

Artificial Intelligence History

Since the development of the digital computer in the 1940s, it has been demonstrated that computers can be programmed to carry out very complex tasks—as, for example, discovering proofs for mathematical theorems or playing chess—with great proficiency. Still, despite continuing advances in computer processing

speed and memory capacity, there are as yet no programs that can match human flexibility over wider domains or in tasks requiring much everyday knowledge. On the other hand, some programs have attained the performance levels of human experts and professionals in performing certain specific tasks, so that artificial intelligence in this limited sense is found in applications as diverse as medical diagnosis, computer search engines, and voice or handwriting recognition[2].

The term artificial intelligence was coined in 1956, but AI has become more popular today thanks to increased data volumes, advanced algorithms, and improvements in computing power and storage. Early AI research in the 1950s explored topics like problem solving and symbolic methods. In the 1960s, the US Department of Defense took interest in this type of work and began training computers to mimic basic human reasoning. AI has evolved to provide many specific benefits in every industry. Keep reading for modern examples of artificial intelligence in health care, retail and more.

Definition

Artificial intelligence (AI), the ability of a digital computer or computer-controlled robot to perform tasks commonly associated with intelligent beings. The term is frequently applied to the project of developing systems endowed with the intellectual processes characteristic of humans, such as the ability to reason, discover meaning, generalize, or learn from past experience.

The Role of Artificial Intelligence in Education

The use of artificial intelligence (AI) in the classroom often brings up images of robots teaching children. Students are interacting with soft-voiced software to get things done. Software's and machines replacing teachers and educators. Current developments contain a little of all of these stereotypes, but in ways that benefit both students and teachers and make education a lot more responsive to everyone's needs. Analysts forecast the Artificial Intelligence Market all over the world in Education Sector is growing rapidly. Today's students will work in a future where AI is the reality, so it's critical that educators incorporate and familiarize students with the technology.

To better understand the future of AI in the classroom and how it will help teachers and students alike, it is important to see how AI-based education technology is being used in schools and educational institutions right now.

Remote Learning Is a Challenge

The pandemic caught everyone unprepared — especially teachers. Keeping students engaged is difficult when all you have to work with is a screen. A solution to this is the use of Rev Zoom Live Captions to accurately convert speech into text. The high degree of accuracy of the AI-powered captioning service increases accessibility and makes screen content easier to understand. This is particularly important with students who are deaf or hard-of-hearing, when internet connection speeds are not equally great for everyone on a Zoom call, or when not everyone shares the same first language.

AI in Education is Already Here

The use of speech-to-text technology and AI powered learning platforms helps enrich students' learning and can make the teachers' job much easier. The real benefits of using artificial intelligence in the classroom, however, lie in the very near future of education. The developments we are likely to see revolve around the core capabilities offered by artificial intelligence:

- Personalization
- Automation
- Adaptation

The Future of Artificial Intelligence in Education

The classroom of the future will likely employ artificial intelligence to better understand and personalize learning for every single student. In a 2015 interview, Bill Gates explained that his Bill and Melinda Gates Foundation had invested nearly a quarter of a billion dollars to fund the development of personalized learning technology.

Teachers, in the past, employed a one-size-fits-all approach to education. Lack of resources and the need to meet specific learning targets by set dates made it necessary to teach to the middle. This ignored the students who outperformed their classmates, and those who were slower to grasp the material.

Artificial intelligence software that learns and adapts to each student's individual needs, however, offers the opportunity for teachers to help exactly where they are needed and it will tailor the learning experience so that no student gets left behind. This is the true personalized approach to learning.

Automation, on the other hand, focuses on making difficult tasks easy for both students and teachers. Students can benefit from using AI technology to make some learning tasks easier. Translating languages in real time, for example, makes knowledge more accessible for students globally. It also helps accelerate comprehension for students learning a second language.

Teachers can benefit from automation with the introduction of automatic grading software that will free up valuable time currently spent marking student papers. Intelligent teaching assistants that can automate some Q & A tasks teachers perform will allow students to access help whenever they need it without soaking up valuable teacher time.

The true benefit of using artificial intelligence in a learning environment is the ability to adapt to changing circumstances. Rev Live Captions are just one real-life example of how AI can help institutions quickly adapt to a developing educational need. Such solutions can help improve student engagement during remote learning and even provide post-meeting transcripts for additional study-aid material. In the future, education will be faster paced and educational needs much more varied. Recognizing trends before they take hold and adapting quickly is an area in which artificial intelligence can be of huge help.

The educational institution of the future will be able to change its curriculum when necessary. Its students will benefit from supplementary teaching technologies without adding extra burdens on teachers, and teachers will be able to use their time and skills more creatively.

The educational technology (EdTech) space has included AI-powered solutions, but schools and colleges have been slow to embrace the technologies until the pandemic forced the hands of school boards and school budget professionals globally. Post-2020, 86% of educators surveyed by edtech company Promethean said technology, including AI, should be a core component of education.

There are several benefits of using AI in education for student and teacher as a smart education technology:

- Personalized learning programs adapted to each student's ability and goals
- On-demand tutoring via AI chatbots and software-driven tutors
- Automation that can cut through bureaucratic red tape — for example, automated chatbots that can answer frequently asked questions
- 24/7 access to learning from anywhere

- Time-management benefits for teachers, due to smart automation of tedious, time-consuming tasks, like record-keeping

AI in education- examples

1. Gradescope

Students upload assignments to Gradescope, and the platform sorts and groups the answers and assigns grades. The application of AI reduces grading time by up to 70%.

2. Content Technologies, Inc. (CTI)

CTI is a prominent AI reach and development company that focuses on customized education content by applying deep learning AI techniques. With CTI's software, you can create textbooks, study guides, and multiple-choice tests based on course materials, textbooks, and other resources. Cram101 synthesizes textbooks into nuggets of information.

3. Brainly

Brainly is an online space that offers a supportive message board setting for peer-to-peer learning and homework help — the site's motto is, "For students, by students." Brainly allows students to ask questions, find study partners, and collaborate collaboratively with one another. While human moderators verify questions and answers, machine learning algorithms filter out spam and low-quality content. Brainly also developed a machine learning approach to match students based on skill sets. For example, a student who has correctly answered advanced algebra questions could be matched with a student who needs assistance with math assignment.

4. Thinkster Math

Thinkster Math applies machine learning and AI to analyze student achievement on math problems. As students solve problems through the app, it tracks each step and then delivers progress reports about how students handled various skills, like long division or multiplication. Thinkster Math is used in classrooms and as an online tool that matches math tutors to students to create personalized learning programs based on student strengths and challenges.

5. Duolingo

Duolingo is aimed at a broader audience than many other edtech tools.The language-learning app uses AI to help anyone progressively build foreign language skills. As language learners work through various mini-quizzes and other testing tools, Duolingo adapts and evolves as their skill levels increase.

AI already in Education

Currently, AI is used in many different ecosystems, such as hospitals, factories and scientific laboratories, but the most prominent use is in business. Most of our latest services are integrated with AI, from super-fast food delivery apps to responsive cab drivers. But, the concept of AI in schools is often overlooked. It is usually thought of as replacing teachers.

Conclusion :

Artificial Intelligence has affected numerous areas and schooling is one of them. It is a contemporary strategy for coaching or instructing and realizing, which can address and resolve many issues connected with learning. It can resolve issues, like substance availability, instructor lack where an understudy can learn without pressure or affecting others. Artificial intelligence execution and reception is unavoidable in the schooling area. Man-made intelligence advances are not restricted to savvy getting the hang of, coaching frameworks, and social robots; there are a large number other keen advancements, like virtual facilitator, web based learning conditions, learning the board frameworks, and learning examination, which additionally contribute fundamentally to the area.

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A STUDY OF DIGITAL PAYMENT

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Abstract: *IT (Information Technology) has revolutionized many aspects of our lives, most notably providing an easy way to make digital payments. During the Demonetization period, the Indian government forced people to conduct all commercial transactions digitally, either directly or indirectly. The Indian market has accepted digital payments as a result of huge technology breakthroughs in smart phones and simple internet access. The percentage of digital payments made through alternative methods is likewise rising at a rapid rate. The goal of this research is to learn about the many sorts of digital payment transactions that ordinary people utilise in their daily lives. This research relies heavily on secondary data. The results show that the digital revolution has made cashless transactions simple. As a result, a total of 4018 billion was transacted using mobile banking in 2015-2016, up from 60 billion in 2012-13. Mobile networks, the Internet, and electricity are all boosting the reach of digital payments to more rural locations. As a result, it is safe to assume that the future transaction system will be cashless.*

Key Words: *Digital Payments, Demonetization, Digital Revolution.*

INTRODUCTION:

Digital payment is a type of payment that is done using electronic means. Both the payer and the payee utilise digital channels to send and receive money in digital payments. Electronic payment is another name for it. The digital payments do not need hard cash (currency notes). Online transactions are used to accomplish all digital payment transactions. It's a quick and simple way to make a payment. Digital payment methods are often easy to make, more convenient and provide customers the flexibility to make payments from anywhere and at anytime. These are a good alternative to traditional methods of payment and speed up transaction cycles. Post demonetization, people slowly started embracing digital payments and even small time merchants and shop owners started accepting payments through the digital mode.

A cashless society is an economic state in which financial transactions are not conducted with money in the form of physical bank notes or coins, but rather with crypto currency rather than digital currency. The digital payment system has now become an indispensable component of banking transactions. Digitalization is necessary for the country because it is necessary to develop the financial sector in accordance with modern-day requirements and to compete with developing countries. The traditional system is being phased out in favour of a digital one. Cheques, withdrawals, draughts, money orders, letters of credit, and trip cheques are

examples of classic payment methods. why There are various reasons why payment systems are evolving towards electronic payment systems employing computers and the internet.

LITERATURE REVIEW:

OBJECTIVES:

1.To learn about the types of digital payment transactions

2.To make appropriate recommendations for making digital payments as simple and convenient as possible.

MATERIALS:

The research is based on secondary information. The resources were gathered from books, journals, newspapers, and relevant websites

DISCUSSION:

Defination:

Digital Payment

A digital payment, sometimes called an electronic payment, is the transfer of value from one payment account to another using a digital device such as a mobile phone, POS (Point of Sales) or computer, a digital channel communications such as mobile wireless data or SWIFT (Society for the Worldwide Interbank Financial Telecommunication). This definition includes payments made with bank transfers, mobile money, and payment cards including credit, debit and prepaid cards.

Types of Digital Payment

Banking cards: Cards are one of the most extensively used payment methods, offering a variety of features and benefits such as payment security, convenience, and so on. Debit/credit or prepaid banking cards have the advantage of being able to be used for various sorts of digital payments. To make a cashless payment, customers can keep card information in digital payment apps or mobile wallets. Visa, Rupay, and MasterCard, among others, are some of the most reputable and well-known card payment systems. Banking cards can be used for online shopping, digital payment apps, point-of-sale machines, and internet transactions, among other things.

UPI : stands for Unified Payments Interface, and it is a form of interoperable payment system that allows any client with any bank account to send and receive money via a UPI-based app. The service allows a user to link multiple bank accounts to a UPI app on their smartphone, allowing them to seamlessly conduct financial transfers and collect requests 24 hours a day, 365 days a year. UPI's key benefit is that it allows users to send money without a bank account or an IFSC number. All you'll need is a Virtual Payment Address to get started (VPA). There are numerous UPI apps available on the market, and they are compatible with both Android and iOS devices. To use the service, you must have a valid bank account and a valid email address.

Mobile banking is a service provided by a bank or other financial institution that allows its customers to conduct different types of financial remote transactions using a mobile device such as a phone or tablet It does so by utilising software, commonly referred to as an app, provided by banks or financial institutions. Each bank offers its own mobile banking app for the Android, Windows, and IOS mobile platforms (s). SMS was used for the first mobile banking services, which became known as SMS banking. With the introduction of smart phones with Wireless Application Protocol (WAP) support that enabled the use of the mobile web in 1999, the first European banks began to offer mobile banking to their customers on this platform. Mobile

banking is also referred to as M-banking or SMS banking. Mobile banking transactions may include obtaining account balances and lists of recent transactions, electronic bill payments, and other services.

A Digital wallet is a way to carry cash in digital format. Credit card or debit card information should be linked to digital wallet application or moneycan be transferred in online to mobile wallet. Instead of using physical plastic card to make purchases, it can be paid through smartphone, tablet, or smart watch.The Services offered by Digital Wallets are Balance Enquiry, Passbook/ Transaction history, Add money, Accept Money, Pay money etc.Digital wallets are composed of both digital wallet devices and digital wallet systems.A mobile wallet is simply the digital wallet on the mobile handset. Presently there are further explorations for smart phones with digital wallet capabilities, such as the Samsung Galaxy series and the Google Nexussmart phones utilizing Google's Android operating system and the Apple Inc.iPhone 6 and iPhone 6 Plus. Most banks have their e-wallets and some private companies. e.g. Paytm, Freecharge, Mobikwik, Oxigen, mRuppee, Airtel Money, Jio Money, SBI Buddy, itz Cash, Citrus Pay, Vodafone M-Pesa, Axis Bank Lime, ICICI Pockets, SpeedPay etc.

A point of sale (PoS) is a location where purchases are made. It allows PoS holders to receive money from their customers via swap and eliminates the need to go to the bank for buy and sale transactions. Retailers define a point of sale (PoS) as the location where a customer completes a transaction, such as a checkout counter. However, it necessitates the use of a GPS device, as well as an internet connection and a merchant's bank account

Internet banking, often known as online banking, e-banking, or virtual banking, is an electronic payment system that allows bank customers to conduct transactions using the bank's website using their ID and password.

National Electronic Funds Transfer is a nationwide payment system that allows funds to be transferred from any bank or branch to any other bank. Individual businesses and corporations can use the system to electronically transfer funds from any bank branch to any individual, firm, or corporation with an account at another bank branch in the country.

RECOMMENDATIONS:

1.Government can assure the public that the operation of digital payment transactions is free of transaction costs, allowing customers of various transactions to make purchases online. The government can assure the public that the operation of digital payment transactions is free of transaction costs, allowing customers of various transactions to make purchases online.

2.The government can provide ongoing media coverage of the benefits of digital payments to society and individuals through television news/shows, radio, social media, and newspapers/magazines.

3.Customers must be able to adhere to the terms and conditions of digital payment methods, promptly notify the issuer of any loss or theft of the Electronic Payment Instrument (EPI), and maintain track of their balance, particularly after each transaction.

CONCLUSION:

The digital payment system is simple to use for both customers and bank officers, and there are various options accessible in India's financial system, yet a big number of individuals in India are unaware of how to utilise it. Because Indians have a poor degree of digital literacy, the digital payment system is not fully established and disseminated across the country. The use of the digital payment system is influenced by societal and infrastructure barriers. However, mobile banking is growing increasingly popular in India due to its ease of use and availability at all times. It is also necessary to raise public awareness about digital literacy.

Risk and security are other concerns. Digital payments have clearly become a reality and will continue to be so in the future. We'll also watch how payment methods migrate from real cash to digital payment services in the future years. However, before this change, we will see a slew of new trends emerge and fade, depending on their utility and security. Current trends and technology are defining our future payment ways, and many of the aforementioned trends will play a significant role in furthering payment system development

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A COMPARATIVE STUDY IN DOMESTIC PRODUCTION OF EDIBLE OILSEEDS AND IMPORTS OF EDIBLE OIL IN INDIA

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Abstract: *India is the leading importer of edible oil in the world. The growing demand for edible oil is caused by increase in per capita income, population growth, changing food habits and switch over form traditional edible oils to other refined edible oils. At the same time domestic production of edible oilseeds continuously reduced for the past four decades. It is observed from the analysis that growth rate of import is closely associated with domestic production of edible oilseeds. Decreased in domestic production is caused by continuous fall in the area under cultivation of oilseeds like groundnut, sesame, rapeseed-mustard and sunflower. Introducing the improved varieties of oilseeds, effective pest control measures and new production technologies are necessary to increase the domestic production.*

Key Words*: Oilseeds, Domestic Production, Area, Yield and Imports of Edible Oil, Nine major oilseeds.*

INTRODUCTION:

Edible oilseeds are important crops next to food grains and other cash crops in Indian agriculture sector. India had world's twenty percent of oilseeds producing area. In terms of production India contributes 10 percent of the world oilseeds and has world's fourth largest edible oil market (Viswanathan and Immanuelraj, 2017) after USA, China, and Brazil. At the time of 'Yellow Revolution' in India, the cropping pattern shows that area under coarse cereals was replaced by oilseeds and pulses (Gulati, 1999). Out of total cropped area in India around 14 percent is cultivated with oilseeds. The growing demand for edible oil is caused by not only increased in population but also increasing per capita income, standard of living and low productivity in domestic oilseeds production (Viswanathan and Immanuelraj, 2017, Dhinesh and Venkateshwaran, 2010, Sudhakarababu and Hedge, 2011). The growing demand for edible oil makes India one of the world's largest importer. In the period 1990s import helps to meets half of the domestic demand (Vijay Paul Sharma, 2017). The continuous demand for edible oil makes this sector heavily dependence on imports. This makes an important concern among Indian Policy makers. As a result of this, the Indian Cabinet approved the new policy 'National Mission on Edible Oils-Oil Palm (NMEO-OP)' with the investment of Rs. 11,040 crores to promote the domestic production of palm oil in the next five years.

LITERATURE REVIEW:

An assessment of the domestic production of oilseeds and its relation with import of edible oil is a necessary area of research in the current situation. Reviewed literature explains presents status of domestic production and the causes for growing import of edible oil in India. Before trade liberalisation import of

edible oil and oilseeds are managed by the State Trading Corporation (STC) and distributed through Public Distribution System (Jayanti Ghanekar (2001). By the mid 1980s, the heavy import of edible oil increased (Vijay Paul Sharma, 2017:2) the pressure on the Balance of Payment (Ramesh et al. 2004). This results import restriction on edible oil and programmes were introduced to expand area under cultivation, production and yield of oilseeds in the mid of 1980s. Muhamad Ali et al (2009) study results that the import of edible oil negatively affects the balance of payment. They found inverse relationship between import of edible oil and food expenditure.

India has diverse agro-climatic conditions which are favourable to grow nine oilseeds crops. Out of which seven are edible oilseeds viz. groundnut, rapeseed-mustard, soybean, sunflower, sesame, safflower and niger seeds. The remaining two are castor and linseed mainly used for non-edible purposes. India has the position of world's largest producer of groundnuts, sesame, linseed and castor seeds (Viswanatha adn Immanuelraj, 2017). The edible oilseeds contribute 95 percent from total oilseeds production. The remaining five percent are non edible oilseeds.

The groundnut cultivation originated in South America (Vara et al., 2011). It was introduced in India during the 16th century (Badami, 1936). Now India is fifth largest vegetable oil economy in the world after China, Brazil and Argentina (Chandra Mohan, 2017). His study reveals that groundnut production performance in India has improved in recent years compare with world economies, though its production performance in India is very slow. This is due to non-remunerative price which forces the farmers to shift from groundnut cultivation in India. Groundnut is the important vegetable oil in India and important cash crop (Madhusudhana, 2013) for the farmers. Cynthia et al., (2012) states that slow down in groundnut production is caused by the inefficiencies in production and processing of groundnut oilseeds. Ajay Kumar et al., (2017) study disclose that cropped area of groundnut and sesame crops are declined and cotton crops also comes down and yield of these crops subsided at considerable rate between the period of 1971 to 2013.

The sunflower oilseed is originated in North America. Sunflower oilseed is cultivated all over the world. Most of its products are commercialized for edible purpose as well as livestock feed (Yegorov et al., 2019). It was introduced in India as an oilseed in 1965. This oilseed was started to grown as a commercial crop from 1975-76. This oilseeds is a drought tolerant crop (Norwood, 1999; Mündel, 2009) therefore, adaptation of this crop to different climate and soil conditions has enhanced its cultivation (Forleo et al., 2018). Karnataka is found to be the second largest dry-land in the country next to Rajasthan (Khan, 2013). This made Karnataka on the top in sunflower cultivation in the country.

Sesame is India's one of the ancient and oldest oilseed. It is cultivated as one of the cash crop by small and marginal farmers. It is widely grown in Africa and Asia. Since sesame oil seed has rich nutritional value and the sesasmum products are used for rituals in India, it has received very little attention among researchers, industrialist and policy makers (Fuller 2003, Komivi et al., 2017). Cosmas Wacal et al., (2021), study reveals that in Uganda, the potential production of oilseeds has not been fully utilised. The reduction in production of sesame oilseed crop is caused by lack of pest and diseases control measures, loss of soil fertility, climatic factors and poor yielding varieties and lack of access to credit facilities.

OBJECTIVES:

The present study aims to capture the trend in domestic supply of edible oilseeds and import of edible oil in India during the periods of 1981-2021.

Hypothesis

The literature reviewed exhibits that increasing imports of edible oil is mainly due to the increasing standard of living, urbanisation, increasing per capita income and changes in consumption habits. Therefore, in this study, it is assumed that there is no relation between the trend in imports of edible oil and domestic production of edible oil seeds in India.

METHOD:

The present study attempts to examine growth performance of oilseeds production and import of edible oil. To capture major oil seeds producing state performance, the states are grouped as eastern zone, southern zone, central zone and western zone. The cropping pattern among the oilseeds and its impact on imports of edible oil is observed in the study. There are nine major oilseeds cultivated in India among them seven are edible oilseeds and two are non-edible oil seeds. During 1980s production of groundnut alone accounted for 52 percent and in 2010-2020 soybean, rapeseed-mustard and groundnut accounted nearly 90 percent from total oilseeds production. At the same time average import of edible oil in 1980s was around 11 lakh tonnes and it was increased to around 124 lakh tonnes in 2011-2020. The study is based on secondary data collected from Ministry of Agricultural Statistics and other website sources. The study is based on the period from 1980-81 to 2019-20.

The performance of oilseeds market is measured based on the trend line movements and growth rate. The study estimated decade-wise compound growth rate of import of edible oil and domestic production in terms of area (in lakh hectares), production (in lakh tonnes) and yield (in kilogram per hectare) of oilseeds for the periods of 1980-81 to 2019-20 based on the availability of data. The compound growth rate (CGR) was measured using the formula

$Y_t = Y0\ (1+r)^t$

Taking log on both side we will get

Log Yt = log Y0 + t log(1+r)

Log Yt = a+bt

a = log Y0

b = log (1+r) where Yt = area/production/ yield ; t = time in years and b = regression coefficient.

Therefore, percentage of growth rate = (Anti log b-i) x 100

Further, to fit trend line index values calculated for area, production, yield and imports of edible oil in India using the following formula.

Index y = current value/ base value x 100.

The coefficient of variance (CV) was applied to examine the stability in production of oilseeds and imports of edible oil in India.

CV = SD/Mean x 100.

A multiple regression analysis is used in order to identify the relation between imports of edible oil and domestic production of edible oilseeds in India. The domestic production of oilseeds are considered as influencing factor of imports and a linear equation is framed to find out the relation between dependent and independent variables.

$Y_t = \beta_1 + \beta_2X_2 + \beta_3X_3 + \beta_3X_3 + \beta_4X_4 + \beta_5X_5 + \beta_6X_6 + \beta_7X_7 + \beta_8X_8 + \beta_9X_9 + \beta_{10}X_{10}$

Y_t = imports of edible oil form 1981-2020 is the dependent variable. X 's are the independent variables viz., X_2 Oilseeds production in karif season, X_3 oilseeds production in rabi season, X_4 domestic production of groundnut, X_5 niger seeds, X_6 rapeseed-mustard, X_7 safflower, X_8 sesame, X_9 soybean and X_{10} sunflower. The above variables are taken to find out which is most closely associated with imports of edible oil. The best fit equation taken for the analysis.

DISCUSSION:

Comparing the Growth Performance of Imports of Edible Oil in India with Domestic Production of Edible Oilseeds in India

The domestic production of edible oilseeds in terms of area, production and yield is compared with imports of edible oil in India for the periods from 1981-2020. The last four decades average area, production and yield of oilseeds recorded maximum of around 239 lakh hectares, 210 lakh tonnes and 857 kg per hectare. During the period from 1981-2020 CGR for area, production and yield of oilseeds was 1.9 percent, 3 percent and 1.9 percent. From the fig.1 it is observed that the imports were gradually increased during the period of mid 1980s, this results pressure on Balance of payment (Vijay Paul Sharma, 2017, and Ramesh et al., 2004).

Therefore, to reduce the imports of edible oil the Government of India launched 'Yellow Revolution' in 1986-87 to increase domestic production of edible oilseeds. This policy helped to reduce imports of edible oil drastically between the years of 1988 to 1995. This is observed in the figure 1. From 1995 onwards the imports of edible oil steadily moving towards upwards up to 2020. The decadal-wise analysis of domestic production of oilseeds shows positive trend from 1981-2010. During the period of 2011-20 the domestic production recorded a negative growth rate in terms of area, production and yield. This reveals that there was not much improvement in area under cultivation , production and yield of oilseeds. On the other side the CGR of the imports of edible oil was increased at the rate of 10.10 percent for the same period.

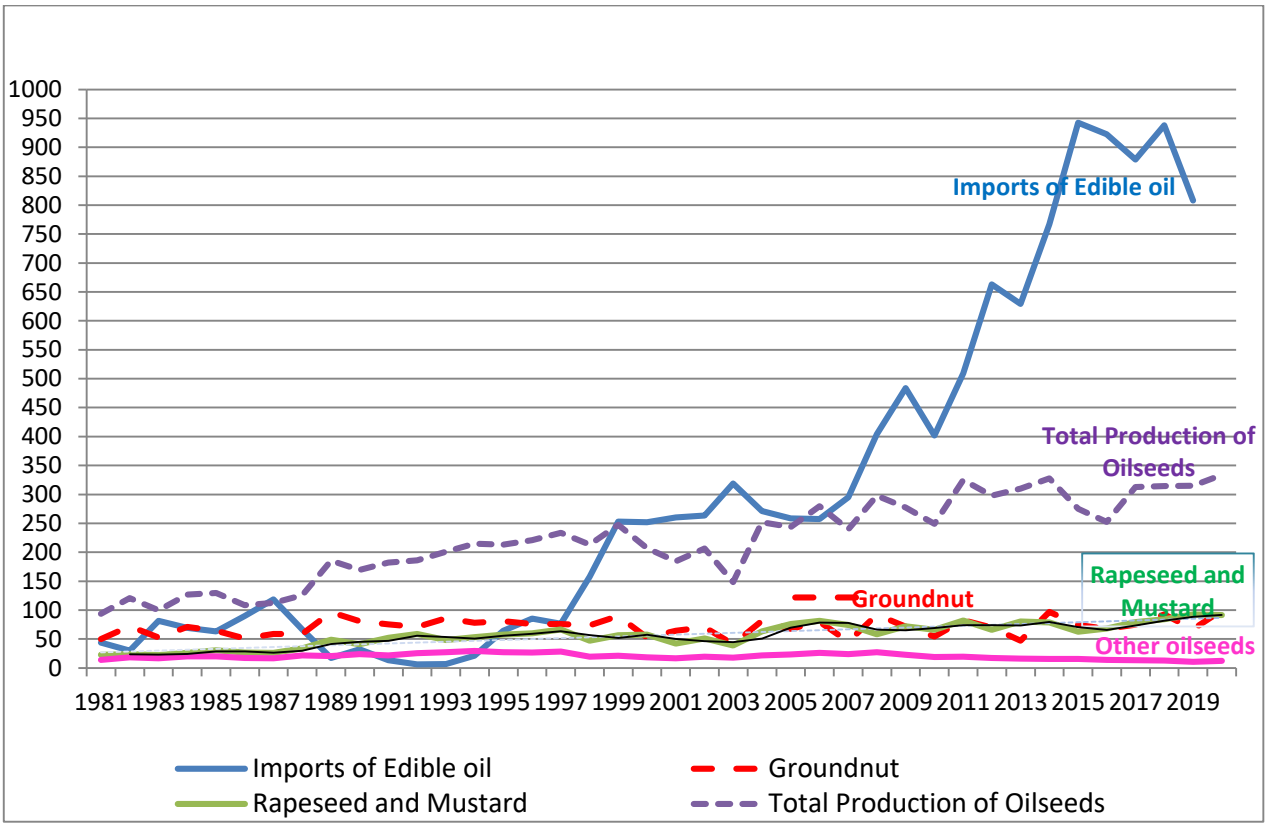

Fig.1 A Comparison of Import of Edible oil and Domestic Production of Edible Oilseeds (in Lakh Tonnes)

Season-wise Performance of Oilseeds Production in India

Oilseeds are cultivated in two seasons in India viz. karif and rabi. The karif season includes the months of January to June and the rabi season includes the months of July to December. The variation in trend of oilseeds production has been correlated with area and productivity of oilseeds in different seasons. It is observed from table 1 that the domestic production of edible oilseeds recorded significant positive growth in karif season. It is observed from table 1 that, in karif season instability in production and area under cultivation was larger than the in rabi season. The average production in karif was 66.36 lakkh tonnes with the positive CGR of 2.9 percent in the period of 1981-1990. This was continued for the next two decades with the production of 124.61 and 149.99 lakh tonnes. The production of oilseeds in this period shows positive CGR of 6.2 percent and 5.2 percent. During the period of 2011-2020 the production was 205 lakh tonnes but the growth rate was negative. During this period the imports of edible oil is increased to the peak. The overall performance of domestic production of oilseeds in terms of yield for the four decades ranges around 289 kg per hectare to 1100 kg per hectare. This is due to the steps taken by the technological mission on oilseeds and other oilseeds development programmes.

The production of oilseeds in rabi season is comparatively less than the karif season. But the yield was larger than the karif season which shows low instability in yield. This is due the climatic factors like

humidity and low temperature helps to increase the yield per hectare. It is observed in table 1 that during the period of 1981-1990, area, production and yield of oilseeds in the rabi season was 77.51 lakh hectares, 53.51 lakh tonnes and 686.7 kg per hectare with the positive CGR of 1.3 percent, 3 percent and 3 percent. This positive trend continues to till 2010 and it turns to negative growth rate in area and production during the period of 2011-2020 with 2.9 percent, and 2 percent. This is comparatively less than in karif season. Therefore, it is suggested that the requirement of the long-term policies to increase area and production in rabi season.

Table -1

Season-wise Area, Production and Yield of Oilseeds and Import of Edible Oil in India

Seasons	Production of Oilseeds	1981-1990			1991-2000			2001-2010			2011-2020			1981-2020		
		Mean	CV	CGR (%)	Mean	CV	CGR (%)	Mean	CV	CAGR (%)	Mean	CV	CGR (%)	Mean	CV	CGR (%)
Karif	Area	111.82	6.89	2.1*	153.97	3.89	1.5	166.15	8.24	2.5	184.22	2.57	0.4	159.67	24.08	1.9*
	Production	66.36	22.43	2.9	124.61	14.64	6.2*	149.99	20.82	5.2	205.48	9.03	-2	136.51	39.65	3.7*
	Yield	588.8	15.75	2.3	807.6	12.70	1.2	897.2	16.47	2.6	1100.43	8.85	-2.4	838	24.39	1.9*
Rabi	Area	77.51	7.37	1.3	102.32	4.50	-0.7	86.51	13.63	0.1	78.15	7.35	-2.9	80.67	31.39	-3.6*
	Production	53.51	17.07	3	87.76	8.04	1.3	88.12	18.73	10.3*	101.19	8.39	-2	82.67	25.71	2*
	Yield	686.7	10.68	3*	888.8	5.41	2.9	1012.3	8.60	2.6*	1199	4.51	0.9	939	20.41	1.7*
Total	Area	194.38	8.28	2.4*	256.30	3.29	0.2	252.67	8.95	2.4*	265.61	2.86	-0.6	159.68	24.08	1.9*
	Production	119.87	19.57	4.4*	212.36	8.55	2.2	238.10	18.35	5.1*	306	8.45	-2	219.18	33.24	3*
	Yield	628.7	12.92	2.6	828.3	7.21	2	936.2	12.54	2.6	1108.57	6.73	-1.4	877.15	22.45	1.9*
Imports	**Quantity in lakh tonnes**	**11.29**	**43.70**	**-3.4**	**11.89**	**105.10**	**41.70***	**50.86**	**24.04**	**5.50**	**123.85**	**24.11**	**8.40***	**49.47**	**99.16**	**10.10***

Source: Computed from Secondary data; * - Significant at 5 percent level.

Source: Computed from Secondary data; * - Significant at 5 percent level.

Zone-wise Contribution of Oilseeds Production in India

Oilseeds are the one of the important assured revenue generating crop for small and marginal farmers in India. During 1990s, India attained self-sufficiency in edible oilseeds production which is called as yellow revolution, but it is sustained only for short period. Among the states of India there are twelve major states alone contributing more than 90 percent of oilseeds. These states are zone-wise classified for analysis purposes. They are eastern zone comprises Bihar, Orissa and West Bengal. The central zone includes Chhattisgarh, Uttar Pradesh and Madhya Pradesh. The southern zone comprises the major states of Andhra Pradesh, Karnataka and Tamil Nadu and the western zone includes Gujarat, Maharashtra and Rajasthan.

Table -2

Zone-wise Analysis of States Average Contribution of Edible oilseeds Production

During the period from 1981-90 to 2011-18

Period		East Zone	CGR	Central Zone	CGR	South Zone	CGR	West Zone	CGR	Total	India
1981 - 1990	Area	1611.3 (8.29)	2.98	5091.0 (26.19)	-0.80	5316.0 (27.35)	5.43	6441.4 (33.14)	5.03	18459.6 (94.97)	19437.58 (100)
	Production	1073.8 (8.47)	4.99	2620.9 (20.67)	3.96	3906.2 (30.81)	3.32	4256.4 (33.57)	33.52	11857.3 (93.51)	12679.8 (100)
1991-2000	Area	1316.0 (5.13)	-5.10	7053.4 (27.52)	1.52	6742.7 (26.31)	-2.15	9251.9 (36.10)	0.59	24363.9 (95.06)	25629.6 (100)
	Production	911.8 (4.29)	-6.48	5877.1 (27.67)	3.21	5418.0 (25.51)	-1.96	7781.0 (36.64)	1.96	19987.9 (94.12)	21236.47 (100)
2001-2010	Area	1098.0 (4.35)	0.28	6628.1 (26.23)	-0.37	5279.4 (20.89)	-2.71	10016.8 (39.64)	3.33	23022.2 (91.12)	25267 (100)
	Production	796.8 (4.53)	2.80	5644.6 (32.12)	1.74	3989.3 (22.70)	-4.95	9631.0 (32.23)	6.48	20061.7 (91.58)	17574.77 (100)
2011-18	Area	731.4 (5.28)	-2.65	3869.7 (27.96)	0.63	2930.0 (21.17)	-5.52	5340.7 (38.58)	-0.05	12871.7 (92.99)	13842.22 (100)
	Production	1126.6 (3.76)	-1.11	8610.9 (28.70)	1.31	3813.0 (12.71)	-8.41	15094.6 (50.31)	-0.36	28645 (95.48)	30000.39 (100)

Source; Computed from secondary data. Figures in brackets are percentage to total.

The zone-wise analysis helps to understand the reasons for declining trend in domestic production of oilseeds. It shows that western zone is the largest contributor followed by southern zone, central zone and eastern zone in production of edible oilseeds during the periods of 1981-90. After 1990s states contributions of oilseeds were reduced, this results steadily increasing imports of edible oil in India. Table 2 reveals that from 1991-2000 the southern zone area and production has increased but in terms of growth rate it was negative trend of 2.15 percent and 1.96 percent. This negative growth rate continued to 2011-18 with 5.52 percent and 8.41 percent. It is observed that the southern zone oilseeds production has drastically decreased when compare with other zones. Thus, raising import is closely associated with the negative growth rate of edible oilseeds production and area under cultivation of oilseeds in the southern states of Andhra Pradesh, Karnataka and Tamil Nadu.

The Crop-wise Performance of Oil Seeds Production in India

The seven major edible oil seeds are groundnut, niger, rapeseed-mustard, safflower, sesame, soybean and sunflower. Table-3 exhibits crop-wise performance of oilseeds production in India for the periods from 1981-2020. It has been divided as four decades for the analysis purposes. Groundnut and rapeseed-mustard are the major contributors to the total oilseeds production in India. During the period of 1981-1990 groundnut contribution was around 52 percent to the total oilseeds production followed by rapeseed-mustard 24 percent and soybean 7 percent with average contribution of 6564, 3023 and 910 lakh tonnes with the CV of 21.44 percent, 27.34 percent and 49.41 percent. In past three decades the percentage share of groundnut continuously dropped to around 36 percent, 28 percent and 24 percent.

Table 3 Production of Major Oilseeds in India During the Period of 1981-2020

Major Oil Seeds	1981-90		1991-2000		2001-2010		2011-2020	
	Production in tonnes	CV	Production in tonnes	CV	Production in tonnes	CV	Production in tonnes	CV
	Edible Oil Seeds							
Groundnut	6564.1 (51.59)	21.44	7583.6 (35.77)	12.47	6679.70 (28.09)	22.76	7264.33 (24.39)	19.14
Niger seed	161 (1.27)	14.47	168.9 (0.80)	12.15	1106 (4.65)	10.15	85.56 (0.29)	13.31
Rapeseed-Mustard	3023.1 (23.76)	27.34	5579.2 (26.32)	9.92	6224.90 (26.18)	2225	7597.87 (25.51)	39.27
Safflower	425.2 (3.34)	14.69	327.9 (1.55)	35.63	197.10 (0.83)	15.49	103.78 (0.35)	50.43
Sesame	560.5 (4.41)	16.03	580.4 (2.74)	15.98	635.70 (2.67)	15.40	756.08 (2.54)	10.01
Soyabeen	910.2 (7.15)	49.41	4832.3 (22.79)	33.88	7855.20 (33.03)	25.76	11774.5 (39.33)	14.77
Sunflower	350.7 (2.76)	49.29	1035.5 (4.88)	19.01	1045 (4.40)	26.52	448.63 (1.51)	42.75
	Non-Edible Oil Seeds							
Castor seed	338.9 (2.66)	31.6	750.9 (3.54)	13.83	854.10 (3.59)	24.04	1610.77 (5.41)	17.70
Linseed	388.7 (3.06)	12.43	290.7 (1.37)	11.09	178 (0.75)	9.53	148.11 (0.50)	38.40
Total oil seeds	12722.4 (100)	21.71	21199.4 (100)	8.85	23780.7 (100)	18.36	29789.67 (100)	13.18

Figures in brackets shows percentage to total

This can be observed in fig.2. The soybean occupies the second position in contribution of total oilseeds production with 23 percent, 33 percent and 39 percent in the periods of 1991-2000, 2001-2010 and 2011-2020. The rapeseed-mustard maintains a stable contribution of around 26 percent for the past four decades. The instability in production was high in production of sunflower oilseed. It was around 49 percent in 1981-90 and 43 percent in 2011-2020.

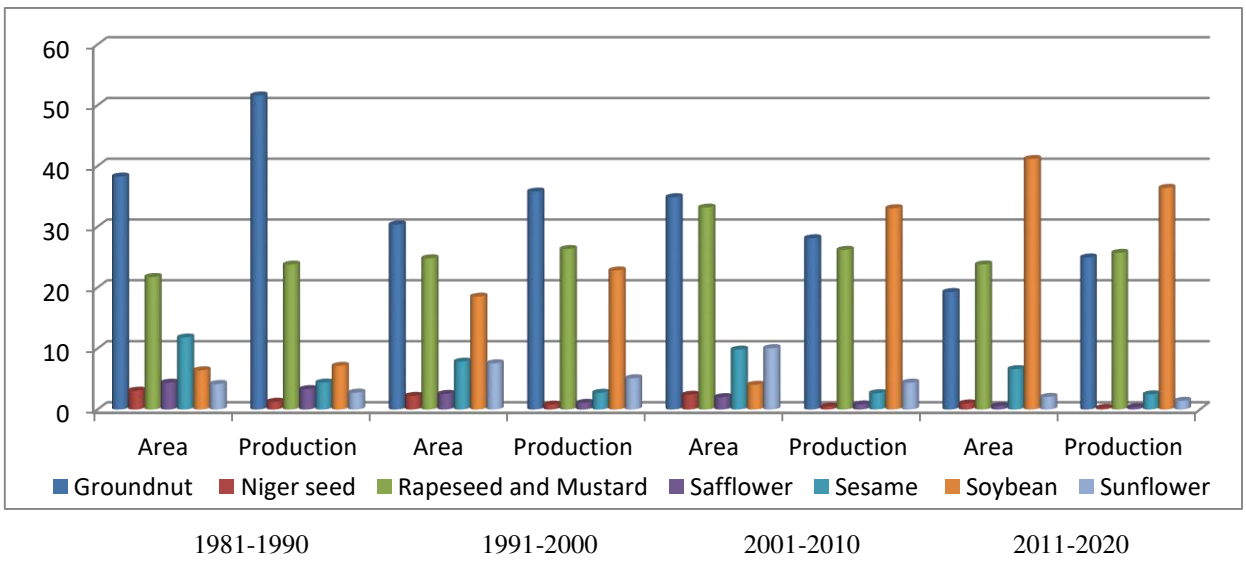

Fig.2 Trend in Share of Edible Oilseeds from Production and Area of Total Oilseeds

Major Edible Oilseeds Growth Performance

Table-4 shows that the CGR of major edible oilseeds in terms of area under cultivation, production and yield. During the period of 1981-90, growth performance of in terms of area and production highest CGR is recorded by sunflower (25.7 percent and 21.2 percent), followed by soybean (17.5 percent and 18.3 percent), rapeseed-mustard (1.9 percent and 7.7 percent) and groundnut (1.6 percent and 3.3 percent). There was a different trend observed in terms of yield, the better CGR was recorded by rapeseed-mustard (5.2 percent), sesame (3.7 percent) and groundnut (2.1 percent) whereas, yield of sunflower recorded negative growth rate of 3.6 percent. It is observed from table 4 for the past three decades soybean and rapeseed-mustard are recorded positive growth trend in terms of area under cultivation, production. Groundnut, sesame and sunflower shows positive growth trend in terms of production and negative growth trend in terms of area under cultivation. Yield of major oilseeds shows positive trend for the past four decades.

Table -4 Major Edible Oilseeds Growth Performance

(in percentage)

Period		Compound Growth Rate						
		Groundnut	Niger	Rapeseed &Mustard	Safflower	Sesame	Soybean	Sunflower
1981 to 1990	Area	1.6	1	1.9	2.3	-0.6	17.5	25.7
	Production	3.8	2.6	7.7	1.8	3.1	18.3	21.2
	Yield	2.1	1.6	5.2	-05	3.7	0.6	-3.6
1991 to 2000	Area	-2.3	-2	0.7	-4.7	-5.5	10.2	-3
	Production	-1.5	-3.1	0.8	-3.8	-1.5	13.1	-3.2
	Yield	1.1	-0.8	0	0.8	0.7	2.7	0
2001 to 2010	Area	-1	-1.6	3.3	-3.8	1.6	5.7	4.3
	Production	0.7	-02	5.7	0.9	1.5	8.9	6.1
	Yield	3.2	2.2	2.3	4.6	-0.1	3	1.7
2011 to 2020	Area	-1.5	-9.8	-0.2	-17.6	-2.7	1.5	-15.1
	Production	2.4	-9.4	2.3	-5.1	-1.9	-1.1	-13.1
	Yield	3.9	0.5	2.5	3.8	0.8	-2.6	2.4
1981 to 2020	Area	-1.3	-2.9	1.1	-5.8	-1	7.7	-0.8
	Production	0.4	-2.6	3.1	-5.3	1.1	9.1	1
	Yield	1.9	0.3	2	0.4	2	1.3	1.2

Source: Computed from Secondary data

It can be concluded that downturn in the growth performance of edible oilseeds is due to come down in area under cultivation. Though groundnut, sesame and sunflower are important cash crop, its area under cultivation had reduced which affects domestic supply of edible oilseeds.

The growth rate of oilseed crops during the period of 2011-2020 shows poor growth rate for area, production and yield for the major crops like sunflower, safowler, niger, sesame and groundnut. Changes in the cropping pattern from groundnut and sesame to sunflower oilseeds also reduced the domestic production. The literature reviewed shows that changes in the cultivation cropping pattern of groundnut and sunflower was due to continuous fall in the rainfall in southern states. The cropping pattern of oilseeds also affected by the factors of uncertain returns on investment, low yield of oilseeds (Vinod and Abhishek, 2020) and fall in the rainfall in the southern regions. Therefore providing irrigation facilities and marketing facilities to the farmers to avail better prices for their produce (Jayanti Ghanekar- kajale,2001) will increase the domestic production.

Regression Result is given below

$Y = 69.97 + 0.737\ X_2 - 0.439\ X_3 - 0.164\ X_4 - 0.276\ X_5 + 0.823\ X_6 - 0.417\ X_9 - 0.361 X_{10}$
(2.002)* (-1.722) (-1.739) (-3.078)* (2.833)* (-1.095) (-5.429)*
R = 96 percent
R^2 = 93 percent
F = 56.15
Figures in brackets are t values
* - Significant at 5 percent level

The regression results shows that the relation between imports and domestic supply of oilseeds in India for the past four decades. Edible oilseeds production in karif season has positive relation with imports edible oil and statistically significant. Production in rabi season, production of groundnut oilseed, niger seeds, soybean and sunflower has inverse relations with imports of edible oil in India. The 't' values of the production of niger seed, rapeseed-mustard, soybean and sunflower oilseeds are statistically significant. Therefore, increase in the production of these oil seeds would help to meet a proportion of domestic demand and through which it helps to control the imports of edible oil in India. The regression result helps to understand the importance in the contribution of domestic production of edible oilseeds to control import of edible oil in India.

CONCLUSION:

It is observed from the above analysis that rapidly increasing trend in import of edible oil was closely associated with domestic production. This is due to low yield of oilseeds (Rai et al., 2016) and negative CGR in area under cultivation of oilseeds. In India the yield of major oilseeds are low as compare with other countries. The production of edible oilseeds can be increased only if productivity is improved significantly (Viay Paul Sharme, 2018:3). The literature reviewed suggest that introducing the improved varieties of oilseeds, effective pest control measures, fertilizers and production technologies are necessary to increase the domestic production.

Increase in the imports of edible oil is not only raises the overall burden of India's import bill and hike the food inflation which affects the households is a major concern of the government. Therefore, both centre and state Government making efforts to control edible oil prices through the measures of stock limits and cuts in duties and cesses (The Hindu, 6th Nov.2021). In the same way is it important to increase domestic production of major edible oilseeds like groundnut, rapeseed-mustard, soybean, seasme and sunflower oilseeds by increasing the minimum support price. State Governments agencies along with FCI should takes steps to procure major edible oilseeds and based on demand the prices should be announced at the time of sowing season instead of harvest began. And also it is important to increasing warehouse facilities, giving awareness about the sowing season, crop management and giving attractive price will encourage the farmers to cultivate oilseeds farming.

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FACTORS AFFECTING POPULARITY AND ACCEPTANCE OF SOCIAL MEDIA MARKETING IN INDIA: A QUALITATIVE PERSPECTIVE

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Abstract: *Social media is one of the most widely accepted platform in India. Billions of users form it's base and this number is ever increasing. It is no more just restricted to conversation and communication but has become a source of mass management and marketing. Almost all fields like Tourism sector, beauty and fashion industry, education and hospital industry are making use of Social media in order to market their products and services. It's benefits are being reaped by Small to Massive business enterprises. The present study is qualitative in nature and shall focus upon the acceptance of Social media as a tool for marketing in India. The study is going to review the reasons behind the rapidly growing popularity of Social networking Sites are marketing agents. It is also going to understand the effectiveness of Social media marketing and its impact on customers. Last but not the least, the study would also find if further research can help in building better relationship between customers and marketers. It is an all around study of Social Media as a platform for engagement of marketers with customers and how better relationship can be fostered in order to maximise the efficiency.*

Key Words: *Social media marketing, Customer Relationship, management, Social Media.*

INTRODUCTION:

Social media platforms and websites are becoming increasing popular in today's world. They are serving not just as platforms for communication but also as platforms for promotion of a product or service. Social media marketing generally refers to the use of social media to promote a product or service and to run market campaigns. Social networking websites allow marketers to engage with customers on a deeper level. The companies or business enterprises can join these websites and directly interact with customers. These websites also serve as word of mouth. Word of mouth, customer reviews, advertisements all contribute to increased visibility of the business to the masses. It also helps companies understand customer needs better, stay updated about their competition and further the customer relationship. Businesses have reported increased revenues with the help from social media marketing.

Some popular social networking platforms include Facebook, Instagram, Twitter, LinkedIn etc. Different types of businesses reap different benefits from Social networking. For small enterprises, Social media marketing would not just help in expanding their customer base and increase their brand visibility, but it would also help them further their market research. Customer reviews and feedbacks can help them gain insight of how they can further their services and provide more value to the customers. Big business groups that already have great brand visibility can benefit from Social media marketing by running successful

campaigns, campaigns related to social issues, highlighting how their brand creates an ecosystem of equality etc. They can clear their brand image by running these campaigns and telling the audiences about their ways of minimising pollution and how they do not exploit employees. Increased transparency by these big brands could help them achieve greater brand loyalty.

Purpose of using Social Media marketing: there are billions of active social media users across the world and the number is continuously growing. With such great variety of products and services in market it is difficult for people to stick to a particular brand which makes them curious to try new and different brands. Running effective social media campaigns can attract the customers attention towards a particular product quicker than the other to a large section of population at the same time. Social media marketing is a rather inexpensive process of marketing. For brands with products catering to the Youth, marketing on Social media is a better and effective method rather than Television advertising because most of the Youth now engages in Social Media more than T.V. With social media, it is easier to track customer's requirements and perspectives as it is with any other mode of marketing. It is because most Social media platforms nowadays have built in data Analytics tool that enable companies to track the engagement of their ad campaigns. Companies can cocreate their products with customer's suggestions and getting their involvement at each step of production. This Interactivity distinguishes Social media marketing from other traditional means of marketing. Continuous cycling of visual displays or ads on Social media platforms can also be promising as users would have a higher chances of remembering that particular company when they look for a particular product. Just like big brands hire big celebrities to promote their products astronomical fees, Social media can help small and medium sized companies hire multiple influencers within a small budget to increase their support and to send their message across the viewers.

Negative implications of using Social Media Marketing : While it is of no doubt that Social media marketing is the cheapest most popular and effective means of marketing in today's time, it also comes with certain negative implications. Since everything posted on Social Media becomes visible to the entire world at the same time irrespective of the time zone of any country, certain information is passed on to other people of other countries prior to the scheduled time, it causes reduced consumer interaction. This is specifically true for International awards where the results are announced in one country and are scheduled to be announced in other countries as per their specific time but the results are all leaked on Social media internationally which causes a decline in the number of viewers in other countries especially because most of them already know the results. Leakage of confidential information by mistake often causes problems. Bullying is a problem associated with Social media. A person or a community rooting for a particular company may be bullied by supporters of a different or competing company. Access to customer's personal information is sometimes considered unethical. Target ads based on google searches of a person also raise the question if their personal information is being used and their privacy invaded. Advertising of false information with no authority to cross check can often be misleading. Internet frauds and scams aimed at duping people is also another negative aspect of Social media marketing.

LITERATURE REVIEW:

The research by Dayal (2016) was aimed at analysing the online buying behaviour of Indian customers. They wanted to understand the factors that influence the purchasing behaviour of customers and their perception towards online shopping. They divided the factors into group such as demographic factors (age, sex, education etc.), psychographic factors (attitudes and perception), and factors related to their access to technology and ease of use. The implications of such research is to help e-marketers understand the buying behaviour of customers and come up with strategies to increase their revenue. Social media websites like Twitter, Facebook and Instagram are not just a means of connecting with like minded individuals only but a very important marketing platform with wide reach. The research concluded that marketers are utilising Social Media in all aspects of marketing. They have exploited it to interact with prospective customers, collaborate with or promote products.

Tripathi (2014) conducted a study on the factors that influence Technology acceptance of Social media in India. The social networking sites have garnered massive audiences in the recent times on an International level. They are being extensively used in order to network with people and promote products and services. The paper has undertaken three factors to understand the factors responsible for acceptance of Social media. These factors include Perceived Risk, Trust and Attractiveness. The research concluded that the website design, content quality are the deciding factors in acceptance of these networking sites.

Social Media marketing involves use of social media platforms in websites in order to promote products and services. The growing popularity of social media in today's time has made marketers state deep interest in social media. The ever-growing base of social media users is a boon for a marketers. The study by Ibrahim and GaneshBabu(2018) was aimed at analysing the different issues related to digital marketing. The research found that the most important aspect of social media marketing is connectivity with the customers. This connectivity can be achieved by engaging with customers and to make that engagement effective, the companies should come up with attractive platforms with alluring designs. Social integration is important for effecting social media marketing.

The research by Hasan and Sheikh (2018) was aimed at understanding factors that affect Social Marketing through Social media. The various factors taken under consideration were how people perceive social media campaigns, trust and effectiveness. The results have showed that perception towards reliability on social marketing through social media ha significant impact on people's attitude towards Media marketing. Use of social media has little to no impact on people's attitude towards social media marketing. The study also showed that marketers must focus on factors that help in fostering positive attitude of people towards social media marketing.

Razak and Latip (2016) showed that social media has become a popular marketing instrument. Most businesses have started to use social media to promote brands and services. The aim of this study was to identify the factors that affect the usage of Social media as a tool for marketing. There were 3 main factors identified that affect Social media marketing. These include Usefulness, ease of use and Enjoyment. Usefulness indicates the degree of advantage caused to market performance by advertising on Social media. Ease of use is another significant factors that determines which websites are preferred by users based on how easy they are to use. Lastly, enjoyment is another factor that influences social media behaviour. The research concluded that Social Media enterprises must focus on improving their marketing practices in line.

Dwivedi, Kapoor and Chen conducted a literature review on understanding what Social media Marketing actually means and it's role in different industries. They also tried to understand the advantages and disadvantages of Social media marketing. They reviewed about 70 articles in order to gain a deeper insight into this blooming industry. They concluded that content portrayed on social media platforms is transient. It's effectiveness is only when constant relevant content is put for users on display. It is imperative to understand the needs of the target audiences in order to maintain a healthy relationship. Most of the research was based on Facebook, Twitter, YouTube and LinkedIn which indicates that these are the most preferred sites.

The research by Chatterjee and Kar (2020) tried to find out the use of social media marketing by Small and Medium enterprises and its impact. The study is an attempt to understand how these enterprises can use it to their benefit. The study found that social media has great implications for both Small and medium enterprises. However, most of these enterprises fail to utilise the full potential because of lack of appropriate expertise and infrastructure. It also states that if these small and medium scale enterprises learn to effective manage social media as a marketing tool they could gain a competitive advantage over their peers. Social media marketing has also helped improve the relationship between customers and marketers. Social CRM is also gaining prominence in India.

Gautam and Sharma (2017) contemplated that advancements in research in Internet Technology have made it possible for marketers to improve their position in market. The main objective of this study was to investigate the direct and indirect impacts of Social Media marketing activities on the purchase intentions of consumers. A positive Impact was seen on the purchase intentions of customers in response to social media

marketing. In current marketing trends, the most important factor that determines the success of brands depends upon the kinds of relationships they foster with customers and all researches have reiterated that social media marketing does have a positive impact on strengthening these relationships.

The research by Hooda and Ankur (2018) was purposed to understand and identify the features that generate ad-click and to identify if they lead to purchase. Social media is no longer just a source of communication but it has become a full-fledged marketing platform. The most important social media platform in India is Facebook. Several indicators were identified that prompt users to click on ads. There were product image, best deals available, product range, product review, best product choice available, recommendations from friends etc. The study clearly indicated that social media users do have an intent of clicking on ads and making purchase decisions however a combination of factors guides these decisions. The paper also suggested that there is dearth of research in the Effectiveness of social media as a marketing tool in developing countries and to utilise media at its full potential.

Jothi and Gaffoor (2017) carried out a research on the impact of Social media in Online Shopping. It tried to assess the impact of usage of Social Media on Purchase Decision process. Socio-economic profile of customers (that includes factors like age, gender, educational qualification, income level) Type of Social media accounts that these customers, frequency of access, purpose behind access, time spent on Social Networking sites were all analysed in order to understand all over impact of Social networking sites and their effectiveness in successful marketing. Several noteworthy findings as per the study : Facebook is the most sought after social networking site. Social networking sites have the power to influence customers. The research showed that Young people were more inclined to buying online. Consumers also rely upon social media to gain product Related knowledge. Other factors like security of payment, and quality of products is also important.

DISCUSSION:

With the phenomenal increase in the number of Social Media Users across the world, E-commerce has taken centre stage with large number of business taking support from Social networking sites in order to get popular support. Targeting large sections of population at the same time with nominal costs has now become easier. The critical factors determining people's attitude were studied in a research conducted by Ahmad and Khan (2017). There were 18 major factors identified which caused shift in the attitude of people. Out of these 18, perceived usefulness, reliability, word of mouth quality play an integral role in generating a positive outlook on customers. Out of these three, reliability has the strongest positive effect on attitude of customers. The reach of the study was however, geographically as well as number wise was restricted. However the study does give an idea about the areas marketers need to focus in order to gain benefits.

Social commerce has provided a new platform for people to buy and sell products. Traditional ways of marketing are now challenged. The popularity of Social Media has been rising both by consumers and business houses. It leaves the scope of a lot of research in this arena where researchers can collectively identify the variables responsible for popularity of the business and the tactics business groups can practice to rope in customers. The purpose of the study by Samarsinghe and Silva (2019) was to formulate a technology Acceptance Model aimed at examining the Customers buying intentions on Social media platforms. A number of individual and group factors were assessed and the findings of the study would provided a lot of help to business groups in building effective relationship with customers

According to a study by Mishra and Tyagi, Social media plays an important role in marketing platform. Retailers are increasingly using social networking sites to promote their products. The social media mind-set of users was examined in the study and the impact of various factors as per the Technology Acceptance Model were studied. Results have shown that perceived usefulness is a positively affecting characteristic while perceived risk negatively affects the mindset of customers. Furthermore, perceived ease of use also has a positive impact. The research of the study was to promote business and develop strategies for healthy social media mind-set of customers.

The purpose of the study by Sarwar, Haque and Yasmin (2013) was to explore the buyer's opinion of Social media as a marketing and networking tool. A lot of variables were studied that showed that Facebook and Twitter are among the most preferred social networking sites. The buyer's did purchase products online but expected tight security from the networking sites to avoid any fraud.

The research by Yadav and Rahman (2017) was conducted to Understand on measuring the perception of Social media marketing activities in E-commerce industries. The study was aimed at calculating the various Social Media marketing activities and if they affect users buying behaviour positively or not. It was found that mostly the purchase intentions and brand equity are positively impacted by social media marketing.

CONCLUSION:

The study has shown that Social media marketing is probably the most effective, Quick, inexpensive and smartest means of advertising. It's billions of user base makes it probably the most important marketing platform in the market today. The rising popularity of Facebook, Twitter, Instagram etc. among people has compelled marketers to market their products on these websites. Hence, the popularity and acceptance of Social media as a means of marketing is indisputably rising and ever-growing. It has now become common for small-scale to the million-dollar enterprises to coexist on these platforms and cater to their target audiences. Business are coming up with effective and amazing strategies in order to garner customer's attention. People from all age groups are now active on Media platforms hence, different businesses have the opportunity of trying their luck at these networking sites. From Low income group to high income group all sections of society are showing interest in online shopping which opens the doors for marketers to market their products and services. However, it is the quality of services, ease of usage of networking sites, visual appeal of the products, services and the websites which decides their fate in the market. Hence, there is a lot of opportunity for businesses to know exactly what their customer demands, who their target audience is so efficient business strategies could be proposed to further their business image and improve brand loyalty. Still certain aspects of social media marketing are supposed to be reassessed so that a safe experience can be provided to the customers.

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IMPACT OF WORK CULTURE & WELL-BEING ON WORK LIFE BALANCE: REVIEW AND INSIGHTS

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Abstract: *This research aims to fill a learning need by examining whether work-life balance (WLB) may have a strong impact on the employee well-being as well as act as an intermediary between work culture and well-being. The purpose of this study was to investigate the function of WLB in mediating the relationship between employee well-being and work culture. All characteristics of work culture were major variables in predicting employee well-being, had a direct impact on well-being, and affected WLB, according to the literature analysis. According to the review research, a direct effect of work culture on well-being was much stronger than one offset by an indirect effect of WLB. A family-friendly culture, according to the review literature, may assist employees achieve a higher WLB, which in turn helps employees feel more pleased with their overall well-being at work. The new study expands on WLB's role as a mediator in organizational contexts, and its findings may be valuable for practitioners looking to improve their company's performance through enhancing employee well-being.*

Key Words: *Employee work-life balance, Well-being, work culture.*

INTRODUCTION:

Employee well-being is among the most essential factors that influences not just an important role in the long success of the organization. But also productivity of employees. Employee satisfaction has been connected to stronger professional accomplishment, higher wages, enhanced loyalty, and overall productivity in various studies (Robertson & Cooper, 2010; McCarty et al., 2011). The Covid-19 epidemic has highlighted fragile economies and significant political, economic, and social difficulties throughout the world, offering new challenges for businesses to preserve their vitality and assure existence, as well as quick response and modification in their performance and workforce management (George et al., 2016; Carnevale & Hatak, 2020). According to Cooper (2008), well-being is presently being prioritized as a firm management strategy.

LITERATURE REVIEW:

Healthy employees are more productive, and combining decreased health-care costs with higher employee productivity gives a huge strategic advantage in any organisation, according to business executives. However, in order to keep employees happy and productive, it is critical to enhance their well-being and working conditions. According to previous research, employees' WLB (Boxall & Macky, 2014) is recognised as a vital criterion for feeling well-being (Boxall & Macky, 2014). 2017 (Mishra & Kapoor). Organizations must make an effort to help their employees cope with and adjust to their changing work methods and personal lives (Chawla et al., 2020). According to Cooper (2008), well-being is presently being prioritised as a firm

management strategy. As a response, employers' perspectives of employee wellbeing and also its impact on a company's overall financial well-being have shifted dramatically. Despite the fact that well-being and WLB have gotten a lot of scholarly attention, current research in these areas is growing more essential. Employee well-being and WLB in the workplace have been increasingly important in recent study (Mishra & Kapoor, 2017; Goodman et al., 2018; Sheikh et al., 2018).

According to the literature, a number of factors influence employee happiness (Viot & Benraiss-Noailles, 2019; Zheng et al., 2015). A systematic review (Beauregard, 2011; Nierenberg et al., 2017) revealed an insufficient number of studies on the primary sources of well-being. Although several researchers have looked into various aspects of work culture and how they connect to employee well-being and WLB, few studies (Hoeven & Zoonen, 2015) have looked at the mediating role of WLB in the link between work culture and WLB. As a result, in many organizations, employee well-being and WLB remain critical problems to address, particularly in light of the global economic and societal upheavals brought on by a pandemic-driven lockdown (He & Harris, 2020).

Well Being:-

Despite the ongoing discussion in the scientific literature, academics cannot agree on how to define well-being, its indicators, or the variables that may help us better comprehend it. Despite the fact that researchers recognize well-being as a multifaceted condition, they have yet to agree on a definition, and debates over whether well-being should be viewed as a broad and narrow phenomenon or as a societal (overall well-being) and individual (individual well-being) phenomenon continue (2019, Viot & Benraiss -Noailles). The foundation for a six-dimensional notion of psychological well-being provided by Ryff and Keyes (1995) is a eudemonic orientation, which comprises self-acceptance, strong interpersonal connections, autonomy, environmental control, life purpose, and personal advancement. According to the hedonic approach, psychological well-being (also referred to as subjective well-being by some writers) is linked to happiness and characterized by the pursuit of pleasurable experiences and the avoidance of pain.

Work Life Balance:-

Ignoring the fact that WLB has recently become a more prominent research topic, scholars have yet to agree on a common definition. Early studies on work and private life coined the phrase "work-family balance." Employees with childcare responsibilities, especially females, were highlighted in these studies. According to Bell et al., 2012; Humayon et al., 2018, supervisor support in reducing work-related stress, transformational leadership (Munir et al., 2012), a healthy work environment (Nordenmark et al., 2012), flexible work practises, and the ability to control work place and time (Hayman, 2010; Emre & Spiegeleare, 2019), and partner support (Abendroth & Dill, 2019), (Zheng et al., 2016).

It's crucial to remember that balancing work and personal life is a complicated process influenced by an individual's personal life as well as their working environment (Eurofound, Dublin, 2012). Job happiness, life, and employee well-being are all linked to efficient WLB (Taşdelen-Karçkay & Bakalm, 2017). (Kim, 2014). To mention a few examples, inability to balance work and family obligations, psychological disengagement from work, job overload, inadequate work requirements, and a toxic work environment.

WLB is therefore a significant determinant of well-being (Beauregard, 2011; Bentley et al., 2016; Taşdelen-Karçkay & Bakalm, 2017), with both positive and negative connections.

Employee Well-Being

Employees who feel supported by their employers are not reluctant to share concerns about work-life balance because of the existing organisational family-friendly culture (Santos et al., 2013). This organisational culture may be characterised as a work environment shaped by the organization's strategic goals and values (Padhi,

2017). According to Clark, many companies are changing their cultures to become more "family-friendly" workplaces (2001). The current study took this approach to work culture as a "family-friendly" culture. The corporate culture, according to various studies (Santos et al., 2013), is a significant organisational component in WLB.

METHOD:

A survey approach was used to acquire the empirical data. The constructions offered by academic literature in the English language were used to create a questionnaire. MS Excel was utilized to conduct the correlation and regression analysis.

Here is a correlation coefficient table showing how other features correlated with work life balance.

DISCUSSION & ANALYSIS:

	How would u rate work life balance ?	*How often do you work beyond your specified working hours?*	*Does your work schedule allow you to spend quality time with your friends and family?*	*Do you suffer from burnout or work-related illnesses ?*	*Do you have enough time to destress from your work schedule ?*	*Have you ever disregarded your personal commitments due to work?*	*Do you have time to pursue personal interests and hobbies?*	*Is the company's overall culture empathetic to your needs?*	*How often do you spend with your friends and family on a daily basis?*
How would u rate work life balance ?	1								
How often do you work beyond your specified working hours?	-0.76825	1							
Does your work schedule allow you to spend quality time with your friends and family?	0.23593	-0.32023	1						
Do you suffer from burnout or work-related illnesses?	-0.18897	0.31438	-0.65221	1					
Do you have enough time to destress from your work schedule?	-0.19653	0.04175	0.43008	-0.27755	1				
Have you ever disregarded your personal commitments due to work?	-0.38689	0.34614	-0.29255	0.10795	0.25032	1			
Do you have time to pursue personal interests and hobbies?	0.22631	-0.16564	0.4614	-0.29697	0.15039	-0.22112	1		
Is the company's overall culture empathetic to your needs?	0.17757	-0.29467	0.80943	-0.59275	0.46172	-0.28665	0.61917	1	
How often do you spend with your friends and family on a daily basis?	0.24367	-0.29766	0.7746	-0.5894	0.39977	-0.16996	0.62544	0.73148	1

Here is a regression table:

SUMMARY OUTPUT

Regression Statistics	
Multiple R	0.806436
R Square	0.650339
Adjusted R Square	0.37061
Standard Error	0.970693
Observations	19

ANOVA

	df	*SS*	*MS*	*F*	*Significance F*
Regression	8	17.52492	2.190614	2.324888	0.105701
Residual	10	9.422453	0.942245		
Total	18	26.94737			

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	4.470294	2.991611	1.494277	0.165972	-2.19543	11.13602	-2.19543	11.13602
How often do you work beyond your specified working hours?	-0.59304	0.172545	-3.437	0.006363	-0.97749	-0|20858	-0.97749	-0.20858
Does your work schedule allow you to spend quality time with your friends and family?	0.242504	0.833878	0.290815	0.777135	-1.61549	2.100499	-1.61549	2.100499
Do you suffer from burnout or work-related illnesses?	0.060468	0.361808	0.167127	0.870602	-0.74569	0.866626	-0.74569	0.866626
Do you have enough time to destress from your work schedule?	-0.14302	0.272245	-0.52534	0.610797	-0.74962	0.463579	-0.74962	0.463579
Have you ever disregarded your personal commitments due to work?	-0.08179	0.215993	-0.37865	0.712862	-0.56305	0.399476	-0.56305	0.399476
Do you have time to pursue personal interests and hobbies?	0.237343	0.402242	0.590051	0.568249	-0.65891	1.133595	-0.65891	1.133595
Is the company's overall culture empathetic to your needs?	-0.35314	0.67198	-0.52552	0.610674	-1.85041	1.144125	-1.85041	1.144125
How often do you spend with your friends and family on a daily basis?	0.083337	0.578227	0.144124	0.888266	-1.20503	1.371708	-1.20503	1.371708

RESIDUAL OUTPUT		PROBABILITY OUTPUT			
Observation	*Predicted How would you rate work life balance?*	*Residuals*	*Standard Residuals*	*Percentile*	*How would you rate work life balance?*
1	4.553091	-0.55309	-0.76445	2.631579	1
2	3.177847	-0.17785	-0.24581	7.894737	1
3	3.197095	-0.19709	-0.27241	13.15789	1
4	2.479149	1.520851	2.102039	18.42105	2
5	2.217904	0.782096	1.080971	23.68421	2
6	2.821929	0.178071	0.246121	28.94737	2
7	1.30893	-0.30893	-0.42699	34.21053	3
8	3.790134	0.209866	0.290066	39.47368	3
9	1.613362	-0.61336	-0.84776	44.73684	3
10	4.191049	-0.19105	-0.26406	50	3
11	4.070248	-0.07025	-0.09709	55.26316	4
12	1.365043	-0.36504	-0.50454	60.52632	4
13	3.346098	-1.3461	-1.86051	65.78947	4
14	4.000372	-0.00037	-0.00051	71.05263	4
15	3.136054	-1.13605	-1.57019	76.31579	4
16	3.442975	0.557025	0.769891	81.57895	4

17	2.213933	-0.21393	-0.29569	86.84211	4
18	4.246497	0.753503	1.041451	92.10526	4
19	2.82829	1.17171	1.619475	97.36842	5

Discussion & Results

Our review study also showed that a direct impact of work culture on happiness was much greater than an indirect effect mediated by WLB. This might be explained by the fact that a flexible, family-friendly work culture is the most important requirement for improving employee well-being. While schedule flexibility and the freedom to choose the ideal location for doing work had an impact on employee happiness, the study revealed that the content of assignments proved to be more important.

Employees who provided feedback on how satisfied they were at work tended to place a high importance on the capacity to plan a task and having a say in workplace discussions. This component was particularly essential because self-direction at work likely affected a person's most fundamental self-determination desires (Deci & Ryan, 2008). Leadership and supervision that were aware of employee family responsibilities were also critical elements in influencing an employee's level of happiness.

CONCLUSION:

The relevance of employee well-being, WLB, and work culture in the workplace has grown more emphasised, according to various studies. Although the study suggests that there are direct and indirect links between work-culture, well-being, and WLB, further research on the link between employee well-being and work culture in the context of WLB's mediating role is needed.

According to the findings of our study, WLB has a mediating effect on the relationship between work culture and employee well-being. Workplace culture, on the other hand, has a direct impact on employee well-being as well as WLB. The direct impact of work culture on happiness, on the other hand, is significantly greater than the indirect effect mediated by WLB.

Our findings suggest that firms should work to develop better techniques to help employees achieve higher levels of WLB, which would likely result in increased employee well-being and performance. This procedure, on the other hand, should be used with caution. As a result, if employees do not develop their own technique of enhancing their well-being by taking use of the opportunities provided by their employers, the businesses' efforts will be futile. These findings are crucial for practitioners who seek to improve their company's performance by enhancing employee happiness.

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Customer Satisfaction towards E-Banking Service Quality: A Comparative study of the Selected Public Sector and Private Sector Banks of South Gujarat

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Abstract: *The Indian Banking Sector is growing at a faster pace and sufficiently capitalized. After Liberalization, Privatization and Globalization various banks are available with new offers, schemes and services with wide range of choices where proper information can be generated at cheap cost and can take the advantage of such competitiveness. In such a vibrant scenario, it is very important to provide the reliable services to the customers to gain a competitive edge over the competitors. Service quality plays a very vital role in attracting the customers and it becomes even more crucial if customers are receiving service quality in an electronic mode like E-Banking amenities. The key objective of the study is to compare the customer satisfaction level towards various E-Banking services quality of selected public and private sector banks. Primary data has been collected through pre-designed questionnaire. The Kruskal Wallis H test has been done to analyze the data and to check the association between satisfaction level regarding the various quality of service and performance for the Respondents of Public Sector Banks and Private Sector Banks. The study found that there is significant association between the satisfaction levels towards all the service quality measures. The study also revealed that the customers of private sector banks are more satisfied as compare to public sector banks in terms of selected E-Banking services.*

Key Words: *E-Banking Services, Customer Satisfaction, Service Quality Measures.*

INTRODUCTION:

The Banking Sector is the backbone of the economy of any nation. The Indian banking sector is growing at a faster pace and sufficiently capitalised. The stronger and efficient the banking sector in an economy the easier can business take place, the more attractive the market is for companies the more beneficial it is for the customer. The financial and economic conditions in our country are far superior to any other country in the world. Credit, market and liquidity risk studies suggest that Indian banks are generally resilient and have withstood the global downturn well. Indian banking industry has recently witnessed the roll out of innovative banking models like payments and small finance banks. Banking business is a service industry that relies heavily on the marketing function for promoting and selling its products. Effective marketing strategies and operations, strong distribution network, competitive pricing etc. are vital for the success of the banking business. After liberalisation, privatisation and globalisation (LPG) Indian banking industry has undergone tremendous qualitative changes. International banks are coming to market, which are competing with local banks irrespective of that they are private sector banks or public sector banks. Various

banks are available with new offers, schemes, and services with wide range of products. Customer has a range of choices where proper information can be gathered at cheap cost, and can take the advantage of such competitiveness. In the era of globalisation customer has more rights to choose right product according their profile, opportunities available for their money. In present scenario, Internet is one of the fastest growing medium of communication. Therefore, most of the businesses are now being operated online to widen their business opportunities. Internet is the cheapest and easiest way of reaching to the target customers. Most of the business houses have shifted from traditional marketing to internet marketing tactics. One can find and buy almost everything online. In such a vibrant scenario, it is very important to provide the reliable services to the customers to gain a competitive edge over the competitors. Service quality plays a very vital role in attracting the customers and it becomes even more crucial if customers are receiving service quality in an electronic mode like e - banking amenities.

LITERATURE REVIEW:

Raza, S.A. & et. al. (2020) in their article titled 'Internet banking service quality, customer satisfaction and loyalty: the modified e-SERVQUAL model' explored service quality dimensions in internet banking and their impact on customers' satisfaction and e-service quality. The study found that all the dimension of the e-SERVQUAL model has a positive effect and significant influence on customer satisfaction. The study suggested that service quality is the major factor that influences the customer satisfaction level; hence every bank should focus on the improvement of service quality to provide customer satisfaction and customers' loyalty.

Saravanan, S. & Leelavathi, R. (2020) attempted to evaluate the customer attitude and customer satisfaction towards three e-banking services namely; Automated Teller Machines (ATMs), Mobile Banking, and Internet Banking. The study aimed to investigate the impact of e-banking service quality in terms of Efficiency, System Availability, Fulfilment, Privacy, Contact, Responsiveness, and Website Design on customer attitude and customer satisfaction. The study found that efficiency, privacy and website design are major determinants of e-banking service quality and the most highly contributing variables towards customer satisfaction. There is a direct relationship exists between e-banking service quality and customer satisfaction in the banking sector. The study suggested that bank managers and policymakers should make undeviating efforts and resources effectively and efficiently to expand the business of banks and attract more customers.
Thenmozhi, S. P. & Nithya, N. (2018) evaluated service quality factors in online banking and their impact on customer satisfaction and customer loyalty using the ESERVQUAL model of service quality measures. The study was conducted by using the independent service quality dimensions such as efficiency, system availability, privacy, fulfilment, convenience, service failure, service recovery and customer satisfaction and customer loyalty as dependent variables. The study found significant inter-co-relationship between the e-service quality factors and customer satisfaction and customer loyalty. The efficiency of e-banking services and convenience are the most important factors that determine service quality and customer satisfaction.

Fozia (2017) attempted to study the dimensions of internet banking and investigated the impact of these dimensions on overall customer satisfaction. She identified four dimensions for study, namely; Accuracy, Ease of Use, Cost Effectiveness and Security and Privacy. The respondents for the study were the customers of three public sector banks i.e. State Bank of India, Punjab National Bank and Bank of Baroda, and three private sector banks i.e. ICICI bank, HDFC bank and Axis bank. The study found that Ease of Use, Cost Effectiveness, Security and Privacy dimensions are positively correlated with the overall customer satisfaction whereas Accuracy has no positive effect on the overall customer satisfaction in online banking services. The study recommended that bank managers should try to identify the preferences of customers for online banking services and design e-banking services according to their need and expectations.

OBJECTIVES:

The key objective of the study is to compare the customer satisfaction level towards various E-Banking services quality of selected public and private sector banks.

METHOD:

In this study we have try to compare Customer Satisfaction towards E-Banking Service Quality regarding ATM services, Internet Banking Services, Telephone Banking Services and Mobile Banking Services of the Selected Public and Private Sector Banks of South Gujarat.

- **Scope of the study**

This research will focus to the level of customer satisfaction derived from quality of E-Banking services of public and private sector banks of South Gujarat. The study also will involve in identifying and analyzing the customer perception towards selection of a bank.

- **Universe of the Study**

The banks providing E-Banking services (ATM, IB, TB, and MB) in the South Gujarat and the customers who are using these E-Banking services are the population of the study.

- **Research design**

The study has been conducted by using descriptive research design.

- **Sample size Sampling method for the study**

There are seven districts in South Gujarat. Total 1140 respondents have been selected by using stratified random sampling method for the purpose of the study.

- **Data Sources and Collection method**

The primary data has been collected by using structured questionnaire from the respondents of South Gujarat who uses E-Banking services.

- **Statistical tools and techniques used for the research**

Descriptive statistics, Mean rank, Chi-square and Kruskal Wallis H test have been used to interpret the results of the study.

- **Formulation of hypotheses**

Following hypothesis has been formed based on the research question to validate it by using appropriate statistical test.

H_0 = There is no significant association between satisfaction level regarding the various quality of service and performance for the Respondents of Public Sector Banks and Private Sector Banks.

H_1 = There is significant association between satisfaction level regarding the various quality of service and performance for the Respondents of Public Sector Banks and Private Sector Banks.

(**Various service quality dimensions** = Accessibility, Security and Privacy, Convenience, Reliability and Tangibility, Responsiveness, Speed, Fees & Charges.

Limitation of the study

- Dang district has only Sate Bank of India as a public sector bank. Any other public sector bank has not been established in this district accept other districts of South Gujarat.

ANALYSIS:

Table 1 Satisfaction levels regarding the various qualities of service and performance for the respondents of Public Sector Banks

	Public Sector Banks										Mean	Std. Deviation
	Extremely Dissatisfied		Dissatisfied		Neutral		Satisfied		Extremely Satisfied			
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%		
ACCB1_E-Banking products are easily available (Internet Banking, Mobile Banking, EFT, ECS, ATM).	12	2.1	44	7.7	56	9.8	192	33.7	266	46.7	4.15	1.021

ACCB2_E-Payment is easier for the online purchase of goods and services.	7	1.2	28	4.9	41	7.2	253	44.4	241	42.3	4.22	0.87
ACCB3_Banks have skilled and knowledgeable employees to give a quick response to get help if there is a problem.	54	9.5	117	20.5	52	9.1	217	38.1	130	22.8	3.44	1.298
ACCB4_Power back up and data recovery system is available in case of power failure to avoid interrupted transactions.	56	9.8	139	24.4	124	21.8	156	27.4	95	16.7	3.17	1.246
ACCB5_Help desk and online help facilities are available when addressing complaints.	53	9.3	112	19.6	74	13	219	38.4	112	19.6	3.39	1.259
ACCB6_Customer feedback services are available.	35	6.1	84	14.7	101	17.7	253	44.4	97	17	3.51	1.12
S&P1_Security is the most important issue of E-Banking practices.	9	1.6	33	5.8	33	5.8	203	35.6	292	51.2	4.29	0.928
S&P2_E-filling system is available.	17	3	61	10.7	99	17.4	246	43.2	147	25.8	3.78	1.04
S&P3_Quality of security for ATM.	13	2.3	51	8.9	98	17.2	294	51.6	114	20	3.78	0.943
S&P4_Customer's bank information is secure and nobody can access their account in spite of Aadhar linkages with their accounts.	45	7.9	88	15.4	118	20.7	204	35.8	115	20.2	3.45	1.198
S&P5_E-Bank will compensate for any losses due to security reasons.	71	12.5	141	24.7	125	21.9	156	27.4	77	13.5	3.05	1.249
S&P6_Password and PIN number facility increase the financial security for confidentiality to E-transactions.	2	0.4	11	1.9	88	15.4	247	43.3	222	38.9	4.19	0.787
S&P7_Privacy can be easily maintained by security.	16	2.8	32	5.6	56	9.8	216	37.9	250	43.9	4.14	0.998

S&P8_The privacy factor influences the adoption of E-Banking services.	14	2.5	38	6.7	69	12.1	188	33	261	45.8	4.13	1.026
S&P9_E-Banks ensure the protection of personal information, risk of fraud and financial loss.	33	5.8	78	13.7	109	19.1	185	32.5	165	28.9	3.65	1.196
S&P10_Confidential information is delivered safely from banks to customers.	0	0	13	2.3	32	5.6	221	38.8	304	53.3	4.43	0.704
Conv1_E-Banking services are available at anytime and anywhere (24x7).	7	1.2	19	3.3	45	7.9	222	38.9	277	48.6	4.3	0.847
Conv2_E-Banking services are user friendly and reducing the distance between banks and customers.	2	0.4	8	1.4	7	1.2	198	34.7	355	62.3	4.57	0.63
Conv3_Time sever service compared to traditional banking.	1	0.2	1	0.2	3	0.5	200	35.1	365	64	4.63	0.526
Conv4_E-Banking services ensure to access of account when abroad.	32	5.6	67	11.8	93	16.3	177	31.1	201	35.3	3.79	1.203
R&T1_E-Banking increases reputation, honesty and trustworthiness of the customers in banks	21	3.7	58	10.2	68	11.9	221	38.8	202	35.4	3.92	1.099
R&T2_Up to date contents ensures the ability to fulfill the requirement at a designated time.	27	4.7	102	17.9	86	15.1	211	37	144	25.3	3.6	1.179
R&T3_Customers are very much connected with E-Banking because of the unlimited network provided by the banks.	11	1.9	77	13.5	65	11.4	234	41.1	183	32.1	3.88	1.066
R&T4_Bank has up to date equipment and uses advanced technology to serve clients.	18	3.2	60	10.5	62	10.9	212	37.2	218	38.2	3.97	1.094
R&T5_E-Banking provides more physical facilities to	15	2.6	34	6	44	7.7	240	42.1	237	41.6	4.14	0.975

the customers. (Sufficient number of ATMs, CDM machines and cash counting machines etc…)												
RSP1_Customers' requests are managed promptly.	70	12.3	150	26.3	59	10.4	164	28.8	127	22.3	3.22	1.373
RSP2_E-Banks learns the specific requirements of the customer as a customer service representative.	10	1.8	35	6.1	63	11.1	257	45.1	205	36	4.07	0.933
RSP3_E-Banking provides individualized attention to the customer.	31	5.4	94	16.5	106	18.6	226	39.6	113	19.8	3.52	1.142
SPD1_The transaction is efficient/ No waiting time.	26	4.6	76	13.3	44	7.7	268	47	156	27.4	3.79	1.12
SPD2_The quickness of response to complaints is satisfactory.	78	13.7	147	25.8	62	10.9	185	32.5	98	17.2	3.14	1.342
SOD3_Speed of E-transactions flow is faster than traditional banking channels.	1	0.2	0	0	10	1.8	204	35.8	355	62.3	4.6	0.545
F&C1_Fees and charges are the main attributes that determine customers' decisions on using the E-Banking system.	84	14.7	130	22.8	36	6.3	181	31.8	139	24.4	3.28	1.426
F&C2_E-Banks regularly aware their customers about the E-Banking service charges by SMS	25	4.4	90	15.8	82	14.4	227	39.8	146	25.6	3.66	1.147
F&C3_Your bank offers attractive service costs, which are acceptable compared to other banks.	41	7.2	108	18.9	38	6.7	238	41.8	145	25.4	3.59	1.25
F&C4_Efficient and speedy E-Transactions have been done with lower transaction costs.	34	6	124	21.8	65	11.4	209	36.7	138	24.2	3.51	1.237

F&C5_Your bank provides more free and discounted services compared to other banks.	42	7.4	102	17.9	102	17.9	192	33.7	132	23.2	3.47	1.231

Source: Primary Data

Table 2 Satisfaction levels regarding the various quality of service and performance for the respondents of Private Sector Banks

	Private Sector Banks										Mean	Std. Deviation
	Extremely Dissatisfied		Dissatisfied		Neutral		Satisfied		Extremely Satisfied			
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%		
ACCB1_E-Banking products are easily available (Internet Banking, Mobile Banking, EFT, ECS, ATM).	15	2.6	25	4.4	26	4.6	118	20.7	386	67.7	4.46	0.959
ACCB2_E-Payment is easier for the online purchase of goods and services.	0	0	2	0.4	16	2.8	111	19.5	441	77.4	4.74	0.52
ACCB3_Banks have skilled and knowledgeable employees to give a quick response to get help if there is a problem.	2	0.4	11	1.9	37	6.5	174	30.5	346	60.7	4.49	0.734
ACCB4_Power back up and data recovery system is available in case of power failure to avoid interrupted transactions.	6	1.1	28	4.9	87	15.3	172	30.2	277	48.6	4.2	0.943
ACCB5_Help desk and online help facilities are available when addressing complaints.	0	0	5	0.9	38	6.7	170	29.8	357	62.6	4.54	0.66
ACCB6_Customer feedback services are available.	0	0	4	0.7	37	6.5	200	35.1	329	57.7	4.5	0.65
S&P1_Security is the most important issue of E-Banking practices.	0	0	20	3.5	42	7.4	149	26.1	359	63	4.49	0.78
S&P2_E-filling system is available.	0	0	2	0.4	92	16.1	170	29.8	306	53.7	4.37	0.76

S&P3_Quality of security for ATM.	7	1.2	26	4.6	101	17.7	182	31.9	254	44.6	4.14	0.947
S&P4_Customer's bank information is secure and nobody can access their account in spite of Aadhar linkages with their accounts.	22	3.9	51	8.9	120	21.1	167	29.3	210	36.8	3.86	1.126
S&P5_E-Bank will compensate for any losses due to security reasons.	33	5.8	68	11.9	79	13.9	185	32.5	205	36	3.81	1.209
S&P6_Password and PIN number facility increase the financial security for confidentiality to E-transactions.	11	1.9	13	2.3	89	15.6	183	32.1	274	48.1	4.22	0.924
S&P7_Privacy can be easily maintained by security.	9	1.6	21	3.7	65	11.4	196	34.4	279	48.9	4.25	0.911
S&P8_The privacy factor influences the adoption of E-Banking services.	14	2.5	57	10	43	7.5	170	29.8	286	50.2	4.15	1.085
S&P9_E-Banks ensure the protection of personal information, risk of fraud and financial loss.	33	5.8	49	8.6	70	12.3	186	32.6	232	40.7	3.94	1.18
S&P10_Confidential information is delivered safely from banks to customers.	1	0.2	6	1.1	15	2.6	201	35.3	347	60.9	4.56	0.62
Conv1_E-Banking services are available at anytime and anywhere (24x7).	3	0.5	25	4.4	32	5.6	164	28.8	346	60.7	4.45	0.829
Conv2_E-Banking services are user friendly and reducing the distance between banks and customers.	0	0	0	0	6	1.1	197	34.6	367	64.4	4.63	0.504
Conv3_Time sever service compared to traditional banking.	0	0	0	0	10	1.8	180	31.6	380	66.7	4.65	0.513
Conv4_E-Banking services ensure to access of account when abroad.	15	2.6	49	8.6	133	23.3	165	28.9	208	36.5	3.88	1.08

R&T1_E-Banking increases reputation, honesty and trustworthiness of the customers in banks	5	0.9	41	7.2	61	10.7	158	27.7	305	53.5	4.26	0.972
R&T2_Up to date contents ensures the ability to fulfill the requirement at a designated time.	19	3.3	85	14.9	74	13	126	22.1	266	46.7	3.94	1.221
R&T3_Customers are very much connected with E-Banking because of the unlimited network provided by the banks.	15	2.6	51	8.9	42	7.4	132	23.2	330	57.9	4.25	1.09
R&T4_Bank has up to date equipment and uses advanced technology to serve clients.	1	0.2	13	2.3	24	4.2	157	27.5	375	65.8	4.56	0.699
R&T5_E-Banking provides more physical facilities to the customers. (Sufficient number of ATMs, CDM machines and cash counting machines etc…)	1	0.2	8	1.4	21	3.7	167	29.3	373	65.4	4.58	0.65
RSP1_Customers' requests are managed promptly.	1	0.2	4	0.7	39	6.8	148	26	378	66.3	4.58	0.667
RSP2_E-Banks learns the specific requirements of the customer as a customer service representative.	2	0.4	3	0.5	26	4.6	121	21.2	418	73.3	4.67	0.623
RSP3_E-Banking provides individualized attention to the customer.	15	2.6	60	10.5	71	12.5	145	25.4	279	48.9	4.08	1.126
SPD1_The transaction is efficient/ No waiting time.	1	0.2	3	0.5	23	4	127	22.3	416	73	4.67	0.595
SPD2_The quickness of response to complaints is satisfactory.	0	0	3	0.5	17	3	129	22.6	421	73.9	4.7	0.55
SOD3_Speed of E-transactions flow is faster than traditional banking channels.	0	0	0	0	0	0	122	21.4	448	78.6	4.79	0.411

F&C1_Fees and charges are the main attributes that determine customers' decisions on using the E-Banking system.	91	16	179	31.4	36	6.3	124	21.8	140	24.6	3.08	1.467
F&C2_E-Banks regularly aware their customers about the E-Banking service charges by SMS	5	0.9	38	6.7	52	9.1	168	29.5	307	53.9	4.29	0.946
F&C3_Your bank offers attractive service costs, which are acceptable, compared to other banks.	11	1.9	70	12.3	42	7.4	208	36.5	239	41.9	4.04	1.076
F&C4_Efficient and speedy E-Transactions have been done with lower transaction costs.	22	3.9	72	12.6	58	10.2	178	31.2	240	42.1	3.95	1.173
F&C5_Your bank provides more free and discounted services compared to other banks.	14	2.5	101	17.7	79	13.9	183	32.1	193	33.9	3.77	1.165

Source: Primary Data

Table 3 Comparison of Satisfaction levels regarding the various quality of service and performance for the Respondents of Public Sector Banks and Private Sector Banks

	Public Sector Banks		Private Sector Banks		Mean Difference
	Mean	SD	Mean	SD	
E-Banking products are easily available (Internet Banking, Mobile Banking, EFT, ECS, ATM).	4.46	0.959	4.15	1.021	0.31
E-Payment is easier for the online purchase of goods and services.	4.74	0.52	4.22	0.87	0.52
Banks have skilled and knowledgeable employees to give a quick response to get help if there is a problem.	4.49	0.734	3.44	1.298	1.05
Power back up and data recovery system is available in case of power failure to avoid interrupted transactions.	4.2	0.943	3.17	1.246	1.03
Help desk and online help facilities are available when addressing complaints.	4.54	0.66	3.39	1.259	1.15
Customer feedback services are available.	4.5	0.65	3.51	1.12	0.99
Accessibility	**3.65**	**0.535**	**4.49**	**0.331**	**0.74**
Security is the most important issue of E-Banking practices.	4.49	0.78	4.29	0.928	0.2
E-filling system is available.	4.37	0.76	3.78	1.04	0.59
Quality of security for ATM.	4.14	0.947	3.78	0.943	0.36
Customer's bank information is secure and nobody can access their account in spite of Aadhar linkages with their accounts.	3.86	1.126	3.45	1.198	0.41

E-Bank will compensate for any losses due to security reasons.	3.81	1.209	3.05	1.249	0.76
Password and PIN number facility increase the financial security for confidentiality to E-transactions.	4.22	0.924	4.19	0.787	0.03
Privacy can be easily maintained by security.	4.25	0.911	4.14	0.998	0.11
The privacy factor influences the adoption of E-Banking services.	4.15	1.085	4.13	1.026	0.02
E-Banks ensure the protection of personal information, risk of fraud and financial loss.	3.94	1.18	3.65	1.196	0.29
Confidential information is delivered safely from banks to customers.	4.56	0.62	4.43	0.704	0.13
Security and Privacy	**3.89**	**0.395**	**4.18**	**0.313**	**0.29**
E-Banking services are available at anytime and anywhere (24x7).	4.45	0.829	4.3	0.847	0.15
E-Banking services are user friendly and reducing the distance between banks and customers.	4.63	0.504	4.57	0.63	0.06
Time sever service compared to traditional banking.	4.65	0.513	4.63	0.526	0.02
E-Banking services ensure to access of account when abroad.	3.88	1.08	3.79	1.203	0.09
Convenience	**4.32**	**0.485**	**4.42**	**0.468**	**0.10**
E-Banking increases reputation, honesty and trustworthiness of the customers in banks	4.26	0.972	3.92	1.099	0.34
Up to date contents ensures the ability to fulfil the requirement at a designated time.	3.94	1.221	3.6	1.179	0.34
Customers are very much connected with E-Banking because of the unlimited network provided by the banks.	4.25	1.09	3.88	1.066	0.37
Bank has up to date equipment and uses advanced technology to serve clients.	4.56	0.699	3.97	1.094	0.59
E-Banking provides more physical facilities to the customers. (Sufficient number of ATMs, CDM machines and cash counting machines etc.)	4.58	0.65	4.14	0.975	0.44
Reliability and Tangibility	**3.90**	**0.529**	**4.32**	**0.443**	**0.42**
Customers' requests are managed promptly.	4.58	0.667	3.22	1.373	1.36
E-Banks learns the specific requirements of the customer as a customer service representative.	4.67	0.623	4.07	0.933	0.6
E-Banking provides individualized attention to the customer.	4.08	1.126	3.52	1.142	0.56
Responsiveness	3.61	0.722	4.44	0.482	
The transaction is efficient/ No waiting time.	4.67	0.595	3.79	1.12	0.88
The quickness of response to complaints is satisfactory.	4.7	0.55	3.14	1.342	1.56
Speed of E- transactions flow is faster than traditional banking channels.	4.79	0.411	4.6	0.545	0.19
Speed	**3.84**	**0.668**	**4.72**	**0.305**	**0.88**
Fees and charges are the main attributes that determine customers' decisions on using the E-Banking system.	3.08	1.467	3.28	1.426	0.2
E-Banks regularly aware their customers about the E-Banking service charges by SMS	4.29	0.946	3.66	1.147	0.63
Your bank offers attractive service costs, which are acceptable compared to other banks.	4.04	1.076	3.59	1.25	0.45
Efficient and speedy E-Transactions have been done with lower transaction costs.	3.95	1.173	3.51	1.237	0.44

Your bank provides more free and discounted services compared to other banks.	3.77	1.165	3.47	1.231	0.3
Fees & Charges	**3.51**	**0.585**	**3.83**	**0.545**	**0.32**

Source: SPSS Output

Table 3 represents the comparison of satisfaction level towards Service Quality Measures of the respondents of public sector banks and private sector banks. It can be observed that in terms of 'Accessibility' the respondents of private sector banks have a greater number of high satisfaction level in the customers than the public sector banks. In terms of Security and Privacy there is mean difference of 0.29 which indicates that private sector banks have a greater number of fully satisfied customers than the public sector banks. In terms of convenience, Reliability and Tangibility, Responsiveness, Speed and Fees and Charges also the amount of mean difference is high and indicates that the customers from the private sector banks are more satisfied than the customers of public sector banks due to service quality.

Table 4 Results of Kruskal Wallis H Test for Satisfaction levels regarding the various quality of service and performance for the Respondents of Public Sector Banks and Private Sector Banks

Service Quality Dimensions	Type of Bank	N	Mean Rank	Chi-Square	Asymp. Sig.
Accessibility	Public Sector Bank	570	336.87	578.5	0.000
	Private Sector Bank	570	804.13		
	Total	1140			
Security and Privacy	Public Sector Bank	570	442.65	173.085	0.011
	Private Sector Bank	570	698.35		
	Total	1140			
Convenience	Public Sector Bank	570	546.15	6.428	0.000
	Private Sector Bank	570	594.85		
	Total	1140			
Reliability and Tangibility	Public Sector Bank	570	442.8	173.63	0.000
	Private Sector Bank	570	698.2		
	Total	1140			
Responsiveness	Public Sector Bank	570	385.24	368.34	0.000
	Private Sector Bank	570	755.76		
	Total	1140			
Speed	Public Sector Bank	570	352.99	516.006	0.000
	Private Sector Bank	570	788.01		
	Total	1140			
Fees & Charges	Public Sector Bank	570	481.94	83.375	0.000
	Private Sector Bank	570	659.06		
	Total	1140			

Source: SPSS Output

Table 4 exhibits the results of Kruskal Wallis Test for the Satisfaction level of the respondents towards Service Quality Measures and Type of Banks. The result reveals that the p value of each service quality measures is less than 5 percent level of significance which indicates that the null hypothesis is rejected and it can be concluded that there is significant association between the satisfaction levels towards all the service quality measures.

Conclusion:

In modern business environment, the customers want quick, qualitative and flexible services from the banking sector. They are demanding traditional range of banking services, augmented by the convenience of online capabilities and strengthened focus on banks by developing personal relationship with their customers. The information technology has played significant role in offering vast opportunities to the banking sector to provide enhanced banking services to their customers. E-banking helps banks to achieve profound development, sustainable growth, promote innovative services and enhance competition in the banking sector. It has provided new dimensions to the commercial banking by bridging geographical, industrial and regulatory gaps and offering innovative products and services with enhanced market opportunities for both banks and customers. However, there is vast difference in the adoption of e-banking services by the public sector banks and private sector banks. This study attempted to compare the various dimensions of e-banking services offered by the public sector banks and private sector banks in South Gujarat. The study revealed that the security is the major concern for the customer of both type of banks. The majority of respondents of public sector bank said that they would prefer private sector banks for using online banking services. The study revealed that the customers of private sector banks are more satisfied as compare to public sector banks in terms of ATM related services, internet banking services, tele-banking services and mobile banking services. The major reason for the success of e-banking is the numerous advantages that can be provided by the e-banking services to both banking institution and their customers. These advantages include cost efficiency, convenience, time-saving and 24 hours availability of services. However, the banks need to recognize the seriousness of the future challenges and develop a strategy that will enable them to leverage the opportunities available in the banking sector.

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ONE DAY INTERNATIONAL SEMINAR ON
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Sree Narayana Guru College of Commerce (University of Mumbai), Chembur, Mumbai, MH, India

A COMPARATIVE STUDY TO CHECK THE EFFECTIVENESS OF RESILIENCE BUILDING COURSE AMONG B.ED. STUDENTS

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Abstract: *Can we imagine the world without problems? Problems are part and parcel of life. Problems may take different forms and faces like covid-19, natural disasters, sudden loss of family member, loss in business, failure in academics etc. If we can't remove those problems, we can definitely make people resilient to bounce back from problem. Once people-built resilience, they become mentally stronger and develops positive attitude. People with resilience look at adversity as an opportunity.*
How to reach out to maximum number of people? We can do that through teachers. Teachers are most influencing agents to bring positive change in the society. Researcher in this study developed a Resilience program which was implemented on student teachers of B.Ed. college (experimental group), she further compared it with other student teachers of the same college to whom training was not given (Controlled group). An average score of the groups was further calculated to check the effectiveness of the resilience building program.

INTRODUCTION:

As the world is a competitive stage for everyone. Be it a student or a professional we have to face many challenges some of them are known and some are unexpected challenges. To deal with this changing world we need to build the capacity called as resilient the inner power to bounce back to take the negative situation with a positive attitude and get opportunity from everyone are blessed by.

Resiliencies what gives people the psychological strength to cope with stress and hardship. Psychologists believe that resilient individuals are better able to handle such adversity and rebuild their lives after a catastrophe. Dealing with change or loss is an inevitable part of life.

"Coping with stress in a positive way is known as resilience, and it has many health benefits. It's associated with longevity, lower rates of depression, and greater satisfaction with life. "There's a sense of control, and it helps people feel more positive in general,"

Why resilience building session is necessary for students in today's era

Students experience a tremendous amount of physical and mental growth on a daily basis. Between school, co-curricular activities, work and their social life, teens face lots of new experiences and challenges. Being resilient gives them the ability to tackle these head-on, bounce back from any setbacks and have the best

chance at succeeding. It allows them to learn and grow in all situations – two skills that are crucial to wellbeing and development.

Need and importance

Developing a program to built resilience is one thing but to check its effectiveness is more important. That can be best done by comparing experimental group scores with controlled group score.

Statement of the problem

This study is conducted to compare resilience trainings effectiveness by comparing scores of students who attended the training with those who did not attend the resilience building course.

Explanation of the problem

Resilience is defined as the capacity to recover quickly from difficulties; toughness or the ability of a substance or object to spring back into shape; elasticity. Resilience is something that is within each of us, but how we use it, and how well are key determinants in our overall well-being and quality of life.

In our childhood we attended school and many curricular activities classes for better development and enhancement of skills. Many students also participate in various competitions and won them successfully. It brings big pride to our parents, but at the same time a certain limit of pressure automatically develops a fear of losing.

Have we ever thought what the competitors in the competition feels or how he come up with the failure and loosing of competition? The answer is no because we have always focused on wining everything we have never ever thought or discussed about how to react and respond to the failures we face in the exam or lose the competition or in relationships. Across India we observe many students commit suicide and the ration keeps increasing day by day the reasons is stress, anxiety, failure.

OBJECTIVES:

1. To study the concept of resilience.
2. To compare the scores of controlled group and experimental group.
3. To check the effectiveness of resilience sessions among students.

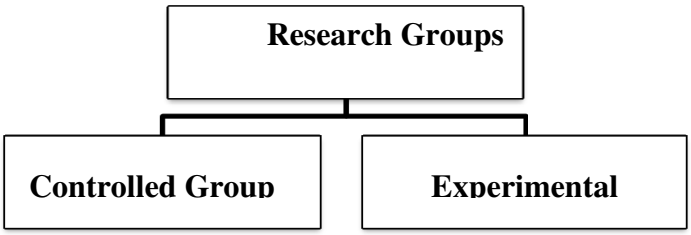
Scope and limitations

1. The study is confined to B.Ed. students studying in AICESR.
2. The study was limited to only 60 participants only.
3. The study is focused on comparing the scores of controlled group and experimental group.

METHOD:

The research was conducted using Experimentation method. There were two groups formed in this study. One group was experimental group and the other group was controlled group. One group which was experimental 30 students were selected. These 30 students were given a treatment. The duration was of two months.

Tools: Online test is use for research purpose as the test contain The Traits of Resilience building test are based on Personal Strength, Positive future, structured style, social competence family cohesion and social resources. With 30 questions based on each trait the result generated will give the percentage of the individual resilience towards each trait.



A standardized questionnaire was administered for both the groups and was conducted on 60 students (30 of experimental group and 30 of controlled group)

Population - The population for this research included all the 69 students from AICESR B.Ed. College.

Sample - Sample was selected by choosing simple random method.

ANALYSIS:

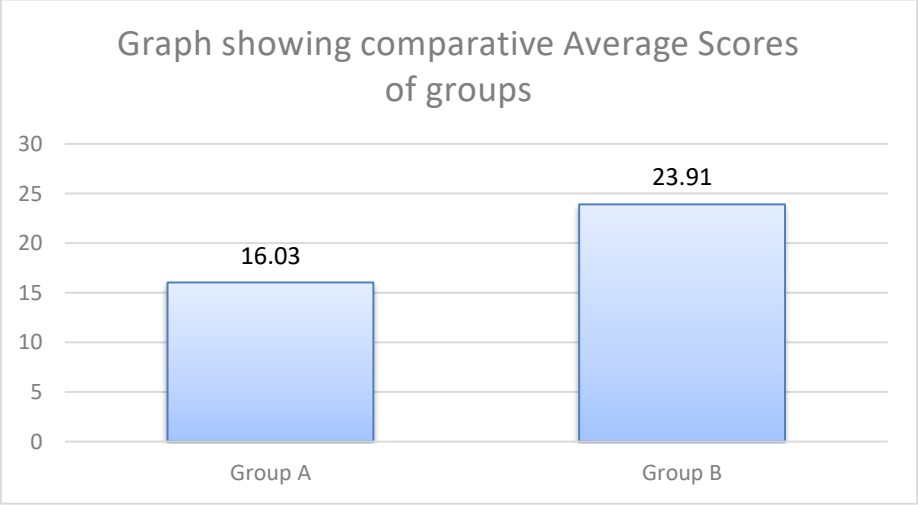
1. A standardized online questionnaire was administered for the sample of 60 students.
2. 30 students who were part of experimental group were given the test after the treatment.
3. 30 students who were part of controlled group were give the test without any treatment.
4. Once the scores were collected, they were analyzed.
5. An average mean score of both the groups was calculated.

Interpretation of the data

The average mean score of both the group was calculated which indicated that the mean score of experimental groups was higher than the average mean score of the controlled group.

1. Once the scores were written and average score was calculated of both the groups.
2. After writing down the average score of groups, the researcher presented the collected information in the form of graphical representation.
3. The researcher made graph to show the comparison of the average score of experimental and controlled group.

Graph 1



The above graph is a comparison of both group which suggest just us that –

1. Group A represents controlled group and Group B represents experimental group. In controlled group the average score is 16.03 and in experimental group the average score is 23.91. Thus, the average score of Group

B is higher than Group A which indicated the effectiveness of Resilience Building Course on experimental group.

Group B who has received the training is more resilient compare to the student in Group A as they did not receive any training.

2. We can also say that students who have received resilience training are mentally prepared or trained to face any challenges in coming years of their life without giving up or becoming negative.

3. This lack of confident can be built up by motivating the students through various activity and group discussion.

FINDINGS:

1. Courses like Resilience Building is a need of the hour.
2. Voluntary courses like this can help the students to bounce back in their difficult times.
3. Many times in negative situations, students are not aware how to respond but different case studies, live interactive talks gave students an idea as to how to approach negative situations and how to convert adversities into opportunities.
4. It is absolutely fine to fail in life is what students in experimental group have learned through the struggle stories of famous personalities. Failure is hard to digest but through resilience course students have realized its importance.
5. The period of pandemic has highly affected everyone and its impact will remain for the longer time in every person's life. Is such situation every school must organize a resilience session of students and parents as it will help them to build resilience towards the hard time and will not lose their confidence over the situation.

RESULT:

Contribution to knowledge

1. Students were seen with change from negative attitude to positive attitude.
2. This research has helped the students to improve their Confidence and positive approach towards any difficulty.
3. This research has helped the teachers to boost the coming generation towards positive attitude and competitive with confidence building.
4. This research has helped the students realized the importance e of failure in life.
5. This research has also helped the students to realize how to bounce back in difficult times.

RECOMMENDATIONS:

1. Schools and Teachers must understand the need of resilience course in the curriculum.
2. Such activities must be part of time table as it will boost the confidence of students.
3. Resilience building is the need of an hour for every age group.
4. Some of the inductions need to be given even to the stakeholders like Parents.
5. Students' resilience level need to be calculated at the beginning of every class, it can help to identify which children need immediate attention to build resilience.
6. Such courses can be made mandatory from Government officials too. Ultimately to live life effectively has to be the goal of education.

Recommendations for further study

This present study was limited to only to the students of Ashoka International Centre for Educational Studies and Research. Further study can be done in other B.Ed. colleges. The present study can be

supplemented by conducted Resilience Training Program in different schools.

CONCLUSION:

Researcher would like to conclude that such researchers are need of the hour. All students' Resilience scores need to be identified and they must become part of schools' curriculum. We teach in schools' importance of success but at the same time we need to teach students importance of failure and how to bounce back from that failure.

After completing the research, Researcher realized that the overall score of experimental group was high thus the Resilience Building course was a success. Thus, more such course must be designed that can help students to live life effectively.

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A STUDY OF OPPORTUNITIES AND CHALLENGES IN STRENGTHENING AGRICULTURAL FINANCIAL INCLUSION

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Abstract: *The research paper presented "A Study of Opportunities and Challenges in Strengthening Agricultural Financial Inclusion" intends to discuss about the current challenges faced in agricultural financial inclusion and what are the scope to strengthen the same.*
Agriculture is lifeline for to many livelihood in developing and emerging economies—especially those residing in rural areas.
Still approach to agricultural finance becomes a difficult task to its rightful recipient. Lack of availability of finance pause many farmers from adopting new technology.

Key Words: *Agricultural, Financial Inclusion, Agriculture Finance.*

INTRODUCTION:

Availability of finance is crucial for the extension of the agriculture sector. The switch from old to modern commercial agricultural production requires funds.

With ever growing demand for food is expected to increase by 60 percent by 2050, and the agricultural system is already under pressure to fulfil current demand, the only way to increase food production is to strengthen agricultural system by providing them with proper financial assistance.
The paper focuses on what are the areas that can help strengthen agriculture financial inclusion that will help agricultural sector flourish, and what are the setbacks that agricultural sector has to face in order to access financial assistance from institutional lenders.

LITERATURE REVIEW:

- Kareem, R.O, and Isiaq, T.S (2017) has examined the effect of commercial banks financing and agricultural sector in Nigeria. The study concludes that there is a positive relationship between commercial bank loan to agriculture and the real agricultural gross domestic product. More, the result shows that the model is statistically significant.

- Suganyaa. R.V. (2017) has discussed about marginal farmers had performed well to invest in financial and physical assets, and also utilized the factors and inputs. Farmers do agriculture with getting agricultural credit, commercial bank credit and agricultural inputs to meet their various agricultural expenses. It helps the farmers to adopt with reasonable method of cultivation. This study helps to recover the performance which was found to be better, had in its turn induced the effective functioning of the Lead Bank in the study area.

- Marina Ruete (2015) said that, Access to finance is a vital part of any developed agriculture sector, and drawing farmers and small entrepreneurs in developing countries into the financial system is far from accomplished. It is not mere coincidence that the countries with developed financial markets in the agriculture sector are the ones where the sector is also highly developed.

- Nitin Kumar, (2013) the findings of the study revealed the importance of a district's socioeconomic and environmental setup in shaping banking habit of masses. Using test for convergence it was found that districts tend to maintain their respective level of banking activity, with no support for closing gap.

OBJECTIVES:

- To study opportunities & challenges in agriculture financial inclusion
- To study possible ways to strengthen agriculture financial inclusion
- To study impact of financial inclusion on farmers

METHOD:

EXTERNAL SECONDARY DATA RESEARCH

– The most basic method for data collection used in research paper is External secondary data research that represents a study that uses existing data on a certain research subject from government statistics, published market research reports from different organizations, international agencies (such as RBI , NABARD, etc.), and so on.

Limitation of study:

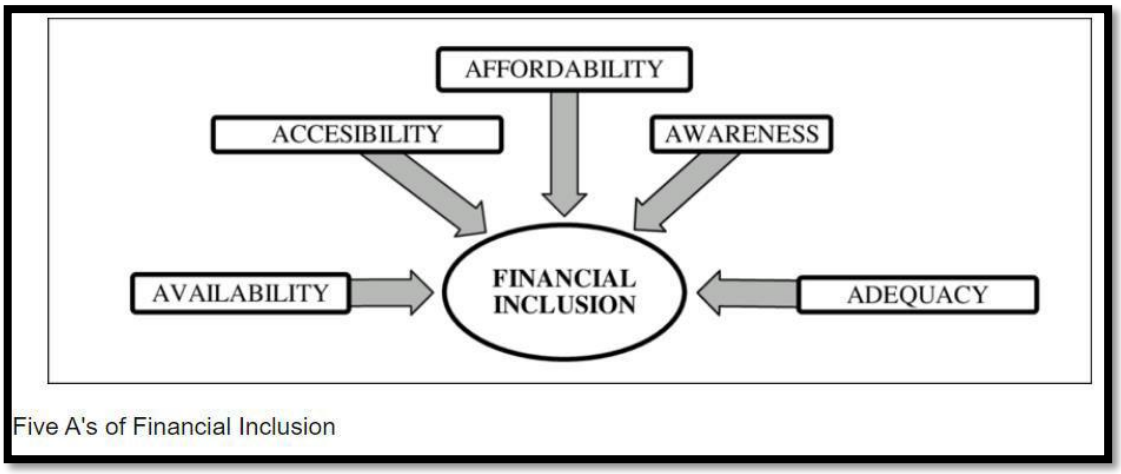
- The study is based on secondary data.
- The study do not focuses on any specific (region/financial institution) Opportunities & Challenges in Agriculture Financial Inclusion
- The study covers very limited areas of concern in growth of agriculture sector.

SCOPE OF THE STUDY:

- The scope of study has focused on “Opportunities & Challenges in Agriculture Financial Inclusion”
- The of study focuses on overall Opportunities & Challenges in Agriculture Financial Inclusion
- The study mainly focuses on agriculture financial inclusion.
- Since the topic of the research is vast and has wide scope, it has to be narrowed down.

DISCUSSION:

OBSERVATION FROM STUDY:



Five A's of Financial Inclusion

SOURCE:https://www.researchgate.net/figure/Five-As-of-FinancialInclusion_fig1_324588733

FINANCIAL INCLUSION DEFINITION

"Financial inclusion is the process of ensuring access to financial products and services needed by vulnerable groups at an affordable cost in a transparent manner by institutional players."

FINANCIAL INCLUSION IN INDIA

PMJDY: Around 192.1 million accounts have been opened under the Pradhan Mantri Jan Dhan Yojana (PMJDY). These zero-balance bank accounts have been accompanied by 165.1 million debit cards, a life insurance cover of Rs 30,000 and an accidental insurance cover of Rs 1 lakh.Other than PMJDY, there are several other financial inclusion schemes in India

Financial inclusion aims to bring digital financial solutions to the nation's substandard economically disadvantaged people. It also aims to provide banking or financial services to reach the substandard population living in the most remote parts of the country.

FINANCIAL INCLUSION FOR AGRICULTURE:

Our efforts are aimed at building a strong and inclusive financial India through departments that focus on specific goals that can be divided into three categories: Finance, Development and Governance. Through these programs we affect almost every sector of the local economy. From providing financial assistance to rebuilding rural infrastructure; from adjusting credit systems at district level to directing and motivating the banking industry to achieve these goals; from directing Cooperative Banks and Rural Banks (RRBs) to assist them in developing sound banking processes and bringing them into the CBS area; from the design of new development schemes to the implementation of GoI development plans; from training artisans to providing them with a marketing platform to sell these articles.

ANALYSIS:

CHALLENGES OF AGRICULTURAL FINANCING

As with other sectors, those who invest in agriculture, especially local farmers, but also foreign-owned lands, processing plants, warehouses or fertilizer companies, may need funding from others to do their business. However, in the current global financial system, a few factors are hindering the development of strong financial services in rural areas in many developing countries.

FIRST, the cost of trade in rural areas is higher than in urban areas due to the dispersed population with weak infrastructure (International Fund for Agricultural Development [IFAD], 2009a).

SECOND, and more importantly, risk factors in agriculture often prevent financial institutions from lending. These include production risks associated with environmental hazards (such as droughts, floods and pests),

weak farmers' ability to provide collateral (perhaps because the farmer does not have a title deed he can offer as collateral for a loan or land value may be too low.) And price volatility (IFAD, 2009a).

THIRD, the financial sector may not be sufficiently complex in some developing countries. The acquisition and innovation of specific financial instruments and services is often poor. Also, although financial resources may be available, they may not be suitable for all types of agricultural activities, which will have different needs in terms of payment times, prices and risks, among other things. For example, in seasonal farming, support is required at certain stages of the production process (IFAD, 2009a). At the same time, the supply of financial products may only be available to large-scale farming companies with sound records, so it may not meet the specific needs of the client. Finally, the lack of records and agricultural statistics in developing countries makes assessing creditworthiness a challenge for financial providers. This changes the conditions required to access financial products and undermines profitable investment opportunities

FINDINGS:

WAYS TO STRENGTHEN AGRICULTURE CREDIT:

Improving access to credit, technology and markets

IT and biotech must transform agriculture, increase their productivity and productivity. We need PPPs focused on making farmers access to important information, working methods and the latest technology to help them in areas such as crop rotation, weather conditions, fertilizer application and environmental mobility - all with the click of a button or a simple SMS on their mobile phones.

Biotechnology, on the other hand, can equip farmers with techniques for developing more productive crops, pest control, better use of wastewater and a focus on nutritious food. The astonishing success of the grain industry demonstrates the potential impact of biotechnology. PPPs can help replicate this achievement in key areas such as oilseeds and pulses, which are in dire need of import. In the same way, PPP projects, when targeted at helping farmers connect with their marketplaces and financial institutions for micro-funding, can usher in massive alterations in the rural economy.

Investment Funding (FI) is an area of RBI policy and as a result of diversification
Significant progress has been made in investing since the country started operating 10 years ago. Moreover, with implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY), almost every home now exists submitted under the formal financial plan. Both depending on the deposit accounts and credit products have had continuous improvement over the years.

The RBI has it began developing a National Investment Strategy for this purpose making financial products and services available, accessible, and accessible to all citizens in a safe and transparent way to support multi-participant and inclusive growth. The strategic pillars of the investment strategy can be they include universal access to financial services, providing a basic set of finances resources, livelihoods and skills development, financial literacy and education, customer protection and grievance redressed. The FI strategy aims to sustain Investment through technology and welcoming multiple stakeholders approach.

Highlights of the FI strategy are to improve digital infrastructure the world through better communication of bank branches, Business Journalist agents, Micro ATMs, PoS terminals and internet connections that help digital migration customer rides. This will promote digital acceptance and acceptance payments and promoting efficiency and transparency through digital collaboration.

An approved strategy has a customer-focused approach, accompanied by the appropriate financial education and awareness efforts. Finally, build trust once and for all confidence of new entrants to the formal financial system is a strategic focus customer complaints and security framework. National implementation an

investment strategy will succeed with effective integration for all stakeholders and to promote the process of land redistribution by building a forum for fully engage Gram Panchayats / Civil Society / NGOs to expedite funding Installation.

- **Reasons Financial Inclusion in India is Important:**

Financial inclusion of the unbanked masses is a critical step that requires political will, bureaucratic support and constant pressure by the RBI. It is expected to unleash the hugely untapped potential of the bottom-of-pyramid section of Indian economy.

Financial inclusion strengthens access to economic services and creates a sense of savings among the poor. Financial inclusion is a major step towards inclusive growth. It contributes to the overall economic development of the poor. In India, effective financial inclusion is needed to uplift the poor and disadvantaged by providing them with modified financial products and services.

Web References:

In order to successfully complete my research paper I have referred the following:

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ONE DAY INTERNATIONAL SEMINAR ON
"RESILIENCE AND REINVENTION OF GLOBAL ECONOMY IN THE CONTEXT OF COVID 19"
22nd January, 2022
Sree Narayana Guru College of Commerce (University of Mumbai), Chembur, Mumbai, MH, India

A STUDY ON CHANGES IN GROWTH OF HEALTH INSURANCE DURING COVID 19 PANDEMIC WITH SPECIAL REFERENCE TO LIFE INSURANCE CORPORATION OF INDIA

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Abstract: *Covid 19 Pandemic is an alarming situation all over the world for Health Industry to develop and to understand the loopholes of health care system. Especially in case of India, where population is very high, it was uncontrollable to health industry to reduce transferability of Virus. As many people got infected by virus and Government Hospital were fully occupied by Covid patients. It has become unfortunate for the people to get admit themselves in Private Hospital where they need to bear with huge medical bills which was not possible for them to pay, and from there people have realized the importance of insuring themselves with Health Insurance policy in other word we call it as Mediclaim Policy. People perceptions towards Health Insurance have changed and Covid19 pandemic had positive impact on Growth of Health Insurance in India. This Research paper will put a light on the growth of Health Insurance during Covid 19 pandemic with special reference to Mediclaim policy offered by Life Insurance Corporation of India.*

Key Words: *Health Insurance, Covid 19 Pandemic, Life Insurance Company.*

INTRODUCTION:

The Indian healthcare system is one of the largest in the world, with the number of people it concerns: nearly 1.3 billion potential beneficiaries. The healthcare industry in India has rapidly become one of the most important sectors in the country in terms of income and job creation. Life Insurance Corporation of India (LIC) is an Indian statutory insurance and investment corporation headquartered in the city of Mumbai, India. It is under the ownership of Ministry of Finance, Government of India. The Life insurance Corporation of India was established on 1 September 1956, when the Parliament of India passed the Life Insurance of India Act that nationalized the insurance industry in India. [1] Life Insurance company offers products such as Life Insurance, Health Insurance, Investment Management and Mutual Fund. The Life Insurance Corporation or the LIC India offers the LIC Jeevan Arogya plan, which is a unique non-participating non-linked Health Insurance plan. The policy caters to the healthcare needs of the Indian customers and provides the sum insured to the policyholder on a Lump sum basis. During Pandemic, LIC India has used the digital platform to buy health care policy through Online Mode. LIC India, have offered different product under Health Plan which are shown in table no. 1.1.

Table No.1.1
Health Plans by LIC

Sr. No.	Product Name	Plan No.	UIN No.
1	LIC's Health Protection Plus	902	512L253V01
2	LIC's Cancer Cover	905	512N314V02
3	LIC's Arogya Rakshak	906	512N318V01

Source: https://licindia.in/Products/Health-Plans

Relevance of the study:

This research paper is based on LIC India, Health Plan, which was not covered by any other researcher. As LIC India, is coming under the top most ranking Insurance Industry in India, it is necessary to understand its role during Covid pandemic and its impact on the growth of Health Insurance Industry in India.

Limitation of the study:

1. This study is limited to LIC India health plans.
2. This study is based on secondary data.

LITERATURE REVIEW:

1. According to Madam M. (2021), Health Insurance Industry is always under the pressure to settle claims. In recent times, IRDA has taken bold step by increasing the premium rate of health insurance products. This will help in the growth of this sector. With better technological expertise coming in from the foreign partners and involvement by the IRDA the health insurance sector in India must turn around and start to earn profit. The COVID-19 pandemic is a challenge for the health insurance industry on various fronts at the same time it provides an opportunity to the insurers to fetch in new customers. The main reason for high commission and management expense being cut-throat competition brought in after opening up of the insurance sector in the year 2000. So, new companies are offering higher incentives to the agents and brokers to penetrate into the market. This trend needs to be arrested as indirectly it is affecting profitability of this sector.
2. According to R & A. Singh(2020), In a country like India , there is a need of universal health Insurance program at lost cost to be made compulsory with an intention to insure each and every citizen of the country especially people residing below the poverty line. Innovation in product and services catering to distinguish needs of public will definitely attract those who are still in dilemma. The health insurers are advised to adopt new business models to enhance their customer base, revenue and business.

OBJECTIVES:

1. To study Features of different policies offered by LIC under Health Plans.
2. To study growth of LIC India, in Health Insurance during Covid 19 pandemic.
3. To give suggestions to improve growth of health insurance coverage in India.

METHOD:

This paper is based on Secondary data. Information collected is from various sources such as, official website, Various Journals, Articles, Research papers and Newspaper.

DISCUSSION:

Features of Health Insurance Plans Offered by LIC India

1. Hospital Cash Benefit: In the event of Accidental Bodily Injury or Sickness first occurring or manifesting itself on or after the Effective Date of Cover and during the Cover Period causing an Insured's Hospitalization to exceed a continuous period of 24 hours within the Cover Period, then, subject to Benefit Limits and Conditions, Waiting Period and Exclusions of the Policy.

2. Major Surgical Benefit: In the event of an Insured under this Policy due to medical necessity undergoing any specified Surgery (as mentioned in the Major Surgical Benefit Annexure) within the Cover Period in a Hospital due to Accidental Bodily Injury or Sickness first occurring or manifesting itself on or after the Effective Date of Cover and during the Cover Period then, subject to Benefit Limits and Conditions, Waiting Period and Exclusions of this Policy, a percentage (as mentioned in the Major Surgical Benefit Annexure against the specified Surgery performed) of the Major Surgical Benefit Sum Assured shall be payable by the Corporation, regardless of the actual costs incurred. Where, Major Surgical Benefit Sum Assured is equal to 100 (one hundred) times the Applicable Daily Benefit for that Policy year in respect of each Insured

3. Day Care Procedure Benefit: In the event of an Insured covered under this Policy due to medical necessity undergoing any specified Day Care Procedure (as mentioned in the Day Care Procedure Benefit Annexure) within the Cover Period in a Hospital or Day Care Centre due to Accidental Bodily Injury or Sickness first occurring or manifesting itself on or after the Effective Date of Cover and during the Cover Period then, subject to Benefit Limits and Conditions, Waiting Period and Exclusions of this Policy, an amount equal to 5 (five) times the Applicable Daily Benefit, shall be payable by the Corporation, regardless of the actual costs incurred.

4. Other Surgical Benefit: In the event of an Insured covered under this Policy due to medical necessity undergoing within the Cover Period any Surgery not listed under Major Surgical Benefit or Day Care Procedure Benefit, in a Hospital due to Accidental Bodily Injury or Sickness first occurring or manifesting itself on or after the Effective Date of Cover and during the Cover Period, then, subject to the Benefit Limits and Conditions, Waiting Period and Exclusions of this Policy, a Daily Benefit equal to 2.5 (two and a half) times the Applicable Daily Benefit, shall be payable by the Corporation, regardless of the actual costs incurred for each continuous period of 24 hours or part thereof provided any such part stay exceeds a continuous period of 4 hours of Hospitalization.

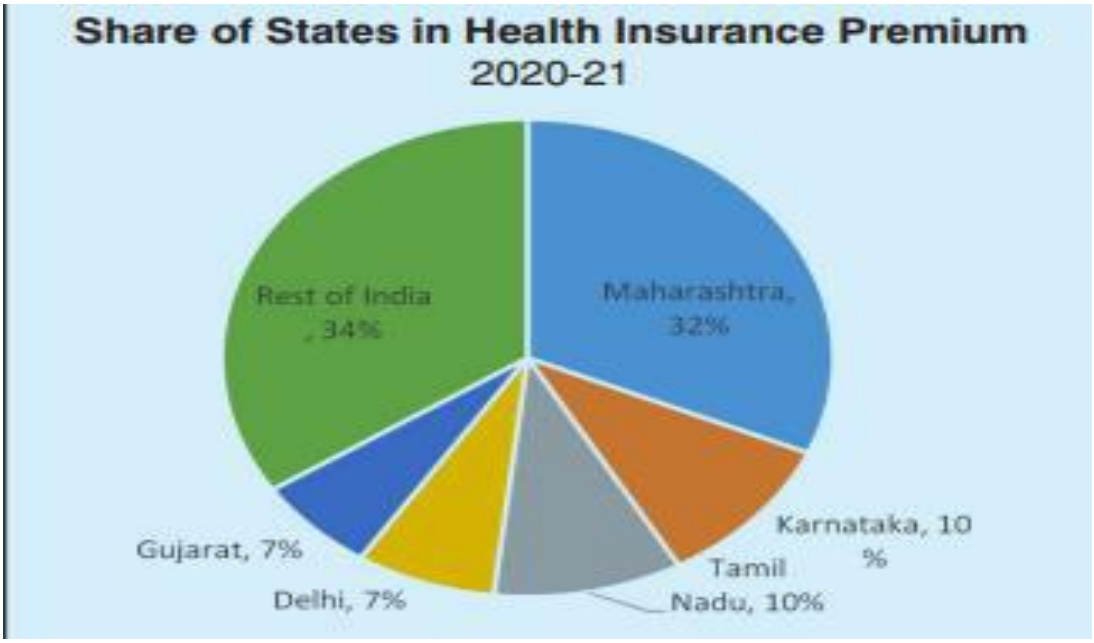
5. Medical Management Benefit: In the event of an insured covered under this policy undergoing inpatient hospitalization within the Cover Period due to the following major medical conditions first occurring or manifesting itself on or after the Effective Date of Cover and during the Cover Period then, subject to Benefit Limits and Conditions, Waiting Period and Exclusions of this Policy, a lump-sum of 2.5 (two and a half) times of Applicable Daily Benefit shall be payable by the Corporation regardless of the actual cost incurred: a) Dengue b) Malaria c) Pneumonia d) Pulmonary Tuberculosis e) Viral Hepatitis A

6. In the event of an Insured covered under this policy undergoing a single period of continuous inpatient hospitalization in excess of 30 days within the Cover Period, due to Accidental Body Injury or Sickness first occurring or manifesting itself on or after the Effective Date of Cover and during the Cover Period then, subject to Benefit Limits and Conditions, Waiting Period and Exclusions, a lump-sum of 10 (ten) times of Applicable Daily Benefit shall be payable by the Corporation, regardless of the actual costs incurred.

ANALYSIS:

Growth of LIC India in Health Insurance during Covid 19 Pandemic

Chart No. 1.1



Source:https://www.irdai.gov.in/admincms/cms/uploadedfiles/annual%20reports/Annual%20Report%202020-21.pdf

In the Chart No. 1.1, we can observe that five states namely Maharashtra, Karnataka, Tamil Nadu, Delhi UT and Gujarat contributed 66 per cent of total health insurance, the rest of the States/UTs have contributed 34 per cent of the total Health insurance premium. The state of Maharashtra alone contributed ₹18,354 crore (32 per cent) of total health insurance premium.

Table No. 1.2

Health Insurance Premium Underwritten by Life Insurers				
Insurer	Premium (₹crore)		Market Share (%)	
	2019-20	2020-21	2019-20	2020-21
LIC	426.33 (-2.11)	463.87 (8.81)	34.96	39.45
Private Sector	793.14 (27.25)	711.96 (-10.24)	65.04	60.55
Total	**1,219.47 (15.17)**	**1,175.83 (-3.58)**	**100.00**	**100.00**

Source:https://www.irdai.gov.in/admincms/cms/uploadedfiles/annual%20reports/Annual%20Report%202020-21.pdf

From the Table No. 1.2, we can Identified that During the year 2020-21, Life Insurance companies collected ₹1,176 crore as Health Insurance premium as against ₹1,219 crore in 2019-20 registering a de-growth of 3.58 per cent in 2020-21, over the previous year's growth rate of 15.17 per cent. The private life insurers continued to hold a larger market share with 60.55 per cent during 2020-21 (65.04 per cent in 2019-20). On the other hand, the share of LIC has increased from 34.96 per cent in 2019-20 to 39.45 per cent in 2020- 21 with a premium growth of 8.81 per cent in 2020- 21.

Table No. 1.3

Segment-wise Health Insurance Premium Underwritten by Life Insurers (₹crore)						
Segment	LIC		Private		Total	
	2019-20	2020-21	2019-20	2020-21	2019-20	2020-21
Health Products						
New Business	104.74	102.10	136.36	64.85	241.09	166.96
Renewal Business	309.33	346.24	333.17	320.30	642.5	666.55
Product Total	**414.07**	**448.34**	**469.52**	**385.16**	**883.59**	**833.50**
Health Riders						
New Business	1.11	1.36	169.79	152.96	170.90	154.32
Renewal Business	11.14	14.16	153.83	173.84	164.97	188.01
Rider Total	**12.25**	**15.53**	**323.62**	**326.80**	**335.87**	**342.33**
Grand Total	**426.33**	**463.87**	**793.14**	**711.96**	**1,219.47**	**1,175.83**

Source:https://www.irdai.gov.in/admincms/cms/uploadedfiles/annual%20reports/Annual%20Report%202020-21.pdf

Table No. 1.3 indicates that Health Insurance Premium Underwritten by life insurers by LIC is more than Private life insurer.

In the year 2020-21, the COVID-19 pandemic has claimed many lives. The IRDAI has advised all the insurers to settle the life insurance claims expeditiously. The status of claims (of Individual and PMJJBY) due to COVID-19 in the year 2020-21 is provided as below in Table No 1.4 :

Table No. 1.4

Status of Claims due to COVID-19 Pandemic during FY 2020-21 (Amount in ₹ crore)							
Claims Reported		Claims Settled		Claims Repudiated		Claims Outstanding	
Number of claims	Amount of claim	Number of claims	Amount of claim	Number of claims	Amount of claim	Number of claims	Amount of claim
21,836	1,617.45	21,304	1,418.71	175	81.18	357	117.56

Source:https://www.irdai.gov.in/admincms/cms/uploadedfiles/annual%20reports/Annual%20Report%202020-21.pdf

RECOMMENDATIONS:

Suggestions to Government:

1. **Increasing consumer awareness of health insurance:** First, the Government has a key role to play in increasing consumer awareness and building consumer confidence in health insurance through information, education, and communication (IEC) campaigns, especially in hospitals. The Government's promotion of health insurance will establish greater acceptance and faith in the product. It can use several channels to build consumer awareness of health insurance, and of specific products, including in hospitals, health facilities, Anganwadi centers, and through ASHA workers.

2. Developing a modified, standardized health insurance product: Second, the Government has a role to play in ensuring standardization and improving simplicity of the product, to ensure consumer protection through a guaranteed basic minimum package of services.
3. Sharing Government data and infrastructure as a public good to reduce operational and distribution costs: Third, the Government can help improve the product's uptake by lowering the distribution and operational costs. The Government can offer its data and infrastructure as public goods to build distribution and operational efficiencies in private health insurers.
4. Building consumer confidence by ensuring quality of services: Fourth, the Government should build consumer confidence through swift grievance redressal mechanisms, and robust auditing procedures. Ensuring quality of health services will improve patient satisfaction and build confidence in health insurance as product.
5. Partial financing or provision of health insurance: Finally, the Government can directly increase enrolment or reduce costs by subsidizing the poorest sections of the missing middle population, and/or using the PMJAY infrastructure to offer a voluntary contributory enrolment.

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Sree Narayana Guru College of Commerce (University of Mumbai), Chembur, Mumbai, MH, India

A STUDY ON DIGITAL PAYMENT DURING PANDEMIC EXPLODED ONLINE TRANSACTION

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Abstract: *Digital Payment system is a topic of the day. Digital payment system is a great support during pandemic and it exploded the online transaction. Digital payment system proved to be great assistance during lockdown and restriction period, it provided a new way for doing purchasing with the aid of digital payment system. The user gets lots of benefit like save time, save money, save energy, convenience, makes the work easier and usage is hassle free and user learned the new pattern for payment. This study is chiefly based on primary data further this study analysis that some user is facing a biggest challenges on security and safety which increase a fear in mind and restrict the usage of digital payment system for online transaction. The Result indicates that now user are overcoming their fear and started using the digital payment system and mention that they are comfortable in using and this system which is evidenced to be beneficial and exploded online transaction during pandemic.*

Key Words: *Digital payment, Online Transaction, Pandemic.*

INTRODUCTION:

What is Digital Payment?

During coronavirus pandemic in India, a nationwide lockdown was imposed to ensure the public safety and public were restricted in their homes (March 2020). They heavily relied on Digital Payment for the purchase of groceries, health products, Banking and other essentials. Digital Payment allow people to access goods and services while in quarantine and in social distancing.

Digital payments are transactions that take place via digital or online modes, with no physical exchange of money involved. This means that both parties, the payer and the payee, use electronic mediums to exchange money. The various mode of digital transaction is Banking cards, USSD, AEPS, UPI, Mobile Wallets, Banks Pre-Paid Cards, Point of Sale, Internet Banking, Mobile Banking and Micro ATM.

The Government of India with a vision to transform India into a digital empowered society. The Role of Digital India programme is to Shift from the Traditional payment method to digital payment method. i.e. "Faceless, Paperless, Cashless" which improved faster in pandemic Please note that digital payments can take place on the internet as well as on physical premises.

A secure, reliable and smooth transaction which is free from failure is all what a modern day online customer seeks and this is possible to achieve through the new forms of digital payments. A customer's life becomes easy when the digital payment methods are further toned up with some of the finest technologies.

Importance of Digital payment

Digital payment Transaction gives numerous benefits to customers and retailer at large. Importance of Digital Payments System for Online Transaction during Pandemic

Effectiveness: - During Pandemic online transaction supported a lot in purchasing the requirement with the help of digital payment. Digital Payment aids enhanced the payment and increased the effectiveness in Making Payment.

Usefulness: - In Retailing Business normally customer visit the shop for purchasing but the situation totally changed during the pandemic. Customer and retailor both found a way for purchasing and selling the product with the help of digital payment system, which is proved to be useful and very supportive for online transaction. Retailor and customer found compatibility in using digital payment platform.

Contactless and safe transaction: - In Pandemic public are restricted to gather in group and contactless payment encouraged. Retailor got a way out to do business during pandemic through digital payment platform. Digital payment platform ensure those contactless and safe transaction and protect the privacy and all the personal and confidential informational is kept and sent safety to the customer.

Detailed records: Digital Payment system keeps a detailed record and transparency in transaction. We can track and get full account whenever we wish to have those records.

Challenges in Digital Payment

Trust: - People in this category may have less knowledge and experience with the online world through lack of exposure and understanding of how it works. Especially if you have no one to explain it to you.

Technical declines or Transaction Failure: - Customer and Retailor both are facing a problem when there is a transaction failure. Many a time transaction failure give a proper message as not completed the transaction but sometime because of technical problem the message for transaction completed is not reflected in our system which bring a huge confusion and fear in customers mind as there is a involvement of money. In some case the money is deducted but not reached to retailor account. To resolve this issue it take 2-3 working days from technical department.

Internet Quality and Technical Issue: - The Internet connectivity is the main requirement for making payment through digital payment. If the Internet connection is unstable there will be delay in payment hence we cannot complete the transaction.

Security Problem and fear of dealing personal information: - Although the customers are comfortable in making payment using digital payment system for online transaction but the fear about security is always there. During payment we give our full confidential personal information which always alarm in our mind about misusing the information.

LITERATURE REVIEW:

Gaurav Gosh – (2021) Study says that Digital Payment helps Individual for making and receiving money and also perform various other function which saves a lot of time. Further the researchers says that many consumers started adopting the Digital Payment System which is supporting the Digital India Mission to achieve.

Shobha B.G – (2020) stressed the Digital Payment importance, Opportunities and challenges. Researcher says Digital Payment saves time, and cost. Study further says there is a growth in Digital payment but still

cash play a dominant role in many villages and urban. The reason is due to lack of awareness, presence of unorganized sectors and security issues with regards to digital payment.

Dr. Ranjith P.V, Dr Swati Kulkarni, Dr Aparna J Varma (2021) study says that Digital transactions are accepted in India and usage has been increased. Researcher says that consumer has enough awareness of the digital payment. The society is moving forward towards internet of things and artificial intelligence. Further the study says that digitization is the need of the hour as consumer want to shop more and adapted to new innovations and techniques.

OBJECTIVES:

1. To study the different factors affect the digital payment platform during pandemic
2. To examine the importance of Digital Payment during Pandemic
3. To Analysis the Challenges faced on online transaction

METHOD:

Sources of Data: - The study based on Survey method. The data is obtained from both primary and secondary sources. The primary data is collected through questionnaire method whereas the secondary data is collected from the newspapers, magazines, research journal, websites etc.
Sample Size: - The sample size 60 taken for analysis.
Tools Used for Data Analysis: - Data is represented through Pie chart, Bar graph, Percentage.
Sampling Technique: Convenience sampling technique is used for the current study.
Limitation of the Study: The study is limited to Mumbai city because of time constraints. Sample size used for the study is limited.

ANALYSIS:

Table 1: Demographic Profile

Variables	Classification	Frequency	Percentage
Gender	Male	23	38%
	Female	37	62%
	Total	**60**	**100%**
Marital Status	Unmarried	36	60%
	Married	24	40%
	Total	**60**	**100%**
Education	Post- Graduation	22	37%
	Graduation	33	55%
	10 + 2	3	5%
	Matriculation or below	2	3%
	Total	**60**	**100%**
Age Group	Below 20	25	42%
	21 - 30 Year	10	17%
	31 - 40 Year	18	30%
	40 years and above	7	12%
	Total	**60**	**100%**
Annual Income:	Below 1 Lakh	24	40%

	Rs. 1 Lakh to 3 Lakh	11	18%
	Rs. 3 Lakh to 5 Lakh	14	23%
	Rs. 5 Lakh and above	11	18%
	Total	**60**	**100%**

Table 1:- Data make public that 62% respondents are Female.60% are Unmarried. 55% of the respondents are graduates whereas 22% of the respondents are post graduates and remaining respondents from HSC and matriculation or below. Majority of the respondents are from the age group Above 20 years and belong to the Annual Income above Rs. 1 Lakh

1. Digital Payment aids in enhancing my effectiveness in making payments	
Particular	Percentage
Strongly Disagree	5
Disagree	0
Neutral	25
Agree	57
Strongly Agree	13
Total	100

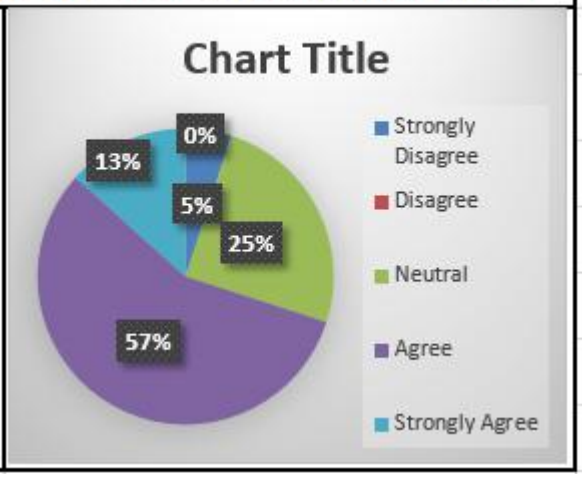

Table says that 70 % of the respondent agreed and strongly agreed that digital payment support enhance the effectiveness in making payment.

2. Digital Payment easier for me to manage in making payment.	
Particular	Percentage
Strongly Disagree	0
Disagree	2
Neutral	13
Agree	58
Strongly Agree	27
Total	100

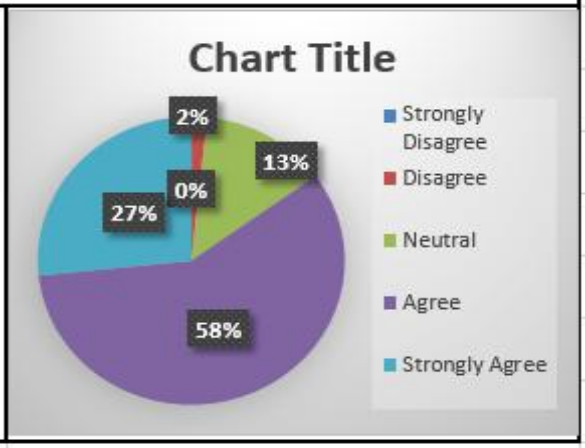

Table says that 85 % respondent agreed and strongly agreed that digital payment system is easier for making payment.

3. Digital Payment assists me to accomplish my task more quickly	
Particular	Percentage
Strongly Disagree	0
Disagree	3
Neutral	8
Agree	65
Strongly Agree	23
Total	100

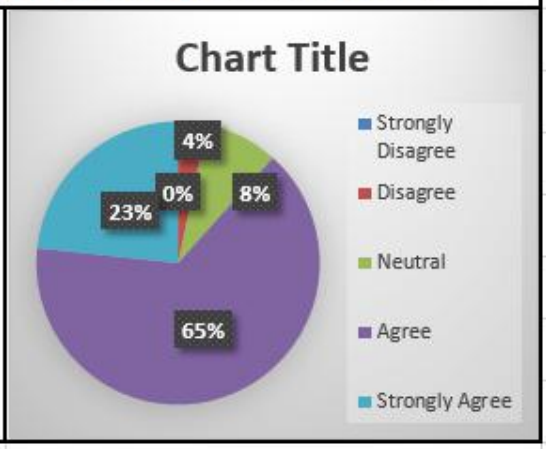

Table says that 88% of respondent agreed and strongly agreed that digital payment helps to complete the task of making payment more quickly

4. Digital Payment transaction needs technical knowledge for performing secured transfers.	
Particular	Percentage
Strongly Disagree	0
Disagree	8
Neutral	18
Agree	53
Strongly Agree	20
Total	100

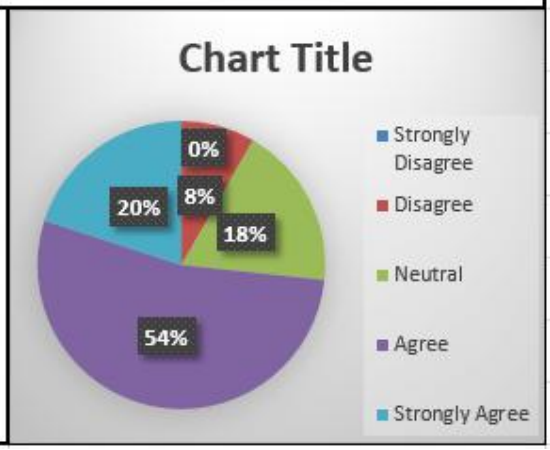

Table says that 73% of respondent agreed and strongly agreed that to use digital payment and to make payment securely technical knowledge is required.

5. I consider that using Digital Payment is hassle-free.	
Particular	Percentage
Strongly Disagree	0
Disagree	17
Neutral	23
Agree	53
Strongly Agree	7
Total	100

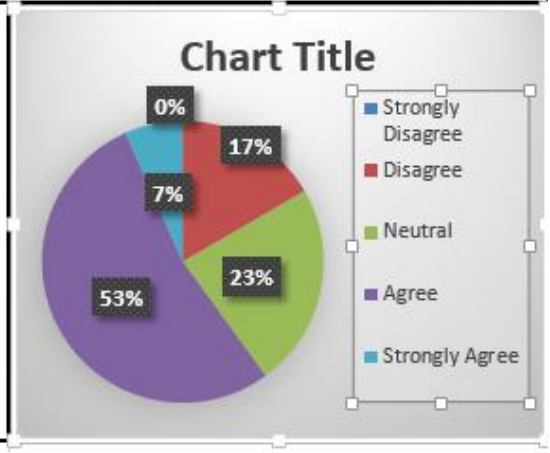

Table says that 60% of respondent agreed and strongly agreed that to using digital payment system is trouble free whereas other respondent find difficulties.

6. I believe that Digital Payment is useful for my day-to-day activities	
Particular	Percentage
Strongly Disagree	0
Disagree	5
Neutral	17
Agree	55
Strongly Agree	23
Total	100

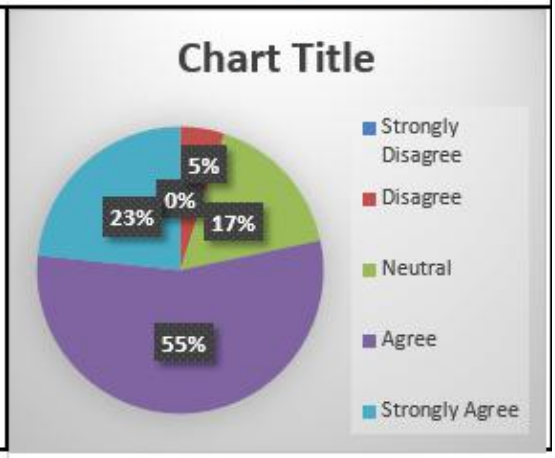

Table says that 78% of respondent agreed and strongly agreed that to use digital payment system is very useful in day to day's activities.

7. Digital Payment is a support to do Online Transaction during Pandemic	
Particular	Percentage
Strongly Disagree	0
Disagree	2
Neutral	3
Agree	55
Strongly Agree	40
Total	100

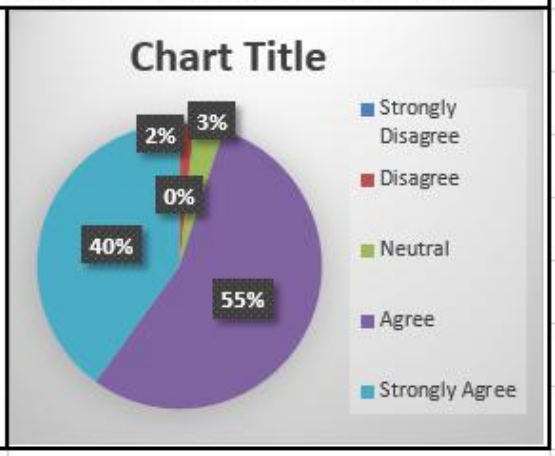

Table says that 95% of respondent agreed and strongly agreed that use of digital payment system is great support during pandemic.

8. Digital Payment brings me greater helpfulness.	
Particular	Percentage
Strongly Disagree	0
Disagree	5
Neutral	15
Agree	63
Strongly Agree	17
Total	100

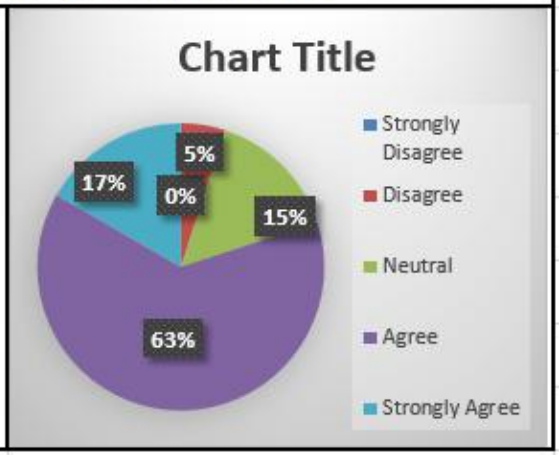

Table says that 80% of respondent agreed and strongly agreed that the digital payment provided greater help in pandemic

9. Digital Payment services should be easily accessible and portable.	
Particular	Percentage
Strongly Disagree	0
Disagree	2
Neutral	18
Agree	58
Strongly Agree	22
Total	100

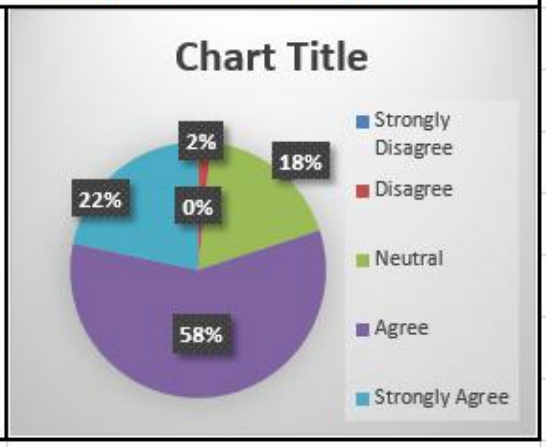

Table says that 80% of respondent agreed and strongly agreed that the digital payment system is easily accessible and portable and proved very comfortable.

10. Discounts, rewards cash-back offers received on Digital Payment are appreciable	
Particular	Percentage
Strongly Disagree	5
Disagree	7
Neutral	13
Agree	57
Strongly Agree	18
Total	100

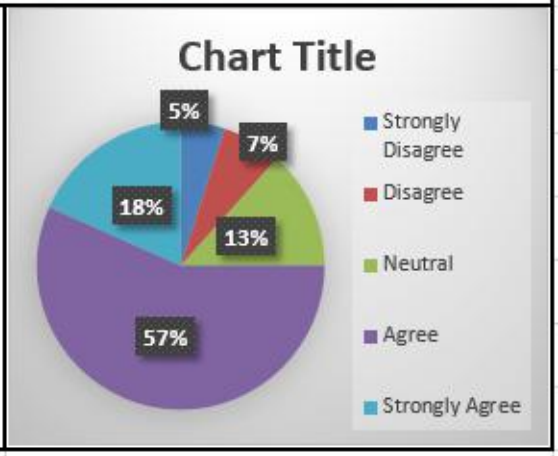

Table says that 75% of respondent agreed and strongly agreed that the gift, offers etc encourage the pubic to do digital payment and appreciable also.

11. Restriction during Pandemic not effected much on purchasing with the help of Digital Payments	
Particular	Percentage
Strongly Disagree	0
Disagree	5
Neutral	15
Agree	63
Strongly Agree	17
Total	100

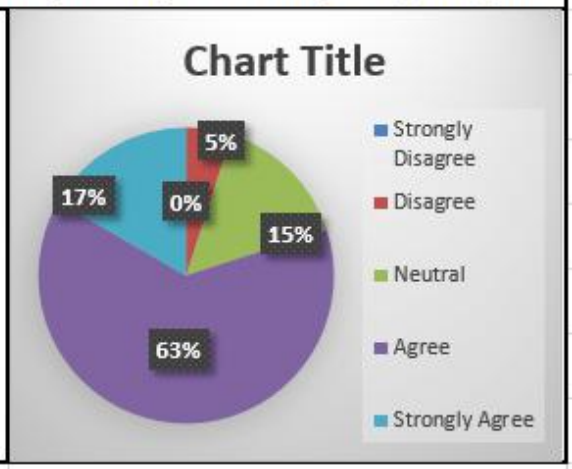

Table says that 80% of respondent agreed and strongly agreed that digital payment system helps in purchasing on restriction and lockdown during pandemic. And purchasing is not much effected.

12. Digital Payment saves my time and I find more time for my productive work.	
Particular	Percentage
Strongly Disagree	0
Disagree	0
Neutral	18
Agree	62
Strongly Agree	20
Total	100

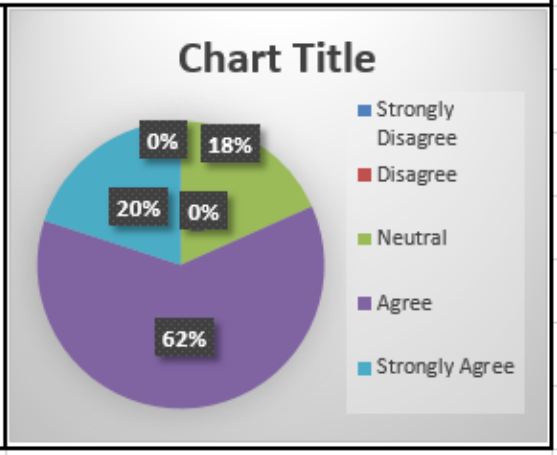

Table says that 82% of respondent agreed and strongly agreed that using digital payment system saves time

13. Digital Payment saves my money which was spent on transportation for purchase	
Particular	Percentage
Strongly Disagree	0
Disagree	7
Neutral	12
Agree	53
Strongly Agree	28
Total	100

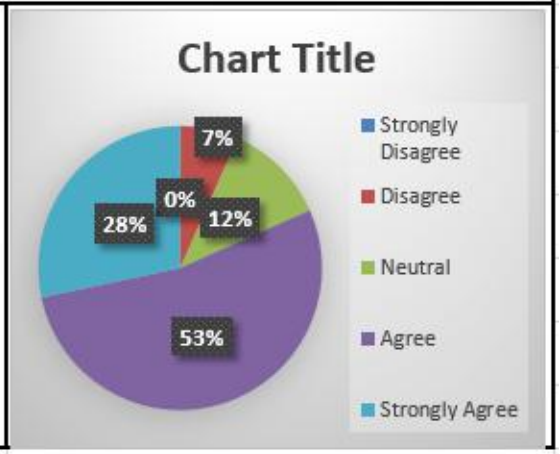

Table says that 81% of respondent agreed and strongly agreed that digital payment for purchasing online saves the money which spent for transportation.

14. Digital Payment helped us to do online purchasing which saves our energy	
Particular	Percentage
Strongly Disagree	0
Disagree	3
Neutral	15
Agree	58
Strongly Agree	23
Total	100

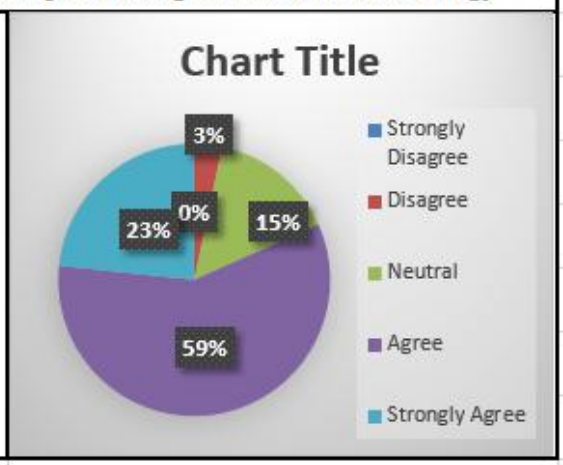

Table says that 81% of respondent agreed and strongly agreed that digital payment can be done from anywhere hence it save the energy in online purchasing

15. Network and internet connectivity interupt my payment and online transaction	
Particular	Percentage
Strongly Disagree	0
Disagree	3
Neutral	17
Agree	50
Strongly Agree	30
Total	100

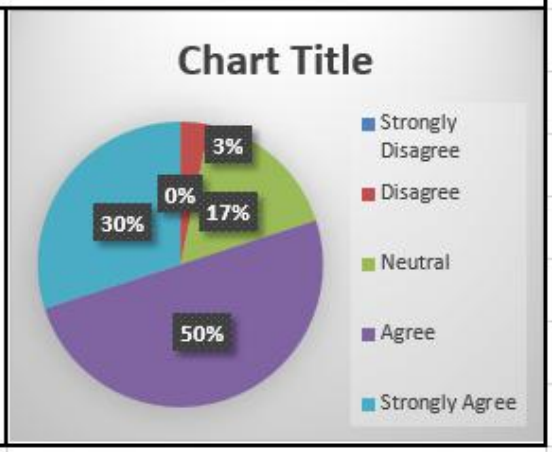

Table says that 80% of respondent agreed and strongly agreed that internet connectivity and network biggest interruption for online transaction for making digital payment.

16. I trust the system of Digital Payment to protect my privacy	
Particular	Percentage
Strongly Disagree	3
Disagree	12
Neutral	20
Agree	50
Strongly Agree	15
Total	100

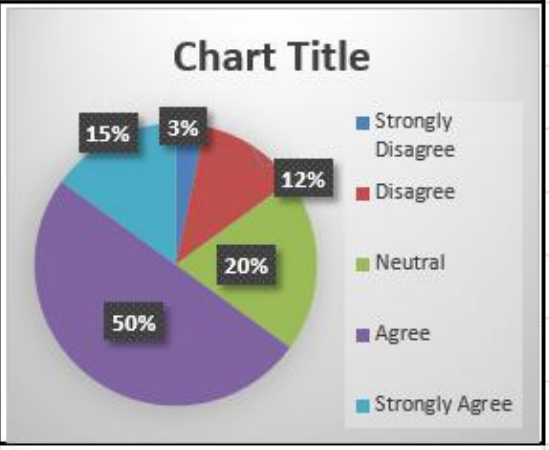

Table says that 65% of respondent agreed and strongly agreed that they trust digital payment system for their privacy.

17. I trust Digital Payment as it will not lead to transaction fraud	
Particular	Data
Strongly Disagree	7
Disagree	13
Neutral	30
Agree	42
Strongly Agree	8
Total	100

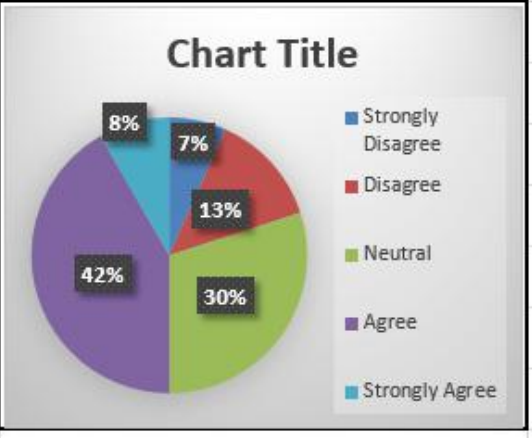

Table says that 50% of respondent agreed and strongly agreed that the use of digital payment does not lead to fraud but other 30% respondent are neutral with means can't say about fraud.

18. Fear of hackers and misuse of personal information restrict digital payment	
Particular	Percentage
Strongly Disagree	3
Disagree	10
Neutral	25
Agree	43
Strongly Agree	18
Total	100

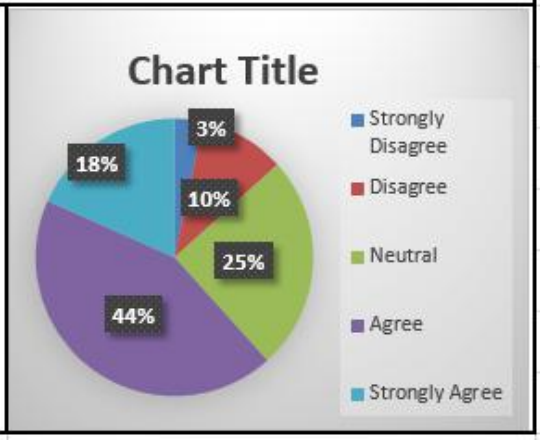

Table says that 61% of respondent agreed and strongly agreed that the use of digital payment is limited with the fear of hackers and misuses of personnel information.

19. I am concerned about my safety while using Digital Payment	
Particular	Percentage
Strongly Disagree	0
Disagree	0
Neutral	10
Agree	67
Strongly Agree	23
Total	100

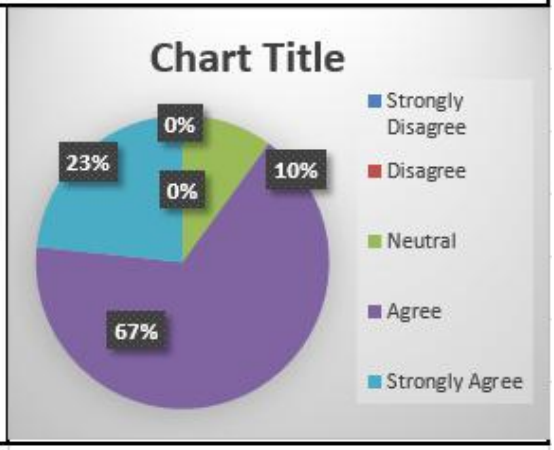

Table says that 90% of respondent agreed and strongly agreed that while making payment for online transaction through digital payment give or raise concern about safety.

20. I like using Digital Payment as it suits me.	
Particular	Percentage
Strongly Disagree	0
Disagree	2
Neutral	18
Agree	63
Strongly Agree	17
Total	100

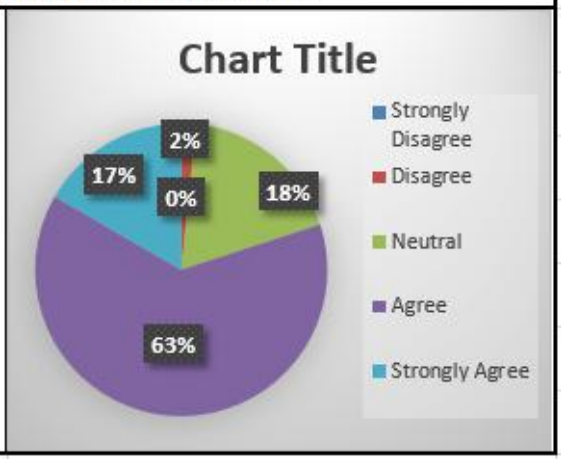

Table says that 80% of respondent agreed and strongly agreed that they are using digital payment for online transaction and they declare that it suits the respondent

FINDINGS:

The following finding based on primary data on selected works

- It is observed that digital payment support, increased the effectiveness in making payment for online transaction.
- Using digital payment is easier, useful for day to day activities and complete the task quickly and hassle free to use.
- Technical knowledge is must for making payment securely in digital payment system.
- Digital payment proved to be a great support and helpful doing online transaction during pandemic and easy accessible.
- Discount reward and cash back offer is appreciable.
- Lockdown and restriction increased the use of digital payment for online transaction
- Digital payment system saves my time, money and energy.
- Network and internet connective is a biggest challenges for online transaction and making payment.
- Trusting to protect the privacy and not lead to transaction fraud, fear of hackers is digital payment system is biggest concern

Digital payment is comfortable for respondents and it suits them for online transaction.

RECOMMENDATIONS:

Digital Payment system is actively involved into the service for user during pandemic in their online transaction. It is recommended to make the digital payment system easier considering the illiterate knowledge level. Digital payment system should innovate to cater to the needs of the user, considering factors user preferences, privacy and security. Digital payment system should encourage user to make digital payment by giving them move gift rewarded and discount. Awareness program to train all the people to make use of digital payment system.

CONCLUSION:

Digital payment system is progressing in current pandemic situation and shown to be great support to explode the online transaction. The user of digital payment system agreed that it save times, money, energy and very convenient. Digital payment system made the life easier in day to day activities and help to complete the task quickly. The biggest concern in digital payment system is a fear of hackers – misuses of personnel information and transaction fraud but user are overcoming this issue and increase their usage of digital payment system for online transaction.

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ONE DAY INTERNATIONAL SEMINAR ON
"RESILIENCE AND REINVENTION OF GLOBAL ECONOMY IN THE CONTEXT OF COVID 19"
22nd January, 2022
Sree Narayana Guru College of Commerce (University of Mumbai), Chembur, Mumbai, MH, India

WAREHOUSE MANAGEMENT FOR E-COMMERCE COMPANIES

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Abstract: *It has become mandatory for the warehouses in the recent times to use warehouse management system software for monitoring the day-to-day activities in their warehouses. Warehouse is a very important phenomenon in the delivery process, use of artificial intelligence software helps the e-commerce companies to get relieved from the routine activities and concentrate on whisking up at its deliveries with no damage to the products. This chapter throws light on the role of warehouses in e-commerce companies, working of the e-commerce warehouses, layout and use of artificial intelligence in warehouses.*

Key Words: *warehouses, Artificial intelligence, e-commerce warehouse management.*

INTRODUCTION:

Warehouses play a major role in the success of every business operating in an online or offline mode. A warehouse is a large building where raw materials or finished goods are stored until they are sold. E-commerce warehouses is a place of storing goods that are sold through online platform. It is also referred to as godown, store, depot, storehouse, Repository, or a fulfilment centre etc.

1. Meaning of warehouses:

Warehouses are large buildings or structures for storing goods/products before they are sold or sent out to shops or despatched to be delivered to customers.

E-commerce Warehouse Management:

E-commerce warehouse management refers to warehousing operations such as

- Training and managing the warehouse staff
- Managing of inventory, maintaining equipment and its safety.
- Managing and building relationships with shipping carriers
- Security of the products
- Forecasting labour demands and the volume of shipping
- Obtaining licensing and certification
- Maintaining adequate safety regulations
- Recording daily inbound and outbound shipments

Above discussed are few of the activities related to e-commerce warehouse management. A good amount of time and resources are required for an effective warehouse management. E-commerce companies have to take proactive steps to manage their warehouses effectively as their goods are sold through the medium of

their warehouses, from where goods are transferred to different distribution centres before finally reaching the customers.

DISCUSSION:

1. Role of Warehouse in E-Commerce Companies:

E-commerce warehouses provide storage of goods that are to be delivered to the customers. Goods are shipped from the place of supply and transferred to the place of demand as and when orders are placed. Thus, warehouses create time and place utility. Warehouses help in prompt and timely delivery of goods. Warehouses also facilitates the storage of goods confirming that the goods are stored in a secure warehouse environment maintaining the quality and safety of goods, ensuring successful delivery of goods to the customers. The e-commerce warehouses are situated at the location which is nearer to the cities, having good road and transport facilities and at the same time the companies try to select location where rentals and labour are available at cheaper rates. The e-commerce warehouses are normally set up on leased basis.

Layout of warehouse

Designing the layout for the warehouse is a very crucial process, as that will directly affect the productivity and efficiency of the warehouse. The perfect warehouse layout should be planned in such a way that it should be able to logically arrange the processes to streamline operations, boost the productivity and also minimize the expenses.

It is very important and relevant to understand all the business needs in the initial stage itself, as it becomes more costly to make changes in the layout after the construction begins due to additional material and labour costs involved.

Following points are to be considered while framing a layout for e-commerce warehouse

- Budget considerations
  It is necessary to review the budget according to the business requirement before starting up with the layout of the warehouse. Therefore, it is advised to select the most suitable and cost-efficient layout solution for the warehouses.

- Space availability
  The space available in the warehouses should be effectively utilized resulting in improvement in inventory visibility, reduction in travel time, and increase in overall operational efficiency. While designing the layout of warehouse, it is critical to allocate maximum space to storage and inventory processing purposes.

- Accessibility
  While planning the layout of the warehouse, it is pivotal to ensure easy accessibility to all the areas and products in the warehouse. The layout of the warehouse should be designed in such a way that it should be convenient for the personnel to navigate throughout the facility while easily locating and picking items without moving other products.

- Equipment
  The use of different types of equipment such as lifting tools, packing tools, pallet racks or conveyors etc may influence the layout of the warehouse. Therefore, it is necessary to design the most suitable layout by identifying the required equipments.

- Personnel
  The layout of the warehouse should be framed in a manner that it fulfils all the safety requirements of the employees and also considers the training, shift timings and other needs of the employees in the future.

- Authority guidelines
  While designing the layout, it is pivotal to follow the guidelines provided by the local authorities. This ensures the safety of the workers, equipment and assets and also helps to avoid penalties and legal problems. Warehousing Development and Regulation Authority Act, 2007 is formed for the development and regulation of warehouses. The Mission of Warehousing Development and Regulatory Authority is to regulate and ensure implementation of the provisions of warehousing, promoting growth of the warehousing business.

Diagrammatic Representation of Layout of Warehouses.

Diagram 1: Diagrammatic Representation of layout of warehouse; Source: Google.com; Accessed on 15th December, 2021

Diagram 1, shows the representation of layout of warehouse; layout is a blueprint of the warehouse. Therefore, it is very essential to minutely work on the layout. The above diagram shows the sections of pallet racking, picking, inbound and dispatch etc in the warehouse. The structure helps in planning the activities of the warehouse in an efficient manner.

2. Working of E-commerce warehouses

E-commerce Warehousing is the process of storing goods that are to be sold through online mode. It deals with satisfying the needs of its customers by efficiently utilizing the available resources such as space, labour and equipments.

The warehouse operations include the following steps:

- Receiving the goods
- Cross-docking of goods
- Organising and storing goods
- Attaching barcodes [asset tracking solutions] to assets and stocks
- Integrating and maintenance of tracking software
- Selection of picking routes
- Connecting the sorting and packing practises
- Establishing the warehousing facility

The online warehouses have to actively participate in the warehouse operations, right from the first step of receiving the goods to the final step of shipping the goods, so that the products reach the customers at a minimum time without any damages. The steps such as packing, attaching barcodes and integrating with the tracking software helps in easy prompt and safe delivery of goods to reach the customer at utmost safety. E-

commerce giants such as Amazon is able to provide one day, two day and also same day shipping on few products due to its efficient warehousing operations.

3. Use of Artificial Intelligence in warehouses

Artificial Intelligence (AI) is the set of codes that helps the software and tech products to accomplish wide variety of tasks ranging from sorting or locating the information through search engines to playing one's favourite music. The AI requires data to function. Data allows AI systems to build patterns, which is then used to generate predictions and simulations. It helps to gather, extract and mine the data to build understanding of communities to use the technology

AI enables the use of drones and robots in the warehouses to provide a controlled environment. AI makes it easier and less costly for the distribution centers to address the challenges like workforce planning etc. AI and Machine learning [ML] based solutions reduce the problems and help the distribution centers in planning effectively to face the constant challenges and successful usage of AI will reduce the massive investment in data science departments.

Following are the five key usages of AI in warehouses in recent times:

1. Dynamic slotting: Warehousing slotting is the step-by-step process of verifying the stock information for the purpose of categorizing and organizing the stock throughout the warehouse or distribution center. AI based software eliminates greater amount of engineering work and manual warehouse mapping and data inputs required for traditional slotting systems.

2. Workforce planning: Proper workforce planning ensures the orders to be completed on time along with removing problems of overstaffing and understaffing. The workforce allocation planning is made through the quantum of work, deadlines, expected productivity etc. AI and Machine learning techniques can be implemented to predict labour requirements and to determine the best ways to complete the work, avoiding delays and also ensuring the best use of labour.

3. Performance Management: To manage and monitor the labour performance, engineered labour standards are considered. An engineered labour standard (ELS) defines the time required for a trained worker, working at an acceptable speed, under proper supervision, and experiencing normal fatigue and delays to do a defined amount of work using a prescribed method. The use of AI helps to reduce the labour-intensive jobs with ELS based performance management to using AI algorithms to predict accurate time to complete the tasks. The predicted results and expectations are more accurate and the ML models adjusts when operational changes are introduced.

4. In-house warehouse travel optimization: Workers spend a huge amount of their working hours in traveling within their warehouse facility. Reduction in travel time can result in improved productivity. Automation and use of robots can eliminate travel and AI and machine learning use large amount of process data to reduce travel, through use of intelligent order batching and pick sequencing. This can result in improving productivity of the companies.

5. Intelligent Automation: Intelligent Automation is a combination of Robotic Process Automation and artificial intelligence technologies which together empower end to end business process automation and whisk in the digital transformation. In this system AI and ML provide inputs to intelligently organize and sequence the work among humans and robots. The above steps accelerate the growth of e-commerce warehouses such as Amazon, Flipkart etc, to deliver the goods at the earliest to the customers by successfully using Artificial intelligence and machine learning software in their warehouses to reduce errors and improve the productivity.

6. Personnel Working in Warehouses

Following are the functions of the personnel working in warehouses:

Position	Functions
Stocking Associate	They maintain store inventory, generate price labels for the products, prepare products for shipment, deal with return of defective products
Warehouse Manager	Understands every aspect of warehouse operations, process orders, supervise staff, maintain budgets and financial records, enforce warehouse operational policies and procedures
Warehouse specialist	Ensures the smooth process of the activities of the warehouses, maintenance of level of inventory, fulfilment of order, pack items of shipment and co-ordinate delivery pickups.
Shipping & receiving clerk	Prepares products for shipping, and record shipping data to verify content of each shipment. They arrange for transportation of products, receive merchandise, reject damaged goods, maintaining inventory and unloading of inventory.
Loader	Maintain inventory in warehouse, loading and unloading of delivery trucks, operating machinery and keeping the track of loaded and unloaded items in the warehouse

Table 1: Designation and Functions of Warehouse Personnel

Above discussed are few of the functions of the personnel working in the warehouses. These are the people who strive to improve the working of the warehouses, resulting at quick and safe delivery to the customers by providing better services to them.

CONCLUSION:

It has become mandatory for the warehouses in the recent times to use warehouse management system software for monitoring the day-to-day activities in their warehouses. Warehouse is a very important phenomenon in the delivery process, use of artificial intelligence software helps the e-commerce companies to get relieved from the routine activities and concentrate on whisking up at its deliveries with no damage to the products. Warehouses are an important aids to trade. It helps to create time and place utility through storage of goods. Hence, good and effective management of warehouses ensuring prompt delivery of goods results in a better shopping experience for the customers.

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ONE DAY INTERNATIONAL SEMINAR ON
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Sree Narayana Guru College of Commerce (University of Mumbai), Chembur, Mumbai, MH, India

A STUDY ON QUALITY OF WORK LIFE: KEY ELEMENTS & IT'S IMPLICATIONS

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Abstract: *In modern era, it has been observed that stress management has become one of the most substantial concepts in the professional environment. quality of work life is a relatively new concept which defined as the overall quality of an individuals working life quality of work life includes factors such as income , health, social relationships and other factors such as happiness and fulfillment. This difference has made organizations to formulate such policies that lead to better job performance which results in job satisfaction moreover employee satisfaction. Quality of work life is a process in an organization which enables its members at all levels to participate actively and effectively in shaping organizational environment, methods and outcomes. This study focuses on the subjective matter of QWL i.e. its key elements like job security, job performance, employee satisfaction etc.*

Key Words: *Quality of work life, Health, Social Relationship, Job security, Employee Satisfaction*

INTRODUCTION:

The pursuit for improved productivity through human resources has its foundation in the early nineteenth century with F.W Taylor developing Scientific Management Theory and creating a new awareness regarding human resources. Prior to the advent of Scientific Management, human resources were considered as a mere instrument of production with regard to work from dawn to dusk. The working conditions were paid scanty attention. The labour was motivated by the lure of money. The Scientific Management focused mostly on division of labour, hierarchy, close supervision and management principles. These have no doubt brought several benefits to the society. From then onwards continuous research and investigations have been undertaken to understand human behaviour at work and the ways to improve their job satisfaction, balanced with the aim of the organizations to work for better productivity with job and employee satisfaction, Health and Social Relationship. In order to achieve these twin objectives, different approaches have been developed and applied for improvement of quality of working life of workers is discussed in this study

Evolution of Quality of Work Life (QWL)

The Quality of Work Life refers to all the organizational inputs that aim at the employees' satisfaction and enhancing organizational effectiveness. Walton R.E. 2 (1973)1 attributed the evolution of Quality of Work Life to various phases in history. Legislation enacted in early 20th century to protect employees from

risks inherent in job and to eliminate hazardous working conditions, followed by the unionization Movement in the 1930s and 1940s were the initial steps. Emphasis was on 'job security, due process at the work place and economic gains for the worker's.

The 1950s and the 1960s saw the development of different theories by psychologists proposing a positive relationship between morale and productivity, and the possibility that improved human relations that would lead to enhancement of productivity. Attempts at reforms to acquire equal employment opportunity and job enrichment schemes also were introduced. During 1970's, the idea of QWL was evolved, according to Walton, as a broader concept than the earlier developments, and something that includes the values, human needs and aspirations.

Quality can be assessed by factors like performance, reliability, aesthetics, and complying with customer requirements. Quality refers to "freedom from wastage, freedom from trouble and freedom from failure".

Quality of Work Life refers to the level of satisfaction, motivation, involvement and commitment individuals experience with respect to their lives at work.

Quality of Work Life is the degree to which individuals are able to satisfy their important personal needs while employed by the firm. Companies interested in enhancing employees Quality of Work Life generally try to in still in employees the feelings of security, equity, pride, internal democracy, ownership, autonomy, responsibility and flexibility

Who need Quality of Work Life?

We know that we just can't stop "working at it", discovering, creating and sharing new stuff. We're all so busy psychologically; work has always been one of the most significant of human experiences. But when for many people sex and relationships are troublesome since they are often hazardous to our health work plays an even greater role in keeping us "out of trouble." Regardless of how much we earn, most of us have some kind of agenda or work plan and with so many people opening a home and a cyber-office, with mounting levels of technology-related stress, owner turned content.

Many of us end up involved in more than one job, which we feel compelled to get done, spending the greatest portion of our lives in what we consider our workplace. So QWL is not some notion of frivolous luxury. QWL is just as real and useful as virtual reality itself. The brainchild of Quality of Work Life Services, Manhattan-based, woman-created enterprise, QWL SPACE has been occupied by equally experienced, open-minded, goal- king of free days before national holidays have been separately stipulated

Objectives of Quality of Work life

- To increase in individual productivity, accountability and commitment.
- For better teamwork and communication.
- For improving the morale of employees.
- To reduce organizational stress.
- To improve relationships both on and off the job.
- To improve the safety working conditions.
- To provide adequate Human Resource Development Programs.
- To improve employee satisfaction.
- To strengthen workplace learning.
- To better manage on-going change and transition.
- To participate in management at all levels in shaping the organization.

Key elements of the Study

- Promote human dignity and growth
- Work together collaboratively
- Human resource job satisfaction and health

- Participative determine work changes
- Assume comparability of people and organizational goal

LITERATURE REVIEW:

Dutta and Singh (2015), in their research work, have stated that quality of work life contributes to the employees‟ performance in a holistic manner. The study examines the various factors affecting Quality of Work Life in educational institutes and the employees‟ satisfaction level regarding Quality of Work Life in Moradabad and its nearby professional colleges. The research is based on both empirical and analytical study. Convenience sampling has been used to collect the data from the respondents; and a well-structured questionnaire has been used to collect the data. The study also highlights the loopholes of these institutions in providing fundamental necessities to the employees. It also helps us to know how the faculty members are treated by the management. It also states that as a whole a study on Quality of Work Life helps in the development of human resources.

Shanmugam and Ganapathi (2017) suggested that better Quality of Work Lif (QWL) is important for any industrial organizations to continue to absorb and hold workers. QWL is an inclusive programme designed to increase job performance of workers, improving learning process in workplace and facilitates workers to have better development and transition. The compensation, working conditions, development and social integration are the important quality of work life dimensions for construction workers. The results indicate that there is significant difference between socioeconomic status of workers and quality of work life dimensions for construction workers. Besides, compensation, working condition, social integration and development are positively and significantly influencing job performance of construction workers. To improve the job performance of construction workers, they must be provided with better salary and safe and healthy working environment. The opportunities should be provide to them for their personal development and team work and social relationship among them must be encouraged.

Jerome (2013), has studied the quality of work life of employees at Jeppiaar Cement Pvt Ltd., Perambalur. The researcher, in this study, has examined a variety of factors that influence the quality of work life, viz. compensation, safety and healthy working conditions opportunities for the development of skills and abilities, work environment, welfare measures, job satisfaction and overall quality of work life. The study provides that the quality of work life significantly contributes toward the workers‟ performance job satisfaction

OBJECTIVES:

1. To study the key elements of Quality of Work life
2. To examine the implication of from elements of QWL

DISCUSSION:

Importance of Quality of Work life

Improved Quality of Work Life was not considered as important factor in India until recently as there were important impending factors like resource deficiency, environmental threats and some services of financial problems. Quality of Work Life program has become important in work place for the following reasons:

1. Increase demands at work
2. Loss of long term employee guarantees
3. The need for enhanced work place skills
4. Greater competition for talent
5. Increased women in work force

Good quality of Work Life leads to an atmosphere of good impersonal relations and highly motivated employees who strive for their development. Though monetary benefits still occupy the first place in the cost of elements like physical working conditions, job restructuring and job re-designing, career development, promotional opportunities etc. are gaining importance rapidly. As such, workers expect the management to improve all these facilities which thereby improve Quality of Work life. If provided with good Quality of Work Life, employees concentrate more on both individual as well as group development which in turn leads to overall development.

According to **Walton** (1975) proposed eight conceptual categories. They are as follows:

- Adequate and fair compensation
- Safe and healthy working conditions
- Immediate opportunity to use and develop human capacities
- Opportunity for continued growth and security
- Social integration in the work organization
- Constitutionalization in the work organization
- Work and the total life span
- The social relevance of work life

Successful organization is turning through the introduction of Quality of Work Life strategy to the people who work in them to maintain competitive advantage. The benefits to both management and workers include:

1. Improved organization performance through the development of people.
2. Increased co-operation and team work within and across all the levels of the organization including movement towards management or trade union partnership.
3. Increased environment in doing a good job .
4. Improved quality performance.
5. Increased commitment to the values and goals of the organization.
6. The anchoring of the development of a quality organization

ANALYSIS:

HUMANISED WORK THROUGH QUALITY OF WORKLIFE ITS ELEMENTS AND IMPLICATIONS

One option is to re-design jobs to have the attributes desired by people, and re-design organisations to have the environment desired by the people. This approach seeks to improve QWL. There is a need to give workers more of a challenge, more of a whole task, more opportunity to use their ideas. Close attention to QWL provides a more humanised work environment**.** It attempts to serve the higher-order needs of workers as well as their more basic needs. It seeks to employ the higher skills of workers and to provide an environment that encourages them to improve their skills.

1. Job Enrichment vs Job Enlargement

The modern interest in quality of work life was stimulated through efforts to change the scope of people's jobs in attempting to motivate them. Job scope has two dimensions – breadth and depth. Job breadth is the number of different tasks an individual is directly responsible for. It ranges from very narrow (one task performed repetitively) to wide (several tasks). Employees with narrow job breadth were sometimes given a wider variety of duties in order to reduce their monotony; this process is called job enlargement.

In order to perform these additional duties, employees spend less time on each duty. Another approach to changing job breadth is job rotation, which involves periodic assignment of an employee to completely different sets of job activities. Job rotation is an effective way to develop multiple skills in employees, which benefits the organisation while creating greater job interest and career options for the employee.

2. Motivation

Motivation is a complex subject. It involves the unique feelings, thoughts and past experiences of each of us as we share a variety of relationships within and outside organisations. To expect a single motivational approach work in every situation is probably unrealistic. In fact, even theorists and researches take different points of view about motivation. Nevertheless, motivation can be defined as a person's drive to take an action because that person wants to do so. People act because they feel that they have to. However, if they are motivated they make the positive choice to act for a purpose – because, for example, it may satisfy some of their needs.

3. Job Satisfaction

Job satisfaction is the favorableness or unavoidableness with which employees view their work. As with motivation, it is affected by the environment. Job satisfaction is impacted by job design. Jobs that are rich in positive behavioral elements – such as autonomy, variety, task identity, task significance and feedback contribute to employee's satisfaction. Likewise, orientation is important because the employee's acceptance by the work group contributes to satisfaction. If better performance leads to higher rewards and if these rewards are seen as fair and equitable, then results in improved satisfaction. On the other hand, inadequate rewards can lead to dissatisfaction. In either case, satisfaction becomes feedback that affects one's self-image and motivation to perform. The total performance-satisfaction relationship is a continuous system, making it difficult to assess the impact of satisfaction on motivation or on performance, and vice-versa.

4. Adequate and Fair Compensation

This refers to a just and fair balance¬ between effort and reward. It includes such things as a fair job evaluation, training to perform the job reasonably, ability of the organization to pay, demand and supply of talent and skills and profit sharing.

5. Safe and Healthy Working Conditions

This refers to the work environment which should be free from hazards or other factors responsible for health and safety of the employees.

6. Development of Human Capacities

This refers to the use of skills and abilities of the employees autonomously and requires immediate feedback to take corrective action.

7. Growth and Security

This refers to the career opportunities of the employees in the job which finally lead to the personal growth and security.

8. Social Integration in Work Organization

It refers to the self-esteem and¬ self-identity of the employee that should be free from prejudice based on sex, caste, race, creed, and religion

FINDINGS:

Implications

The safe work environment provides the basis for a person to be happy at work. The work should not pose a health hazard for the person. The employer and employees are aware of their risks and rights, and could achieve a lot for their mutual benefit. The working time has been indicated by the State according to the legislation. The concept of QWL is based on the assumption that a job is more than just a job; it is the centre of a person's life. In recent years there has been increasing concern for QWL due to the following factors:

- Increase in education level and consequently job aspirations of employees;
- Association of workers;
- Significance of human resource management
- Widespread industrial unrest
- Growing of knowledge in human behaviour, etc.

The concept of QWL is gaining increasing attention in the area of Human Resource Management. The QWL encompasses the sum of total healthy experience of individual's experience in various facets of the work life or life at work. The reaction of employees to work depends upon three factors:

i) The personality traits and individual characteristics such as need pattern, tolerance for ambiguity, locus of control, work ethics, values, abilities and skills of the employees.

ii) Characteristics of the job, such as the amount of challenge it offers, the extent of autonomy one has in doing the job, the extent of skills used in performing the job, and the like.

iii) Facilities offered by the organization at the work place such as reward systems and training facilities

Quality of Work life as a process

The concept of Quality of Work Life views a work as a process of interaction and joint problem solving by work in people, managers, supervisors and workers.

This process is:

- Co-operative rather than authoritarian
- Evolutionary and changing rather than static
- Open rather than rigid
- Informal rather than rule based
- Problem solving

Quality of Work life programme has become important in the work place for the following reasons:

- Increased women in work force
- Increased male involvement in dependant care activities
- Increased responsibilities for elders
- Increased demand at work
- Loss of long term employment guarantees
- The need for enhanced work place skills
- Greater competition for talent

The following are the some of the specific issues in Quality of Work life

- Pay and stability of employment
- Occupational stress
- Organizational health programme
- Alternative work schedules
- Participative management and control of work
- Recognition
- Grievance procedure
- Adequacy of resources
- Seniority and merit in promotions

CONCLUSION:

The above discussion has helped me to conclude that the identification of the measures of quality of life is indeed a difficult task, though there is a sort of common agreement on its concept of employee wellbeing. Evidently there are objective (physical and structural design) factors that provide work place setting and intervening policy factors that affect work processes of employees. As regards the outcome factors the immediate effects on psychology of employees (positive attitudes, commitment, and satisfaction) and ultimate effects on performance of organization are being considered by researchers. Finally it is very true to say that high degree of QWL leads to job satisfaction, like job security, job performance which ultimately results in effective and efficient performance.

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A STUDY TO UNDERSTAND THE PERCEPTION OF PEOPLE TOWARDS SOCIAL SECURITY CONDUCTED IN THE AREA OF GOVANDI WITH SPECIAL REFERENCE TO THE PANDEMIC SITUATION

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Abstract: *With reference to covid 19, lockdown, no doubt the country has experienced economic loss but many individuals have lost their lives, families have lost their earning members in their families in some cases, too much of money has been spent on health and medication like water, which comprised the savings of many individuals for their future. In worst cases people also spent money not from savings because they did not have any so in that case people are into debts, they have spent their current income, salaries to be specific wages. The fact cannot be ignored that government, NGOs, corporates have provided financial help in many ways but that was not sufficient or couldn't reach everyone. So, there comes the concept of "Social Security" because not everyone is aware about the same. So, through this research I would like to throw light on that concept and this research will help the people especially those who are not having any awareness regarding the same. Also, this research would facilitate employers and government to understand the need to come up with some more effective strategies for the people who are not having a single penny to plan for it and are neither getting any help from their employer. This research will be conducted among the people residing in Govandi. A sample size of 30 earning members will be used for this study and data will be collected through both primary and secondary sources of data collection*

Key Words: *covid 19, social security, health, income, government, employers.*

INTRODUCTION:

Social Security refers to a cover which government and private organizations can offer to the individuals, households and to the employees respectively. This protection cover can aid the employees with health care benefits and will also help to assure security of income during the time of old age, sickness, unemployment, work injury or accidents, maternity or loss of an earning member of the family. The three major types of security are retirement, disability, survivors and supplemental aids. Social Security can help people to plan for their retirement especially those in private sector. The Government of India has come up with various initiatives in this regards. Social Security cannot just be helpful for the employees but also for their family members.

Important Social Security Schemes

The social security laws in India can be categorized into 2 broad types- Contributory & Non-Contributory. The contributory schemes provides for financing of social security programmes by contributions paid by workers & employers and in some cases funded by contribution or grants from government.

Vital contributory schemes include Employees State Insurance Act.1948 and the Provident Fund, Pension & Deposit Linked Insurance Schemes framed under the Employees' Provident Fund & Miscellaneous Provisions Act, 1948.

The 3 major non- contributory laws are Workmen's Compensation Act, 1923, the Maternity Benefit Act, 1961 and the Payment of Gratuity Act, 1972.

The explanation of the above schemes are explained below:

- Employees' State Insurance Scheme
- The Employees' Provident Fund
- The Employees' Deposit Linked Insurance Schemes, 1976
- The Employees' Pension Scheme, 1995
- Workmen's Compensation Act, 1923
- Maternity Benefit Act, 1961
- Payment of Gratuity Act, 1972

LITERATURE REVIEW:

OBJECTIVES:

1. To study the awareness among the people in Govandi towards Social Security Benefits.
2. To study their perception towards social security initiatives and schemes.
3. To provide recommendations in order to make the people understand the significance of social security.

Hypotheses

H0: There exists no significant relationship between social security initiatives and the perception of people towards it.

H1: There exists a significant relationship between social security initiatives and the perception of people towards it.

H0: There exists no significant relationship between special social security initiatives introduced by the government for the lower income groups and the awareness level amongst them.

H1: There exists a significant relationship between special social security initiatives introduced by the government for the lower income groups and the awareness level amongst them.

METHOD:

Methodology:

The research methodology used for this research is to review the existing work done in this area in order to understand and make people, especially belonging to the lower income group aware about the same. Also, a structured questionnaire would be prepared and circulated amongst the respondents to collect first-hand information.

Sample Size

Sample size is 31 respondents which will comprise of the main earning members in their family.
Convenient Sampling Method will be used to select the sample.

Data Collection

In this research the data has been collected from primary and secondary sources.

1) **Primary sources**: A survey was conducted to collect information from the main earning member of the family. For conducting the survey a structured questionnaire was prepared. The questionnaire was made up of 25 questions based on demographic factors, saving & investment pattern and awareness and perception of the respondents' towards the concept of social security.

2) **Secondary sources**: The secondary data is also used to conduct the study. The Internet is the major source to collect secondary data. Secondary data has been collected from published reports on online teaching and learning, journals, Newspaper articles, books, authentic websites with respect to our topic.

After collecting data the researchers analysed each question from each respondent and summarized the data in tabular form

Techniques & Tools used for Data Analysis

Google form was circulated to collect the data. Further, Pie Chart & Bar Diagrams were used to represent the data.

Limitations of the Study

To carry out research study, following limitations faced by the researchers:

1. **Sample Size**: sample size is based on only 1 respondents. Sample size may not be an exact representative of the population. There is possibility of some error to a limited extent.

2. **Data collection process**: Due to covid 19 pandemic we have only one method to collect data i.e. online survey. As it is based on personal response from them, it may not be that appropriate.

3. **Time constraints:** Time factor became major difficulty in completion of research.
4. **Lack of seriousness among them** - There's a possibility that due to lack of time
5. **Illiteracy problem-** Few of the respondents were not literate and thus they were not aware about most of the terms but in those cases their children were asked to fill after consulting with the respective earning member.

Scope of the Study

The scope of the study was to understand the saving and investment pattern of the people, social security benefits they wish to avail, employers role in the same and whether they feel that initiatives already introduced and guidelines made for achieving social security is beneficial or not. Research was conducted in the area of Govandi because most of them there earn on daily basis and have suffered a lot due to this pandemic.

ANALYSIS:

Chart 1.1

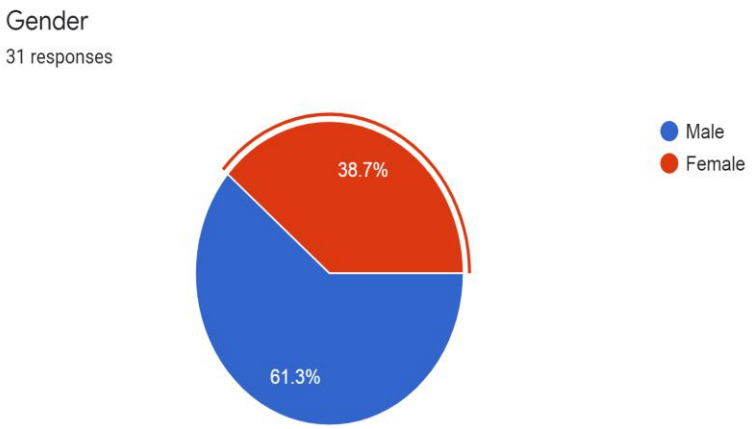

Chart 1.1 represents the male , female composition which shows that out of 31 respondents, 61.3% are males and 38.7% are females.

Chart 1.2

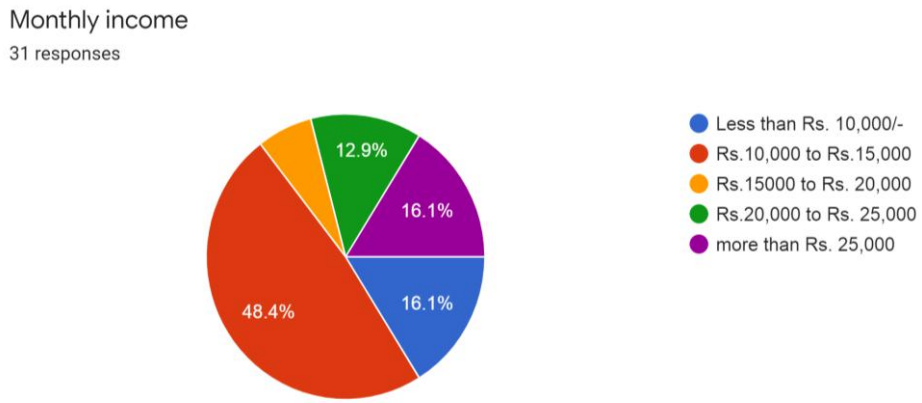

Chart 1.2 represents the monthly income of the respondents, which shows that 48.4% have the monthly income between Rs. 10,000 & Rs. 15,000, 16.1% have monthly income above Rs. 25,000, another 16.1% earn less than Rs.10000 on a monthly basis, 12.9% earn between Rs.20000 and Rs. 25000 and the remaining 6.5% earn between Rs.15,000 to Rs.20,000.

Chart 1.3

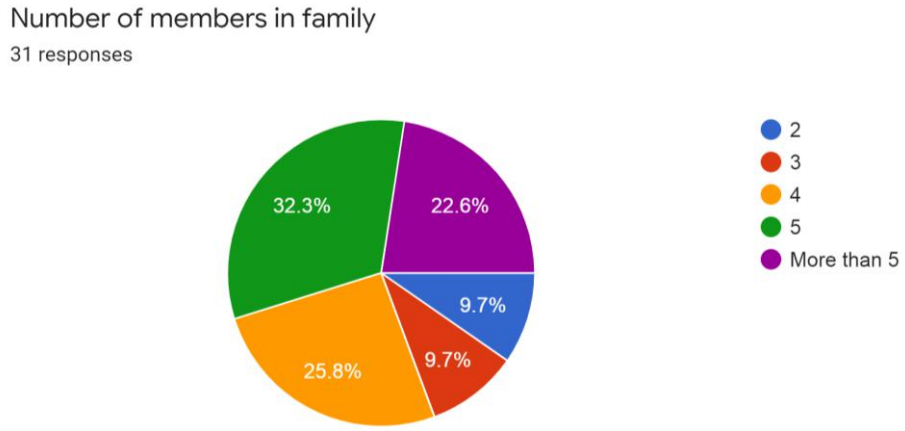

Chart 1.3 which is about number of members in family shows that 32.3% of the respondents have five members in their family, 25.8% have 4 members in the family, 22.6% have more than five members, 9.7% have three members in the family and another 9.7% have two members in the family.

Chart 1.4

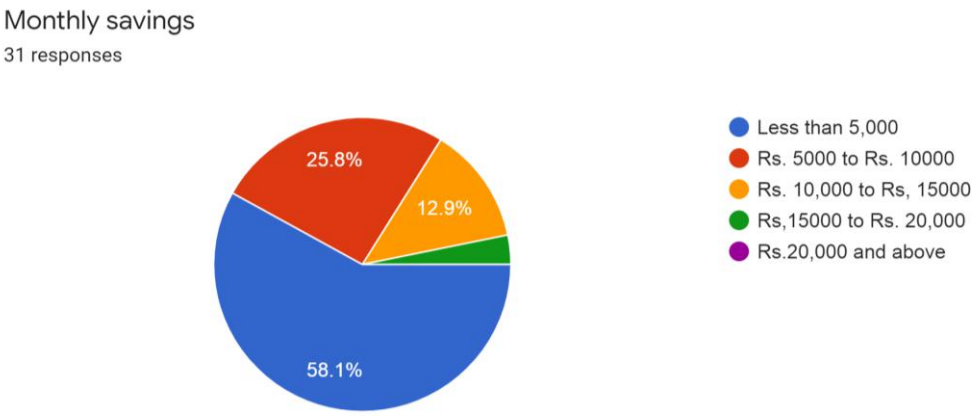

Chart 1.4 represents monthly savings of the respondents which shows that 58.1% save less than Rs.5000, 25.8% save between Rs. 5000 to Rs. 10000, 12.9% save between Rs.10000 to Rs. 15000 and only 3.2% save between Rs. 15,000 to Rs. 20000.

Chart 1.5

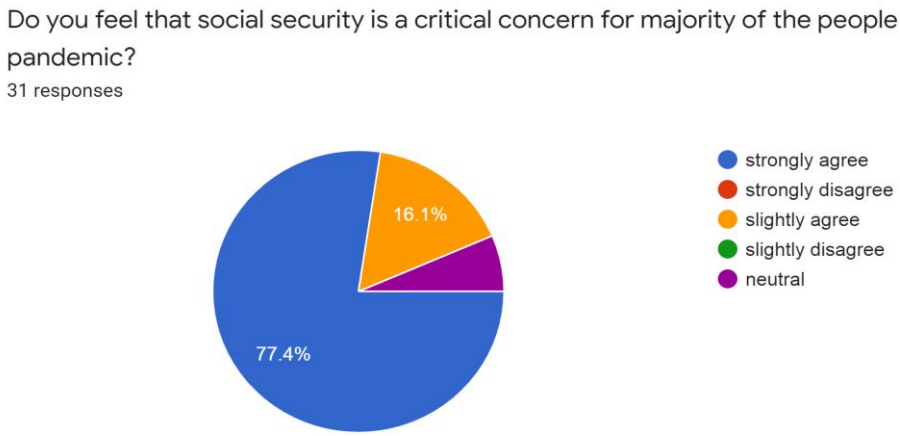

Chart 1.5 shows that, 77.4% strongly agree that social security is become a critical concern today for majority of the people considering pandemic, 16.1% slightly agrees with the same and 6.5% of the respondents have given neutral response.

Chart 1.6

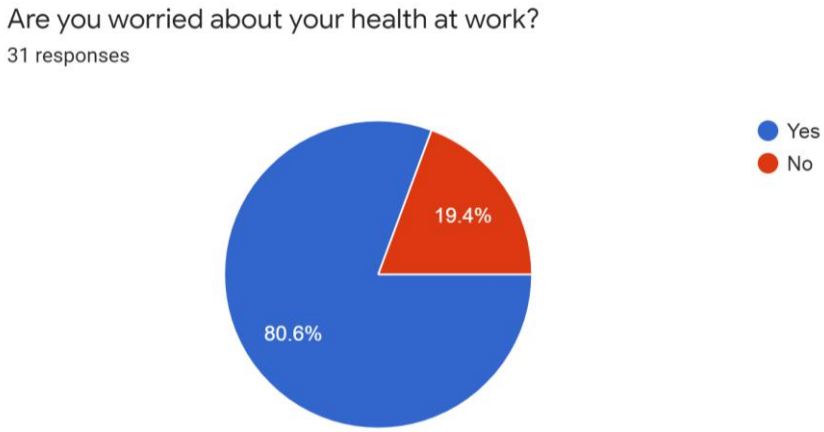

Chart 1.6 shows that 80.6% respondents are worried about their health at work whereas 19.4% are not.

Chart 1.7

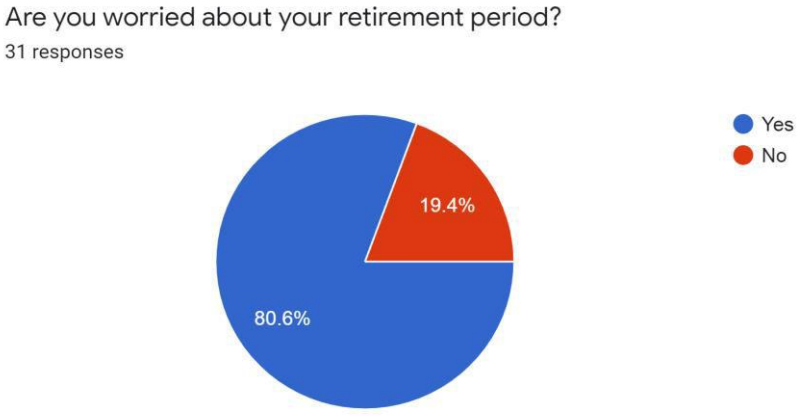

Chart 1.7 shows that 80.6% of the respondents are worried about their retirement period whereas 19.4% are not.

Chart 1.8

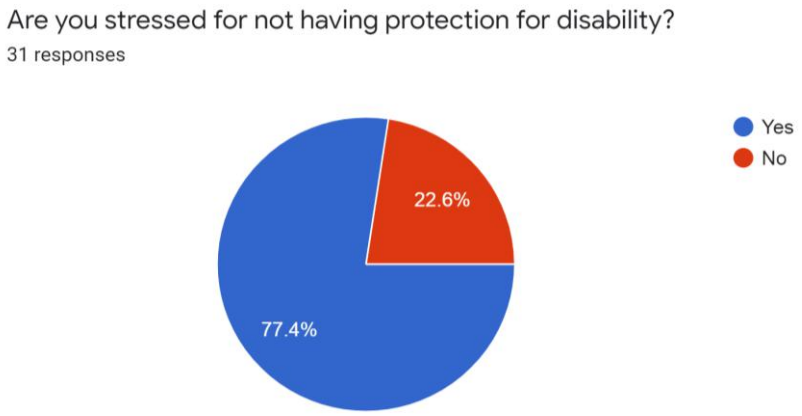

Chart 1.8 shows that 77.4% are stressed for not having protection for disability whereas 22.6% are not.

Chart 1.9

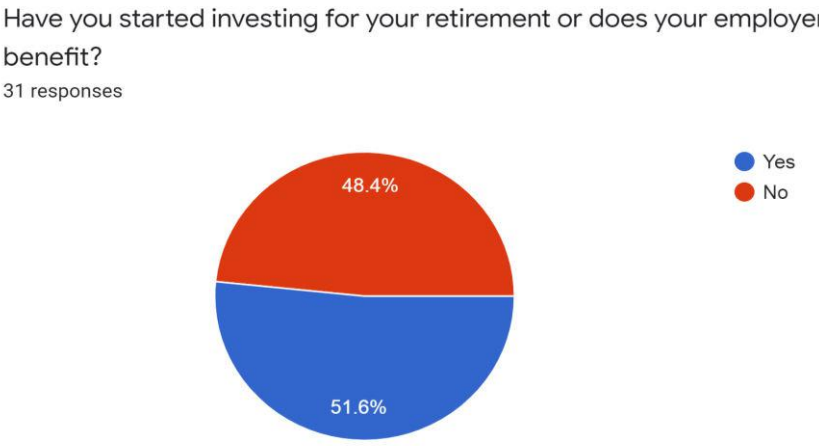

Chart 1.9 shows that, 51.6% have started investing for their retirement or their employer provides them with such benefit whereas 48.4% have not started investing for their retirement neither they get any such benefit from the employer.

Chart 1.10

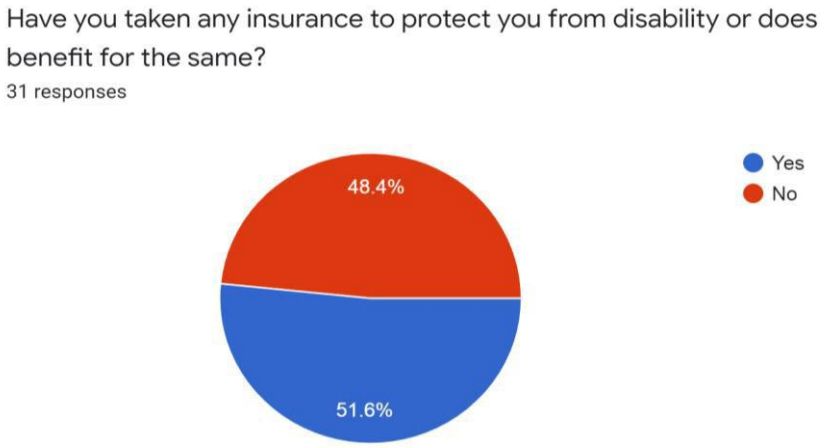

Chart 1.10 shows that, 51.6% have taken insurance to protect them from disability or their employer provides them with such benefit whereas 48.4% have not taken insurance to protect them from disability nor their employer provides them with such benefit.

Chart 1.11

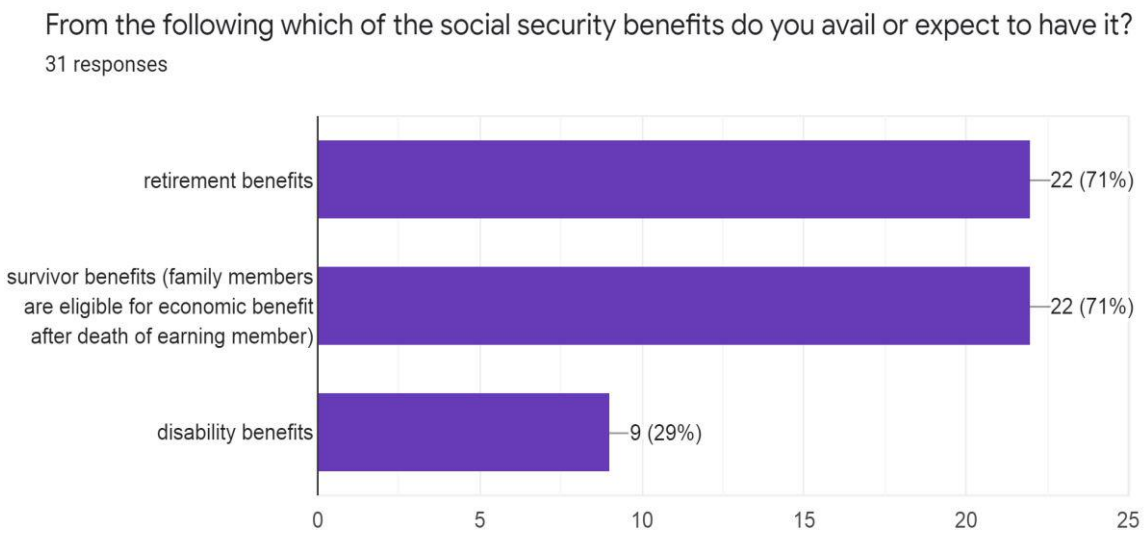

Chart 1.11 shows that 71% of the respondents wish to avail both retirement benefits and survivor benefits and 29% of them also wish to have disability benefits.

Chart 1.12

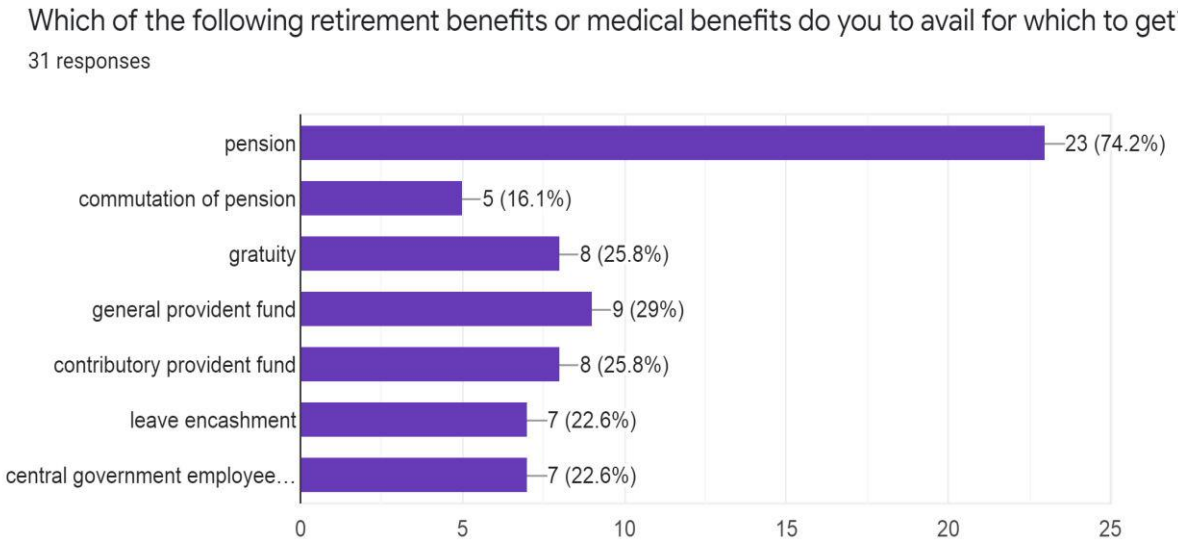

Chart 1.12 shows that out of all the respondents, 74.2 % wish to get pension as a retirement benefit or medical benefit, 29% of them also wish to avail general provident fund, 25.8% wish to avail both – gratuity and contributory provident fund, 22.6% also wish to avail leave encashment and central government employee contribution, 16.1% also wish to get the benefit of commutation of pension.

Chart 1.13

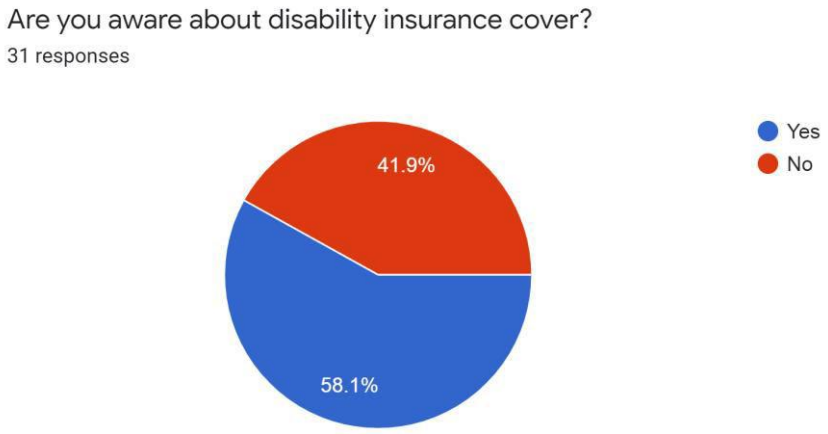

Chart 1.13 shows that 58.1% are aware about disability insurance cover whereas 41.9% are not.

Chart 1.14

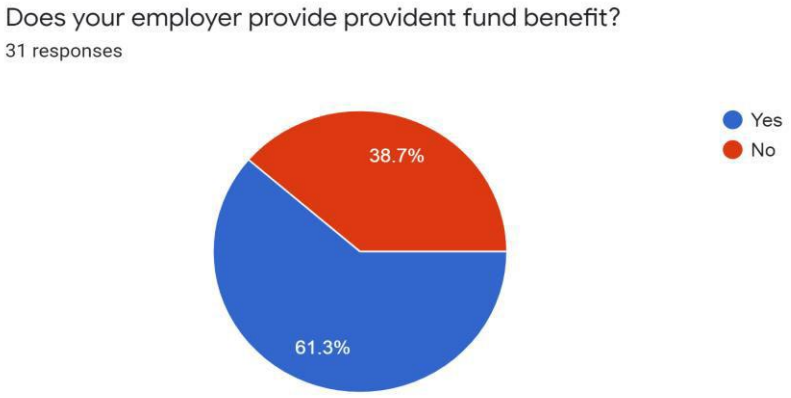

Chart 1.14 shows that 61.3% of the respondents have mentioned that their employer provides provident fund benefit and 38.7% does not get the above benefit.

Chart 1.15

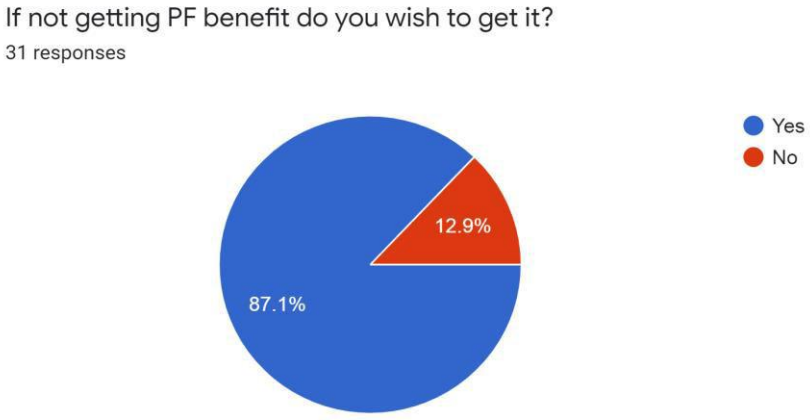

Table 1.15 shows that 87.1% wish to get Provident Fund benefit whereas 12.9% don't wish to avail this benefit in near future.

Chart 1.16

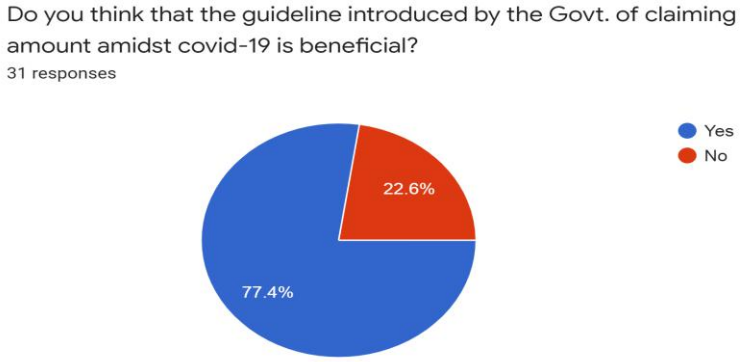

Chart 1.16 shows that 77.4% of the respondents think that the guideline introduced by the Govt. of claiming a part of the PF contribution amount amidst covid-19 is beneficial whereas 22.6% have not agreed for the same.

Chart 1.17

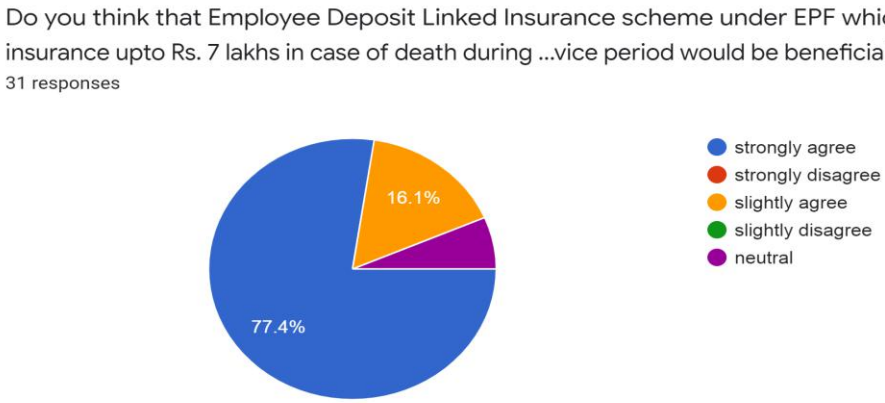

Chart 1.17 shows that 77.4% have strongly agreed that Employee Deposit Linked Insurance scheme under EPF which provides free insurance upto Rs. 7 lakhs in case of death during service period would be beneficial considering covid, 16.1% have slightly agreed for the same and 6.5 % are of the neutral opinion.

Chart 1.18

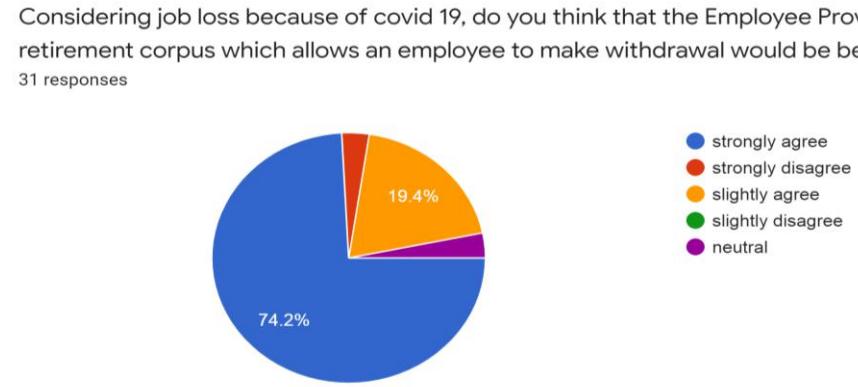

Chart 1.18 shows that considering job loss because of Covid-19, 74.2% respondents strongly agree that the Employee Provident Fund retirement corpus which allows an employee to make withdrawal would be beneficial, 19.4% slightly agree for the same, 3.2% are of a neutral opinion and the remaining 3.2% have strongly disagreed regarding the same.

Chart 1.19

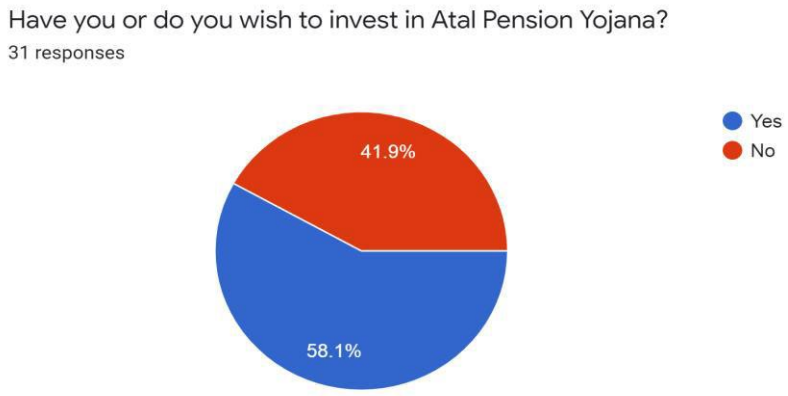

Chart 1.19 shows that 58.1% of the respondents have or wish to invest in Atal Pension Yojana Scheme while 41.9% have not invested in the above scheme and don't even wish to.

Chart 1.20

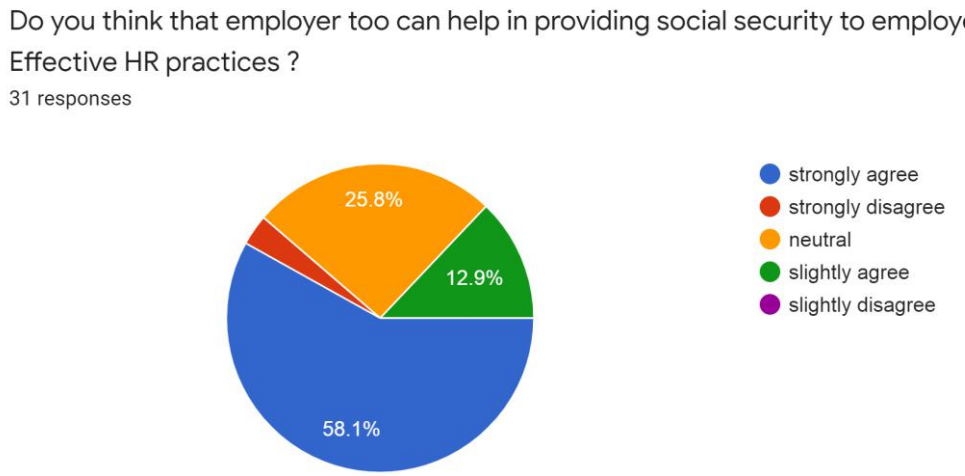

Chart 1.20 shows that 58.1% respondents are of the opinion that the employer has a role in providing social security to employees through effective HR practices, 25.8% have given a neutral opinion regarding the same, 12.9% have slightly agreed and the remaining 3.2% have strongly disagreed.

RESULT:

1. Majority of the respondents are having monthly income between Rs.10000 to Rs. 15,000 only due to which much savings are not possible.
2. Some of the respondents still feel that social security is not a critical concern in the present situation.
3. Majority of the respondents are facing anxiety, stress regarding their health at work which will further negatively affect his and organizations efficiency.
4. Maximum people are worried about their retirement period.
5. Most of the people have not taken any insurance to protect oneself from disability neither it's provided by the employer.
6. Maximum people are aware and satisfied with the initiatives taken by govt. for social security.
7. Almost all respondents except two feel that employer also can help in provision of social security with effective Human Resource Practices.

CONCLUSION:

Social Security has become the need of an hour which provides various benefits to the people which includes retirement, disability and survivor benefits. There are various initiatives taken by the Govt. & Employers as well but there are many people who are not availing any such benefits or may be the awareness has to be created. Few campaign drives and effective strategies will surely make the people and country think about it and the will result into success.

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ONE DAY INTERNATIONAL SEMINAR ON
"RESILIENCE AND REINVENTION OF GLOBAL ECONOMY IN THE CONTEXT OF COVID 19"
22nd January, 2022
Sree Narayana Guru College of Commerce (University of Mumbai), Chembur, Mumbai, MH, India

AN ANALYTICAL STUDY OF FOREIGN DIRECT INVESTMENT (FDI) IN INDIAN ECONOMY

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Abstract: *Indian economy is one of the fastest developing economies in world which attracts a remarkable amount of foreign direct investments every year. The changes are more accelerated in the economic front with the onset of liberalization, privatization and globalization since early 1990's. National economy is moving towards global economy. The new mantra of the day is growth, globalization, cycle times, speed and competitiveness. Movement of capital, technology and labour from the country to another country is becoming easier day-by-day. The nature of traditional economy is changing from various sectors to e-commerce & m-commerce. Foreign direct investment (FDI) is when a company takes controlling ownership in a business entity in another country. With FDI, foreign companies are directly involved with day-to-day operations in the other country. This means they aren't just bringing money with them, but also knowledge, skills and technology.*

Key Words: *India, Government, Indian Economy, Foreign, Investment, Inflow, FDI.*

INTRODUCTION:

Foreign direct investment (FDI) is an important monetary source for India's economic development. Economic liberalisation started in India in the wake of the 1991 crisis and since then, FDI has steadily increased in the country. In Indian economy today is a part of top 100-club on Ease of Doing Business and globally ranks number one in the green field FDI ranking. An appropriate level of capital together with labour, natural resources and advanced technology can bring about optimum growth levels in the economy by way of creation of capital goods which may be in physical, financial or human form. The other name of this capital is investment which comprises not only domestic but also foreign investments. Foreign investment inflows can reduce the domestic savings gap. On a general basis, these inflows foster growth in a developing economy. This paper aims at studying the trends of FDI inflows in India and ascertaining the country-wise FDI inflows and sector-wise distribution of such investments in the country. This study is based on secondary data collected from various reliable sources. The study reveals varying trends of FDI inflows in India in the recent years which is in line with the world economy but it is generally on a rising side. The study also reveals that Mauritius has been the top investing nation in India and among all the sectors the service sector attracts the maximum FDI from various nations over the period of study.

OBJECTIVES:

- To study the trends of FDI inflows in India.
- To identify the country-wise flow of FDI into India.

- To ascertain the sector-wise distribution of FDI inflows in India.
- To the study nature and significance of FDI.
- To study the behavioural pattern of investment by FDI.
- To the study effects and impacts of FDI.

Limitations of the study:

- This study is entirely based on Indian economy only.
- This study is limited to only last ten financial years.
- This study findings of reflect this period only.

METHOD:

This study is based on only secondary data. The study has analytical, descriptive and comparative methodology for database is constructed by pooling information and data from various reliable sources like National Statistical Office, Department of Industrial Policy and Promotion, Reserve Bank of India, statisticstimes.com Online database of Indian economy, articles, journals, newspapers, etc

ANALYSIS:

There are three components of foreign direct investment (FDI).
i. Equity capital
ii. Reinvested earnings
iii. Intercompany loans/ other capital

FDI flows are recorded as a net of capital account credits less debits between direct investors as well as their foreign affiliates in a given financial year. Basically, there are two routes for foreign investors to invest in India:

i. Automatic Route

He can invest in any company like Agriculture, Plantation, Construction Development, Industrial Parks, Railway Infrastructure, Financial Services, Insurance, Pension Sector, etc without the need for Government approval.

Sectors which come under up to 100% Automatic Route' category are

- Infrastructure Company in the Securities Market: 49%
- Insurance - up to 49%
- Medical Devices - up to 100%
- Pension - 49%
- Petroleum Refining (By PSUs) - 49%
- Power Exchanges - 49%

ii. **Government Route**

No investment can be made on Print media, Satellites-establishment and operations, Banking-public sector, etc. without prior approval of the Indian Government.

Sectors which come under the 'up to 100% Government Route' category are

- Banking & Public sector - 20%
- Broadcasting Content Services - 49%
- Core Investment Company - 100%
- Food Products Retail Trading - 100%
- Mining & Minerals separations of titanium bearing minerals and ores - 100%

- Multi-Brand Retail Trading - 51%
- Print Media (publications/ printing of scientific and technical magazines/ specialty journals/ periodicals and facsimile edition of foreign newspapers) - 100%
- Print Media (publishing of newspaper, periodicals and Indian editions of foreign magazines dealing with news & current affairs) - 26%
- Satellite (Establishment and operations) - 100%

FDI prohibition

There are a few industries where FDI is strictly prohibited under any route. These industries are:

- Atomic Energy Generation
- Any Gambling or Betting businesses
- Lotteries (online, private, government, etc)
- Investment in Chit Funds
- Nidhi Company
- Agricultural or Plantation Activities (although there are many exceptions like horticulture, fisheries, tea plantations, animal husbandry, etc)
- Housing and Real Estate (except townships, commercial projects, etc)
- Trading in TDR's
- Cigars, Cigarettes, or any related tobacco industry

FDI inflow:

To evaluate the trend of FDI inflows into India, compound annual growth rate and percentage have been used. The inflows of FDI into India have increased dramatically following the 1991 reforms. However, ever since these reforms took place, India has witnessed ups and downs in the FDI inflows over the years, especially during the period of study, that is, 2000-01 to 2018-19.

Foreign Direct Investment (FDI) INFLOWS (Equity inflows + Reinvested earnings + other capital)
Amount: US$ in Millions

Financial Years	Equity		Re-invested Earnings	Other Capital	FDI flows into India	
	FIPB Route/RBI Automatic/ Acquisition Route	Equity Capital of unincorp-orated			Total FDI Flows	Percentage growth over previous year
2000-01	2,339	61	1,350	279	4,029	-
2001-02	3,904	191	1,645	390	6,130	(+)52%
2002-03	2,574	190	1,833	438	5,035	(-)18%
2003-04	2,197	32	1,460	633	4,322	(-)14%
2004-05	3,250	528	1,904	369	6,051	(+)40%
2005-06	5,540	435	2,760	226	8,961	(+)48%
2006-07	15,585	896	5,828	517	22,826	(+)155%
2007-08	24,573	2,291	7,679	300	34,843	(+)53%
2008-09	31,364	702	9,030	777	41,873	(+)20%
2009-10	25,606	1,540	8,668	1,931	37,745	(-)10%
2010-11	21,376	874	11,939	658	34,847	(-)08%
2011-12	34,833	1,022	8,206	2,495	46,556	(+)34%
2012-13	21,825	1,059	9,880	1,534	34,298	(-)26%

2013-14	24,299	975	8,978	1,794	36,046	(+)5%
2014-15	30,933	978	9,988	3,249	45,148	(+)25%
2015-16	40,001	1,111	10,413	4,034	55,559	(+)23%
2016-17	43,478	1,223	12,343	3,176	60,220	(+)8%
2017-18	44,857	664	12,542	2,911	60,974	(+)1%
2018-19	44,366	693	13,570	5,746	64,375	(+)6%
Total	**4,22,900**	**15,465**	**140,016**	**31,457**	**609,838**	**-**
CAGR				**(+)15.7%**		

Source: RBI's Bulletin March, 2019

The above table shows in total amount of foreign direct investment inflows in India from 2000-01 to 2018-19. The inflows of FDI into India have increased dramatically following the 1991 reforms. However, ever since these reforms took place, India has witnessed ups and downs in the FDI inflows over the years, during the period of study, that is, 2000-01 to 2018-19. India has decrease in the percentage of FDI inflows as compared to the previous year, during 2008-09 to 2012-13 due to decline in global economy following the 2008 US Subprime Crisis and the 2012-13 Euro Crisis the during 2006-07, a sudden increase of more than 100 percent in the FDI inflows was evident following positive amendments in the FDI policy in 2006 whereby the FDI procedure was made relatively simple, the capital limits were raised to 100 percent and many restrictions were also lifted, thus resulting positive impact on civil aviation. During 2007-08, the Indian government had organized events like Destination India and also the Department of Industrial Policy Promotion website was made user-friendly with the support of providing answers to investment-related questions to attract more investments. After the 2008-09 to 2012-13, the FDI inflows in India finally recovered during 2014 due to the new government policies. However, India's FDI equity inflows have declined over the last few years and have even hit the lowest level in 2018-19 with a steep decline in foreign investments in telecom, power and pharmaceuticals sectors.

Overall, there has been varying trends of FDI inflows in India observed in the recent years which is in line with the world economy. On analysing the trends of FDI inflows in India, it is generally on a rising side (particularly after 2012-13), also indicated by a positive CAGR of FDI inflows of 15.7 percent.

TOTAL FDI EQUITY INFLOWS
(Excluding amount remitted through RBI's NRI Schemes)

Financial Years	Amount of FDI Inflows		Percentage Growth Over Previous Year (in terms of US $)
	In Rs. Crores	In US $ Million	
2000-01	10,733	2,463	-
2001-02	18,654	4,065	(+)65%
2002-03	12,871	2,705	(-)33%
2003-04	10,064	2,188	(-)19%
2004-05	14,653	3,219	(+)47%
2005-06	24,584	5,540	(+)72%
2007-08	98,642	24,575	(+)97%
2008-09	142,829	31,396	(+)28%
2009-10	123,120	25,834	(-)18%
2010-11	97,320	21,383	(-)17%
2011-12	165,146	35,121	(+)64%
2012-13	121,907	22,423	(-)36%
2013-14	147,518	24,299	(+)8%
2014-15	181,682	29,737	(+)22%

2015-16	262,322	40,001	(+)35%
2016-17	291,696	43,478	(+)9%
2017-18	288,889	44,857	(+)3%
2018-19	309,867	44,366	(-)1%
Total	**2,378,887**	**420,142**	-

Source: *dipp.nic.in*

Above table show the FDI comprises Equity Capital, Reinvested Earnings and Other Capital. This other capital component further comprises amount remitted through RBI's NRI schemes. In table indicates total amount of FDI inflows as US$ 609,838 Million showing a positive growth of 6% in the financial year 2018-19 over the previous financial year 2017-18. On the contrary and the cumulative amount of FDI equity inflows as US$ 420,142 Million showing a negative growth of 1%. It implies that RBI's NRI schemes constitute a major part of total FDI inflows in India ignoring which the growth rate of inflows reduced from (+)6% to (-)1%.

Top Investing Countries' FDI Equity Inflows: Amount Rupees in Crores
(US$ in Millions)

Ranks	Country	Cumulative Inflows	Percentage of Total Inflows (in terms of US $)
1.	Mauritius	738,156 **(134,469)**	32%
2.	Singapore	505,946 **(82,998)**	20%
3.	Japan	173,332 **(30,274)**	7%
4.	Netherlands	162,251 **(27,352)**	7%
5.	U.K.	140,370 **(26,789)**	6%
6.	U.S.A.	146,372 **(25,556)**	6%
7.	Germany	65,477 **(11,708)**	3%
8.	Cyprus	51,544 **(9,869)**	2%
9.	UAE	39,310 **(6,652)**	2%
10.	France	36,825 **(6,643)**	2%
Total FDI Inflows from All Countries*		2,378,886 **(420,142)**	-

Source: dipp.nic.in (*Includes inflows under NRI Schemes of RBI)

From the above table it can be observed that among the top ten countries investing in India last 20 years. In the table indicates Mauritius and Singapore stands first and second respectively, contributing around 52 percent of the total FDI inflows during this period.

Sectors Attracting Highest FDI Equity Inflows: Amount Rupees in Crores (US$ in Millions)

Ranks	Sector	Cumulative Inflows	Percentage of Total Inflows (in terms of US $)
1.	Service Sector	416,301 **(74,149)**	18%
2.	Computer Hardware & Software	221,756 **(37,238)**	9%
3.	Telecommunication	188,249 **(32,826)**	8%
4.	Construction Development (Township)	119,614 **(25,046)**	6%
5.	Trading	143,599 **(23,021)**	5%
6.	Automobile Industry	123,989 **(21,387)**	5%
7.	Chemicals (Other than Fertilizers)	91,062 **(16,582)**	4%
8.	Drugs and Pharmaceuticals	84,165 **(15,983)**	4%
9.	Construction (Infra- structure) Activities	93,873 **(14,805)**	4%
10.	Power	77,889 **(14,316)**	3%
Total FDI Inflows from All Countries*		2,378,886 **(420,142)**	-

Source: dipp.nic.in

Above table indicates among the top ten sectors attracting the most FDI inflows, it is observed that the service sector of our country received the maximum investments constituting almost 18 percent of the total investments from these countries over the during 2001 to 2019 and Computer Hardware & Software and Telecommunication sectors with 9% and 8% respectively.

Advantages and Disadvantages of Foreign Direct Investment (FDI) in Indian Economy

Advantages of Foreign Direct Investment (FDI):

- Economic Development Stimulation
- Easy International Trade
- Employment and Economic Boost
- Development of Human Capital Resources
- Tax Incentives
- Resource Transfer

Disadvantages of Foreign Direct Investment (FDI):

- Hindrance to Domestic Investment
- Risk from Political Changes
- Negative Influence on Exchange Rates
- Higher Costs

- Economic Non-Viability
- Expropriation:

Remember that political changes can also lead to expropriation, which is a scenario where the government will have control over your property and assets.

CONCLUSION:

Trends are just relative numbers which might differ from that of the original numbers. It only shows the relation in the form of percentage growth over last year whereas the foreign direct investment keeps on coming into the economy. There can be many factors responsible for such variations in the trends of foreign direct investment inflows like economic, institutional and political factors. These factors include economic growth of the country, market size, resource location, and return on investment, inflation, government regulation, political stability, tax policies and foreign exchange rate among others.

- There has been rising FDI inflows in India observed in the recent years.
- On analysing particularly after 2012-13 also indicated by positive CAGR of FDI inflows of 15.7 percent.
- There has been a growth in FDI inflows during 2013 to 2016
- India's FDI equity inflows have declined over the last few years and have even hit the lowest level in 2018-19
- Mauritius and Singapore were found to be the top two countries investing directly in India constituting around 52 percent of the total FDI inflows
- The top ten sectors attracting the most FDI inflows, the service sector stands first with 18 percent of the total inflows
- Hardware & Software and Telecommunication sectors with 9 percent and 8 percent respectively.

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Abstract: *The Information Technology (IT) has revolutionized the various aspects of our lives; particularly it has provided an easy way to go for digital payments. During the Demonetization period, the Government of India forced the people directly or indirectly to do all commercial transactions via Digital mode. The common people started to move from traditional payment system towards Digital Payments systems which ensured safe, secure and convenience. With giant technological leaps in the smart phone and easy internet access has led Indian market to accept Digital Payments. The percentage of the digital payments through other modes is also increasing in a significant speed. The objective of the present study is to know about the various types of Digital payment transactions that are used by the common people in their day-today's lives. This study is chiefly based on Secondary data. Result indicates that the Digital revolution has made the cash less transaction an easy one. As a result that in 2015-2016, a total of 4018 billion has been transacted through mobile banking when compared to 60 billion in 2012-13. The number of transactions made through *99# in India amounted to around 100 thousand in May 2021. *99# is a USSD based mobile banking service of NPCI which was launched in November 2012, aiding the Pradhan Mantri Jan Dhan Yojana. It allows customers to access financial, non-financial and value-added services by dialing the digits on their mobile phones the reach of mobile network, Internet and electricity is also expanding digital payments to remote areas. So, it is without doubt said that future transaction system is cashless transaction.*

INTRODUCTION:

The Digital India programe is a flagship programe of the Government of India with a vision to transform India into a digitally empowered society and knowledge economy. "Faceless, Paperless, Cashless" is one of professed role of Digital India. Promotion of digital payments has been accorded highest priority by the Government of India to bring each and every segment of our country under the formal fold of digital payment services. The Vision is to provide facility of seamless digital payment to all citizens of India in a convenient, easy, affordable, quick and secured manner.

Hon"ble Finance Minister, in his budget speech announced several activities for the promotion of digital payments including setting a target of 2,500 crore digital payment transactions in FY 2017-18, through Unified Payments Interface (UPI), Unstructured Supplementary Service Data (USSD), Aadhar Pay, Immediate Payment Service (IMPS) and Debit Cards.

Ministry of Electronics & Information Technology (MeitY) has been entrusted with the responsibility of leading this initiative on "Promotion of Digital Transactions including Digital Payments".

MeitY is working on various strategies, ideation with multiple stakeholders including Banks, Central Ministries/Departments and States, to create an ecosystem to enable digital payments across the country.

MeitY is working on strengthening of Digital Payment infrastructure and creating awareness through promotions of digital payments with all the stakeholders to achieve Government‟s vision of making citizens of this country digitally empowered. Citizens have been provided multiple options to make digital transactions. A dedicated „Digidhan Mission‟ has been setup in MeitY for building strategies and approaches in collaboration with all stakeholders to promote digital payments and create awareness.

Meity has taken several initiatives to promote digital payments and achieve the targets in a mission mode. Few of them are outlined below.

a) Digital payment transactions target have been assigned to Central Ministries with high citizen touch points, Public Sector and Private Sector Banks to achieve the target as announced in the Budget speech for FY 2017-18.
b) Training and workshops on digital payments awareness with several Ministries have been conducted and planned ; MoRTH, MoHFW, Ministry of Agriculture, MSME, Department of Post, Ministry of Power, Panchayti Raj, Ministry of Defense
c) Promotional materials on publicity of digital payments including IEC materials is being shared with stakeholders to create awareness and sensitization
d) Digital Payment dash board has been created to track and monitor the progress of digital transactions achieved by Banks
e) Promotion and awareness approach framework on digital payments has been shared with Banks
f) BHIM cash back schemes for merchants
g) BHIM Aadhaar merchant incentive schemes
h) BHIM referral bonus schemes for Individuals

BHIM

Bharat Interface for Money (BHIM) is a mobile app for easy and quick payment transactions using Unified Payments Interface (UPI). User can make instant bank-to-bank payments and Pay and collect money using Mobile number, Bank a/c and IFSC code, Aadhaar number or Virtual Payment Address (VPA). BHIM has the facility to scan & pay through QR code. User can check transaction history and can also raise complaint for the declined transactions by clicking on Report issue in transactions. BHIM is available in 8 regional languages (Tamil, Telugu, Bengali, Malayalam, Oriya, Gujarati, Kannada, and Hindi) for better user experience. Users can also make transaction using from their feature phone as well by dialing *99#.

BHIM AADHAAR

Bhim Aadhaar App was launched by our Hon‟ble Prime Minister on April 14th this year. This Mobile base App would enable merchants to receive payments without installing any physical POS machine. Customers can make payment by using his biometric thumb impression, Aadhaar number. Customer need not use any card or OTP to make the payment. With BHIM Aadhaar Govt. has ensured that any citizen of this country can make payment digitally without usage of cards, internet, smart phone.

BHARAT QR CODE

Bharat QR code is an interoperable payment acceptance solution that supports Visa, MasterCard. Amex and RuPay cards & BHIM-UPI for wider acceptance. Bharat QR code will enable rapid rollout of digital payments acceptance infrastructure throughout the country, as it does not involve any upfront investment in Point of Sale (PoS) machine.

To facilitate massive rollout in a short span of time, Bharat QR code based payment solution is introduced with following advantages:

- Bharat QR code does not require any upfront expenditure.

- Bharat QR code is a single unified QR code capable of accepting payments from Visa, MasterCard, RuPay Cards for wider acceptance.
- Customer can easily make payments through Bharat QR code and does not require to carry physical Debit or Credit card.
- The risk of data theft or security issues through tampered or cyber-compromised point of sale devices is minimised.
- Bharat QR code supports dynamic QR codes, which may be printed on electricity bills, gas bills and other utility bills to make payments to the respective vendors.
- Merchants accepting the payment through Bharat QR code, receives the amount directly in their Bank accounts.

IMPS

Immediate Payment service enabled a user to send money 24*7 using mobile number, Aadhaar number and Bank a/c, IFSC Code. IMPS service can be accessed using internet banking, mobile banking and ATM.

A person can make payments using the following options:

- Using Mobile number & MMID (P2P)
- Using Account number & IFS Code (P2A)
- Using Aadhaar number (ABRS)

Using Mobile number & MMID (P2P)

IMPS offer an instant, 24*7 interbank electronic fund transfer service capable of processing person to person, person to account and person to merchant remittances via Mobile, Internet and ATM. It is a multichannel and multidimensional platform that makes the payments possible within fraction of seconds with all the standards and integrity maintained for security required for even high worth transactions.

Using Account number & IFS Code (P2A) Presently, IMPS Person-to-Person (P2P) funds transfer requires the Remitter customer to make funds transfer using Beneficiary Mobile Number and MMID. Both Remitter as well as Beneficiary needs to register their mobile number with their respective bank account and get MMID, in order to send or receive funds using IMPS. In ABRS, a remitter can initiate IMPS transaction using the beneficiary's AADHAAR number, which acts as a financial address & which will be linked to the beneficiaries account number. ABRS facilitates in simplifying the IMPS payment initiation process as in this service the customer will have to input only AADHAAR number of the beneficiary for initiating an IMPS transaction. Another important utility of this service will be in disbursal of subsidy payment i.e. Electronic Benefit Transfer (EBT)/ Direct Benefit transfer (DBT) by the Government. ABRS will act as a catalyst in expanding financial Inclusion reach.

CARDS

RuPay debit cards has been launched by Government to enable all users to make payment digitally. PMJDY account holders have been issued RuPay debit cards which can be used at POS devices or online for making e-commerce purchase.

USSD

One of the innovative payment services launched by Government, includes *99# service, which works on Unstructured Supplementary Service Data (USSD) channel. This service was launched envisioning the potential of Mobile Banking and the need for immediate low value remittances which will help in financial deepening and inclusion of under banked society in the mainstream banking services. *99# service was dedicated to the nation by the Honourable Prime Minister of India, Shri Narendra Modi. *99# service has been launched to take the banking services to every common man across the country. Banking customers can

avail this service by dialing *99#, a "Common number across all Telecom Service Providers (TSPs)" on their mobile phone and transact through an interactive menu displayed on the mobile screen.
Key services offered under *99# service include:

- Interbank account to account fund transfer
- Balance enquiry
- mini statement besides host of other services

*99# service is currently offered by almost all leading banks & all GSM service providers and can be accessed in 12 different languages including Hindi & English. *99# service is a unique interoperable direct to consumer service that brings together the diverse ecosystem partners such as Banks & TSPs.

It is a common technology platform which allows the Banks and TSPs to seamlessly integrate with each other to provide banking services to the customers at large over the mobile phones.

Number of transactions made through *99# India 2018-2021
Published by Statista Research Department , Jul 19, 2021

The number of transactions made through *99# in India amounted to around 100 thousand in May 2021. *99# is a USSD based mobile banking service of NPCI which was launched in November 2012, aiding the Pradhan Mantri Jan Dhan Yojana. It allows customers to access financial, non-financial and value-added services by dialing the digits on their mobile phones.

Security for Digital Payments

- CERT-In Advisory for Secure Mobile Banking - CAID-2016-0071
- CERT-In Advisory for Secure Mobile Banking - CAID-2016-0070 |
- CERT-In Advisory for Safeguarding Smart phones against Cyber Attacks - CAID-20160069
- RBI eases 2-step card validation for payments less than Rs. 2,000/- 0 bytes
- RBI Notification on Security and Risk Mitigation measure - Technical Audit of Prepaid Payment Instrument issuers (e-Wallets) 0 bytes

Incentive/Promotional Schemes

To promote digital payments Meity has launched several initiatives including monetary incentive schemes as below:

i. Promotional Scheme of BHIM Aadhaar: Incentive of 0.5% of the transaction value per transaction will be provided to merchant, for Aadhaar based biometric merchant transactions up to Rs 2000/- (Minimum incentive Rs 1/- and maximum Rs 10/- per transaction). The maximum incentive per merchant per month will be restricted to Rs 2000/-.
ii. BHIM-Cashback Scheme for Merchants: Merchants to get cashback on minimum 50 transactions (at least 20 transactions from unique customers) with minimum transaction value of Rs 25/-. Merchant can earn up to INR 1000 per month through this scheme.
iii. BHIM-Referral Bonus Scheme for Individuals: Individual get Referral Bonus on completion of minimum three unique successful Transactions with aggregate value of INR 50 to any 3 unique users. Both the referrer and referee get INR 25 each as Referral Bonus. The bonus will be paid to any new individual doing first 3 unique transactions without any referrer also.
iv. Digital Jagriti : Common Service Centre is conducting Digital Financial Inclusion Awareness and Access (Digital Jagriti) programme for citizens for usage of digital payments modes and supporting merchant on-boarding for acceptance of digital payments.

v. Digi Shala - Free Doordarshan DTH educational channel available in Hindi, English and regional languages for creating awareness regarding various forms of electronic payment. DigiShala is available through GSAT15 (DD Direct DTH), 93.5 degree East, Receive frequency: 11590 MHz.

Schemes of other Ministries of Government of India

- Ministry of Railways Incentive Schemes:
  - Exemption from payment of service charge on booking of E Ticket up to 30th September.
  - Exemption of INR 30 service charge for all journey tickets booked from UTS counters. Applicable for all tickets booked through usage of debit and credit cards.
  - Withdrawal of INR 30 service charge to be applicable on transactions against credit and debit cards for purchase of tickets at PRS counters.
  - Extension of free of cost travel insurance up to 30.09.17 for confirmed/RAC railway passengers who buy their journey tickets from IRCTC.
  - Online discount of 5% on online/digital booking of retiring rooms wef from 1st January ‟17.
  - Provision of .5% discount on booking of seasonal suburban tickets through digital means extended up to 30.09.17.
  - Extension of 5% discount on payment for booking of paid catering services extended up to 30.09.17.
- MoRTH (Ministry of Road Transport and Highways):
  - 10% discount is being given to toll road users paying digitally for FY 16-17, 7.5 % discount for FY 17-18, 5% for FY 18-19 and 2.5% for FY 19-20.

BENEFITS OF ONLINE PAYMENTS

As well as disadvantages, online payment methods have several advantages.

- **Low labour costs**: Since online payments are usually automatic, they have lower labour costs than manual payment methods, such as cheque, money order, cash and EFTPOS.
- **Convenience for online sales**: Online payment methods allow conveniently selling goods and services online.
- **Automatic Online** payments can be automatic, which can be convenient for merchants and customers.
- **Fast transaction speed** : Online transactions quickly provide feedback to merchants and customers.
- **Low risk of theft:** After processing delays, online payments generally go straight into our bank account, so they have a low risk of theft.

DISADVANTAGES OF ONLINE PAYMENTS

Online payment methods have several disadvantages

- **Service fees:** Payment gateways and third-party payment processors charge service fees.
- **Inconvenient for offline sales:** Online payment methods are inconvenient for offline sales.
- **Vulnerability to cyber criminals:** Cybercriminals can disable online payment methods or exploit them to steal people‟s money or information. Visit the Australian Cybercrime Reporting Network‟s Learn about cybercrime page to learn more about cybercrime.
- **Reliance on telecommunication infrastructure**: Internet and server problems can disable online payment methods.
- **Technical problems**: Online payment methods can go down due to technical problems.

CONCLUSION

In future the digital payments are going to be a must and so the change in the habits of the people to accept the digital payment is also must. The cashless transition is not only safer than the cash transaction but is less time consuming. It also helps in record of the all the transaction done. India has

more than 100 crore active mobile connections and more than 14 million average smart phone monthly active users in India 2021. This number is going to increase further with a faster internet speed. The reach of mobile network, Internet and electricity is also expanding Digital payments to remote areas. So, it is without doubt said that future transaction system is cashless transaction.

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ONE DAY INTERNATIONAL SEMINAR ON
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Sree Narayana Guru College of Commerce (University of Mumbai), Chembur, Mumbai, MH, India

EFFECT OF YOGA ON SEDENTARY OVERWEIGHT VILLAGERS

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Abstract: *The purpose of the present study was to investigate the effect of yoga on body mass index on sedentary overweight villagers. Forty overweight men were selected randomly and divided into two equally group – control group and experimental group. The age range of subject was 24-30 years. The experimental group was administered yoga training program, six days in a week for a period of 10 weeks the training session was 45 minutes. The control group did not involve in any training program or fitness program. Pre and post tests were administered on the subjects for B.M.I. weighting machine was administered in testing body weight (kg.) of the participants and stadiometer in measuring the height (cm.). In order to analysis the data test were use to find out the significance difference between pre-test and post-test in selected variables. The result shows that yoga can be an effective training program to decrease weight and maintain B.M.I.*

Key Words: *Yoga, B.M.I., overweight.*

INTRODUCTION:

The word yoga means "union" in Sanskrit, the language of ancient India where yoga originated. We can think of it as the union occurring between mind, body, and spirit. Yoga is not a religion, but it is a philosophy that has endured 5,000 years. Yoga refers to the practice of physical postures or poses called "asana". Asana is only one type of yoga. Today, however, the words 'asana' and 'yoga' have become almost synonymous. With increased awareness, the poses become meditation-in-action with awareness of the breath flowing through the body. Each of the poses has specific physical benefits. Physical tension and imbalances are brought to attention and begin to release. The poses can be done quickly in succession, creating heat in the body through movement or more slowly to increase stamina and perfect the alignment of the pose. There is an ideal way that each pose should be performed. Many people think that yoga is stretching. But while stretching is certainly involved, yoga is really about creating balance in the body through developing both strength and flexibility. Most types of yoga are more concerned with mental and spiritual well-being than physical activity.

The BMI is a statistical measurement derived from your height and weight. Although it is considered to be a useful way to estimate healthy body weight, it does not measure the percentage of body fat. The BMI measurement can sometimes be misleading a muscleman may have a high BMI but have much less fat than an unfit person whose BMI is lower. However, in general, the BMI measurement can be a useful indicator for the 'average person'. The BMI equation (BMI = Body Mass Index) was originally framed by Adolphe Quetelet, a Belgium mathematician and scientist, between 1830 and 1850. Adolphe was the first person to think of relating weight to height in a statistical, expressible manner.

While the BMI tool is fairly reliable, it is only one tool that physicians use in evaluating a person's health status. It is important to take other measures like blood pressure, cardiac health, physical inactivity and abdominal girth. Also keep in mind that BMI does not distinguish between muscles mass and fat mass. A particularly athletic person whose weight is higher due to muscle may have a BMI that indicates that they are overweight, when their weight is simply higher due to muscle mass.

METHOD & MATERIALS:

Subject

The sample of the study consisted 40 overweight villagers from nagar Panchayat bahsuma. The overweight villagers divided into two equally group experimental group and control group. The age range of subjects was 25-30 years.

Variables and instrument

The duration of yoga training program was 10 weeks. The training session was 45 minutes / day and 6 day in one week. Keeping in mind the objective of the study that yoga training programme was prepared in such a way which help to maintain the weight and B.M.I.

Yoga training program

Monday	Suryanamaskar, Tadasana, Dhanurasana, Shavasana
Tuesday	Bhujangasana, Halasana, Nokasana, Konasana
Wednesday	Pranayama, Chakra Sana, Sasankasana
Thursday	Suryanamaskar, Tadasana, Dhanurasana, Shavasana
Friday	Bhujangasana, Halasana, Nokasana, Kvonasana
Saturday	Pranayama, Chakra Sana, Sasankasana

Variables

Variable name	Test name	Unit
Height	Stadiometer	Cm.
Weight	Weighing machine	Kg.

Procedure

On the selected subjects a pre-test with respect to measure the variable (height & weight) was conduct at first stage of study both groups (experimental group and control group) is concern the 10 weeks yoga training program was administered as per schedule and then post-test was conduct to measure same variable with the help of reliable tools of measurement.

Statistical techniques

To find out the effect of yoga training program on B.M.I. of overweight villagers, the t-test was use at 0.05 level of significance.

Result

Group	Test	Mean	S.D.	D.F.	t-value
Experimental Group	Pre-test	25.998	0.489	19	8.50
	Post-test	23.97	0.449		
Control Group	Pre-test	25.88	0.639	19	0.132
	Post-test	25.89	0.524		

B.M.I. table significant at 0.05 level t 0.05 (19)

Group	Test	Mean	S.D.	D.F.	t-value
Experimental Group	Pre-test	72.80	1.749	19	14.50
	Post-test	67.55	1.657		
Control Group	Pre-test	73.05	1.856	19	0.255
	Post-test	73.13	1.827		

B.M.I. table significant at 0.05 level t 0.05 (19)

In table number one, the calculated t-value for experimental group in the case of body mass index was 8.50 which were significant in statistical terms. But in case of control group the calculated t value was 0.132 which was lower than the required value of table. This shows that the training program resulted in a significant reduction in B.M.I. of experimental group. The calculated t-value for experimental group in weight was 14.50 which was higher than the required table value at 0.05 level of significance. But in the case of control group the calculated t-value was 0.255 which was the lower than required value of table. This shows that the training program resulted in a significant reduction in body weight of experimental group.

DISCUSSION:

All the subject of the experimental group involved in this study had undergone regular yoga training program for a period of 10 weeks. From the table it was evident that in the case of body mass index there were significant changes noticed after ten weeks of regular yoga training. As regard to control group no changes were seen in the body mass index. From the finding it is quite interesting to know that the sedentary over weight men have positive influence upon their body mass index due to the training program given. The yoga training program helps the subjects to decrease the weight and also helped them to keep heart and lungs healthy.

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ISSUES OF MANAGING LIBRARY DURING LOCKDOWN PERIOD: A CASE STUDY OF LIBRARY OF SREE NARAYANA GURU COLLEGE OF COMMERCE (SNGCC), MUMBAI.

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Abstract: *The article attempts to describe the impact of the first ever national lockdown declared by Government of India (GoI) throughout the Country in order to control further spreading of the emergence of COVID -19 pandemic among the citizens. Libraries of higher educational institutions are also beared the impact of the sudden lockdown on users like students and teachers of SNGCC library at Mumbai city. It portrays some of the ways that library services were modified and looks at some aspects concerning library services in large. Article has a brief look at the life in the library for users during the complete lockdown enforced on 23/3/2020. This research paper tries to look in to the various issues related to providing library services during lockdown for the library users.*

INTRODUCTION:

The issue of providing library services to its users during the lockdown period enforced by the Government in order to contain spreading of COVID – 19 pandemic became task for the academic libraries. Fear of spread of virus was one aspect of this. Because it created new wave of challenges in providing library services to its users. Especially in our case, ie, at library of SNGCC, Mumbai most of our services are to be rendered in person to our users. At the same time, the traditional library services were challenged in how they could we able to offer seamless services to our users by adhering to the safety protocols issued by the Government. Thus, how our library addressed the need to support information requirements of users during the lockdown period. Also insights in to library activity at its might focused our adaptation to the emerged situation of the wider question of how co-ceptualised preparations in this situation.

Statement of the Problem:

Present research study has basically look into the purposes for how our library services were modified during the lockdown period. Hence, the research problem selected for the study has to be stated as "**Issues of Managing Library During Lockdown Period: A Case Study of Library of Sree Narayana Guru College of Commerce (SNGCC), Mumbai".**

Purpose of Research:

Basic aim of this research paper is to know the adaptable changes during the lockdown period for the library users in exploring required information.

LITERATURE REVIEW:

Few selected works of the researchers in the field have to be reviewed herewith as part of the research study.

Decker, E N (2021): Discussed briefly about approaches to be adapted by the academic libraries in access services during COVID – 19 pandemic.\

Kamble, S (2021): Wrote about need of best practices to be adopted by academic libraries during COVID – 19.

kashelkar, A and Naik, V (2021): Elaborated about the importance of adopting online learning and usage of digital resources during COVID – 19 by academic libraries.

Zareef, M & Pervaiz A (2021): Described the impact of COVID-19 on university library services.

Zhou, J (2021): Presented a research paper based on the study upon analysing the role of libraries of distance learning during COVID -19.

OBJECTIVES:

The research paper has the following objectives,

1. To know the impact of the lockdown on library functions.
2. To find out the reasons for adapting changes in providing library services to its users.
3. To made an efforts in analysing the review of related literature published.
4. To draw the findings, suggestions and conclusions based upon the study.

METHOD:

In adherence to the requirements of the objectives of the research study the research design employed for the study is analytical and descriptive type. This research design was adopted to have greater accuracy and in-depth analysis of the research study. The present study used has got its own limitations.

Tools Used for Gathering Information:

Useful information for the study has been gathered from mainly secondary sources. Available information from secondary sources like journal articles and from the Internet are used. Further, all the information collected from different sources has been collated and presented herewith.

DISCUSSION:

An overview of library of SNGCC, Mumbai:

The library was established in the year 1986 along with the establishment of Sree Narayana Guru College of Commerce (SNGCC), Mumbai by the Sree Narayana Mandira Samiti (SNMS) a charitable trust established by the followers of great saint Sree Narayana Guru to propagate his teachings. The College is permanently affiliated to University of Mumbai and recognized by UGC. The College is also accredited by NAAC. It is offering various allied courses of Commerce faculty like B Com and other undergraduate programmes and M Com Post graduate degree in many streams. Today, the library has more than 27,000 printed books in collection including textbooks and reference books. It is procuring many daily periodicals, magazines and subscribed printed journals for the use of its readers. Apart from this, library also subscribed to N- LIST portal of INFLIBNET Centre, Gandhinagar in order to enable the users to use the available thousands of scholarly e – journals and e-books. Library is providing various services to its users. The library users consists of students and teachers of the College.

Impact of lockdown on libraries:

The sudden lockdown declared on 23/3/2020 by the Government has many impacts on academic libraries. Due to this, all libraries are required to closedown indefinitely. So, they can not possible to provide library services to its users as usual. At this juncture, immediate closure of libraries made librarians to chalk out preparations to plan to overcome the emerged situation.

Our experience in providing library services during the lockdown period:

Our library also chalked out a plan to serve our users during this lockdown period in adherence to the protocols enforced by the Government. Library has provided in demand service to its users during lockdown period. So, under this user are required to inform us telephonically when could they come to library to get issued books. Accordingly, we kept opened the library on that time and served our users in strict adherence to COVID – 19 protocols like compulsory face masking, proper sanitization of hands with sanitizer kept at entrance of the library and maintaining proper distance between us and user while providing library service. Also, we have shared the freely available web sites of digital resources useful for our users in our institutional whatsapp groups.

RESULT:

We can note down few of the important findings of the research study as follows,

1) Sudden total lockdown declared by the government has adverse impact on functioning of academic library system. Emerged situation in the context of the libraries posed challenges to library managers and its users also.
2) Situation enforces libraries to conceptualize preparations to serve users in strict adherence to COVID-19 protocols.
3) Digital resources will play a significant role in overcoming this type of situation.
4) Emerged situation well defined that importance of online sources during this period.

RECOMMENDATIONS:

A few important suggestions have been noted down as a part of the discussion have been made. The few suggestions are as follows,

1) Libraries should have more resources in digital content to overcome this situation.
2) Information Literacy programmes should have specifically targeted library users and to be conducted periodically in usage of available digital resources useful for its users.
3) Properly structured information literacy skills schedules helps to achieve library objectives during this type of emerged situation.

CONCLUSION:

Emergence of lockdown situation due to COVID -19 has posed challenges for academic libraries in serving its users seamlessly. Because, it requires complete closure of libraries and services. Today, library users are digitally enabled themselves in utilizing the both print and digital resources. Information literacy programmes in the context of the utilization of the information from the digital sources are surely helps users to use maximum utilization of library digital sources. Hence, it is hoped that by addressing the issues related to overcome the emerged challenges posed by COVID-19 in the context of libraries will surely helps to users to overcome to some extent.

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UNDERSTANDING MCDONALDIZATION CULTURE AND FAST FOOD ECONOMY IN THE LIGHT NEW RATIONAL SOCIETY

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Abstract: *The current paper is an undertaking for investigating developing impulse of fast food economy and social conduct in the setting of McDonald System. It inspects how its impact goes beyond the just United States , rather it has affected numerous different parts of how life is kept up with around the world. McDonald's isn't the subject of thought rather the prospect that is handled from its turn of events. McDonaldization is an idea created by American social scientist George Ritzer which alludes to the specific sort of legitimization of creation, work, and utilization that rose to unmistakable quality in the late 20th century. The fundamental thought is that these components have been adjusted in view of the attributes of a drive-through eatery proficiency, calculability, consistency and normalization, and control-and that this variation has far reaching influences all through all parts of society. George Ritzer presented the idea of McDonaldization with his 1993 book, '**The McDonaldization of Society'**. Since that time the idea has become focal inside the area of humanism and particularly inside the social science of globalization. In the period of globalization when the world is contracting, sociologists search for pictures to catch society and ongoing analogies have frequently taken a lead from logos and brand names. Ritzer, impacted by speculations of Weber, advocated the term McDonaldization; hence, it is useful to illuminate Weber's hypotheses. With the development of the populace on the planet, the requirement for serving this populace effectively developed.*

Key Words*: McDonaldization, rationalization, calculability, predictability, restaurant etc.*

INTRODUCTION:

McDonaldization is an idea created by American humanist George Ritzer which alludes to the specific sort of justification of creation, work, and utilization that rose to unmistakable quality in the late 20th century. The fundamental thought is that these components have been adjusted in view of the qualities of a drive-through joint productivity, calculability, consistency and normalization, and control-and that this variation has far reaching influences all through all parts of society. George Ritzer presented the idea of McDonaldization with his 1993 book***, The McDonaldization of Society***. Since that time the idea has become focal inside the area of social science and particularly inside the social science of globalization. In the period of globalization when the world is contracting, sociologists search for pictures to catch society and ongoing illustrations have frequently taken a lead from logos and brand names. Ritzer, affected by speculations of Weber, promoted the term McDonaldization; accordingly, it is useful to illuminate Weber's hypotheses. With the development of the populace on the planet, the requirement for serving this populace proficiently

developed. Notwithstanding, the inquiry was, the manner by which would a populace currently gigantic and in development be able to be served systematic and proficiently. Weber tracked down the response in "justification". For Weber, justification happens when people put together their contemplations and activities as indicated by a few explicit measures. Those standards are productivity, consistency, calculability, and control all of which turned into the foundations of McDonaldization. As per Hudgins and Richards (2000), Weber (1974) recorded four types of social activities in light of the head of justification. Those were Zweckrationality, Wertrationality , Emotive judiciousness deciphered as Effectual activity, and Traditional soundness or Traditional Action with Zweckrationality and Wert levelheadedness being the most two normal in the present day.

ANALYSIS:

Cultural rationalization and New Consumer Society

Ritzer characterizes formal discernment as: "To Weber, formal soundness implies that the inquiry by individuals for the ideal means to a given end is molded by rules, guidelines, and bigger social structures"(p7).However, a gander at the advanced world shows that, the idea of the cutting edge present reality is in a way that individuals (entertainers) are continually, gradually yet consistently losing every one of the decisions they could once make. It just appears to be that there are an excessive number of choices to browse; in any case, every one of the choices are being directed to individuals from the general public where individuals reside in. Individuals can never again pick how they need to arrive at their objectives, not to mention pick their objectives without help from anyone else.

The accessibility of the (restricted) choices for the objectives that one can reach just as the accessibility of the (restricted) choices for the method for arriving at those objectives are what Weber accepts to come from administration. Returning to the first inquiry of how an overpopulated society can be proficiently managed, Weber tracks down the response in "the defense of society in the cutting edge time frame". He implies diminishing the quantity of individual decisions for means and objectives and on second thought legitimizing the general public through establishments with specific principles that can quantify everything. By and by, the legitimization of the general public places the general public and the entertainers into what Weber calls an "iron enclosure." And he implies that all individuals who live in an excused society are caught in a web that forces on them, proficiency, calculability, consistency, and control.

It is from Weber's thoughts on defense of society and iron enclosure that Ritzer proposed the possibility of McDonaldization of society. Ritzer (1996) accepts that what McDonald's addresses in the cutting edge food industry can be applied, to all veneers of life in the public eye, and actually, it has effectively been applied, or it is inevitable before it gets applied. While for Ritzer legitimization of the general public is the substance of McDonalidization, Weber, sees a similar idea in organization. As indicated by Hudgins and Richards(2000), "regulatory construction is described by rules and guidelines, order of power, professions, specialization of job, all with an end goal to amplify proficiency, the pith of what Weber called "formal rationality"(p 8).

Organization is productive, unsurprising, ready to measure and control. An illustration of "Mcculture" is the shopping experience, regardless of whether it is staple or garments. All the Safe ways, in the U.S., however even in Saudi Arabia appear to be identical, smell something very similar and are organized similarly. All the shopping centers have similar stores, similar plan of stores, and a similar food courts. By a similar token, likely in the event that a store or a shopping center doesn't meet the rules of consistency, it won't be so well known with "Mcpeople". Additionally, it is normal for proficiency for the supermarkets to have self-serve sales registers and for the banks to have programmed bank machines. Another viewpoint that "Mcculture" is highlighting is the way of life of utilization. The entertainers caught in the supported society are moved by undetectable hands to purchase an excess, to consume an overabundance, and to purchase beyond what they can bear. Individuals in the excused society are consistently needing something better, fresher and

accordingly something more effective. An illustration of "Mcculture" is the shopping experience, regardless of whether it is staple or garments.

All the Safe ways, in the U.S., however even in Saudi Arabia appear to be identical, smell something very similar and are organized similarly. All the shopping centers have similar stores, similar course of action of stores, and a similar food courts. By a similar token, presumably on the off chance that a store or a shopping center doesn't meet the rules of consistency, it won't be so well known with "Mcpeople". Likewise, it is normal for productivity for the supermarkets to have self-serve sales registers and for the banks to have programmed bank machines. Another viewpoint that "Mcculture" is emphasizing is the way of life of utilization. As utilization and shopping has developed under worldwide private enterprise world brands, for example, Coca-Cola, Mcdonald's, American Express, Nike, Disney, Wal-Mart, Apple and Google have come to represent a lot more extensive social association.

Social researchers presently expound on these in a split second unmistakable brands to see how a general public functions. George Ritzer's humanistic work The McDonaldization of Society is a great representation of marking of society. First distributed in 1993 it has created many discussions. Ritzer created Max Weber's thoughts of reasonableness and administration and takes the cheap food organization McDonald's as a place of section for thinking about inexpensive food in itself, yet as a similitude for the manners by which much shopper conduct is coordinated. For Ritzer, society is becoming McDonaldised and there are four vital highlights of this. Wherever across the world not simply in Mcdonald's, the normal topics are productivity, calculability, consistency and consistency, and control through mechanization. The world is beginning to carry on like a goliath Mcdonald's.

As indicated by Ritzer, the McDonaldization of society is a peculiarity that happens when society, its foundations, and its associations are adjusted to have the very attributes that are found in inexpensive food chains. These incorporate productivity, calculability, consistency and normalization, and control. Ritzer's hypothesis of McDonaldization is a report on traditional social scientist Max Weber's hypothesis of the way that logical levelheadedness created administration, which turned into the focal getting sorted out power of present day cultures through a large part of the 20th century. As indicated by Weber, the cutting edge organization was characterized by various leveled jobs, compartmentalized information and jobs, an apparent legitimacy based arrangement of business and progression, and the lawful sanity authority of law and order.

These qualities could be noticed (and still can be) all through numerous parts of social orders all over the planet. As per Ritzer, changes inside science, economy, and culture have moved social orders from Weber's administration to another social design and request that he calls McDonaldization. As he clarifies in his book of a similar name, this new financial and social request is characterized by four key viewpoints. Firstly, efficiency involves an administrative spotlight on limiting the time needed to wrap up individual responsibilities just as that needed to finish the entire activity or interaction of creation and appropriation. Secondly,calculability is an attention on quantifiable destinations (counting things) rather than emotional ones (assessment of value). Thirdly, predictability and normalization are viewed as in dull and routinized creation or administration conveyance processes and in the reliable result of items or encounters that are indistinguishable or near it (consistency of the shopper experience). And finally, control inside McDonaldization is employed by the administration to guarantee that specialists show up and act something similar on a second to-second and consistent schedule. It additionally alludes to the utilization of robots and innovation to decrease or supplant human workers at every possible opportunity.

Ritzer states that these attributes are not just recognizable underway, work, and in the purchaser experience, yet that their characterizing presence there reaches out as gradually expanding influences through all parts of public activity. McDonaldization influences our qualities, inclinations, objectives, and perspectives, our personalities, and our social connections. Further, sociologists perceive that McDonaldization is a worldwide

peculiarity, driven by Western organizations, the financial power and social strength of the West, and as such it prompts a worldwide homogenization of monetary and public activity. Subsequent to spreading out the way in which McDonaldization works in the book, Ritzer clarifies that this thin spotlight on judiciousness really delivers silliness.

He noticed, "Most explicitly, silliness implies that sane frameworks are nonsensical frameworks. I imply that they deny the essential mankind, the human explanation, of individuals who work inside or are served by them." Many have almost certainly experienced what Ritzer portrays here when the human limit with regards to reason is by all accounts not in the slightest degree present in exchanges or encounters that are defaced by inflexible adherence to the standards and strategies of an association. Those that work under these conditions frequently experience them as dehumanizing too. This is on the grounds that McDonaldization doesn't need a gifted labor force.

Zeroing in on the four key attributes that produce McDonaldization has dispensed with the requirement for gifted specialists. Laborers in these conditions participate in redundant, routinized, exceptionally engaged and compartmentalized errands that are rapidly and efficiently instructed, and in this way simple to supplant. This sort of work depreciates work and removes laborers' dealing power. Sociologists see that this sort of work has decreased laborers' freedoms and wages in the US and all over the planet, which is by and large why laborers at places like McDonald's and Walmart are driving the battle professionally wage in the U.S. In the mean time in China, laborers who created iPhones and iPads face comparable conditions and battles. The attributes of McDonaldization have crawled into the buyer experience as well, with free shopper work collapsed into the creation cycle.

At any point clean your own eating area at an eatery or bistro? Obediently adhere to the guidelines to gather Ikea furniture? Pick your own apples, pumpkins, or blueberries? Look at yourself at the supermarket? Then, at that point, you have been associated to finish the creation or dispersion process free of charge, in this way supporting an organization in accomplishing proficiency and control. Sociologists notice the attributes of McDonaldization in different everyday issues, similar to instruction and media as well, with a reasonable shift from quality to quantifiable measures over the long run, normalization and effectiveness assuming critical parts in both, and control as well.

CONCLUSION:

McDonald's is the premise of one of the most compelling improvements of present day culture. Its impact goes past the just United States or the cheap food business, rather it has affected numerous different parts of how life is kept up with around the world. McDonald's isn't the subject of thought rather the prospect that is handled from its turn of events. The effect of this peculiarity of "McDonaldization" is far reaching and pervasive; it influences essentially every part of our lives. As shoppers, individuals can settle on decisions concerning where to spend their cash; on the off chance that they support bigger corporate models, for example, Mcdonald's, little exclusive organizations might endure. The interaction by which the standards of the inexpensive food industry is ruling more circles of society has been instituted as McDonaldization. It has turned into a mind-boggling trait of 'western' globalization. As globalization isn't restricted to a couple of areas, it has assumed control over the Asian landmass too. McDonaldization perseveres in various parts of the Asian culture and has impacted distinctively in different states. McDonaldization's presence is more predominant than one would give credit for. As culture makes an unmistakable personality for residents all over the planet, it is essential to safeguard it. Consequently, this review attempts to depict the huge changes that McDonaldization or 'western' globalization might bring into the way of life of the Asian nations. This paper might assist with building better approaches that would safeguard the customs just as welcome the impacts of globalization to additional turn of events and development. McDonaldization influences the café

business as well as influences different parts of society. Numerous organizations have taken on the standards of the cheap food industry. This implied that very much like Mcdonald's, different ventures were expecting to be more open to the bigger populace in the nation of their starting point as well as in different nations. One of the models being the British beauty care products chain, The Body Shop which had 1,500 shops in 47 countries till 1998 (Ritzer, 2002). The number has expanded significantly more in this ten years. For any business to adjust to the McDonald model, it is critical to follow four basic variables.

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PRE-SERVICE TEACHERS ATTITUDES TOWARDS TEACHING PROFESSION

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Abstract: *The purpose of this study was to investigate pre-service teachers' attitudes towards teaching profession in Nashik. The sample was comprised of 60e pre-service teachers enrolled in Integrated final year B.A.B. Ed and B. Sc. B. Ed course. Attitude Scale towards Teaching Profession by Umme Kulsum (2005) was used for measuring the attitudes of pre-service teachers towards teaching profession as a data collection tool. Data were analysed using descriptive statistics, independent sample t-test.*

Key Words: *Attitude, Teaching Profession, Pre-service Teachers*

INTRODUCTION:

Teaching is the most desirable Profession nowadays. The importance of the Teaching Profession includes fun and learning together. Being in the teaching profession doesn't mean you have to share your knowledge. Sometimes teachers themselves learn something new with teaching experience.

For every effective teaching-learning process, both in-service and pre-service teachers are the most important factors. It is necessary not only to constantly update and refine the knowledge and skills of in-service teachers but also to well-equip pre-service teachers with positive attitude towards their profession.

Importance of the Study

Teaching is a systematic technique to communicate with more and more people. Thus, being in the teaching profession will improve communication skills. As a result, one can interact more confidently with others.

Punch & Tuetteman (1996) also pointed out that teaching professions is quite distinct from other professions and teachers are generally encumbered with many expectations from society. According to Bhave (2008), the teaching profession cannot be deliberated as only teach something. He stated that becoming a teacher does not mean that to stay away from all practices that help people succeed in life, to be able to learn new things, to be neglectful of all kinds of manual work and to live sink into the books. "Only to teach" means to be dead that detached from the life. Therefore, only possessing academic and pedagogic knowledge is not enough anymore to fulfil the expectations of the society and to meet the requirements of teaching profession.

From the psychological point of view, the teachers' attitude is one of the most influential factors in teaching profession. Evans (1965) stated that "Attitudes are playing a major role in human life as a motive for conduct in the various aspects of this life". This highlighted the importance of attitude in connection between individuals in a society where attitudes help the individual in social adjustment. Attitude can be

regarded as the most significant indicator of success in the profession towards that one's attitude is developed. Without adoring his or her profession, one may not perform it productively (Terzi & Tezci, 2010).

The daily wage teachers are not certified teachers who will be offered a short teacher training course only after they are posted as teachers. Therefore, it is needed to conduct the study to get deep understanding of prospective teachers' attitudes towards teaching profession in the content area. The reason for their career choice, professional commitment to teaching, perception on teaching career, professional expectation is needed to explore. In addition, a few studies have been done to explore the pre-service teachers' attitudes towards teaching profession in Nashik. The researcher hopes that the results from this study can help the policy maker of education as well as the universities of education to develop positive attitudes in pre-service teachers towards teaching profession.

LITERATURE REVIEW:

According to Allport (1935), attitude is ''the most distinctive and indispensable concept in contemporary social psychology''. He defined an attitude as ''a mental and neural state of readiness, organized through experience, exerting a directive or dynamic influence upon the individual's response to all objects and situations with which it is related''. Many social psychologists defined the term attitude in different ways.

Aiken (1980) stated that ''attitudes may be conceptualized as learned predispositions to respond positively or negatively to certain objects, situations, concepts, or persons. It consisted of cognitive (beliefs or knowledge), affective (emotional, motivational), and performance (behaviour or action tendencies) components''.

Eagly and Chaiken (2007) define an attitude as ''a psychological tendency that is expressed by evaluating a particular entity with some degree of favour or disfavour''. This definition also included three important features of attitudes: evaluation, attitude object, and tendency.

Fishbein and Ajzen (2010) also gave the similar definition of attitudes as ''a latent disposition or tendency to respond with some degree of favourableness or unfavourableness to a psychological object''.

Mathai (1992) stated that attitude towards teaching profession is an important predictor variable of success in teaching.

Studies conducted by Rawat and Sreevastava (1984) found Significant difference between male and female teacher trainees' attitude towards teaching profession.

Naik and Pathy (1997) found that female science teachers have more favourable attitude towards teaching than male counterparts.

Ghosh and Bairagya (2010) in their study concluded that female secondary teachers possess more favourable attitudes towards teaching profession than male teachers.

Benjamin et al. (2011) also supported this view that female student teachers had more positive attitude towards teaching profession than male student teachers.

Rawat and Sreevastava (1984) conducted a comparative study of the attitude of male and female teacher trainees towards teaching. Significant difference was found between male and female teacher trainees in their attitude towards teaching profession.

Mahapatra (1987) studied the comparative role of intelligence, attitude and vocational interest towards success in teaching. It was found that intelligence, attitude towards teaching and vocational interests are predictor variables of teaching success.

Poozhikuth (1989) found that female teachers have high attitude towards teaching than male teachers but age is not significantly related with attitude towards teaching while length of service is connected with attitude towards teaching.

Sharma & Dhaiya (2012) found that B.Ed. students' attitude towards teaching profession is not statistically significant between male and female as well as Arts and Science students but interestingly female B.Ed. students were found to have most positive towards teaching profession.

Osunde & Izevbigie (2006) stated that teachers are not well paid financially and are discouraged because of the delay in paying wages and allowances, thus having a sense of loss of belonging. This situation has resulted in the low esteem and status of teachers and the teaching profession in society. Poor service conditions, wider negative influence and negative personal and professional behaviour of the teacher are main factors causing the low status of teachers.

OBJECTIVES:

1. To find out the level of attitude towards teaching profession of pre-service teachers of Nashik District
2. To study the relationship between attitude towards teaching profession of first year and final year pre-service teachers.

Purpose of the Study

The purpose of this study was to investigate pre-service teachers' attitudes towards teaching profession in Nashik.

METHOD:

Research Hypothesis

There is no significant difference between attitudes of first year and final year pre-service teachers towards teaching profession.

Delimitation of the study:

The present study includes only Integrates B.A.B.Ed and B.Sc.B. Ed pre-service school teachers in Nashik District.

Methodology of the study:

- Method used in the study: Normative Survey method was followed in the present study.

Population of the study:

The population of the present study comprises of all B.A.B.Ed and B.Sc.B. Ed pre-service school teachers in Nashik District.

There are 68 first year pre-service teachers and 79 final year pre-service school teachers in Nashik District in integrated course.

Sample of the present study:

30 First Year pre-service teachers and 30 Final Year pre-service school teachers selected by the researcher as sample by using simple random sampling technique. Thus, the effective sample size comprised of 60 pre-service school teachers.

Participants Study group of the research consists of 30+ 30 pre-service teachers enrolled at the First Year and Final Year B.A.B.Ed and B.Sc.B. Ed course at Nashik during 2020-2021 academic year.

Tool used:

The following tool was employed to collect necessary data in the present study:

Attitude Scale towards Teaching Profession by Umme Kulsum (2005)

Attitude Scale towards Teaching Profession by Umme Kulsum (2005): This scale was developed by Umme Kulsum. The tool consists of 55 items of 5 areas of Administrative, Co-curricular, Socio-Psychological and Economical. There are 25 positive items and 30 negative items. The tool is a four point scale with strongly agree, agree, dis-agree and strongly disagree. The reliability of the tool was examined through test –retest reliability method. The reliability of the tool was s 0.812.

ANALYSIS:

Level of Attitude towards Teaching Profession of pre-service school teachers in Nashik District in integrated course.

The scores obtained by the pre-service school teachers in Nashik District in integrated course. in the Attitude Scale towards Teaching Profession were used to calculate Mean, Standard Deviation, Skewness and Kurtosis. Table 1 shows the level of attitude towards teaching profession of pre-service school teachers.

Table-1

Level of Attitude towards Teaching Profession of the pre-service school teachers in Nashik District in integrated course.

Category	No of Teachers	Mean	SD	Skewness	Kurtosis
Total	60	164.51	14.03	2.28	16.06

Table-1 reveals that mean, standard deviation, skewness and kurtosis of the distribution are 164.51, 14.03, 2.28 and 16.06 respectively. Thus the distribution is positively skewed means more individuals of the group scored less than the average score. The value of kurtosis is 16.09 thus the distribution is leptokurtic i.e. peak of the curve is higher than the normal curve.

An independent sample t-test was conducted to evaluate the hypothesis that there is no significant difference between attitudes of First year and final year Pre-service Teachers' towards teaching profession. As shown in Table 2, the mean value of Final Year pre-service teachers' attitude towards teaching profession (M = 116.78, SD = 11.422) was greater than that of First Year pre-service teachers' attitude towards teaching profession (M = 114.60, SD = 11.424. However, this difference was not significant t (376) = 1.682, p > .05. Therefore, the hypothesis is accepted.

Table 2

First Year and Final Year Pre-service Teachers' Attitude towards Teaching Profession by Program

	N	Mean	SD	t	df	P
First Year	30	114.60	11.424	1.682	376	.093
Final Year	30	116.78	11.422			

FINDINGS:

The distribution of attitude scores obtained by the Secondary school teachers was positively skewed means more individuals of the group scored less than the average score. The value of kurtosis was 16.06 thus the distribution is leptokurtic i.e. peak of the curve is higher than the normal curve. Majority of the teachers (55) secured the scores ranges from 150-159. Only one (1) teacher secured score in between 110-119 and three (3) teachers secured scores in between 210-219 in attitude scale towards teaching profession.

CONCLUSION:

The study revealed that majority of the teachers had positive attitude towards teaching profession.

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SIGNIFICANCE OF DAIRY FARMING IN SOUTH DISTRICT OF THE HIMALAYAN STATE OF SIKKIM

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Abstract: *Dairy farming has been prevalent in India since thousands of years. India has an agrarian economy with approximately 70% of its population residing in villages, where agriculture and animal husbandry are interrelated wherein agriculture provides the feed and fodder for the livestock and they in turn provide manure, draught power and milk for various agricultural operations. Over the years dairy farming has evolved to a professionally managed industry from a mere traditional agrarian way of life. It is an important source of daily income with a comparatively low level of risk.*

The tiny Himalayan state of Sikkim too is no exception. Although having a remote and rugged terrain, majority of the population have adopted dairy farming. It helps in increasing the income of family in addition to providing good nutritional value to their diet. This paper studies about the significance of Dairy Farming in South District of the Himalayan State of Sikkim through descriptive and analytical study. Primary data for the study includes both qualitative and quantitative type. The relevant data has been analysed using the Statistical Package for the Social Sciences (SPSS) software. Suitable tables and figures have been added to supplement the findings. Random sampling method has been adopted in the selection of the district and the households within it. Literature review of few relevant articles has also been done for more clarity and understanding on the topic. This paper focuses on the main purpose of Dairy Farming, the category and age group involved in Dairy Farming activities in the district. Effect of COVID-19 pandemic on dairy farming has also been touched upon. Effort has been made to suggest suitable remedial measures to the constraints observed.

Key Words: *Dairy, agriculture, constraint, farming, organic, community.*

INTRODUCTION:

Sikkim is the second smallest mountainous state located in the Eastern Himalayas of India, commonly known as the brother of seven sisters, with the geographical area of 7096 sq. km. Extending approximately 64 km from East to West and 114 km from North to South, it is surrounded by vast stretches of Tibetan Plateau in the North, Chumbi Valley of Tibet and the Federal Democratic Republic of Nepal in the West, Kingdom of Bhutan in the East, and Darjeeling Gorkha Hill Council of West Bengal in the South. The State is bestowed with abundant natural resources although it covers only 0.2 percent of geographical area of the country. It has tremendous biodiversity and has been identified as one of the Hot Spots for biodiversity and the taxonomist often refers to the State as "Botanist's Paradise" (Forest & Environment Department, 2018-2019). The Northern portion of Sikkim is deeply cut into steep escarpments, and Southern Sikkim (present study area) is lower, more open, and well cultivated (Joshi, 2004).

The state is a part of inner ranges of the mountains of Himalayas and has no open valley and plains. Its elevation ranges from 300-8583 meters above mean sea level consisting of lower hills, middle hills, and higher hills, alpine zones, and snow bound mountains. The elevation of 8583 meters being the top of the Mount Kanchendzonga the third highest mountain in the world. Sikkim is inhabited by a multi-ethnic, multicultural, and multilingual population. The economy of Sikkim is agrarian as agriculture plays a predominant role in the State's economy. Above 64 percent of population depends on agriculture for their livelihood. Similarly, employment and income generation activities also depend on agriculture to a major extent (Joshi, 2004).

For the rapid development process in the agricultural as well as industrial sector the Government of Sikkim came up with the program of cooperative societies for marginal people for the benefit of agricultural farmers at large and established the Sikkim Cooperative Milk Producer Union Limited registered under State Cooperative Act. The main aim for its establishment is to bring the social and economic upliftment of the poor people especially poor farmers by pooling their small capital, fragmentary land and limited labour. It aims at providing not only credit and other facilities to farming on fair terms but also helps in marketing and development of industries. Cooperatives are regarded as complementary to change the agrarian structure and for removing socio-economic inequalities and to introduce progressive change (Pradhan, 1995).

Traditionally, the farmers in the hills rear mainly few cattle, sheep and goat in integration with forestry and crop production system. The income of crop production is barely enough to meet the requirement of livelihood of these farmers who are on subsistence level of living, under this situation animal husbandry has played a significant role as an effective instrument for improving the economic and social condition of farmer and for the upliftment of the weaker section in particular (Themjung et al, 1995).

The industry that is concerned with the processing of milk and its by-products is called dairy industry. In the study area, majority of farmers operate mixed type of farming in which raising of livestock integrated with crop production is practised. While crops provide feed and fodder, the livestock provides meat, milk and milk products for subsistence and also as a source of cash income. In fact, livestock production system has become dynamic with accessibility to roads network and a market for milk. At present smallholder dairy farming has become the driving force behind the transformation of the rural economy of the study area and the farmers economy of these region depends upon the animal husbandry (Neupane, 1999).

In the absence of crop production in the study area, dairy farming plays a vital role for the economic upliftment of the farmers. Thus, the government has laid emphasis on the development of animal husbandry in the remote areas of rural Sikkim.

LITERATURE REVIEW:

Traditionally farmers in rural Sikkim are mostly animal husbandmen involved primarily in the rearing of livestock (Department of Animal Husbandry, 2003-2004). The productivity per livestock in the hills is much lower than their production potential due to acute shortage of livestock food (Bhandary, 1981). Also, majority of population in Himalayan region comprises marginal and small land holders whose livelihood is mainly based on agriculture in integration with rearing of cattle, sheep, goat and social forestry (Kumar and Sood, 1999).

Dairy Farming is such an activity that has huge potential, it provides scope for employment and income generation. Employment avenues, in dung collection, shed cleaning, feeding and watering animals, grazing and cutting grass, milking, selling of milk, processing of milk and milk products, is opened up (Ramachandran, 2004).

The overall economic condition of rural India can be improved through dairy. Dairy farming is one such small industry that can provide gainful employment opportunities to marginal farmers. A balanced development of agriculture and allied sector is needed for sustainable development (Dhanabalan, 2009).
Dairy farming in India involves and helps majority of vulnerable segments of the population for livelihoods. It acts as a supplementary enterprise to crop farming and is well integrated with crop production (Datta, et. Al., 2010).

Dairy plays an important role in the livelihood of Indians. It is an enterprise in which they engaged with ease. It provides them shift from subsistence to earning a market-based income through milk sale. The development in this sector directly impacted on the uplift of their livelihood and decrease in the rural poverty (Hemme, et. al., 2003).

Local breed of dairy animals when replaced with improved ones proves to be more profitable provided proper care and attention is given to their health and food (Raya, 1988).

Organic dairy production is one of the major components of organic agriculture. It is one of the fast-growing sectors as it gives the consumer a feeling of safety and environmental protection (Mahesh, et. al., 2013).

Presently, the demand for dairy is seen to stabilize at a higher level than in the pre-pandemic period of Covid-19 (Adams, et. al., 2021).

OBJECTIVES:

Study Aim: To highlight the Significance of Dairy Farming in South District of the Himalayan State of Sikkim.

Objectives: The general objectives of the study area are;

- To study about the various purpose of dairy farming.
- To identify the communities and age groups involved in dairy farming.
- To suggest remedial measures to a few common constraints of dairy farming.

METHOD:

Research Methodology: Different types of methodology have been used to fulfil the objectives of this paper. For the necessary information, both formal as well as informal procedures have been used.

Research Design: This paper concentrates on the significance of dairy farming in the South District of the Himalayan State of Sikkim. Descriptive and analytical research design has been applied. The data collected through primary survey are both qualitative and quantitative.

Sampling Procedure: For requisite information, it is not possible to go to collect primary data from all the households in the study area. As such, the process of sampling techniques has been used. Hence, the researcher has applied method of random and convenience sample based on theory, chance of probability.

Population and Sample: In the year 2021, the data were collected from South District of Sikkim through direct personal interview and structured questionnaire. The total of 30 households were surveyed through random and convenience sampling technique.

Sources of Data and Analysis: The primary data were collected by conducting the field survey in South District of the Himalayan State of Sikkim through Random and Convenience Sampling techniques. However, to some extent, secondary data available from Government, NGOs, Local Bodies etc. have been applied. The data have been analysed using SPSS software. Simple statistical tools such as frequency, percentage, average, mean and standard deviation have been used to present the findings. Besides these, some cartographic tools like diagram etc. are used to supplement the presentation of the findings of the study.

FINDINGS, ANALYSIS AND DISCUSSION:

Table 1: Purpose of Dairy Farming

Sl. No.	Purpose	Frequency	Percentage
1	Agriculture	16	53.30

2	Livelihood	8	26.70
3	Religion	5	16.70
4	Other	1	3.30
Total		**30**	**100.00**

Figure 1

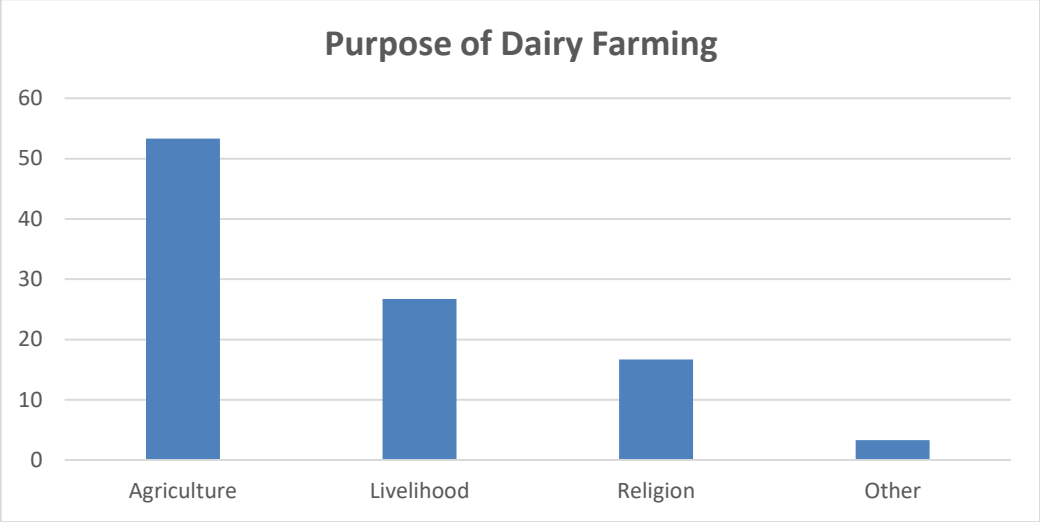

Table 2: Category of Population

Sl. No.	Category	Frequency	Percentage
1	SC	2	6.70
2	ST	4	13.30
3	OBC	10	33.30
4	Other	14	46.70
Total		**30**	**100.00**

Figure 2

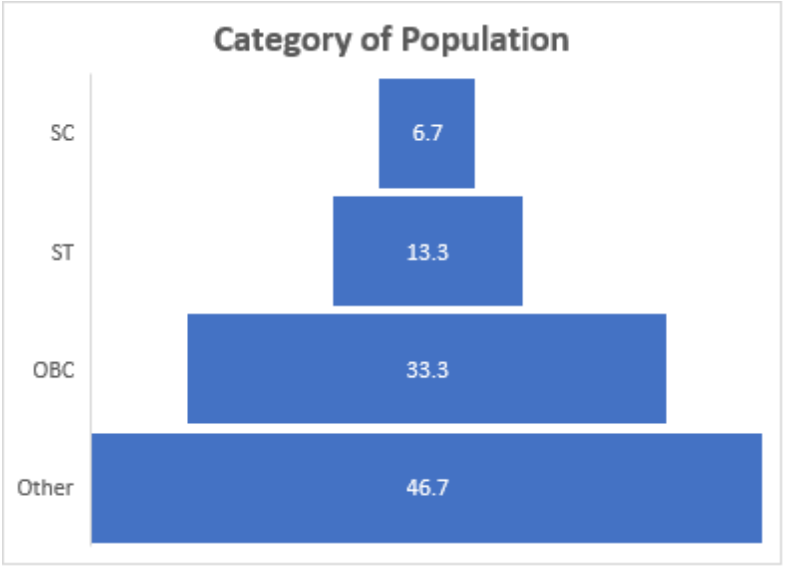

Table 3: Problem of Dairy Farming

Sl. No.	Problem	Frequency	Percentage
1	Labour	4	13.30
2	Fodder	7	23.30
3	Water	8	26.70
4	Other	11	36.70
Total		**30**	**100.00**

Figure 3

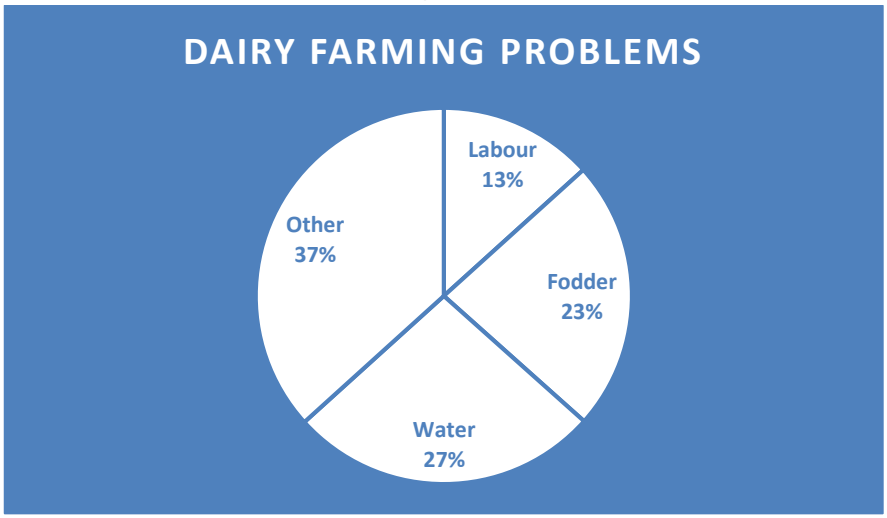

Table 4: Different Age groups involved in Dairy Farming

Sl. No.	Age Group	Frequency	Percentage
1	Below 20 Years	Nil	-
2	21-40 Years	3	10.00
3	41-60 Years	12	40.00
4	61+ Years	15	50.00
Total		**30**	**100.00**

Figure 4:

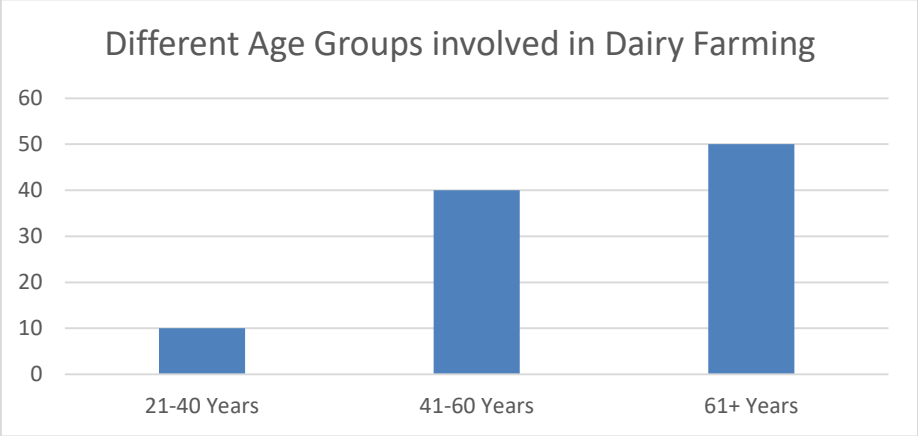

Table 5: Descriptive Statistics

	N	Minimum	Maximum	Mean	Standard Deviation
Age	30	26	83	57.87	12.773

Table 1 above signifies the significance or the main purposes of practising dairy farming by the villagers. This table also fulfils the objective number 1 of the present study. The main purpose of practising dairy farming by different communities in the study area was found for various purposes like, for agriculture, livelihood, religion, and other purposes. From the surveyed households table 1 above depicts that more than 50 percent of the respondent's main reason for dairy farming is for agriculture. They produce higher productivity of organic agricultural crops and vegetables, floricultural goods, horticultural goods, etc by using cattle's manure. Hence, for maximum organic productivity manure is important and for manure farmers are practising dairy farming in the study area.

About 27 percent of the farmers are practising dairy farming for livelihood purpose. These farmers are engaged in dairying activities which helps supplements their daily household income. Interestingly, about 17 percent of the total households in the study area are keeping cattle's and are engaged in dairying activities purely for religious purpose. Some of the farmers were found to pursue dairy farming solely to fulfil religious needs. Barely 3 percent of the households have different purpose for practising dairy farming, like to run biofuel (Gobar Gas in local language) etc. In conclusion, we can say that most farmers are practising dairy farming mainly for agricultural needs followed by livelihood, religious, and other purposes. These can be clearly seen in the diagram in figure 1 above.

The various category of population is related to the second objective, and it is presented in table 2 above. In the table, SC represents Schedule Cast, ST represents Schedule Tribe, OBC represents Other Backward Class and Other represents general category especially Chettri and Brahmin. In the study area, minimum of about 7 percent of SC population, nearly 13 percent of ST population, about 33 percent OBC population and about 41 percent of other category of population are actively involved in dairy farming activities. This is also presented in bar chart in figure 2 above with highest percentage of brahmin community and lowest percentage of SC community practising dairy farming in the study area.

All the dairy farmers have a number of different problems in the study area. Table 3 above indicates only the common problems of dairy farmers of the study area. About 13 percent of the respondents have the problems of shortage of manpower, about 23 percent of the households have the problems of fodder because grazing in the reserved forests area is banned in Sikkim, also the growth in construction activities in the grazing fields have led to shortage of land for fodder growth and cattle grazing.

Although South Sikkim is water scarce district unlike other districts of Sikkim even then farmers of this area are practising dairy farming. About 27 percent of the farmers are facing water shortage problem. About 37 percent are facing other problems such as the problem of road connectivity, road blockages in rainy season, distant milk collection centre, high cost of feed and fodder, etc.

All these problems have also been presented in pie chart above in figure 3. This table and figure 3 fulfil objective number 3 of the present study.

Table 4 and figure 4 above reflects the different age groups involved in dairy farming activities in the village. From the field survey it is observed that age below 20 years are not practising dairy farming in the study area, however, these age group people are a helping hand to elders to some extent. Age group between 21-41 years are engaged in the dairying activities but the percentage is very low i.e., 10 percent only. On the other hand, age group of 41-60 years are actively engaged in dairying activities contributing of 40 percent. Further from the table it is clearly seen that highest number of populations are engaged in dairy farming is of age 61 years and above which contributes 50 percent indicating that now a days in the study area elderly people are still actively engaged in dairy farming activities however, the younger generation's participation is very less in number.

The final table 5 above represents the descriptive statistics of dairy farmer's age. From the total surveyed households age of dairy farmers who are actively and full time involved in dairying activities is minimum of 26 years and maximum age of 83 years. The mean age is 57.87 years, and its standard deviation is 12.773 indicating high difference in the age groups practising dairy farming.

RECOMMENDATIONS:

Dairy farming has been an integral part of agriculture in the study area. Appropriate measures for improvement should be taken for sustainable development. On the basis of findings, the following few recommendations have been put forth for considerations.

- The rise in price of animal feed has to be checked.
- Farmers should be encouraged to keep improved breeds of animal.
- Need of revamp of dairy farming among younger generation.
- Need for adopting smart practices in dairy farming.
- Government should focus on solving water problem.

CONCLUSION:

In Sikkim, dairy farming is gaining more importance and priority after state has been declared as the 1st organic state of the country in the year 2016. Public at large have become aware of organic food and prefer to buy organic fruits and vegetables. Also, a major thrust has been seen in dairy farming in the period of Covid 19 Pandemic when majority of population realised the importance of dairy farming and started practising it. They supported their families who were already practising it by being an extra helping hand during their leisure time during lockdown period. Children too loved being involved and helped voluntarily thus increasing the output from dairy farming.

Also, the respondents from the study area found that the downward trend prevailing in the practising of dairy farming in the pre-pandemic period has gone up during and after the Covid 19 pandemic period. The population who had lost interest in dairy farming started realising that it was the only occupation on which they could rely, it helped them to earn sustainable income during tough times and maintain good health.
Its importance was seen in health sector, as it was a good source of nutrition. Its demand never seems to go down. It could be a source of perineal income for generations to come.

Limitations:

This paper has its own limitations. No research work can incorporate all aspect of the study area. Here, some of the important limitations of this study are listed below:

- This paper covers dairy farming area of South District of Sikkim only and does not signify the entire State of Sikkim.
- This paper is limited due to time and financial constraints. Also, the accuracy of this paper is based on the reply of the respondent of the study area through primary survey.
- This paper is limited within the findings of the study area and is purely micro level study.

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ONE DAY INTERNATIONAL SEMINAR ON
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STUDENT'S INTROSPECTION TOWARDS E-LEARNING EXPERIENCE DURING PANDEMIC WITH REFERENCE TO COIMBATORE CITY

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Abstract: *Indian educational system is remolding from its conventional teaching technique to E-learning programs due to COVID-19. The Government imposed educational institutions for temporary closure during the pandemic, they began to impose the faculties to adapt teaching in online mode and make them familiarize the tools and techniques of the virtual classroom for lecturing. Platforms like google meet, zoom facilitated the learning process through cloud computing. The study seeks to focus on student perception and experience in e-learning methods and to examine the several accessible virtual platforms and their usage during the period of COVID-19 pandemic. Variables like the extent of understanding, convenience in any time learning, usage of the platform, methods adopted to teach courses, interactive sessions, satisfaction were assessed through the data collected from the respondents. Data collection was made through google forms and the responses were tabulated and analyzed using Chi-square, Anova, and Regression analysis. Results proved that the students had a good learning experience and the platforms helped them to have a lively interaction thereby pandemic lead to innovative learning. The experience learned from the pandemic epidemic will energize a generation of new structures and solutions for future cases, where the government, Institutions, and Students will be more ready to overcome the existing teaching techniques.*

Key Words: *E-learning, Education system, virtual platforms.*

INTRODUCTION:

The Indian educational system is primarily based on the systematic and traditional way of classroom system with slighter growth for online mode of teaching. Due to the COVID-19 pandemic, the government and educational authorities suggested the mode for online teaching during the temporary closure. Presently, several approaches for conducting online classes are made utilized through these resources like video conferencing, video recording and sharing, audio notes, PPT, etc., with the aid of innumerable software and smartphone applications, namely Google Meet, Zoom, Google Classroom, Microsoft Teams, etc., In India, most of the students are facing network and internet connectivity issues, lack of appropriate electronic gadgets is also an issue for few students and many other students are struggling to access the software and application with advanced updates in ICT, especially in the case of rural area students.

In the online mode of teaching, students can get access to their regular classes via virtual classroom setup from their home safely and they are provided with premium access to several top-rated courses with minimal cost or even at free of cost through the institution's contribution. They also have access to participate in Discussion Forums, Poll Voting, attending quizzes, submission of Assignments, attending online examinations, etc., With the help of e-learning students can make use of their class materials every time they want and overlays ease of usage, learning flexibility and controllable environment. Most of the administrators, faculties and students across the world have accepted and appreciated the modes of online learning. The e-learning environment made the educators and students get adapt to new-normal teaching structures for the progressive growth of the educational system.

LITERATURE REVIEW:

Abdul Wahab Muzaffar et al., (2021)[1] examined e-learning in higher education is exponentially increased during the past decade due to its inevitable benefits in critical situations like natural disasters, and pandemic. The findings of this study provide a solid platform for the researchers and practitioners of the domain to select proper features along with fundamental development approaches, tools, and techniques for the implementation of a particular online exam solution with given requirements.

Khan M.A et al (2021)[2], conducted an empirical study on e-learning during the covid-19 pandemic in India. The study reveals that e-learning has enhanced a new way of the learning process where social media may further improve the learning output. This indicates that e-learning technology empowers easy information access leading to positive attitude among students. The study affirms the usefulness of e-learning like simple study from any geographical location which is not possible just in case of conventional face to face-learning.

Bikram Biswas, Sajib Kumar Roy[2], Falguni Roy[3] (2020)[3], study measures the student's perception of using mobile for learning during the COVID-19 pandemic period. The study found that higher education has affected all over the world since June 2020. The findings show that the majority of the students at the university level have a positive perception of m-learning. This study revealed that m-learning is very helpful to improve the study break during this COVID-19 pandemic time.

Said A.Salloum et al., (2019)[4], analyzed the factors affecting the acceptance of E-Learning systems. The study focused to propose a new model that aims to investigate the impact of innovativeness, quality, trust, and knowledge sharing on E-learning acceptance. The outcomes revealed that knowledge sharing and quality within the universities have a positive influence on E-learning acceptance among the students.

Bali S, Liu MC[2] (2018)[5], examined the problems of student perception toward online learning and face-to-face learning in the context of social presence, social interaction, and satisfaction. The result of this study directs that there is no statistically significant difference in learning preference which is found among students and very few comfortable in online learning since it directed them to the chance to be innovative by using computer technology.

Pooja Tamta, M. A. Ansari[2] (2017)[6], conducted a study on students' perception towards e-learning. The study revealed that students' perception of e-learning is important in the successful development of e-learning in higher education. The suggestions were offered to support the teaching-learning process and ensuring better and improved learning outcomes.

OBJECTIVES:

- To study the demographic and socio-economic profile of the respondents.

- To identify the online teaching platforms and their usage.
- To analyze the factors influencing E-learning.

METHOD:

The study is based on descriptive in nature. Both primary and secondary data were collected and used for the analysis. For the collection of primary data the questionnaire was randomly distributed among college students through the online form -Google forms with the help of social networking sites. 106 valid responses have recorded that qualify for data analysis. The analysis used for the study is SPSS.

Scope of the study

This study aims to examine online teaching and its usage in colleges during the COVID-19 pandemic with special reference to Coimbatore city.

Limitations of the study

The finding of the study is limited to college level students with selected Coimbatore city and the study cannot be generalized for the whole of the nation.

ANALYSIS:

The data collected through the interview schedule were coded, tabulated, and edited. Data collected and opinions expressed by users are only during the study periods. Chi-Square, Anova, and Regression were used for analysis.

Table 1: Selected Demographic and Socio-Economic Profile of the Respondents

S.No	Profile of the Respondents	Category	Number of Respondents	Percentage (%)
1	Gender	Male	74	69.8
		Female	32	30.2
2	Age	15-18 Years	3	2.8
		19-25 Years	87	82.1
		26-30 Years	16	15.1
3	Educational Qualification	Diploma	5	4.7
		UG	79	74.5
		PG	22	20.8
4	Place of Residence	Rural	42	39.6
		Urban	64	60.4
5	Type of Institute	Government	32	30.2
		Private	74	69.8
6	Network Type	Broadband	47	44.3
		Wireless	59	55.7
7	Usage of Network	Airtel	36	34.0
		Vi	27	25.5
		Jio	29	27.4
		ACT Fiber	14	13.2

8	Source of Awareness for E-Learning	Government	18	17.0
		Institutions	57	53.8
		Media	20	18.9
		Friends & Relatives	11	10.4
9	Usage of Platform for E-Learning	Google Meet	15	14.2
		Google Classroom	16	15.1
		Microsoft Teams	68	64.2
		Cisco WebEx	5	4.7
		Others	2	1.9
10	Time spent on E-Learning	1-3 Hours	74	69.8
		4-6 Hours	27	25.5
		7-9 Hours	1	0.9
		Above 10 Hours	4	3.8

The Table:1 depicts the demographic and socio-economic profile of the respondents. The majority of the respondents (69.8)% are Male. The majority (82.1)% belong to the age group of 19-25 years. Most of the respondents have completed their Under graduation and many respondents belong to an urban area and are studying in a private institution. Many respondents have opted for wireless network facility and most of them are using Airtel network. The majority of the respondents were aware of E-Learning through their Institutions and the majority (64.2)% of the respondents are using Microsoft Teams as their learning tool and nearly 1-3 hours they spend every day for E-Learning.

Table: 2 Age and Factors influencing E-Learning facilities

Factor	Table Value	D.F	P-value	Remarks
Ease of Operation	3.12	4	.538	Not Significant
Technological Advancement	11.49	6	.074	Not Significant
Extend of Understanding	3.49	8	.900	Not Significant
Convenience in Usage	16.43	6	.012	Not Significant
Minimal Procedure	32.82	6	.000	Significant

The above table 2 denotes the relationship between the age and factors influencing E-Learning facilities. It specifies the Chi-Square table value, p-value and its relationship. The factors Minimal procedure have an association with the age as the p-value is less than 0.05, (i.e) 0.000<0.05. So, we reject the null hypothesis and accept the alternative hypothesis. Other factors such as ease of operation, Technological advancement, extend of understanding, and convenience in usage is not associated with age as a determinant.

H_0 – There is no significant relationship between Age and Factors influencing E-Learning facilities

Table:3 Educational Qualification and Usage of platform for E-Learning

Educational Qualification	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.069	3	.535	.734	.482
Within Groups	75.016	103	.728		
Total	76.085	106			

From the Table:3 depicted that .482 significant value is greater than 0.05. So, we reject the alternate hypothesis and accept the null hypothesis.

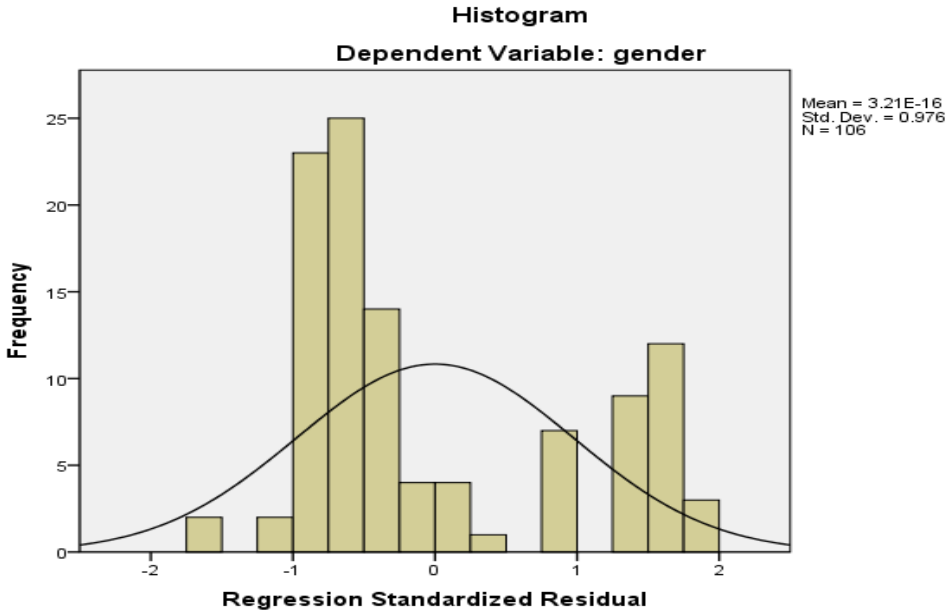
H_1 – There is no significant relationship between Educational Qualification and Usage of platforms for E-Learning.

Table: 4 Gender and Level of Satisfaction towards E-Learning facilities

Factor	Unstandardized Co-Efficient		standardized Co-Efficient	T	Sig.
	B	Std. Error	Beta		
Constant	***1.410***	***.107***	**-**	***13.125***	***.000***
24/7 E-Learning	-.031	.048	-.099	-.653	.515
Interactive Sessions	-.191	.066	-.535	-2.901	.005
Lecturer's Personal Attention	.033	.047	.098	.698	.487
Gaining Knowledge	.180	.063	.561	2.835	.006
Attending Quiz, Assignment, Exams	-.021	.016	-.130	-1.273	.206

The above table 4 denotes that there is a significant relationship between Gender and Level of Satisfaction with E-Learning facilities. The constant significant value is .000 (i.e) 0.000<0.05. So, we reject the null hypothesis and accept the alternative hypothesis.

H_2 – There is a significant relationship between Gender and Level of Satisfaction towards E-Learning facilities



FINDINGS & RESULT:

- Majority of the respondents are male. Most of them belong to the age group of 19-25 years.
- Most of the respondents have completed their Under graduation and many respondents belong to an urban area and they are studying in a private institution.
- The majority of the respondents were aware of E-Learning through their Institutions and the majority (64.2)% of the respondents are using Microsoft Teams as their learning tool and nearly 1-3 hours they spend every day for E-Learning.
- The Chi-Square analysis proves that there is no significant relationship between Age and Factors influencing E-Learning facilities.

- The results from ANOVA shows that there is no significant relationship between Educational Qualification and Usage of platform for E-Learning.
- The regression analysis verifies that there is a significant relationship between Gender and Level of Satisfaction towards E-Learning facilities

RECOMMENDATIONS:

The online method of teaching can be improvised for more practical-oriented sessions with hands-on experience. Network connectivity issues as a major hindrance of online teaching particularly for students living in rural areas. Advancements in this field can easily ensure the effective implementation of Virtual Learning Management Systems in future prospects.

CONCLUSION:

Virtual learning embraces the key for the upcoming educational system in India. In the future, E-Learning will play the main role in the progression of the diversified learning system. Though initially, both educators and students are facing difficulties in conducting and undergoing online teaching and learning, in the future it can become the new normal approach.

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A STUDY ON ELECTRONIC PAYMENT SYSTEM IN INDIA WITH SPECIAL REFERENCE TO RETAIL PAYMENT SYSTEMS

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Abstract: *India is one of the witnessed evidence, as cash has been commanding retail instrument for the most part of payment transaction. in the country comparing with the other countries like Canada, Hong Kong, Singapore, New Zealand, Japan, Thailand etc.,. In the globe a side of many developing and developed countries have been enjoying the benefits by creating highly technological infrastructure in their payment system, but other side India had been following traditional cash less methods like NACH, CTS and NETC etc., due to lack of low levels of initiations and encouragement from the Governments till 2014. In the year 2015 Digital India Programme was launched by our Prime Minister Shri Narendra Modi with an intention of transforming India into Faceless, Paperless and Cashless. As a part of that, India is also had to updated in the payment and settlement system from traditional (Cash) system to new digital (Cash-less) payment methods like Banking Cards, IMPS, UPI, BHIM, Mobile based Apps and Pre-Paid Instruments etc., The demonitisation decision not only providing various advantages like; Curbing the Black money, Transparency and controlling, low cost of currency printing and convenient mode, but also gave considerable growth in digital payments were observed after demonitisation on 8th November 2016. Further Government of India, Reserve Bank of India and National Payments Corporation of India (NPCI) took several initiatives and offers financial encouragement to consumers and merchants in order to promote digital transactions using digital mode of payment. Prime Minister Shri Narendra Modi as stated in the 'Mann ki Baat' 100 per cent cash less is not possible, our intention is make less cash circulation in the society. In this study an attempt is made to brief understanding of the evolution of cashless economy in India, need to adopt cashless system, present status of significant payment modes, and this study found that there is significant growth rate in the usage of digital payments mode and status, due to the initiations taken by the, NPCI, Reserve Bank of India and Union of India to penetrating cashless economy.*

Key Words: *Retail Payments, CBLO, CCIL, INFINET, and IDRBT.*

INTRODUCTION:

The revolutionary changes in the Communication, Information and Financial Technology have led to many changes in e-commerce. The simultaneous developments in hardware, software and networking technologies touched the financial and banking sectors and paved the way for witnessing tremendous changes in payment industry. The number of notable and innovative methods for making payment, which are cheaper but also faster, easier and safer, were developed and penetrated conceptually and practically into the minds of stakeholders of modern digital payment systems. The economies of all modern countries are transforming through the digital revolution and every country is striving hard to establish a more efficient, effective, smart and modern digital infrastructure for payment industry to meet every challenge of traditional economy. The

modern economies compelling the nations and people to follow digital transactions at voluminous level by restricting or reducing the use of cash for all micro, medium and macro size of payments. Many developed countries Brazil, Denmark and Sweden and all advanced countries, have effectively shifted towards cash-less economy and became the trend model for other developing and under developing countries to follow them. The countries require much involvement and sophisticated infrastructure to get hold of the status of cash-less economy.

CONCEPT OF ELECTRONIC PAYMENT SYSTEM

The cashless economy does not refer to a status of economic system where goods and services are exchanged for other goods and services (as is possible in barter system) rather it is an economic setting which discourages use of currency and coins. It should promote and accept digital mode as an alternative but not the wide use of physical currency. The movement and use of currency is the core for traditional economy and usage of digital instruments are the essence of modern cashless economy. A cashless economy is one in which all transactions are made using credit/debit cards or other digital payment devices and products widely on the one side and the use of paper currency and coins is minimal on the other side.

The cashless economy offers innumerable benefits to the country as well as all the stakeholders of the corporate sector and the individuals. Basically it itself has higher potential to grow faster than traditional cash – based economy as the flow of money enhances. The larger chunk of money lies with the banks for longer time which in turn leads to a stronger liquidity base in monetary system and would lead to availability of funds at lesser interest rates. It reduces the instances of tax avoidance and curb emergence of black money as every transaction details are documented electronically. A more detailed record of all the transactions enhances transparency in business operations and reduces the money laundering cases. The details of digital transactions are easily traceable and make people accountable for every transaction and pin point the corruption sources. The entities do not require preparation of daily cash ledgers as receipts and payments are automated. The digital way is a cost effective approach than the traditional currency- based setting due to the scope of carrying voluminous transactions in a short time. Since there is no need to carry currency note and coins, the risk of theft or burglary can be eliminated in cashless system. In the light of all these benefits, every citizen of this modern economic world wishes to have a stake holder in cashless economy. The digital transactions are the essence of digital economy. The RBI Ombudsman scheme for digital transactions defines a 'Digital Transaction' as "Digital Transaction' means a payment transaction in a seamless system effected without the need for cash at least in one of the two legs, if not in both. This includes transactions made through digital / electronic modes wherein both the originator and the beneficiary use digital / electronic medium to send or receive money."

Methodology

The present study is based on using data or information from secondary sources only. The secondary sources are collected from the monthly bulletin published by the Reserve Bank of India, reports published by relevant websites like: National Payments Corporation of India (NPCI) National Institution Transformation of India (NITI) Aayog, newspapers, books and e-books, National and international published articles, magazines and various reports. This present study covers a period of five years starting from 2016-17 to 2020-2021. The scope of study confined to select Retail Payment Systems in India (Credit Cards, Debit Cards and Prepaid Payment Instruments) which are more popular in Indian payment industry during and post demonetization period.

Objectives of the Study:

1. To know the emergence and concept of electronic or digital payment system in Indian context
2. To know the classification or elements of Retail payment methods in Indian payment Systems
3. To study the performance of select Retail Payment methods in Indian payment systems

Review of literature:

A study by **Deepak Gupta (2017)** has focused on debit cards and its usage in India. This research study considers various issues relating to debit cards such as: history, features, types, its access, advantages and disadvantages. This study finds that debit cards are one of the common, popular, simple, and quick payment purchases of goods and services throughout the world. This study also noticed that, even though debit cards are widely accepted, it has its own positive and negative shades which should be consider.

Sana Khan and Shreya Jain (2018) had made study on usage of electronic on growth of business. According to this study now days consumers have been moving towards electronic payments due to many reasons (easy, secure, and smart devices) and which is essential in present electronic business transactions. This study analyzes Reasons of consumers buying online, Goods or services that are purchased online, Payment gateway used while making online payments, Payment Preference, and Reasons for adopting an online payment platform. This study found that the digital revolution changes the buyers perception towards the technology.

Swapan Sarkar (2017) had conducted study on Pre-Paid Instruments in India which is popular in many developed countries in their payment system and the same has introduced in Indian payment systems. This study mainly focused on the different mechanism which is involved in the Pre-Paid Instruments (PPIs). This study analyze the mobile wallets (Pay tm, Mobikwik, Free charge and other mobile wallet providers) and PPIs (closed system payment instrument, Semi-Closed system payment instrument and open system payment instrument) by volume of transactions (in millions) and value of transactions (Rs in billions) pre and post demonetization period. Finally this study finds that the Government of India and National Payments Corporation of India have taken various initiations to promote digital payments (Particularly semi closed mobile wallets) in India especially after demonetization.

Ravi Kumar et al (2019) have conducted a research study to examine the impact of digital payments on the economic growth rate of India. According this study many developed and developing countries have been using electronic or cashless mode payments such as: RTGS, Card payments, Retail electronic payments etc., for their economic transactions, which plays an important role in the development of GDP and economic growth of such country. For analyzing data this study applies various statistical tools like: :Ordinary Least Square Regression, Auto-Regressive Distributed Lag Co-integration Approach, ARDL Bounds Test for Co-integration analysis and Estimated Long-run coefficients. This study found that, digital payments at large and retail electronic payments does not contribute towards the economic growth in India directly in the long-run.

Angamuthu. B (2020) had examined the growth of digital payments in Indian payment and settlement during the study period of seven years from 2012-13 to 2018-19. This study analyzes the overall growth rate in volume of digital payment systems in India and growth movements across the categories in value of transactions of digital payments in India. This study found that, there is significant hike in Compound Annual Growth Rate in volume (24.11%) and value (15.84%) of transactions particularly in select retail payment methods like: IMPS, mobile banking and other Pre-Paid Payment Instruments.

A study by **Parvathi Subranami (2021)** has focuses on the importance of electronic payments during the COVID-19 pandemic and the various modes of electronic payment and settlement systems available in the today's world. In this study the researcher analyzes the important role of banking sector in development of various electronic instruments such as credit cards, debit cards, mobile banking, and mobile wallets. This study also considers the various benefits (easy transaction, safe, secure and transaction tracking system) offering by the electronic payment systems in present scenario over the cash usage in a financial transactions. This study concluded that, the COVID-19 crises like: lockdown restrictions, social distance and home

isolation etc., initiations taken by the Government and National Payments Corporation of India's encouragement have changed the perception of consumer behavior and pushed increasing in number to opt digital payments.

Structure of Retail Payment Instruments:

Payment and settlement system of any country plays an import role in economic development of any country. The Retail Payment Methods which are available in different countries may be segregated in to four ways: Paper based instruments, Electronic Fund Transfer based instruments, Card based instruments and Innovative payment instruments. The paper based instruments used by the people to exchange of goods and services, which include cash, cheques, money orders and travelers cheques etc. The Electronic Fund Transfer instruments are used making of credit transfer (Payroll, pensions and dividends) and debit transfers (person to business or person to government) from originator to beneficiary. Card based instruments are one of the popular methods in payment systems, which normally possess usage of physical card by a payer to discharge an obligation to the payee. These are accepted by all channels such as: ATM, Internet, Smartphones, and PoS etc., innovative payment instruments are emerging one which are popularly using in many developed and developing countries, in which the payer has to maintain pre-funded account with their concerned institution.

Trends of select Retail Payment methods in Indian payment systems

The present study covers the Select Retail Payments like: Credit Cards, Debit Cards and Prepaid Payment Instruments. The credit card is a banking card, issued by the financial company. That allows the cardholder to borrow money, purchase products and services on the condition that the cardholder repays the original loan amount plus any additional costs (Interest) agreed upon. The issuer establishes borrowing limitations based on the individual's credit score. These cards are suitable for domestic as well as international use. The debit card/bank card is a type of payment card that deducts funds straight from a customer's bank account to purchase of goods or services. Debit cards normally have daily purchase restrictions, so it's unlikely that you'll be able to make a particularly significant purchase with one. They prevent the user from going into debt. The Prepaid Payment Instruments (PPIs) are payment instruments that enable the purchase of goods and services, such as financial services and remittance services, against the value held on the instrument. There are three forms of PPIs that can be issued in the country are (i) Closed System PPIs, (ii) Semi-closed System PPIs, and (iii) Open System PPIs.

Table 1 depicts the particulars of Annual Turnover (both in volume and value) of select Retail Payment Systems in India during the study period of 2016-17 to 2020-21. The table denotes that the turnover of Credit Cards (in value) is comparatively high over all payment systems as it represents more than 44.00% of total turnover of all retail payment systems. After to it, the turnover of Debit Cards stands second with more than 43.00% proportion of total of all turnovers of retail payment systems. The turnover value of Pre-Paid Instruments (PPIs) is more than 13.00% of total turnover of retail payment systems in many years. A different picture is seen when we look at the volume of turnover of each payment system and its proportion to turnover volume of all payment systems Though the volume of card payment systems is very high in proportion, their turnover value is very less in proportion because they carry micro payments. The same details are presented in fig: 1 (volume in millions) and fig: 2 (value Rs in billions) respectively.

Table:1
Annual Turnover (both in Volume and Value) of Select Retails Payment Systems in India during 2016-17 to 2020-21

S.No		2016-17		2017-18		2018-19		2019-20		2020-21	
	Item	Volume (in Million)	Value (Rs. in Billion)	Volume (in Million)	Value (Rs. in Billion)	Volume (in Million)	Value (Rs. in Billion)	Volume (in Million)	Value (Rs. in Billion)	Volume (in Million)	Value (Rs. in Billion)

1	Credit Cards	1087.10	3284.00	1405.20	4589.60	1762.60	6034.13	2177.30	7308.95	1764.10	6304.14
		20%	44%	17%	43%	16%	43%	17%	44%	16%	42%
2	Debit Cards	2399.30	3299.00	3343.40	4600.70	4414.30	5934.75	5061.10	7039.20	4020.00	6626.67
		44%	44%	41%	43%	41%	42%	40%	43%	37%	44%
3	PPIs	1963.70	838.00	3459.00	1416.30	4607.20	2133.23	5331.80	2155.58	4939.20	1976.95
		36%	11%	42%	13%	43%	15%	42%	13%	46%	13%
Total		5450.10	7421.00	8207.60	10606.60	10784.10	14102.11	12570.20	16503.73	10723.30	14907.76

Fig: 1
Volume of Transactions (in millions) of Select Retail Payment methods during during 2016-17 to 2020-21

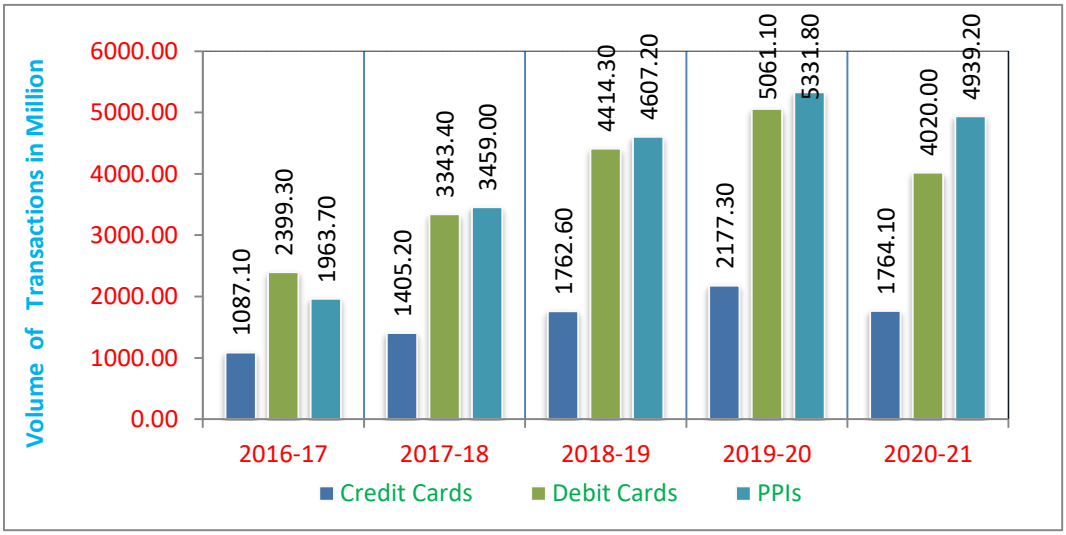
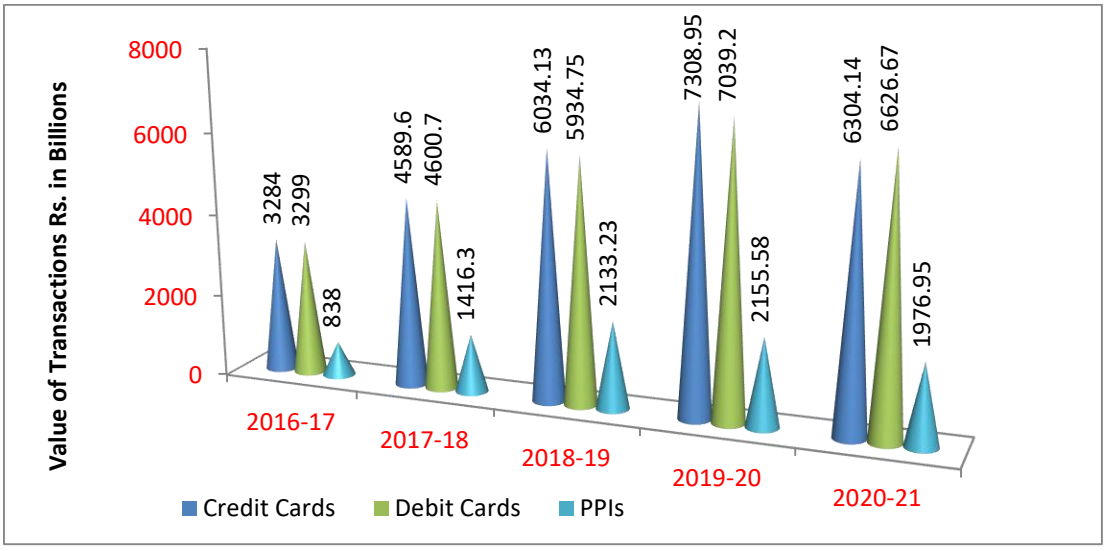


Fig: 2
Value of Transactions (Rs. in Billions) of Select Retail Payment methods during 2016-17 to 2020-21



CONCLUSION:

The significant growth in digital payments can be observed post demonetization and during COVID-19 in India because of the efforts and initiations taken by the Government of India, Reserve Bank of India and National Payment Corporation of India to reach the dream of cashless economy make into reality. Even though Digital Payments in India have been increasing progressively, certain problems are exists in shifting India into Cashless economy. The considerable obstacles are: India is cash based economy, ATMs are mainly using for cash Withdrawal purpose not for online settlement, lack of infrastructure facilities, awareness among the people about digital and financial technology, many business people and public reluctant to use digital payment as it is not safe and secure, and low quality internet infrastructure and services in rural areas and even metropolitan cities. The Government of India and some Public Sector Undertakings announced special incentives to encourage digital payments on making transactions for provision of services through public networks and digital infrastructure: Government petroleum companies offered discount at 0.75% on payment for petrol and Diesel, Indian Railways announced a discount up to 5.% on their services, Insurance companies offered discount (up to 10% in case of GIC and 8% in case of LIC) to the public who are making cashless transactions, Public Sector Banks charged a low or no charges on Card-less payments, and the Income Tax Department imposed a lower rate of tax on digital turnover up to 2 Crores. Towards attainment of betterment in present status, there is a need for: upgrading the infrastructure, adopting the financial and digital technology and global standards, innovation of easy, fast and secure products to be handled by digital illiterates, enhancing access to banks, developing efficient grievance system, make a plotform for opening bank accounts online, tax concessions on smart phones, reduction in charges on financial transactions of high value payment systems, compelling the public in cities to make digital payments for public utility services, and endeavors to inculcate digital payment practices among young students. Every initiative has to be looked upon for propaganda of electronic or digital payment system and all the contributors have to play their bit part.

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INFLUENCE OF EMOTIONAL INTELLIGENCE EXTENTS ON KNOWLEDGE MANAGEMENT PRACTICES

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Abstract: *Emotional Intelligence now a day is need of the hour as all organizations have started evaluating its manpower in terms of behavioural, physical, psychological, situational as well as emotional content. Emotional Intelligence is one such effective mechanism that not only helps in understanding self-emotions but also emotions associated with others. Even it accounts for managing self and other people's emotions. Knowledge Management is also being in focus these days as management of database in an essential and critical success factor for survival of any organization. Present study seeks to analyze the impact of several dimensions of Emotional Intelligence on various dimensions of Knowledge Management. The study accounts for considering Impulse Control, Assertiveness and Empathy as dimensions of Emotional Intelligence whereas Knowledge Acquisition & Creation, Knowledge Capturing & Storage and Knowledge Application are dimensions of Knowledge Management.*

Key Words: *Knowledge Management Practices, Emotional Intelligence, Impulse Control, Knowledge Acquisition & Creation, Assertiveness, Knowledge Capturing & Storage, Empathy, Knowledge Application etc.*

INTRODUCTION:

Emotional Intelligence (EI) is a skill or self-perception ability to recognize, evaluate and control the emotions of self, others, or emotions ofa whole group.Emotional intelligence is the ability to perceiveemotions, integrate emotions into thoughtprocesses and regulate emotions to promote personal growth (Salovey & Mayer, 1990). Emotional intelligence (EI) is part of the social intelligence required to keep track of one's own feelings and emotions as well as those of others, to read emotions profitably, and to communicate one's personal EI in socially acceptable and even appreciated ways (Davies et al., 1998). Emotional intelligence (EI) is a personality attribute that allows a person to detect and regulate their own emotions in response to inputs from the environment. Emotional intelligence (EI) is a personality trait that has an impact on how people interact with one another. According to several studies, higher levels of Emotional Intelligence include specific skills as being able to precisely recognize (Salovey & Mayer, 1990), integrate and manage (Jordan & Troth, 2011), and be aware of (Zhang & Wang, 2011), other people's emotions for better relationship management and to make use of a variety of emotional impulses to improve problem-solving efficiency (Wu et. al., 2003). Self-awareness, emotional self-control and flexibility are examples of Emotional Intelligence (EI) abilities. Along with Emotional Intelligence (EI), there is social intelligence (SI), which is the capacity to improve one's social skills and interpersonal interactions such as teamwork, corporate awareness, the ability to influence people and dispute resolution (Boyatzis et. al., 2015)."The area of social and emotional intelligence provides a valuable and valid approach to the management of human capital in today's modern

global workplace" (Emmerling & Boyatzis, 2012). People with a high level of emotional intelligence (EI) can identify and manage their own emotions. Emotional intelligence (EI) is the ability to perceive and understand the emotions and feelings of others. As a result of Emotionally Intelligent people can distinguish between different emotions and make use of that information to improve themselves on both at emotional and cognitive level. Emotional Intelligence then directs a person's actions and enhances their decision-making capacity (Jordan et al., 2002; Sony & Mekoth, 2016). It is contended that emotional intelligence eases knowledge creation, the most significant knowledge process (Von Krogh, Ichijo & Nonaka, 2000); enhances knowledge sharing (Ansari & Talan, 2017); and backs in retention of knowledge, turn down knowledge hoarding and avert knowledge loss (De Geofroy & Evans, 2017; Xiao & Cooke, 2019). Knowledge management refers to the process of gathering and utilizing information in order to create a more successful and efficient business. Knowledge management is a method of capturing organizational collective abilities wherever the information is located, whether in databases, documents or in people's minds and then distributing that knowledge to wherever it may generate the greatest benefit. Regular talks, workshops, internships and meetings are effective ways to share knowledge. The goal of knowledge management is to develop innovative ways to transform raw data into usable information formats for the exchange of knowledge (Dimttia & Oder, 2001). Knowledge management benefits businesses and organizations by reducing processing cycle times, enhances human resource innovation and productivity, improves decision-making quality with better information, improves customer responses, reduces recurrences of the same errors and increases the ability of businesses and organizations to share knowledge and learn. This means that the firm or organization that implements knowledge management will become a learning organization which is a competency required in today's unpredictable market climate for predicting change (Zulfadil et. al., 2019). Knowledge is one of the most valuable intangible assets in any organization. Knowledge may help people and organizations for creating and sustaining value (Baardsen, 2011). The exchange of knowledge within companies is essential for increasing organizational performance and stimulating innovation (Noor & Salim, 2012). Emotional intelligence has a role in information sharing which has positive consequences for performance. Knowledge-sharing behaviour (KSB) is critical for a company's smooth operations. Knowledge-sharing behaviour (KSB) is the process of sharing ideas through discussions to develop new knowledge, as well as contributions from employees to enhance performance and make use of innovation (Hooff & Ridder 2004; Hislop, 2002).

REVIEW OF LITERATURE:

Salimath. M. et. al., (2021), examined the relationship between emotional intelligence and knowledge management. A sample size of 175 respondents was involved to gather data for the study. The study clearly revealed that out of four components of emotional intelligence, Social Awareness and Relationship Management had a positive effect on knowledge management, whereas Self- Management and self-Awareness dimensions of emotional intelligence was incompetent to make an impact over knowledge management.

Samad. K. et. al., (2017), conducted a study on emotional intelligence and knowledge management. The study used descriptive method to analyze the data. The study found that emotional intelligence and its components had a significant positive effect on knowledge management.

Spyros Avdimiotis, (2019), conducted a research on emotional intelligence and tacit knowledge management in hospitality. The data was collected from 128 hotel employee. The findings of the study indicated that emotional intelligence and tacit knowledge management are strongly correlated leading to the conclusion that emotional intelligence is an important component of tacit knowledge management.

Isabel D. W. Rechber, (2019), examined a relationship between emotional intelligence and knowledge management. The findings of the study unveiled that emotional intelligence and knowledge management had a hypothetical indirect relationship where emotional intelligence enables knowledge processing. Further, the study suggested that individual's emotional intelligence should be developed and considered so that knowledge can be processed successfully in the organizations.

Mubeen. H.et. al., (2016), investigated the relationship of emotional intelligence and knowledge management on organizational performance. Sample size of 150 was taken to gather the data. The study revealed that emotional intelligence and knowledge management are significant inputs that increase outputs and performance of any organization.

Mahesh. B. & Paneerselvam, (2016), examined the role and importance of emotional intelligence and knowledge management. As per the findings emotional intelligence and knowledge management are interrelated to each other which increases the overall profitability and growth of the company. Further, the study provides the steps that need to be tracked to make emotionally intelligent groups and corresponding teams.

Malik. S. (2021), conducted research on role of various emotional dimensions in motivating two types of knowledge sharing behavior. The study indicated that all the dimensions of emotional intelligence had positive impact on tacit knowledge sharing and it also revealed that emotional intelligence had significant relationship with explicit knowledge sharing behavior.

OBJECTIVES:

1. To study the impact of Impulse Control dimension of Emotional Intelligence on various dimensions of Knowledge Management.
2. To study the association of Assertiveness dimension of Emotional Intelligence with various dimensions of Knowledge Management.
3. To analyze the impact of Empathy dimension of Emotional Intelligence on various dimensions of Knowledge Management.

MATERIALS:

Current research study shall be carried out with the help of secondary as well as primary data. Secondary data shall be collected from various colleges in district Rajouri. Primary data shall be collected using a pretested questionnaire from various faculty members working in different colleges in district Rajouri. A sample size of around 120 respondents shall be used for the study. The information collected shall be analyzed using statistical tools to determine the results.

DISCUSSION:

Table 01 presents values of relationship between Impulse Control and Knowledge Acquisition & Creation. The results showed that there is aninsignificant association between impulse control and knowledge acquisition & creation. The values of estimates and standard estimates are 0.147and 0.043 respectively. The calculated P-Value has been found to be 0.139. It reveals that impulse control does not have significant effect on knowledge acquisition and creation.

Table 01: Impulse Control – Knowledge Acquisition & Creation

Dimension & Sub-dimension	Relationship	Estimates	Standard estimates	p- value	Significance (Y/N)
Impulse Control – Knowledge Acquisition & Creation	IC – KAC	0.147	0.043	0.139	N

Table 02 shows values of relationship between impulse control and knowledge capturing and storage. The results showed that there is a significant association between impulse control and knowledge capturing & storage. The values of estimates and standard estimates are 0.228 and 0.085 respectively. The calculated P-Value is 0.011. It reveals that impulse control has a significant and positive effect on knowledge capturing and storage.

Table 02: Impulse Control – Knowledge Capturing & Storage

Dimension & Sub-dimension	Relationship	Estimates	Standard estimates	p- value	Significance (Y/N)
Impulse Control – Knowledge Capturing & Storage	IC – KCS	0.228	0.085	0.011	Y

Table 03 represents values of relationship between impulse control and knowledge application. The results showed that there is a significant association between impulse control and knowledge application. The values of estimates and standard estimates are 0.114 and 0.030 respectively. The calculated P-Value found to be 0.002. It reveals that impulse control has a substantial and affirmative effect on knowledge application.

Table 03: Impulse Control – Knowledge Application

Dimension & Sub-dimension	Relationship	Estimates	Standard estimates	p- value	Significance (Y/N)
Impulse Control – Knowledge Application	IC – KA	0.114	0.030	0.002	Y

Table 04 presents values of relationship between assertiveness and knowledge acquisition & creation. The results showed that there is a significant association between assertiveness and knowledge acquisition & creation. The values of estimates and standard estimates are 0.119 and 0.036 respectively. The calculated P-Value has been found to be 0.001. It reveals that assertiveness has a momentous and optimistic effect on knowledge acquisition and creation.

Table 04: Assertiveness – Knowledge Acquisition & Creation

Dimension & Sub-dimension	Relationship	Estimates	Standard estimates	p- value	Significance (Y/N)
Assertiveness – Knowledge Acquisition & Creation	A – KAC	0.119	0.036	0.001	Y

Table 05 shows values of relationship between assertiveness and knowledge capturing and storage. The results showed that there is a significant association between assertiveness and knowledge capturing & storage. The values of estimates and standard estimates are 0.166 and 0.061 respectively. The calculated P-Value is 0.011. It reveals that assertiveness has a momentous and constructive effect on knowledge capturing and storage.

Table 05: Assertiveness – Knowledge Capturing & Storage

Dimension & Sub-dimension	Relationship	Estimates	Standard estimates	p- value	Significance (Y/N)
Assertiveness – Knowledge Capturing & Storage	A – KCS	0.166	0.061	0.011	Y

Table 06 shows values of relationship between assertiveness and knowledge application. The results showed that there is a significant association between assertiveness and knowledge application. The values of estimates and standard estimates are 0.251 and 0.050 respectively. The calculated P-Value has been found to be 0.010. It reveals that assertiveness has a noteworthy and confident effect on knowledge application.

Table 06: Assertiveness – Knowledge Application

Dimension & Sub-dimension	Relationship	Estimates	Standard estimates	p- value	Significance (Y/N)
Assertiveness – Knowledge Application	A – KA	0.251	0.050	0.010	Y

Table 07shows values of relationship between empathy and knowledge acquisition & creation. The results showed that there is aninsignificant association between empathy and knowledge acquisition & creation. The values of estimates and standard estimates are 0.368 and 0.279 respectively. The calculated P-Value has been found to be 0.101.It reveals that empathy does not have any substantial effect on knowledge acquisition and creation.

Table 07: Empathy – Knowledge Acquisition & Creation

Dimension & Sub-dimension	Relationship	Estimates	Standard estimates	p- value	Significance (Y/N)
Empathy – Knowledge Acquisition & Creation	E – KAC	0.368	0.279	0.101	N

Table 08 presents values of relationship between empathy and knowledge capturing and storage. The results showed that there is a significant association between empathy and knowledge capturing & storage. The values of estimates and standard estimates are 5.326 and 2.033 respectively. The calculated P-Value is found to be 0.003. It reveals that empathy has a major and progressive effect on knowledge capturing and storage.

Table 08: Empathy – Knowledge Capturing & Storage

Dimension & Sub-dimension	Relationship	Estimates	Standard estimates	p- value	Significance (Y/N)
Empathy – Knowledge Capturing & Storage	E – KCS	5.326	2.033	0.003	Y

Table 09 presents values of relationship between empathy and knowledge application. The results showed that there is a significant association between empathy and knowledge application. The values of estimates and standard estimates are 0.109 and 0.033respectively. The calculated P-Value is 0.0141. It reveals that empathyhas a significant and optimistic effect on knowledge application.

Table 09: Empathy – Knowledge Application

Dimension & Sub-dimension	Relationship	Estimates	Standard estimates	p- value	Significance (Y/N)
Empathy – Knowledge Application	E – KA	0.109	0.033	0.0141	Y

CONCLUSION:

Emotional Intelligence has a significant role in devising various procedures for Knowledge Management practices to be implemented at various organizations and sectors. The current study found that Impulse Control dimension of Emotional Intelligence has a greater impact on Knowledge Capturing & Storage&Knowledge Application dimension of Knowledge Management while has no relationship with Knowledge Acquisition & Creation. Moreover Assertiveness dimension of Emotional Intelligence has a great role to play in devising mechanisms for all three knowledge management dimensions i.e. Knowledge Acquisition & Creation, Knowledge Capturing & Storage and Knowledge Application. Furthermore Empathy dimension of Emotional Intelligence affects Knowledge Capturing & Storage andKnowledge Application dimension of Knowledge Management while shows no association with Knowledge Acquisition & Creation.

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