ISBN: 978-93-88901-94-9

RESEARCH TRENDS IN HUMANITIES, SOCIAL SCIENCES, COMMERCE AND MANAGEMENT VOLUME III

EDITORS:

DR. KULDEEP KAUR

DR. PUSHPALATA TRIMUKHE (KAWALE)

DR. SWARNIMA PALIWAL

MS. VANIKA

Bhumi Publishing, India

First Edition: September 2023

Research Trends in Humanities, Social Sciences, Commerce and Management Volume III

(ISBN: 978-93-88901-94-9)

Editors

Dr. Kuldeep Kaur

Department of Education,

University of Allahabad,

Uttar Pradesh

Dr. Pushpalata Trimukhe (Kawale)

Rajarshi Shahu Mahavidyalaya

(Autonomous), Latur, M.S.

Dr. Swarnima Paliwal

College of Forestry, VCSG Uttarakhand

University of Horticulture and Forestry,

Ranichauri, Tehri Garhwal, Uttarakhand

Ms. Vanika

Department of Law,

BPS Women University, Khanpur Kalan,

Sonepat, Haryana

Bhumi Publishing

September 2023

First Edition: September, 2023

ISBN: 978-93-88901-94-9

Published by:

Bhumi Publishing,

Nigave Khalasa, Kolhapur 416207, Maharashtra, India

Website: www.bhumipublishing.com

E-mail: bhumipublishing@gmail.com

Book Available online at:

https://www.bhumipublishing.com/book/

PREFACE

The humanities, social sciences, commerce, and management are the cornerstones of our understanding of the human experience. These disciplines provide valuable insights into the complexities of our past, present, and the potential paths for our future. They are the lenses through which we can interpret and make sense of the rich tapestry of cultures, societies, and economies that shape the world we live in.

This book is crafted with the aim of providing a comprehensive and accessible resource for students, academics, and enthusiasts of humanities, social sciences, commerce, and management. Its contents cover a wide array of topics, from philosophy and history to economics, psychology, sociology, business studies, and much more. Whether you are an aspiring scholar seeking foundational knowledge or a curious mind eager to explore new realms of understanding, we hope this book will serve as a valuable companion on your intellectual journey.

We express our heartfelt gratitude to all the contributors whose expertise and passion have made this project possible. Their dedication to advancing knowledge and fostering a deeper appreciation for the intricacies of human existence is commendable.

As with any work of this magnitude, we acknowledge that the field of humanities, social sciences, commerce, and management is a vast and constantly evolving domain. New discoveries, theories, and perspectives continue to enrich these disciplines, shaping our understanding of the world in profound ways. While we have strived to present a comprehensive overview, we also encourage readers to embrace the spirit of inquiry and continue their quest for knowledge beyond these pages.

We hope that "Humanities, Social Sciences, Commerce, and Management" will not only be a valuable resource but also a source of inspiration, sparking curiosity and fostering a lifelong love for learning. May this book ignite your imagination, broaden your horizons, and deepen your appreciation for the wonders of human thought and endeavor.

Editors

TABLE OF CONTENT

SUSTAINING SUCCESS: PROLONGING THE PRODUCT LIFE CYCLE

Swarnima Paliwal

College of Forestry, VCSG Uttarakhand University of Horticulture and Forestry,

Ranichauri, Tehri Garhwal, Uttarakhand, India

Corresponding author E-mail: swarnima173@rediffmail.com

Product Life Cycle (PLC):

Meaning of Product

- An item that fulfills a need or satisfies a want. A thing, method, idea, information, object, or service produced as a result of a process. It consists of a mix of features (benefits, features, functionalities, etc.) that a seller might offer a buyer in exchange for their money.
- A product is the tangible item, piece of software, or service that a consumer uses directly together with (+) a host of additional features, benefits, and perceptions that make the product practical, appealing, and convenient.
- Product definition is the process of defining what a product must accomplish. **The Market Requirements Document (MRD)** and **Product Requirement Document (PRD)** are typically used to accomplish this. This document may include details about the product's vision, target market, competitive landscape, in-depth descriptions of its features, a list of those characteristics in order of importance, sales and support requirements, performance standards, etc.
- An item is a combination of tangible, intangible, and symbolic attributes that provide benefits or gratification to the consumer or buyer. A product merges objective attributes such as visual appeal or performance with physical attributes like form and dimensions. A customer engages in a transaction on both these fronts.

Product Planning: It is the continuous effort of discovering and expressing market demands that outlines a product's feature list (Steinhardt, 2017). Pricing, distribution, and advertising choices are based on the results of product planning (EconomicsDiscussion.net Website). The primary objective of a product strategy should be to ensure that a product is developed that delivers certain commercial values to a certain group of clients in order to fulfill specific financial objectives based on a defined cooperative society (Pragmatic Institute).

Definition of PLC Concept

- According to **Philip Kotler**, the product life cycle is an endeavour to define distinct stages in the sales history of the product**.** (Yourartcilelibrary Webstite).
- According to **Arch Patton,** a product's life cycle and the human life cycle have many similarities. Products are born, grow lustily, reach dynamic maturity, and then enter their declining years (EconomicsDiscussion.net Website).
- According to William J. Stanton: A product exists in many stages and competitive contexts from the time it is created until it is destroyed. How well it adapts to various environments greatly influences how successful its life will be.

Importance of studying PLC: Product Life Cycle (PLC) is important for several reasons, both for businesses and individuals involved in marketing, product development, and decision-making. Here are some key reasons why understanding PLC is essential:

1. **Strategic Planning:** PLC analysis helps businesses plan their marketing and product development strategies more effectively. Knowing which stage a product is at allows a business to adjust its strategy to maximize revenue and market share.
2. **Resource Allocation:** Different phases of the PLC call for varying sums of money and resources. Studying the PLC helps companies allocate resources efficiently, ensuring that marketing efforts and investments align with the product's stage in its life cycle.
3. **Market Timing:** Knowing where a product is in its life cycle allows businesses to time their product launches and market entry. Entering the market at the right time can lead to a competitive advantage and higher chances of success.
4. **Competitive Positioning:** Understanding the PLC enables businesses to position themselves strategically in the market. Companies can assess their competitors' products and make informed decisions about how to differentiate their offerings.
5. **Innovation and Product Development:** The PLC can guide innovation and product development efforts. Businesses can identify opportunities for product improvements, extensions, or new product launches based on the stage of the PLC.
6. **Pricing Strategies:** Pricing decisions should align with the product's life cycle. Companies may increase prices at the introduction stage to cover development expenditures, but during the maturity stage they may implement pricing techniques to maintain market share.
7. **Marketing and Promotion:** Marketing strategies must evolve throughout the PLC. Early stages may require educational advertising, while later stages may focus on

maintaining customer loyalty. Effective marketing decisions are informed by the product's life cycle stage.

8. **Risk Management:** Understanding the PLC allows businesses to anticipate potential challenges and risks associated with each stage. They can develop contingency plans and strategies for dealing with market fluctuations and declines.
9. **Customer Expectations:** Customers needs and expectations change as a product progresses through its life cycle. Studying the PLC helps businesses adapt their products and services to meet evolving customer demands.
10. **Investor and Stakeholder Communication:** Companies often need to communicate their product strategies and performance to investors and stakeholders. A clear understanding of the PLC helps in conveying the company's position and growth prospects effectively.
11. **Sustainability and Environmental Considerations:** As products move through their life cycles, there are environmental implications. Understanding the PLC can help companies make more sustainable decisions regarding production, recycling, and waste management.
12. **Economic Impact:** The life cycle of products can have economic implications for regions and industries. The rise and fall of products can affect employment, trade, and economic growth.

Stages of PLC: All products undergo a life cycle. The life cycle of a product is made up of several stages, starting with its introduction to the market and ending with its decline and eventual removal from it. Sales and profitability of a product change as it progresses through its life cycle in response to external factors. The four phases usually used to describe a product life-cycle are:

1. Introduction
2. Growth
3. Maturity
4. Decline

InGMaD

1. **Introduction Stage:** When a product is first made available for purchase commercially, introduction begins. Sales are low because there is a little market for the goods. The most expensive phase of the cycle may be this one for a business introducing a new product. There will probably be a lot of advertising and promotion during this phase to spread the word about the new product. Depending on the nature of the product, it may

be priced high to swiftly recover the costs associated with its development or inexpensive to promote widespread adoption, or **marketing penetration**.

Example of the Introduction phase: Autonomous vehicles (or Self-driving cars). Companies anticipate being able to sell to early adopters very quickly, despite the fact that self-driving cars are still in the testing phase (Economics.org).

Characteristics of the Introduction Stage:

- **Low Sales:** Since the product is only starting to sell, sales are often modest at this phase. Customers may not yet be aware of the product's existence.
- **High Costs:** Companies often incur significant expenses during this stage. These costs can include research and development, production setup, marketing, and distribution.
- **Limited Competition:** In the early days of a product's introduction, there may be limited competition as the market is not yet saturated with similar products.
- **Limited Product Variations:** The product may have limited variations or options available. Companies often focus on refining the core product before introducing additional features or versions (Marketing-Insider).
- **High Marketing and Promotion:** To raise awareness and spark interest among potential clients, businesses extensively invest in marketing and promotional efforts. Advertising and public relations play a crucial role.
- **Losses or Low Profits:** Due to high initial costs and low sales, companies may operate at a loss or experience low profit margins during this stage.

Goals of the Introduction Stage:

- **Create Awareness:** Increasing awareness of the new product's presence among potential clients is the main objective. This involves building a brand identity and communicating the product's unique features and benefits.
- **Generate Interest:** Companies aim to pique the interest of early adopters and innovators who are willing to try new products. They may use teasers, demonstrations, and promotional events to generate interest.
- **Trial and Adoption:** Encouraging customers to try the product is crucial. Companies may offer samples, free trials, or introductory discounts to attract initial buyers.

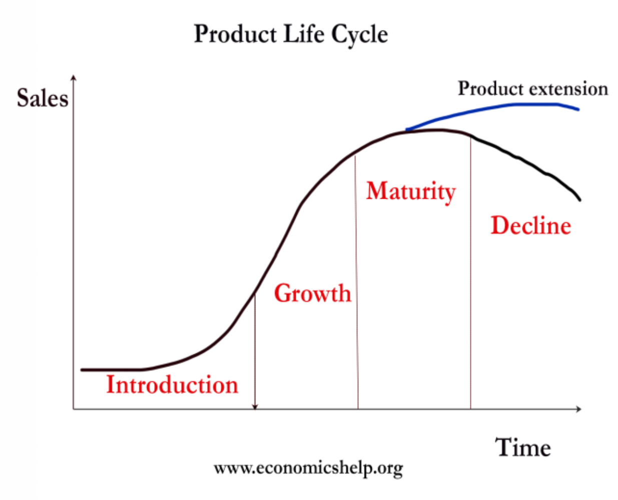
- **Establish Market Presence:** The introduction stage is an opportunity to establish a foothold in the market and build a customer base. Companies aim to position themselves as credible players in the industry.
- **Set Pricing Strategies:** Decisions about pricing strategies are made during this stage. Companies may use skimming (setting high initial prices) or penetration (setting lower initial prices) strategies, depending on their objectives.
- **Distribution Channel Setup:** Developing an effective distribution network is essential. Companies need to ensure that their product is available in stores, online, or through other relevant channels where customers can access it.
- **Gather Feedback:** Companies often collect feedback from early customers to identify areas for product improvement. This feedback helps refine the product for the growth stage.
- **Prepare for Growth:** While the focus is on the introduction stage, companies should also start planning for the next stages of growth. This includes considering production scalability, supply chain efficiency, and marketing strategies for the growth phase.

The success of a product during the introduction stage can significantly impact its overall performance throughout its life cycle. Effective marketing, strategic pricing, and a well-executed product launch can set the stage for a successful journey through the subsequent stages of growth, maturity, and, eventually, decline.

2. **Growth Stage:** Sales of the product eventually started to increase as it became more generally accessible and was used by more and more people. The product has now reached the stage of growth at this point. At this stage, marketing initiatives normally concentrate on growing the product's markets into new niches, typically geographic or demographic, and supporting this by growing the product family.

Example- The market for electric vehicles, like the Tesla Model S, is currently expanding. People still need to be persuaded that electric automobiles are reliable and useful. It becomes simpler to market to individuals who are more skeptical of new technologies like electric automobiles when there are more electric charging stations and more people use them (Economics.org).

Characteristics of the Growth Stage:



- **Rapid Sales Growth:** The most prominent characteristic of this stage is a significant increase in sales volume. As more customers become aware of the product and its benefits, demand rises rapidly.
- **Market Expansion:** The product begins to gain wider market acceptance. New customer segments and market segments may start adopting the product.
- **Increasing Competition:** As sales grow, competitors take notice and may enter the market with similar or improved offerings. Competition intensifies during this stage.
- **Product Improvements:** Companies often invest in product improvements and enhancements to meet the growing demands and preferences of customers. These enhancements may include new features, variations, or quality improvements.
- **Economies of Scale:** As production volumes increase, companies may benefit from economies of scale, which can lead to cost reductions and improved profit margins.
- **Expanded Distribution:** Companies may widen their distribution networks to effectively reach more consumers. This may entail expanding into new geographical areas or working together with more retailers and distributors.
- **Positive Word-of-Mouth:** Satisfied early adopters and customers become advocates for the product, contributing to positive word-of-mouth and further growth.
- **Profit Growth:** While the introduction stage often involves high initial costs and potential losses, the growth stage typically sees improved profitability as sales increase.

Goals of the Growth Stage:

- **Market Share Expansion:** The primary goal of the growth stage is to capture a larger market share. Companies aim to establish themselves as market leaders or strong competitors within their industry.
- **Brand Building:** Building a strong brand presence becomes crucial during this stage. Companies focus on creating a positive brand image and customer loyalty.

- **Product Differentiation:** To stay competitive in a crowded market, companies may differentiate their product through features, quality, or service enhancements.
- **Market Penetration:** Companies seek to penetrate the market deeply by reaching new customer segments or expanding into new geographic regions. This may involve aggressive marketing and sales efforts.
- **Increased Production and Efficiency:** Scaling up production to meet growing demand efficiently is a key goal. Streamlining production processes and managing inventory effectively are priorities.
- **Maintaining Pricing Power:** While prices may remain stable, companies aim to maintain their pricing power and avoid excessive price competition. Value-added features can justify price stability.
- **Profit Maximization:** As sales grow, companies aim to maximize profits by balancing revenue growth with cost management.
- **Product Evolution:** Companies continue to gather customer feedback and make product improvements to meet evolving market demands and preferences.
- **Distribution Expansion:** Expanding distribution channels to reach new markets and geographies is often a goal to ensure the product's availability to a broader audience.
- **Customer Loyalty:** Building strong relationships with customers during the growth stage can lead to long-term customer loyalty and repeat business.

The Growth stage is an exciting phase for businesses, as it represents an opportunity for significant expansion and increased profitability. However, it also requires careful management to ensure that the product can successfully transition into the subsequent Maturity stage while fending off competitors and addressing evolving customer needs.

3. **Maturity Stage:** The longest phase of the PLC is often the mature stage. Even though the growth rate is much slower than before, sales are still increasing during the early stages of the maturity period. Sales hit their peak at some time during maturity. Depending on the type of product, this peak will last a different amount of time. Marketing managers typically make choices that have an impact on managing mature products. The ability of the product to compete at this stage reflects the maturity of the product. The product must contend with ferocious competition, which puts pressure on prices. Despite a relatively slower pace of growth in product sales, profit margins are

declining as a result of intense competition. The marketing activity and spending levels, though, can be considerably lower now than they were earlier in the life cycle.

Example- Ford Focus. An established vehicle is the Ford Focus. It is a well-known brand with a high level of market penetration. A considerably larger market share would be challenging to achieve. In order to keep the Ford Focus at the top of the market, the Ford Focus' product life cycle has been prolonged with ongoing updates and redesigns (Economics.org).

Characteristics of the Maturity Stage:

- **Slower Sales Growth:** Sales growth during the maturity stage tends to slow down significantly compared to the growth stage. Most potential clients are already aware of the product because the market has gotten saturated with it.
- **Market Saturation:** Most conceivable buyers who are interested in the product have already made purchases because it has attained extensive market approval. Intense competition may result from a saturated market.
- **Stable or Declining Prices:** As businesses compete for market share, price competition may become more pronounced. Prices may stabilize or even decline due to competitive pressures.
- **Competitive Intensity:** Competition intensifies during this stage as more companies offer similar products. Companies may engage in aggressive marketing, promotions, and product differentiation to maintain or gain market share.
- **Product Differentiation:** Companies often focus on differentiating their products through additional features, quality improvements, or superior customer service to maintain their position in the market.
- **Profit Margins:** Profit margins may stabilize or decline due to competitive pricing and marketing expenses. Companies often focus on cost control to maintain profitability.
- **Customer Loyalty:** Building and maintaining customer loyalty becomes crucial during the maturity stage. Companies aim to retain existing customers and may offer loyalty programs or incentives.
- **Product Line Extensions:** Companies may introduce product line extensions, offering variations or additional features to cater to different customer preferences or needs.

(ISBN: 978-93-88901-94-9)

- **Market Segmentation:** Businesses may further divide the market into niche markets or particular clientele groups with distinctive preferences.
- **Longer Product Life:** The product's life expectancy is longer in the maturity stage compared to the earlier stages of the PLC.

Goals of the Maturity Stage:

- **Maintain Market Share:** The primary goal is to maintain or grow market share in a highly competitive environment. Companies work to defend their position against competitors.
- **Sustain Profitability:** Companies aim to sustain profitability by managing costs, optimizing pricing strategies, and improving operational efficiency.
- **Extend Product Life:** Efforts are made to prolong the product's life cycle by continuously meeting customer needs and preferences through innovation and enhancements.
- **Market Segmentation:** Companies may explore niche markets or new customer segments to identify growth opportunities within the mature market.
- **Customer Retention:** Building strong customer relationships and loyalty programs can help retain existing customers and minimize customer churn.
- **Product Quality:** Maintaining and improving product quality is essential to meet customer expectations and stay competitive.
- **Cost Control:** Companies focus on controlling production and operational costs to maintain profitability despite slower sales growth.
- **Marketing Efficiency:** Marketing efforts may shift from broad advertising to more targeted and efficient strategies, focusing on retaining existing customers and reaching specific market segments.
- **Distribution Optimization:** Streamlining distribution channels and logistics can help reduce costs and improve the availability of the product.
- **Innovation:** While the pace of innovation may slow down compared to the growth stage, companies continue to innovate to stay competitive and meet changing customer demands.
- **Exit Strategies:** Companies may consider exit strategies for the product, such as product discontinuation, if it no longer aligns with their strategic goals or if market conditions change significantly.

Successfully managing the Maturity stage is a critical challenge for businesses, as it requires adapting to changing market dynamics, staying competitive, and making strategic decisions to extend the product's life cycle. Ultimately, the goal is to transition the product into the Decline stage while maximizing its profitability and value to the company.

4. **Decline Stage:** A product's market will eventually begin to contract, and this is referred to as the declining stage. This decrease in sales may be caused by the market becoming saturated or by buyers choosing a new kind of goods. The most crucial choice that needs to be taken at this point is when to remove the product entirely from the market.

   Example- Diesel cars. The degree of pollution from diesel cars has drawn the attention of governments. A few years down the road, some cities may outlaw diesel vehicles. Sales have decreased significantly, and the market for diesel vehicles may have reached its last drop (Economics.org).

   Characteristics of the Decline Stage:

   - **Decreasing Sales:** Sales of the product decline significantly as consumer interest wanes, and market saturation reaches its peak. Customers may switch to newer or alternative products.
   - **Market Saturation:** When a market is saturated, almost all consumers who could have been interested in buying the product have already done so. Few new customers enter the market.
   - **Intense Price Competition:** Price competition often becomes fierce as companies try to maintain sales and market share. Price reductions are common, leading to lower profit margins.
   - **Reduced Marketing and Promotion:** Companies may reduce marketing and promotional efforts for the product since the cost of acquiring new customers becomes prohibitively high.
   - **Obsolete Technology or Features:** The product may become technologically obsolete or less attractive to consumers due to advancements in the industry or changes in consumer preferences.
   - **Product Rationalization:** Companies may streamline their product offerings by discontinuing or phasing out less profitable or outdated products.
   - **Loss of Market Share:** Competitors may exit the market, merge, or introduce newer, more competitive products. As a result, the product may lose market share.

- **Declining Profit Margins:** Profit margins continue to decline due to reduced sales, increased price competition, and the need for clearance sales or discounts to move inventory.
- **Inventory Management:** Companies must carefully manage inventory to avoid overstocking and minimize carrying costs. Clearance sales and liquidation may be necessary to reduce excess inventory.

Goals of the Decline Stage:

- **Maximize Profit:** The primary goal during the Decline stage is to maximize profitability despite decreasing sales. Companies may focus on cost reduction and efficient inventory management to achieve this.
- **Product Phase-Out:** Companies may plan the discontinuation of the product and implement strategies to minimize losses while gradually phasing it out of the market.
- **Market Segmentation:** If there are niche markets or specific customer segments still interested in the product, companies may target these segments to extend the product's life cycle.
- **Resource Allocation:** Companies may reallocate resources and focus on more promising products or new innovations that have growth potential.
- **Sell Remaining Inventory:** Companies aim to sell any remaining inventory to recover costs and generate cash flow. This may involve clearance sales and promotional pricing.
- **Customer Support:** Companies should continue to provide customer support, warranties, and service to maintain their reputation and meet any legal obligations.
- **Exit Strategy:** Develop and execute an exit strategy, which may include discontinuing the product, selling it to another company, or repurposing it for a different market or use.
- **Market Intelligence:** Monitor market conditions, competitor actions, and customer feedback to make informed decisions about the product's future.
- **Customer Retention:** Focus on retaining existing customers who still use the product, especially if there are associated services or consumables that can generate ongoing revenue.

The Decline stage represents a challenging phase for businesses, as they must carefully manage declining sales and profitability while making strategic decisions about the product's future. While the ultimate goal is often to phase out the product gracefully, it's essential to do so in a way that minimizes losses and maximizes the remaining value it can provide to the company.

Strategies Executed Throughout the Different Phases of Product Life Cycle encompass:

- **Strategies during Product Development Stage:**
  a) A product-centric approach.
  b) The focus is on cost-cutting Trials are the main tools.
  c) Exploring of the market starts.
  d) Product pre-announcement marketing.
  e) Lowest costs to be upheld during this timeframe.
  f) Production capacity must be monitored.
  g) Quality must be verified.
  h) Homage should be paid to the task at hand.
  i) A competent product initiator is needed.
  j) Internal work should be prioritized.

2. **Strategies during Introduction Stage:**
   a) Convince individuals to sample the products.
   b) Emphasize advertising to educate the customer about the product.
   c) Issue promotional incentives with appealing gifts to attract customers.
   d) Provide a compelling rationale for customers to purchase the product.
   e) Dealers should be eligible for lucrative discounts.
   f) Distribution should be targeted and selective to reach specific customer segments.
   g) Utilizing premium pricing is advisable to maximize initial-stage profits.
   h) Addressing product shortcomings requires attention.

3. **Strategies during Growth Stage:**
   a) Aggressive advertising is required to stimulate the sales of the product.
   b) Availability of the product should be ensured to a large number of customers.
   c) Modifications or new versions of the product are required to be introduced to fulfill the requirement of different customer classes. Strengthening of the distribution channels are required so that the product is easily available wherever required.
   d) Focus should be on developing the brand image through promotional activities.
   e) Competitive prices must be maintained to grab the market.

f) Activities should be customer oriented, an emphasis should be given on customer services to satisfy them to a maximum level.

4. Strategies during Maturity Stage:

a) An increasing focus is needed on the brand image to distinguish the product from competitors' products.

b) Additional advantages could be offered to customers, such as extending the warranty or guarantee period, and so on.

c) Adoption of reusable packaging may be implemented.

d) Packaging can serve as an inconspicuous sales representative by enhancing its visual appeal.

e) Need to investigate fresh markets for the product.

f) Novel applications of the product may emerge.

g) New customers for the product may be cultivated.

h) Embracing innovative technology for product quality enhancement.

i) Incorporating novel features can enhance the product's value.

5. Strategies during Decline Stage:

a) Augmented priority on promotional efforts.

b) Cutting distribution expenses and passing on the savings to consumers.

c) Amplifying the product's value potential.

d) Packaging will play a very important role at this stage also, so it should be focused on.

e) Production expenses must be minimized.

f) Economical versions of the products should be launched.

g) Extend the duration of the phase.

h) Prioritizing high sales volume with narrow profit margins.

The best course of action for the company is to withdraw its current product from the market and create a new one with distinctive attributes that can enter the market if, despite all efforts, it is unable to regain its place in the market.

Factors Influencing the Product Life Cycle

The Product Life Cycle (PLC) is influenced by a variety of internal and external factors that affect the trajectory and duration of each stage. Understanding these factors is crucial for businesses to make informed decisions about their products. Here are the key factors that influence the PLC:

1. **Market Demand:** The level of demand for a product plays a significant role in its life cycle. Products with high initial demand may progress through the stages more quickly, while those with lower demand may have longer introduction and growth phases.
2. **Technological Advancements:** Rapid technological advancements can shorten the life cycle of products, especially in industries where innovation is a driving force. Newer and more advanced products may quickly replace older ones.
3. **Competition:** The level of competition in the market can influence the speed at which a product moves through its life cycle. Intense competition can lead to shorter growth phases and earlier maturity.
4. **Consumer Preferences:** Changes in consumer preferences and tastes can impact a product's life cycle. Products that align with current trends and consumer preferences are more likely to have extended growth phases.
5. **Marketing and Promotion:** Effective marketing and promotional strategies can accelerate a product's movement through the PLC by creating awareness, generating interest, and stimulating demand.
6. **Product Quality and Innovation:** Continuous product improvement and innovation can extend the maturity phase by keeping the product competitive and appealing to customers.
7. **Regulatory Changes:** Changes in government regulations can have a significant impact on product life cycles, particularly in industries subject to strict regulatory oversight.
8. **Economic Factors:** Consumer spending and the demand for particular products can be impacted by economic situations like recessions or economic growth. Economic downturns may lead to shorter life cycles for luxury or non-essential products.
9. **Pricing Strategies:** Pricing decisions, including skimming (setting high initial prices) or penetration (setting lower initial prices), can influence the product's rate of adoption and profitability during the introduction stage.
10. **Supply Chain and Production Efficiency:** Efficient supply chain management and production processes can impact a product's profitability and the ability to meet market demand.
11. **External Shocks:** Natural catastrophes, international crises, and geopolitical events are examples of unforeseen events that can disrupt supply chains, affect consumer behavior, and affect product life cycles.

12. **Market Saturation:** Market saturation occurs when most potential customers have already adopted the product. Saturation can lead to a decline in sales and profitability, signaling the approaching maturity or decline stages.
13. **Consumer Education:** Products that require significant consumer education may have longer introduction phases, as companies need time to educate potential customers about the product's benefits.
14. **Product Lifecycle Management:** The active management of a product's life cycle by a company can influence the duration of each stage. Effective strategies for product extension and revitalization can prolong maturity.
15. **Cultural and Social Trends:** Cultural and social shifts can influence consumer preferences and impact product life cycles. Products that align with emerging cultural trends may have longer growth phases.

Each product's life cycle is unique and influenced by a combination of these factors. Consequently, businesses must continuously monitor the environment and adapt their strategies to effectively manage and extend the life of their products.

Conclusion:

The Product Life Cycle (PLC) framework provides a valuable lens through which we can analyse and understand the journey of a product from its inception to eventual decline. Throughout this chapter, we've explored the four main stages of the Product Life Cycle: Introduction, Growth, Maturity, and Decline. We've seen how each stage presents unique challenges and opportunities for businesses. The PLC is crucial for making informed decisions about marketing, product development, and resource allocation. It provides a framework for understanding how products evolve in the market and helps businesses navigate the challenges and opportunities associated with each stage of a product's life.

During the Introduction stage, companies work to create awareness and establish a market presence for their products. The Growth stage is characterized by rapid expansion and increased market share. In the Maturity stage, competition intensifies, and companies must focus on differentiation and efficiency to maintain profitability. Finally, in the Decline stage, products face declining sales and must be managed carefully.

It's important to note that the Product Life Cycle is not a rigid template; it may vary depending on the industry, product type, and market conditions. However, understanding the principles and concepts outlined in this chapter can serve as a valuable guide for product managers, marketers, and business leaders in making informed decisions about their products.

As we move forward, it's crucial for businesses to continuously monitor their products' life cycles, adapt to changing consumer preferences and market dynamics, and be ready to innovate and reinvent themselves to stay competitive. By doing so, they can extend the life cycle of their products and achieve sustained success in the ever-evolving business landscape."

This conclusion summarizes the key points discussed in the chapter and emphasizes the importance of adaptability and continuous monitoring in managing products through their life cycles.

References:

1. Steinhardt, G. (2017). Product Definition Team. In: The Product Manager's Toolkit®. Management for Professionals. Springer, Cham.
2. https://www.economicsdiscussion.net/marketing-management/product/product-planning-process/32443
3. https://www.pragmaticinstitute.com/resources/articles/product/creating-a-strategic-product-plan/
4. https://www.yourarticlelibrary.com/products/product-life-cycle-definition-assumption-and-stages/48626
5. https://www.investopedia.com/terms/p/product-life-cycle.asp
6. https://corporatefinanceinstitute.com/resources/management/product-life-cycle/
7. https://marketing-insider.eu/characteristics-of-the-product-life-cycle-stages/
8. https://www.economicshelp.org/blog/140934/business/product-life-cycle/

E-GOVERNANCE IN INDIA: LAW RELATING TO CYBER SPACE AND E-COMMERCE

Vanika
Department of Law,
BPS Women University, Khanpur Kalan, Sonepat, Haryana, India
Corresponding author E-mail: vanikachahal@gmail.com

Abstract:

Every nation's success is dependent on good administration. The old government method is slow and expensive. With the rapid growth of information technology, e-governance is becoming more popular across the country to address the shortcomings of the conventional governance system. With the development of digital technology, governments, and companies have been transformed, giving rise to the concepts of e-governance and e-commerce. Society relies more on the internet for communication, transactions, and information distribution, so the legal framework must evolve to adequately govern these digital domains. This article investigates the relationship between law and technology, concentrating on the problems and opportunities given by e-governance, cyberspace, and e-commerce. The study goes into the legal frameworks regulating e-governance, highlighting the importance of comprehensive cybersecurity and data protection. It tries to discover the best methods for ensuring a safe and transparent e-governance system. The study emphasizes the changing character of legal standards as a result of technological breakthroughs. It also asks the government and society to work together to balance innovation and regulation, ensuring a secure and vibrant digital ecosystem.

Keywords: E-Governance; India; Cyberspace; E-Commerce.

Introduction:

Computers, the internet, and Information and Communications Technology (ICT) or e-revolution have revolutionized people's lifestyles in the twenty-first century. Chapter-based communication has given way to e-communication, chapter-based commerce has given way to e-commerce, and chapter-based governance has given way to e-governance. As a signatory to the United Nations Commission on International Trade and Legislation (UNCITRAL), India was required to alter its national laws by the model legislation and adopted the Information Technology Act of 2000, which was recently revised by the

Information Technology (Amendment) Act of 2008. Because of this enacted statute and rising knowledge in the field of computers, the internet and ICTs have helped us accomplish different benefits and have brought about a significant shift in our lives. Gupta and Jana (2003) stated that ICT is a driving force for progress and a source of energy for the country's social and economic emancipation. Today, governments all around the world are using ICT to empower the populace.

Meaning

E-government is defined as the transmission of government services and information to the public via electronic methods and allows constituents to participate directly in government operations. E-governance is the use of ICTs to improve the efficiency, effectiveness, transparency, and accountability of informational and transactional exchanges within government, between government and government agencies at the national, state, municipal, and local levels, as well as between citizens and businesses, to empower citizens through information access and use. E-Governance is fundamentally related to carrying out governance functions and accomplishing governance outcomes via use of ICT. As a result, e-Governance is essentially a shift toward SMART governance, which stands for simple, moral, accountable, responsive, and transparent government.

Although the phrase "e-governance" has lately gained popularity, no clear definition is established. Depending on their goals and purposes, different governments and organizations define this phrase differently. Some definitions are as follows:

Blake Harris summarizes e-governance as: ‘E-governance is not just about government web site and e-mail and service delivery over the Internet and digital access to government information or electronic payments. It will truly allow citizens to participate in the government decision-making process, and reflect their true needs and welfare by utilizing e-government as a tool.’

According to UNESCO "Governance refers to the exercise of political, economic, and administrative authority in the management of a country's affairs, including citizens' articulation of their interests and exercise of their legal rights and obligations". E-government is defined as "the performance of this governance through the electronic medium to facilitate an efficient, quick, and transparent process of disseminating information to the public and other agencies, as well as performing government administration activities."

The World Bank defines E-governance as the use of information technology (such as wide area networks, internet, and mobile computing) by government agencies to alter relationships with citizens, corporations, and other arms of government. These technologies may be used to achieve a range of goals, including enhanced citizen service delivery, increased relationships with business and industry, citizen empowerment via information access, and more effective government administration. Less corruption, improved transparency, greater convenience, income growth, and/or cost reductions may emerge as a consequence."

The Council of Europe defined e-Governance as "the use of electronic technologies in three areas of public action, such as relations between public authorities and civil society, public authority functioning at all stages of the democratic process (electronic democracy), and public service provision (electronic public services)."

Objectives of E-governance

The main objective of e-governance is to simplify and improve governance and enable people's participation in governance through the mail and internet. It is much more than just preparing some websites. It ranges from the use of the internet for the dissemination of plain web-based information at its simplest level to services and online transactions on the one hand and utilizing information technology in the democratic process itself, that is, election on the other. In other words, e-governance uses electronic means to support and stimulate good governance. Good governance can be seen as an exercise of economic, political, and administrative authority to better manage the affairs of a country at all levels, national and local. It involves citizens communicating with the government and participating in government decision-making, along with providing information about different other activities.

E-governance is applied in the following ways:

- Making government rules and regulations available online.
- Making information about government plans, budgets, expenditures and performance available online.
- Making public critical judicial decisions, such as environmental judgments, that are crucial to citizens and set precedent for future acts.
- Making contact information for local, regional, national and international officials available online.
- Making the reports of inquiry committees or commissions available online.

Advantages of E-governance

It has the following advantages:

- Citizen empowerment through access to information.
- Improves delivery and efficiency of government services.
- Improved government interactions with business and industry.
- More efficient government management.
- Increased transparency in administration.
- Less corruption in the administration.
- Greater convenience to citizens and businesses.
- Cost reductions and revenue growth.
- Increased legitimacy of government.
- Flattens organizational structure (less hierarchic).
- Reduces chapterwork and red-tapism in the administrative process which results in better. Planning and coordination between different levels of government.
- Improved relations between the public authorities and civil society.
- Re-structuring of administrative processes.

Importance

The importance of cyber security, data protection, and privacy legislation cannot be overstated in the context of E-Governance in India, especially concerning cyberspace and e-commerce. These legal frameworks are essential for safeguarding people's rights, privacy and security in the digital realm. Let's explore why they are crucial:

- **Protecting Personal Data:** With the increasing digitization of services and transactions in E-Governance and e-commerce, individuals share vast amounts of personal information online. Data protection legislation is crucial to ensure that this data is collected, processed and stored securely and that it is not misused or accessed by unauthorized parties.
- **Safeguarding Privacy:** Privacy legislation ensures that citizens' privacy rights are protected and their personal information is not subject to unwarranted surveillance or misuse. This is particularly important in the digital era, where personal data can be easily exploited if not adequately protected.
- **Preventing Cyber Threats:** Cyber security legislation is necessary to combat the growing threat of cyber-attacks, data breaches and other cybercrimes. Strong cyber

security measures help protect sensitive government data, financial information and personal details from being compromised by hackers and cybercriminals.

- **Building Trust in E-Governance:** As E-Governance initiatives become more prevalent in India, citizens need to have confidence in the security and reliability of digital services. Robust cyber security and data protection laws foster trust among citizens, encouraging wider adoption of digital platforms for government services. It gives citizen a sense of empowerment by providing access to information by which contribution became possible for administration Singh and Sahu (2018).
- **Enhancing E-Commerce Growth:** India's e-commerce sector has been rapidly expanding, and strong data protection and privacy laws are essential for fostering consumer trust in online transactions. When people feel their data is safe, they are more likely to engage in e-commerce activities, leading to the growth of the digital economy.
- **Enforcing Legal Compliance:** Legislation related to cyber security, data protection and privacy provides a clear legal framework for businesses, government agencies and individuals to follow. This not only protects individuals but also enables accountability and legal action against entities that violate these laws.
- **Harmonizing with International Standards:** With the global nature of the internet and cross-border data flows, adherence to cyber security, data protection and privacy legislation ensures that India's E-Governance and e-commerce practices align with international standards and promote data security in the global context.

In India, several laws and regulations address these concerns:

- **Information Technology Act, of 2000** (amended in 2008) provides the legal framework for cyber security and electronic governance. It includes provisions for data protection, digital signatures and penalties for cybercrimes.
- **The Indian Penal Code** contains provisions for various cybercrimes and penalties for offenses related to data breaches, hacking and unauthorized access.
- **The Personal Data Protection Bill, 2019** (awaiting enactment as of my last update) aims to protect individuals' data and regulate its processing. It establishes principles for data protection and the rights of data subjects.
- **The Right to Information Act, of 2005**, allows citizens to access information held by public authorities, promoting transparency and accountability in governance.

As technology continues to advance, these legal frameworks must adapt and evolve to address new threats and challenges in the digital landscape. By establishing robust cybersecurity, data protection and privacy laws, India can safeguard people's rights and promote the growth of a secure and trustworthy digital ecosystem in e-governance and e-commerce.

Types of Interactions in E-Governance

E-Governance facilitates interaction between different stakeholders in governance. Interactions are described as G2G (Government to Government), G2B (Government to Business), G2C (Government to Citizens) and G2E (Government to Employees) as stated by Nagaraja (2016).

- G2G (Government to Government)
    - Enables seamless interaction between various government entities.
    - This kind of interaction can be between various departments and agencies within the government or between two governments like the union and state governments or between state governments.
    - The primary aim is to increase efficiency, performance and output.
    - Eg: Crime and Criminal Tracking Network & Systems, E-Court, E-Procurement.
- G2B (Government to Business)
    - It enables the business community to interact with the government by using e-governance tools.
    - The objective is to cut red-tapism which will save time and reduce operational costs. This will also create a more transparent business environment when dealing with the government.
    - The G2B initiatives help in services such as licensing, procurement, permits and revenue collection.
    - Eg: E-procurement, Ministry of Corporate Affairs Manoharan and Shanmugam (2020)
- G2C (Government to Citizens)
    - This enables citizens to benefit from the efficient delivery of a large range of public services.
    - Expands the accessibility and availability of government services and also improves the quality of services
    - The primary aim is to make the government citizen-friendly.
    - Eg: Right to Information, e-payment, e-district.

- G2E (Government to Employees)
  - This kind of interaction is between the government and its employees.
  - ICT tools help in making these interactions fast and efficient and thus increase the satisfaction levels of employees.
  - Eg: E-payroll Manoharan and Shanmugam (2020)

E-Governance and Law in India

In Information Technology Act, 2000, sections 4-10A of chapter 3, deals with some provisions of e-governance. It provides legal recognition of electronic records and electronic signatures and also provides for legal recognition of contracts formed through electronic means.

Section 4 provides for “legal recognition of electronic records”. It provides that where any law requires that any information or matter should be in the typewritten or printed form then such requirement shall be deemed to be satisfied if it is in an electronic form.

Section 5 provides for legal recognition of Digital Signatures. Where any law requires that any information or matter should be authenticated by affixing the signature of any person, then such requirement shall be satisfied if it is authenticated using Digital Signatures affixed in such manner as may be prescribed by the central government.

Section 6 lays down the foundation of electronic governance. It provides that the filing of any form, application, or other documents, creation, retention, or preservation of records, issue or grant of any license or permit or receipt or payment in government offices and its agencies may be done through the means of electronic form. Section 6A talks about the service provider as the appropriate government may authorize any service provider and vary charges as they think fit.

Section 7 provides that the documents, records, or information that is to be retained for any specified period shall be deemed to have been retained if the same is retained in the electronic form provided the information therein remains accessible and represents the original information.

In the case of the electronic as well as the traditionally printed gazette, it is stipulated that the publication of rules, regulations and notifications in the electronic gazette shall also be legally recognized.

Therefore, where the publication of any rule, regulation, by law or notification is required to be published in the official gazette, such requirement is satisfied if the same is published electronically. Further, where such official gazette is published in both electronic as well as in printed form, the date of publication shall be the date of publication of the official gazette that was first published, whatever may be the form. At the same time, no person can insist on the electronic filing of returns or records, as the government needs sufficient time to set up set infrastructure facilities that will enable them to conduct electronic transactions in the future.

The central government has been conferred with the power to make rules in respect of digital signatures, interalia, the type, manner, and format in which digital signature is to be affixed and the procedure of how the digital signature is to be processed.

Initiatives to promote E-Governance

India has taken several initiatives to promote e-governance and digital transformation to enhance public service delivery and transparency. While there might be more recent developments beyond my knowledge cutoff, here are some notable initiatives that were implemented or underway up to that point:

- **Digital India:** Launched in 2015, the Digital India campaign is one of the flagship programs that aim to transform India into a digitally empowered society and knowledge economy. The initiative focuses on the development of digital infrastructure, digital literacy and digital services for citizens. Digital India program, envisaged by the department of electronics and information technology. It aims to transform the country into a digitally empowered society Kapila (2017).
- **Aadhaar:** The Unique Identification Authority of India (UIDAI) implemented the aadhaar project, providing a unique 12-digit identification number to every Indian resident. Aadhaar facilitates easier access to government services and benefits, making it an essential element in promoting e-governance. Aadhar-enabled payment system is a bank-led model that allows online interoperable financial inclusion transactions using aadhar authentication. E.g., Balance inquiry, cash withdrawal, cash deposit, aadhar to aadhar funds transfer.
- **BharatNet:** BharatNet is an ambitious project to provide broadband connectivity to all gram panchayats (village-level administrative units) in India. This initiative helps bridge the digital divide and ensures that rural areas have access to online services.
- **MyGov:** MyGov is a citizen engagement platform that encourages citizens to participate in governance by providing their views and suggestions on various policy initiatives and government programs. *E-Kranti scheme* for linking the internet with

remote villages in the country to make the records handy to the government with ease. *Digital cloud for every Indian,* made for the purpose, of government is that copies of certificates like residential, medical, birth certificates etc, which are issued by the government itself not to be carried around by people to government offices for various services.

- **Government e-Marketplace (GeM):** is an online platform that facilitates procurement of goods and services by various government departments and agencies. It aims to promote transparency, efficiency and cost-effectiveness in government procurement.
- **E-Courts:** The e-Courts project seeks to digitize and automate court processes to enable better case management, reduce delays and improve access to justice.
- **Goods and Services Tax Network (GSTN):** GSTN is the information technology backbone for the Goods and Services Tax (GST) regime, providing a seamless interface between taxpayers and the tax authorities. It simplifies tax compliance and enhances transparency.
- **Digital Locker (DigiLocker):** DigiLocker is a secure digital platform provided by the government that enables citizens to store and accesses their important documents digitally. It reduces the need for physical documents and promotes chapterless transactions.
- **Mobile Governance (m-Governance):** Various mobile applications and services have been developed to deliver government services directly to citizen's smart phones, making it easier for them to access information and avail of services. *M-governance.* is also launched as a compliment to e-governance. It has the potential of using mobile phones as input devices in certain areas where connectivity was an issue. It provides increased productivity and increased public interaction. Government initiatives for m-governance are; mobile seva and m-app store.
- **National Scholarship Portal (NSP):** The NSP is an online platform that simplifies and streamlines the process of applying for scholarships offered by the central government and various state governments. Direct cash transfer, to facilitate disbursements of government entitlements like National Rural Employment Guarantee Act, and social security pension for any central or state government bodies using aadhar authentication supported by UIDAI.

- **National Conference on e-Governance**- The department of administrative reforms and public grievances (DARPG) along with the department of information technology, in association with one of the state governments, has been organizing the National Conference on e-Governance every year. Every year, the Department of administrative reforms and public grievances recognizes and promotes excellence in e-Governance by awarding government organizations/institutions which have implemented e-Governance initiatives in an exemplary manner.

These initiatives and many others have contributed significantly to promoting e-governance in India, making government services more accessible, efficient and citizen-friendly. It's important to note that the landscape of e-governance is continuously evolving, and the Indian government may have launched additional programs and initiatives beyond my last update.

The National e-Governance Plan (NeGP)

- The National e-Governance Plan (NeGP), provides a holistic view of e-Governance initiatives across the country. The NeGP has been formulated by the Department of Electronics and information technology (DIETY) and DARPG in 2006. DIETY gives technical support for implementing NeGP Muttoo (2019).
- The NeGP aims at improving the delivery of government services to citizens and businesses with the following vision: "make all government services accessible to the common man in his locality, through common service delivery outlets and ensure efficiency, transparency and reliability of such service at affordable costs to realize the basic needs of the common man."
    - The Government approved the NeGP, comprising 27 mission mode projects on May 18, 2006. In the year 2011, 4 health projects- health. Education, PDS, and posts were introduced to make the list to 31 Manoharan and Shanmugam (2020).
- A mission mode project (MMP) is an individual project within the NeGP that focuses on one aspect of electronic governance, such as banking, land records or commercial taxes, etc.
- Within NeGP, Mission model means that these projects have clearly defined objectives, scopes and implementation timelines. NeGP comprises 31 MMPs; these are classified as state, central and integrated projects.
- MMP is an individual project within the National e-Governance Plan

- NeGP focuses on one aspect of electronic governance, such as banking, land records or commercial taxes, etc. It means the mission has a well-defined procedure to follow along with objectives and scope with an implementation timeline.
- Central government initiatives as MMP includes - e-office, immigration, visa and foreigners, registration and tracking, UID, pensions, banking, posts, etc.
- State MMPs include - governance in municipalities, crimes and criminal tracking networks and systems, public distribution system, health, e-panchayat, e-district, and national land records modernization program.
- Integrated MMPs includes - e-procurements, e-courts, e-biz, and common service centers.

Major challenges in India

A. Environmental and Social challenges

- Language Dominance- The dominance of English on the internet constrains the access of the non-English speaking population. In India, a huge percentage of the population doesn't speak English. Due to such overwhelming dominance of English over these communication channels, computers and internet are quite useless in Indian villages Sridevi *et al.* (2017)
- Technical illiteracy- Many Indians are illiterate and those that are illiterate do not have much knowledge of information. IT stands for information technology. The majority of Indians are unaware of the benefits of IT. So, with such a low level of IT literacy in India, how can e-Governance initiatives are successfully implemented? We may claim that IT illiteracy is a significant impediment to the deployment of e-Governance in India. So, first and foremost, Indians must be educated on the use of IT Dey (2000).
- Recognition of applications- Recognition of the e-Governance facilities by the citizens is another huge challenge. It is a challenge to have all the citizens well aware of the facilities offered by the e-government and have them trust it so that citizens should be ready to accept these facilities.
- Poverty- Accessing internet is a costly affair for the poor who struggle for their livelihood in developing countries like India. Required infrastructure in the form of installing the necessary telephone lines needed for internet or email access is equally unaffordable in most poor countries Kapila (2017).

B. Economic challenges

- Cost- In developing countries like India, the cost is one of the most important obstacles in the path of implementation of e-Governance where a major part of the population is living below the poverty line. A huge amount of money is involved in implementation, operational and evolutionary maintenance tasks. These costs must be low enough so that to guarantee a good cost/benefit ratio Mittal and Kaur (2013).
- Electronic device maintenance- IT develops so quickly, it is challenging for us to keep our existing equipment up to extremely quick-date systems. Different devices regulations and features may differ, and the system in use must be capable of handling all emergent demands. In a continuously changing technological world, maintenance is critical for long-lasting systems.
- Limited financial resources- The Gross Domestic Product (GDP) is one of the indicators of a country's revenue and economy. GDP is defined as the total market value of all final products and services produced in a certain nation during a given period. A country's GDP is a measure of its financial strength. India has inadequate financial resources to adequately deploy and manage e-Government programs.

C. Technical challenges

- Staffing and skills- covers the number of staff involved with the e-government system, and the competencies of those staff.
- Geographical issues- Corporate networks rely on secure and dependable networks. Government networks must extend into all even uninhabitable regions. However, wiring up all of the communities in the country is too expensive. As a result, e-Government systems must employ wireless networks, such as current cellular networks, to reach applications in remote locations, regardless of geographical constraints.
- Lack of integrated services- Lack of communication between different departments of government may be its major cause. Therefore, the information that resides within one department has no or very little meaning to some other department of the government Mittal and Kaur (2013).
- Privacy and Security- A critical obstacle in implementing e-Governance is the privacy and security of an individual's data that he/she provides to obtain government services. With the implementation of e-government projects, some effective measures must be taken to protect the sensitive personal information of the people.

Recent actions are taken to overcome challenges by the government

- Government set up NISG (National Institute for Smart Government). The state governments launched e-Governance projects like e-Seva (Andhra Pradesh), Bhoomi (Karnataka), and so on. The NeGPs was launched. It consists of 31 MMPs and 8 support components. The National Policy on Information Technology was adopted in 2012.
- The theme of the 2020 National e-Governance Conference was India 2020: Digital Transformation. There were six sub-themes of this conference - Digital Platforms and Digital Economy, Improving Service Delivery, Building Digital Trust- Transparency, Security and Privacy, Digital Payments and Fintech, National e-Governance Service Delivery Assessment and Digital Service Standards (DSS), Skilling and Capacity Building. The conference adopted the 10-fold Mumbai Declaration on e-governance and during the conference, Blockchain Sandbox and Draft Sandbox Policy for Maharashtra were launched.
- Employment of a Joint secretary-level officer as Manager in IT in every department.
- High Powered Committee set up in cabinet secretary as its chairman to increase its efficiency Jain *et al.* (2014).
- E-SEVA: Electronic seva provided by the Andhra Pradesh government to pay utility bills, get trade permits, and deal with government business.
- The list of awarded projects with National Awards for E-Governance 2020 is given to appreciate the efforts and to overcome challenges.
- Ayushman Bharat Pradhan Mantri Jan Arogya Yojana won Gold Award under the category Excellence in Government Process Re-engineering for Digital Transformation.
- AntyodayaSaral Haryana won Gold Award under the category, Excellence in providing Citizen Centric Delivery.
- Satellite-Based Agriculture Information System: An Efficient Application of ICT won the Gold Award in the category, Outstanding Research on Citizen-Centric Services by Academic/ Research Institutions.
- Providing farm-scale data from multi-satellite of Karnataka won the Gold Award under the category, Innovative Use of ICT in e-Governance solutions by Start-ups.
- T-Chits from Telangana won the Gold Award under the category, Excellence in Adopting Emerging Technologies.

Suggestions

- Improvement of Literacy rate
- Proper implementation of projects
- Need to have user-friendly websites
- Need to create awareness among the public about e-governance etc.
- Need to develop suitable, feasible, distinct, and efficient, capacity-building framework for different stakeholders.
- Regional language should also be part of e-governance and m-governance.
- Law for data protection should be rigid and awareness of law should be made.

Conclusion

The concept of e-governance has evolved in India. But it requires transparency and accountability on the part of the government and at the same time it also requires people's participation to empower India digitally. In India telecommunication, and internet services increased in the last decade but its use is increasing. Different initiatives taken by the government will also blossom. It may take time, but soon it will be "Digital India."

Throughout India, e-governance is gaining steam, but public awareness and the digital divide are key issues that need addressing. Fostering a secure and vibrant digital ecosystem in India requires a collaborative effort between the government and society to strike a balance between innovation and regulation in the realm of e-governance, cyber space, and e-commerce in India. As technology continues to rapidly advance, it brings with it both opportunities and challenges that require careful management. The careful management requires to develop e-policies like e-police, e-administration, e-education policy to outreach the basic services. Layman opinion can also be used for making policies as it might help to overcome the real-life challenges. Infrastructure and qualified manpower development will be more helpful in the process of implementation.

References:

1. Mimicopoulos, M. G. (2006). *Department of Economic and Social Affairs, United Nations, presentation to the United Nations World Tourism Organization Knowledge Management International Seminar on Global Issues in Local Government. Tourism Policy Approaches, Madrid.*
2. *Information Technology Act, 2000.*
3. Dey, B. K. (2000). *E-Governance in India: Problems, Challenges, and Opportunities - A Futures Vision. Indian Journal of Public Administration, 46*(3), 52-61.

4. Gupta, M. P., & Jana, D. (2003). *E-Government Evaluation: A Framework and Case Study. Government Information Quarterly, 20*(4), 365-387. https://doi.org/10.1016/j.giq.2003.08.002
5. Jain, N., Agnihotri, B., & Verma, A. (2014). *Impact Assessment of E-Governance in India. International Journal of Engineering and Management Research, 3*(6), 128-131.
6. Kapila, P. (2017). *Information Technology: E-Governance. Intellectual Quest, 7*, 13-19.
7. Manoharan, B., & Shanmugam, V. (2020). *Role of Information and Communication Technology (ICT) for Rural Development through E-Governance Initiatives. International Journal of Psychosocial Rehabilitation, 24*(8), 2705-2711.
8. Mittal, P., & Kaur, A. (2013). *E-Governance - A Challenge for India. International Journal of Advanced Research in Computer Engineering & Technology, 2*(3), 1196-1199.
9. Muttoo, S. K. (2019). *E-Governance in India.* In *E-Governance in India* (pp. 13-25). Palgrave Macmillan, Singapore.
10. Nagaraja, K. (2016). *E-Governance in India: Issues and Challenges. IOSR Journal of Economics and Finance (IOSR-JEF), 7*(5), 50-54.
11. Singh, M., & Sahu, G. (2018). *Study of E-Governance Implementation: A Literature Review Using Classification Approach. International Journal of Electronic Governance, 10*, 237.
12. Sridevi, J., Kumar, K. S., & Radhikhaashree (2017). *M.E-Governance in India: Opportunities and Challenges. International Journal of Pure and Applied Mathematics, 117*(15), 161-168.

EXPLORING SUSTAINABLE AND INNOVATIVE PRACTICES IN HIGHER EDUCATION

Saket Bihari

School of Education (SOED),

K R Mangalam University, Gurugram

Mobile No: 9871256169

Corresponding author E-mail: saket.bihari@krmangala.edu.in, saket15ghosh@gmail.com

Abstract:

In order to pave the path for a better future, this article analyses the transformative potential of sustainable and creative practices in higher education. Higher education institutions may create a sense of environmental responsibility and give students the knowledge and abilities they need to tackle global concerns by incorporating sustainability into the curriculum, encouraging eco-friendly campuses, and encouraging sustainability research. Furthermore, encouraging innovation through multidisciplinary cooperation, technological integration, and entrepreneurial growth improves learning opportunities and equips students to take on challenging real-world problems. The chapter emphasizes the advantages of fusing sustainability and innovation, discusses implementation issues, and offers successful example studies. In the end, these methods empower students, support the objectives of sustainable development, and promote a culture of lifelong learning, encouraging the creation of an inventive and sustainable society.

The potential for improving the future through the transformation of higher education through sustainable and innovative practices is enormous. Higher education institutions may create environmentally aware graduates who are prepared to address global concerns by integrating sustainability into the fabric of the curriculum and campus operations. This entails integrating sustainability concepts across disciplines, stimulating research and innovation for sustainable solutions, and teaching ideals of social responsibility and ethical decision-making. Students may adapt to a fast-changing environment by embracing innovation in higher education through technology-driven learning, interdisciplinary cooperation, and the development of entrepreneurial skills. These methods not only improve educational quality but also foster in students a critical thinking, problem-solving, and creative mindset. Additionally, the combination of

sustainability and innovation pushes organizations to achieve sustainable development objectives and strengthens their position in society.

Keywords: Transformative potential, Sustainable practices, Innovative practices, Higher education, Sustainability and innovation integration

Introduction:

Higher education institutions are coming to understand the significance of incorporating sustainable and innovative practices into their primary mission in order to pave the way for a brighter future. In order to help create a better future for people, communities, and the world as a whole, this article examines the transformative potential of such practices in the field of higher education.

The need to address major global issues like climate change, resource depletion, and social injustice has given the idea of sustainability a lot of impetus in recent years. By integrating sustainability principles into their curricula and campus operations, higher education institutions have a special chance to play a significant part in resolving these issues.

Higher education institutions can foster in their students a sense of environmental responsibility by including sustainability into the curriculum. This entails imparting ideals of social responsibility and moral decision-making in addition to teaching sustainability concepts. Additionally, encouraging environmentally friendly campuses and infrastructure projects can produce a physical environment that is in line with sustainable practices, lowering carbon footprints, preserving resources, and encouraging trash reduction.

Parallel to this, innovation has emerged as one of the major forces propelling society advancement, and higher education must embrace this revolutionary power. Institutions can equip students to navigate a world that is changing quickly by utilizing technology-driven learning, multidisciplinary cooperation, and the development of entrepreneurial abilities. This innovation in higher education expands learning opportunities, develops critical thinking and problem-solving abilities, and gives students the tools they need to succeed.

This article seeks to highlight successful case studies and offer insights into the advantages and difficulties of integrating sustainable and innovative practices in higher education by examining the nexus of sustainability and innovation. The article's ultimate goal is to motivate organizations, teachers, and students to adopt these practices and collaborate to build a future that is more sustainable, inventive, and inclusive.

Importance of Sustainable and Innovative Practices in Higher Education

For several of compelling reasons, sustainable and creative practices in higher education are of utmost importance. These methods are essential for influencing the direction of education, tackling global issues, and empowering students to succeed in a world that is changing quickly. The following are some major arguments for why sustainable and creative practices are important in higher education:

- **Addressing Global Challenges:** Through creative and sustainable practices, higher education institutions can actively help to address important global issues like social inequality, environmental degradation, climate change, and economic instability. Institutions may educate and equip students to become responsible global citizens who recognize the interconnection of social, economic, and environmental systems by incorporating sustainability principles into the curriculum and daily operations.
- **Future-Proofing Education:** Higher education must change to suit the changing demands of students and the workforce in an era of quick technical breakthroughs and societal changes. By embracing innovation, institutions can use cutting-edge educational strategies, interdisciplinary collaborations, and emerging technologies to improve the standard and applicability of education. Graduates are given the knowledge, skills, and mindsets necessary to succeed in a world that is becoming more complex and linked thanks to this future-proofing.
- **Promoting Ethical Decision-Making:** Innovative and sustainable practices help students develop an ethical decision-making culture. Institutions emphasize the value of taking into account environmental, social, and economic repercussions when making choices by including sustainability principles into the curriculum. As a result, kids develop a feeling of accountability, empathy, and ethical awareness that prepares them to make decisions that contribute to a sustainable and equitable future.
- **Driving Research and Innovation:** In higher education, sustainable and innovative practices encourage research and innovation. Institutions can set up venues and provide rewards for multidisciplinary work, fostering the creation of fresh approaches to challenging issues. This area of study encourages cutting-edge learning, technology development, and environmentally friendly behaviour that can have significant effects outside of the academic setting.

- **Leadership and Role Modeling:** Higher education institutions have the chance to lead and serve as role models for sustainable and innovative practices. They play a crucial role in society. Institutions motivate and sway other industries to imitate them by putting forth eco-friendly projects, adopting sustainable campus operations, and demonstrating cutting-edge teaching and learning techniques. Beyond the confines of academics, this cascade effect increases the impact of sustainable and innovative practices.

In conclusion, in order for higher education institutions to fulfil their mandate of preparing students for the future, addressing global challenges, encouraging ethical decision-making, advancing research and innovation, and assuming leadership roles in society, they must adopt sustainable and innovative practices. Institutions can help ensure a more sustainable, egalitarian, and prosperous future for people by adopting these practices.

Sustainable Practices in Higher Education

Higher education must adopt sustainable practices if it is to develop an educational system that is more socially and environmentally responsible. Higher education institutions can significantly contribute to the creation of a sustainable future by incorporating sustainability ideas into their operations, campus culture, and curriculum. Key sustainable practices in higher education include the following:

- **Integration of Sustainability into the Curriculum:** For students to get a thorough awareness of sustainability problems and solutions, sustainability must be integrated into the curriculum across a variety of disciplines. This entails incorporating social fairness, sustainable development, renewable energy, and climate change into curricula and programmes. Institutions equip students with the information and abilities necessary to be change agents in their future employment by teaching them about sustainability.
- **Sustainable Campus Operations:** Institutions of higher learning can include sustainable practices into their regular business operations. This entails using energy-efficient technologies, using less water, effectively managing trash, and encouraging recycling and composting. Institutions can also put an emphasis on resource efficiency, renewable energy utilization, and green building design and construction. Institutions operate as role models for environmental stewardship by showcasing sustainable practices on campus.

- **Research and Innovation for Sustainability:** It is crucial for higher education to promote research and innovation that is concerned with sustainability challenges. Institutions can fund professor and student research initiatives that look for long-term answers to regional and global problems. To handle complicated sustainability concerns holistically, this may entail interdisciplinary collaboration with the participation of scientists, engineers, social scientists, and policymakers. Institutions support the advancement of knowledge and creative solutions by encouraging research in sustainability.
- **Partnerships and Community Engagement:** Higher education institutions have the chance to form partnerships and engage with their regional communities to advance sustainability. This may entail working together with local businesses, government organizations, and nonprofits on joint initiatives to address sustainability issues. Institutions have a greater influence and establish a feeling of shared accountability for sustainability when they actively engage the community.
- **Partnerships and Community Engagement:** Higher education institutions have the chance to form partnerships and engage with their regional communities to advance sustainability. This may entail working together with local businesses, government organizations, and nonprofits on joint initiatives to address sustainability issues. Institutions have a greater influence and establish a feeling of shared accountability for sustainability when they actively engage the community.
- **Student Engagement and Empowerment:** Empowering and engaging kids is essential if they are to become sustainability advocates. Institutions can create student-run sustainability organizations, give internships and projects with a sustainability component, and offer forums for student participation in sustainability efforts on campus. Institutions may encourage a culture of sustainability and equip the following generation of sustainability leaders by include students in decision-making processes and giving them a voice.

A commitment to developing environmental stewardship, social responsibility, and sustainable development is demonstrated through the adoption of sustainable practices in higher education. Higher education institutions can significantly impact a sustainable future for people, communities, and the planet by incorporating sustainability across the curriculum, campus operations, research, community participation, and student empowerment.

Innovative Practices in Higher Education

For higher education to stay up with the fast-changing educational landscape and prepare students for the future, innovative practices are crucial. Higher education institutions can improve teaching and learning processes, encourage critical thinking and problem-solving abilities, and promote an entrepreneurial mindset by embracing innovation. Here are some significant cutting-edge techniques in higher education:

- **Integration of Technology:** Making the most of technology is essential for improving teaching and learning processes. This entails integrating interactive multimedia tools, virtual reality, gamification, and online learning platforms into the curriculum. Collaboration, personalized learning, and easy access to a plethora of educational resources are all made possible through technology integration. Additionally, it gives pupils the necessary digital literacy skills they need to succeed in the digital age.
- **Interdisciplinary Collaboration:** It's essential to promote interdisciplinary cooperation while tackling challenging real-world issues. Institutions of higher learning might support initiatives and projects that bring together students and teachers from many academic fields. This encourages a variety of viewpoints, encourages creativity, and improves problem-solving skills. Students who participate in interdisciplinary collaboration are also better prepared for future occupations that demand collaboration across boundaries.
- **Experiential Learning:** Experiential learning strategies give students practical experiences. Examples include internships, fieldwork, service learning, and project-based learning. These methods help students apply their knowledge in real-world settings by bridging the gap between theory and practice. The development of practical skills, critical thinking, and active involvement are all encouraged through experiential learning, which improves the learning process as a whole.
- **Entrepreneurship and Innovation Programmes:** Programmes for entrepreneurship and innovation can be developed by higher education institutions to encourage students to think like entrepreneurs. Students can develop creative ideas and convert them into successful enterprises or businesses with the help of these programmes, which also offer training, mentoring, and resources. Through encouraging risk-taking, inventiveness, and adaptability, entrepreneurship education equips students to actively participate in the economy and society.

- **Adaptive and Lifelong Learning:** Higher education institutions must encourage adaptive and lifelong learning in light of the current world's rapid rate of change. This entails encouraging students to embrace new knowledge and abilities throughout their lives by establishing a culture of continuous learning. Institutions can encourage lifelong learning and aid people in maintaining their competitiveness in the workforce by providing chances for professional development, flexible learning pathways, and micro-credentialing.

Higher education institutions can offer students engaging and pertinent learning opportunities by employing innovative practices. These techniques encourage creativity and problem-solving skills in pupils as well as the entrepreneurship necessary to successfully navigate a world that is changing quickly. Higher education is kept forward-thinking, adaptable, and impactful by embracing technology, interdisciplinary collaboration, experiential learning, entrepreneurship programmes, and a focus on lifelong learning.

The Intersection of Sustainability and Innovation

Higher education's fusion of sustainability and innovation is a potent force for enacting positive change and tackling urgent global issues. Institutions can take advantage of innovation's creative potential at this juncture to create strategies and solutions that are sustainable. The following are significant characteristics of the nexus between sustainability and innovation:

- **Innovative ways and Creative Problem-**Solving: Sustainability concerns call for creative ways and problem-solving. Higher education institutions may address difficult issues like climate change, resource depletion, and social inequity by fusing sustainability principles with creative thinking. Combining sustainability and innovation fosters unconventional thinking, the investigation of potential alternatives, and the creation of game-changing concepts.
- **Technological Advancements:** Innovation and technological advancement frequently go hand in hand. Integrating cutting-edge technologies, such as smart grid solutions, renewable energy systems, and data analytics for sustainability monitoring, can improve sustainable practices. Institutions and individuals can benefit from technological breakthroughs by making better judgements, maximizing resource use, and minimizing environmental repercussions.

- **Social and Behavioural Change:** The nexus of sustainability and innovation includes social and behavioural change in addition to technology developments. To encourage sustainable behaviours, advance social fairness, and cultivate an environment of environmental stewardship, innovative methods can be used. Higher education institutions can promote sustainable attitudes and behaviours among students, professors, and staff by using creative teaching techniques, awareness campaigns, and community engagement projects.
- **Collaboration and Cross-Disciplinary Solutions:** Collaboration and cross-disciplinary solutions are necessary to address the complex issues surrounding sustainability. Collaboration amongst a variety of stakeholders, including students, academics, researchers, business leaders, and community people, is facilitated by the nexus of sustainability and innovation. Institutions can produce complete solutions that take into account social, economic, and environmental factors through encouraging interdisciplinary collaboration.
- **Scalability and Replicability:** Sustainable innovations created within institutions of higher learning can have an impact outside of the campus. Successful sustainable initiatives and projects can be expanded and duplicated in other organizations, communities, and sectors of the economy, which will increase their influence and aid in the transition to a more general sustainability.

Transformative change in higher education can flourish where sustainability and innovation converge. Institutions can establish scalable and reproducible models, engage in technical developments, stimulate social and behavioural change, and cultivate collaboration by employing innovation to drive sustainability. Higher education institutions may set an example, promote societal change, and work towards a more sustainable and just future by embracing the nexus of sustainability and innovation.

Transforming Higher Education for a Brighter Future

Reimagining the goals, methods, and results of education is essential to transforming higher education for a better future. To ensure that higher education institutions stay relevant, adaptable, and influential in a world that is always changing, it is necessary to adopt sustainable and innovative practices. The following are crucial elements of reforming higher education for the future:

- **Relevance and Responsiveness:** Institutions of higher learning need to adjust to the changing demands of students and society. This entails remaining aware of business trends, technology developments, and societal issues. By providing programmes, courses, and activities that are pertinent and responsive, institutions give students the knowledge and skills they need to succeed in a labour market that is changing quickly and make a positive contribution to society.

- **Holistic Education:** Adopting a holistic approach to education entails moving beyond the conventional confines of discipline silos in order to transform higher education. This entails incorporating sustainability ideas into several academic fields, encouraging interdisciplinary cooperation, and creating a thorough comprehension of complicated global issues. A holistic education fosters empathy, creativity, and critical thinking, enabling students to address complex issues and reach wise conclusions.
- **Education with an emphasis on ethics and values:** Colleges and universities have an obligation to instill in their pupils a sense of morality and civic duty. Beyond teaching technical skills, transformative education fosters moral judgement, empathetic understanding, and a dedication to social justice. Institutions can promote a sense of global citizenship and equip students to contribute positively to society by incorporating ethical issues into the curriculum.
- **Lifetime Learning and Adaptability:** The current world's rapid rate of change demands a change towards lifetime learning. In order to transform higher education, it is necessary to foster a culture of lifelong learning that inspires both students and teachers to take on new knowledge and abilities. Institutions may encourage lifelong learning and make sure people are nimble and adaptable in their jobs by providing flexible learning routes, micro-credentialing alternatives, and professional development opportunities.
- **Collaboration and Partnerships:** Working together and developing partnerships with many stakeholders is necessary to transform higher education. To address complex socioeconomic concerns, institutions can work in partnership with business, government organizations, community groups, and other educational institutions. Higher education institutions may maximize their influence through building collaborative networks, sharing resources, and co-creating knowledge.

In conclusion, adopting sustainable and innovative practices, ensuring relevance and responsiveness, providing holistic and values-based education, promoting lifelong learning and adaptability, and encouraging collaboration and partnerships are all necessary to transform higher education for a better future. Higher education institutions can help students achieve sustainable development goals, give them the knowledge and mindsets they need to navigate the complexities of the future, and help the planet as a whole by embracing these transformative principles.

Conclusion:

In conclusion, a brighter future can be formed through transforming higher education through sustainable and innovative practices. Higher education institutions may establish a dynamic and relevant learning environment that equips students to deal with the difficult issues of the 21st century by incorporating sustainability principles and embracing innovation. Rethinking curriculum design, implementing eco-friendly campus practices, encouraging multidisciplinary cooperation, and developing a culture of lifelong learning are all part of this transition. Institutions can promote social justice and environmental responsibility while also helping to advance sustainable development goals by implementing sustainable practices. Institutions can improve teaching and learning processes, develop students' analytical and problem-solving abilities, and encourage an entrepreneurial spirit by incorporating innovation.

A fertile foundation for innovative problem-solving, technological developments, social and behavioural change, cooperation, and scalable solutions is also provided by the nexus between sustainability and innovation. Higher education institutions can use this to their advantage in tackling global issues and emerging as innovators and leaders in sustainability. Higher education institutions must embrace relevance, holistic education, ethical principles, lifelong learning, and teamwork in order to realize this revolutionary goal. By doing this, they may produce a generation of educated people who will be able to influence society, bring about change, and contribute to a future that is more sustainable, inclusive, and affluent. Higher education is undergoing constant change, which calls for dedication, flexibility, and cooperation. Higher education institutions may lead the way by regularly examining and implementing sustainable and innovative practices.

References

1. Adams, T. L., & Boman, J. H. (2020). *Innovating Higher Education: Transforming Teaching and Learning in the Digital Age.* Routledge.
2. Bower, M., Dalgarno, B., Kennedy, G. E., Lee, M. J., & Kenney, J. (2015). Design and implementation factors in blended synchronous learning environments: Outcomes from a cross-case analysis. *Computers & Education, 86,* 1-17.

3. Christensen, C. M., Horn, M. B., & Johnson, C. W. (2008). *Disrupting Class: How Disruptive Innovation Will Change the Way the World Learns.* McGraw-Hill.
4. Commission on the Future of Higher Education. (2006). *A Test of Leadership: Charting the Future of US Higher Education.* U.S. Department of Education.
5. Daniel, J. (2012). *Making Sense of MOOCs: Musings in a Maze of Myth, Paradox and Possibility. Journal of Interactive Media in Education, 2012*(3), 1-20.
6. Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly, 13*(3), 319-340.
7. De Boer, H., & Goedegebuure, L. (Eds.). (2018). *The Palgrave Handbook of the European Higher Education Area.* Palgrave Macmillan.
8. Dill, D. D., & Soo, M. (2005). Academic quality, league tables, and public policy: A cross-national analysis of university ranking systems. *Higher Education, 49*(4), 495-533.
9. Duderstadt, J. J. (2017). *The Future of the Research University: Meeting the Global Challenges of the 21st Century.* University of Michigan Press.
10. Etzkowitz, H., Webster, A., Gebhardt, C., & Terra, B. R. C. (Eds.). (2020). *Universities in Innovation Networks: The Role and Future of Universities in Innovation and Regional Development.* Routledge.
11. Guri-Rosenblit, S. (2019). *Distance Education and Online Learning: Global Dimensions, Current Issues and Future Challenges.* Brill Sense.
12. Higher Education Funding Council for England (HEFCE). (2012). *Sustainable Development in Higher Education.* HEFCE.
13. Kuh, G. D., Kinzie, J., Buckley, J. A., Bridges, B. K., & Hayek, J. C. (2007). *Piecing Together the Student Success Puzzle: Research, Propositions, and Recommendations. ASHE Higher Education Report, 32*(5), 1-182.
14. Leask, B. (2015). *Internationalizing the Curriculum.* Routledge.
15. Marginson, S., & Rhoades, G. (Eds.). (2017). *Beyond National States, Markets, and Systems of Higher Education: A Glonacal Agency Heuristic.* Johns Hopkins University Press.
16. Meyer, J. H. F., & Land, R. (Eds.). (2006). *Overcoming Barriers to Student Understanding: Threshold Concepts and Troublesome Knowledge.* Routledge.
17. OECD. (2020). *Supporting the Continuation of Teaching and Learning During the COVID-19 Pandemic: Evidence from PISA.* OECD Publishing.

MODERN TECHNOLOGIES IN AGRICULTURE

S. Vimal Dolli

Department of Economics,

Holy Cross College (Autonomous), Nagercoil

Corresponding author E-mail: vimaldolli@gmail.com

Abstract:

Technologies in agriculture developed to increase production, resolve chemo-physical, biological and socioeconomic constraints related to crop production. The technology covers everything from powered machinery that does work formerly preformed people and animals to enhanced seed technologies that support crop growth and protect plants from insects. The challenge of climate change and increased need to better protect and manage natural resources is driving research and development in agriculture technologies that allow farmers to more efficiently utilize resources. The resources can be water and nutrients, build soil health through precision agronomic systems, enhanced seeds that will produce crops that positively impact human health as well as animal husbandry breeding and Tramadol practices that will safely and humanely increase the output of meat and protein products such as milk and eggs.

Introduction:

Agriculture is continuously changing through innovation in science and technology. However, the agriculture industry continues to be called upon to produce more with finite resources. A major way to improve traceability, sustainability, and quality of goods from a farm is through the adoption of technology, including an integrated farm management platform. Farmers can now, with the help of advancements in agriculture, maximize land and water resources while delivering the most nutritious food to the world's ever-growing population.

Modern agriculture is driven by continuous improvements in digital tools and data as well as collaborations among farmers and researchers across the public and private sectors. During the Green Revolution in the 1960s, India could achieve self-sufficiency in food grain production by using modern methods of agriculture like better quality of seeds, proper irrigation, chemical fertilisers and pesticides. As time passed, more technological advances appeared in agriculture. The tractor was introduced, followed by new tillage and harvesting equipment, irrigation and air seeding technology, all leading to higher yields and improved quality of the food and fibre that was grown. It is possible for farmers to utilise scientific data and technology to improve crop yields and keep themselves up-to-date with cutting edge methods of farming.

Modern Technologies in Agriculture

Monitoring and controlling crop irrigation systems via Smartphone: Mobile technology is playing an important role in monitoring and controlling crop irrigation systems. With this modern technology, a farmer can control his irrigation systems from a phone or computer instead of driving to each field. Moisture sensors in the ground are able to communicate information about the level of moisture present at certain depths in the soil.

Ultrasounds for livestock: Ultrasound is not only for checking on baby animals in the womb. It also can be used to discover what quality of meat might be found in an animal before it goes to the market. The testing of DNA helps producers to identify animals with good pedigrees and other desirable qualities. This information can also be used to help the farmer to improve the quality of his herds.

Usage of mobile technology and cameras: Some farmers and ranchers use apps like 'Foursquare' to keep tabs on employees. They also put up cameras around the farm. Livestock managers are wiring up their barn feedlots and pastures with cameras that send images back to the central location like an office or home computer. They can keep a closer eye on the animals when they are away or home for the night.

Crop Sensors: Crop sensors help apply fertilisers in a very effective manner, maximising uptake. They sense how your crop is feeling and reduce the potential leaching and runoff into ground water. Instead of making a prescription fertiliser map for a field before you go out to apply it, crop sensors tell application equipment how much to apply in real time.

Objectives of the Study

- To analyze the advantages of modern technology in agriculture
- To know the disadvantages of modern technology in agriculture

Methodology

This study is based on secondary data. Secondary data were collected form books, journals, reports and internet sources.

Advantages of Modern Technology in Agriculture

Increases Productivity: There are a lot of modern technological devices and machines which can easily increase the productivity of the farmers in farming. Tractors, automatic in-row weeders, robotic lettuce harvester, harvester and separator, and many more technological machines are used in agriculture to increase productivity. With the help of modern technology, farmers work very efficiently because modern technology reduces the efforts of farmers in farming. And obviously, the productivity of the farmers will increase.

Saves Money: Modern technology saves the money of farmers in agriculture. With the help of modern technology, farmers can work very efficiently, with less effort, and in less time. The work that required many peoples and time to do, can be easily done by modern technology without spending a lot of money on it. The farmers have not to pay the extra money for the farmer's services. It can save a lot of money for the farmers.

Technology Makes Transportation Easy: Transportation becomes very easy for farmers with modern technology. With the help of modern technology, they can easily transport the crops from one place to another place. Trucks and tractors are mostly used for the transportation of crops from one place to another place. Before technology farmers were used buffalo carts for transportation of corps from one place to another place. This was very difficult for them because transportation through the buffalo cart took a lot of time. But now with the help of transportation technology they can easily transport from one place to another.

Saves Time in Farming: As we all know, the main purpose of technology is to save time for people working. Technology also saves a lot of time for farmers in agriculture. Modern technological devices and machines work very rapidly than humans. If a farmer can farm a field in a week, with the help of modern technology they can farm it in a day.

Water Supply Become Easy: Water supply to the fields was very difficult for the farmers. They use to take the water in bowls to the fields, and it also wastes a lot of time for the farmers. But now with the help of technology machines and devices, they can easily get water in their fields. With the help of technology water supply to the field can be easily done. Water turbines, pipelines, drones, and many more can use for serving water to their fields. It saves a lot of time and reduces the efforts of the farmers in the water supply in the fields.

Reduce the Efforts of the Farmers: Reduce the Efforts of the Farmers: Modern technology's main purpose is to reduce the efforts of the people in working that people can work easily. Modern technology reduces a lot the efforts of the farmers in agriculture. If some work in farming required many farmers to do and it takes a lot of effort, can be easily done by modern technology with fewer efforts and farmers.

Increases Trading and Business: Modern technology increases the trading and business of agriculture. With the help of modern technology, they can easily market their product to market and expands their trade and business. They can easily transport their corps to other places and sell it with the help of modern technology. With the help of modern technology, they can easily contact and communicate with the buyers and sell their crops, fruits, veggies to them. Also, they can do digital marketing of their crops, fruits, and veggies and sell them to people online.

Disadvantages of Modern Technology in Agriculture

Reduce the Fertility of the Soil: The excessive usage of technology in the fields reduces the fertility of the soils. One of the worst disadvantages of technology in agriculture is, it reduces the fertility of the soil. By the excessive usage of technology, the soil of the fields damage and reduce fertility. The fertilizers and chemicals can increase the production rate but slowly it damages soil fertility. The excessive usage of fertilizers and many chemicals that are invented for farming also can damage the soil.

lack of education in farmers: Most of the farmers are uneducated, and it's very difficult to understand the usage of modern technology in farming. They do farming in traditional ways; the usage of modern technology in farming is very difficult for them because they didn't easily understand the usage and cautions of technology usage in farming. Not everyone can easily use modern technology in farming. Most of the farmers cannot use modern technological devices and machines properly.

Use of Fertilizers and Pesticides: The usage of fertilizer and pesticides causes many problems. Fertilizers and pesticides are beneficial for the plant's health and production. But somehow it also causes many problems for the plants and also for the other living organisms. The excessive usage of fertilizers and pesticides makes the plants and crops poisoness, which are very harmful to humans, and also for other living things. It also causes soil and water pollution.

High Maintaining Cost: The high Maintenance cost of agriculture technology is also one of the disadvantages of technology in agriculture. It's very difficult for small businesses and farmers to manage the high maintenance cost of the technology. Maintenance of technology is very difficult for farmers because they cannot afford the high maintenance cost of modern technological devices and machines.

Environmental Damage: Most technological machines and devices produce pollutions in our climate which is very harmful to us. The overuse of tractors, truck, and many other big types of machines produce dangerous chemical gases and carbon dioxide in our environment. It makes our environment polluted and harmful for humans and other living things.

Conclusion:

The usage of new inventions of modern technology in agriculture is very good and beneficial for the farmers. It brings easiness and effectiveness in the working of farmers in farming. There are a lot of modern technological devices and machines are used in agriculture. It saves a lot of time and effort for the farmers in agriculture. Modern technology and innovative techniques and methods will prove to be advantageous for improvement in the living conditions of the individuals, with the help of modern technology, farmers can do a lot of work in less time very easily. But also, modern technologies have some bad effects, which we cannot ignore. Before using technology, we have to remember how much technology is harmful to us. We have to use technology to a limit.

References:

1. Demont, M., Mathijs, E., & Tollens, E. (2001). *Impact of New Technologies on Agricultural Production Systems: The Cases of Agricultural Biotechnology and Automatic Milking.* Brussels: CLE-CEA New Technologies and Sustainability, May 2014, 11–38.
2. Dinar, A., Karagiannis, G., & Tzouvelekas, V. (2007). *Evaluating the Impact of Public and Private Agricultural Extension on Farms Performance: A Non-Neutral Stochastic Frontier Approach. Agricultural Economics, 36*(2), 135-146.
3. Godtland, E., Sadoulet, E., de Janvry, A., Murgai, R., & Ortiz, O. (2004). *The Impact of Farmer Field School on Knowledge and Productivity: A Study of Potato Farmers in the Peruvian Andes. Economic Development and Cultural Change, 53*(1), 63-92.
4. Gautam, Madhur. (2000). *Agricultural Extension: The Kenya Experience.* World Bank Operations Evaluation Department, N. 198.
5. Janvry, A., & Sadoulet, E. (2002, April). *World Poverty and the Role of Agricultural Technology: Direct and Indirect Effects. The Journal of Development Studies, 38*(4), 1–26. doi:10.1080/00220380412331293725
6. Kapur, R. (2018). *Usage of Technology in the Agricultural Sector. Acta Scientific Agriculture, 2*(6), 78–84.

A STUDY ON AWARENESS OF START-UP AMONG THE SENIOR COLLEGE COMMERCE STUDENTS WITH SPECIAL REFERENCE TO LATUR CITY

Sampada Suresh Kale* and Pushpalata Trimukhe (Kawale)

Rajarshi Shahu Mahavidyalaya (Autonomous), Latur, M.S.

*Corresponding author E-mail: kalesampada658@gmail.com

Abstract:

In the growing Indian economy, industry sector contributes approximately 25% in GDP. India is a very big in population and hence it has large potential market for any business as well as innovation. For economy growth of India, government of India initiated various programs for entrepreneurship development as entrepreneurship contributes to the growth of individual and economy also. This is important to study whether the students of senior college are aware about the concept of start up properly as well as government schemes. This chapter focused on senior college student's perception regarding startups and entrepreneurship as an career option. It also emphasizes towards understanding and awareness of different schemes launched by government of India for entrepreneurship. This chapter is based on primary data and responders are students of graduation and post-graduation level.

Keywords: Startups, Commerce Students, Career, Entrepreneurship

Introduction:

Innovation is an instrument which closely tied with entrepreneurship. It is an important aspect which has become powerful word all over the world. India is a second largest country in population and India's young population is near about 27 percentage of the total population. Hence, it is an ageing world. Youth is a working age group and also highly motivated with aspirations. For becoming India developed and world's powerful country, government of India focusing on entrepreneurship development because youth is only source which dreaming for entrepreneur. Indian government providing various facilities like financial support, startup platforms, various courses etc. to all over the nation. This is helpful to complete dreams and become self reliant. It will provide employment opportunities also. Start-up is an emerging concept which lead youths towards successful career hence this research chapter is focused on awareness among senior college students regarding start-ups.

Review of Literature:

Different authors and different researchers have completed study on start-up and its impacts on Indian youth. In 2016, PM Narendra Modi stated that the Start-up India is revolutionary scheme that has been started to support and to help people in building their businesses. Those who wish to start their own business, government will help them by providing financial support and this scheme will successfully make India a better economy and strong nation.

According to Nipun Mehta, 2018, "The Indian community in startup ranked 3rd globally and has been creating new job opportunities and attracting capital investment. It is necessary to focus on social problems, sanitation, healthcare, education, transportation, management and others. This all require financial support and technology."

According to Rameshwari Pandya, 2016, "Skill development and entrepreneurship are complementary to each other and Skill development is important because of its contribution to enhancing productivity the individual industry and also national level because of the complementary let exist between physical capital and human capital on the one hand and between technology and human capital on the other. Fast changing knowledge economies call for new core competencies among all learners in the society."

Significance of the study

Youth is power of nation and when nation starts to work on youth, the youth and economy will automatically have developed. Start-up is activity which start business to develop and this have played and continue to play important roles in the growth of economy and industrialization all over the world. sustainable growth of the economy depends on how initiatives are taking place, whether the awareness has been created or not. Hence, this research is conducted to know that the students of senior college in Latur city are aware of start-ups.

Objectives of the study

1. To know regarding awareness of startup among senior college commerce student.
2. To study about students interested area weather self-employed or profession.
3. To know about responders whether they are interested to become job seeker or job maker.
4. To know about awareness regarding government schemes for startups.

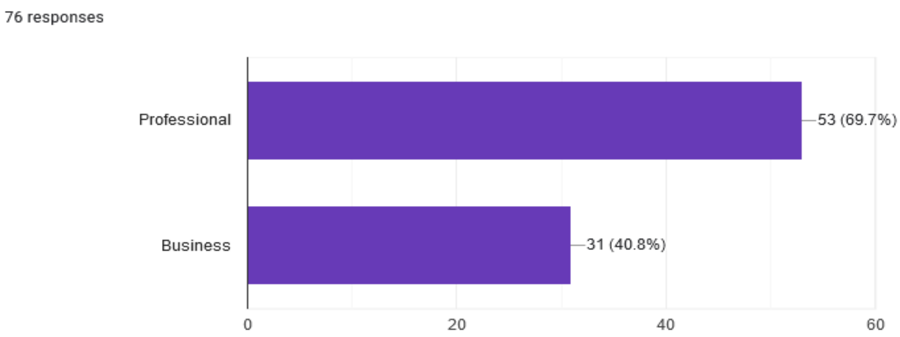
Research Methodology

This research study is mainly based on survey method. Primary data collected directly through online questionnaire. Questionnaire consisting two major parts i.e. basic information and specific information. Secondary data also used in study, this data collected from books, journals websites and magazines, graphs.

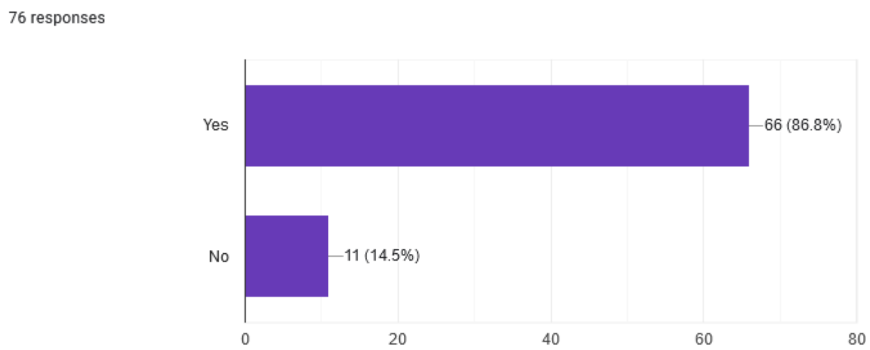
Sample design

For this research work, convenient sampling is used. The study is limited to Latur city only. 76 respondents were selected as sample for the study. Following are the graphs and pie charts which shows the results and their relevant questions.

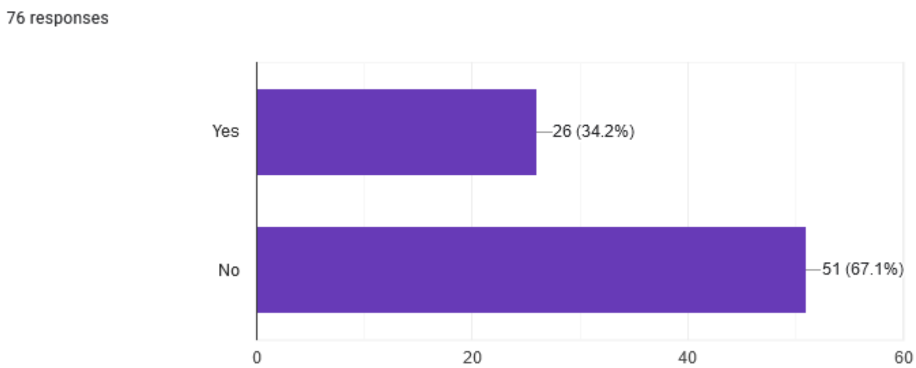
In which field you are interested to make career?

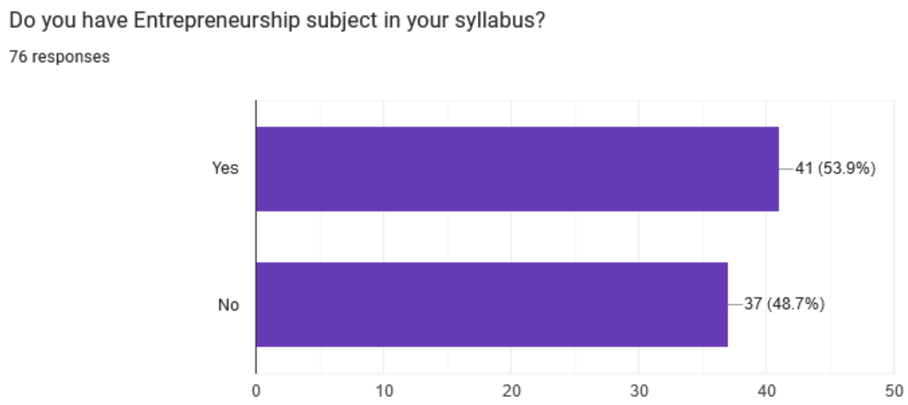


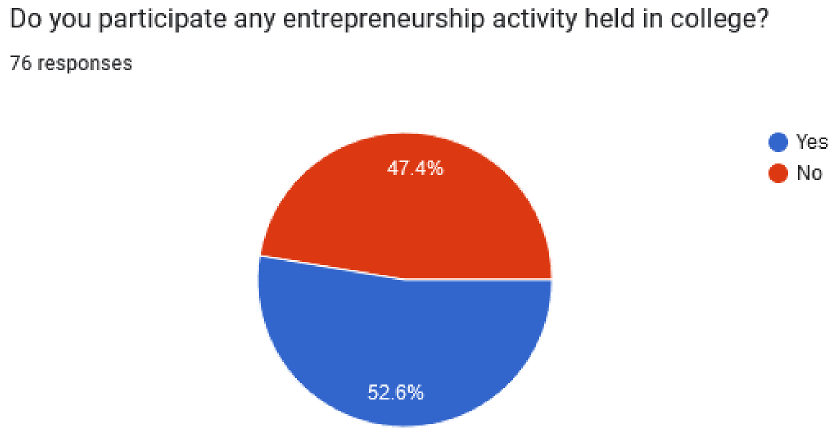
Do you know the concept of Start-up?

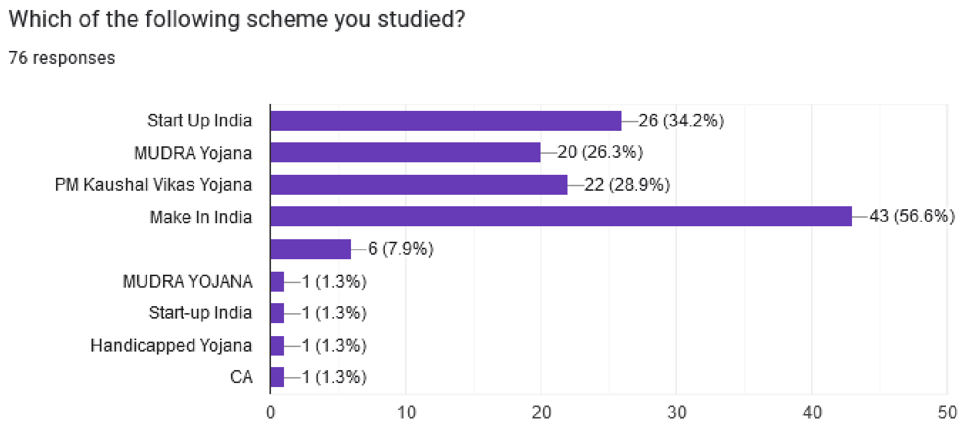


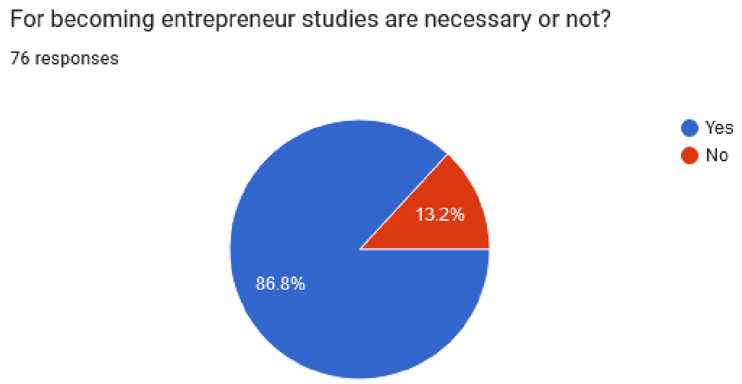
Any of the family members has been into business?




Do you have Entrepreneurship subject in your syllabus?
76 responses
Yes
No
41 (53.9%)
37 (48.7%)
0
10
20
30
40
50


Do you participate any entrepreneurship activity held in college?
76 responses
47.4%
52.6%
Yes
No


Which of the following scheme you studied?
76 responses
Start Up India
MUDRA Yojana
PM Kaushal Vikas Yojana
Make In India
MUDRA YOJANA
Start-up India
Handicapped Yojana
CA
26 (34.2%)
20 (26.3%)
22 (28.9%)
43 (56.6%)
6 (7.9%)
1 (1.3%)
1 (1.3%)
1 (1.3%)
1 (1.3%)
0
10
20
30
40
50


For becoming entrepreneur studies are necessary or not?
76 responses
13.2%
86.8%
Yes
No

Findings of the study

1. Researcher found that college students have awareness regarding start up, 67% respondents are female and 33% are male.
2. 45% students are studying in PG and 55 % are studying in UG.
3. It's found that 70% students are interested to make career in professional field and 30% students are interested to become entrepreneur.
4. From the research survey it is found that 86 % students are aware regarding start up concept and 14 % students are not aware about start up concept.
5. It is found that 54% students have Entrepreneurship subject in syllabus and around 47% students do not have Entrepreneurship subject in syllabus.
6. As per the research study 52% students participated in entrepreneur activity in college and 48% do not participate.
7. Most of the students studied make In India scheme which is launched by Government of India and very few students studied Mudra Yojana Scheme.

Lastly 87% students think there is need of study to become entrepreneur.

Suggestions

1. Government and colleges should organize events and workshop on entrepreneurship development for students.
2. Experienced mentor and guest lectures should be arranged by colleges.
3. Colleges should make compulsory internship in business sector for last year students.
4. Field visits, industrial tour must be arranged for students by which they will get motivation for the start-up and new business.
5. Competitions on innovation should be organized for students.
6. Government should start single window system for emerging entrepreneurs by which no one will face complicated procedures for start new business.
7. Students get motivation for startups and will create more interest in entrepreneurship with the help of government initiatives.

Conclusion:

From the study conducted among UG and PG commerce students of senior college in Latur city, it can be seen that students are aware about start up but they are not interested to make career in business sector. The reasons are different from one to one. for creating more interest in this entrepreneurship, Government and colleges should focus on more awareness and motivation programs on entrepreneurship. Government authorities, University and college should provide support regarding finance, infrastructure and skill development program this will beneficial for students for better direction.

References:

1. Pandya, R. (2016). *Skill Development and Entrepreneurship in India.* New Century Publications.
2. Gorden, E., & Natrajan, K. (2017). *Entrepreneurship Development.* Himalaya Publication.
3. https://www.makeinindia.com/
4. https://timesofindia.indiatimes.com/readersblog/raihan-chowdhury/entrepreneurship-development-process-37335/
5. https://www.gitpro.org/?page_id=1605
6. https://books.google.co.in/books/about/Skill_Development_and_Entrepreneurship_i.html?id=iHbxjgEACAAJ&redir_esc=y
7. https://press.rebus.community/media-innovation-and-entrepreneurship/chapter/section-1-introduction/
8. https://www.google.com/search?q=entrepreneurship+development&rlz=1C1VDKB_enIN1020IN1020&oq=entrpreneuship+&aqs=chrome.1.69i57j0i13i512j0i13i433i512j0i13i512j46i13i512j0i13i512l5.7075j0j15&sourceid=chrome&ie=UTF-8

UNLEASHING INFINITE EMPLOYMENT OPPORTUNITIES – MAPPING THE PATH IN INDIA'S GIG ECONOMY

Ankita Goyal[1], Anjali Sharma[2] and Ashish Kumar Sharma[1]

[1]School of Business,

[2]School of Law,

Mody University of Science and Technology, Lakshmangarh

Corresponding author E-mail: ankitagoyal27@gmail.com, anjalisharma.079@gmail.com, ashksh1978@gmail.com

Abstract:

The current business environment in India is volatile, uncertain, complex, and ambiguous (VUCA). This has greatly transformed the way business organisations are communicating with their stakeholders all across the world. Today, firms are utilizing technology to rebuild their networks in order to make their businesses more lucrative in this era of cut-throat competition. The labor market is also experiencing many revolutionary changes. One of the biggest impacts of these technological and labour changes has given rise to a new kind of labour market – the gig economy. 'Gig' is a word that is gaining importance in today's competitive scenario. In the current situation, the gig economy means that workers have a higher degree of autonomy for freelance work, on-call work, independent contractors, skill development, etc. A gig economy comprises casual workers rather than traditional manpower. The current situation warrants moving away from the classic concept of manager-centric hiring system, which binds the employees to the strict rules and regulations of the firm, towards a new system which would provide lot of flexibility in terms of time, remuneration and other advantages. At the same time, a gig economy would also be beneficial to the business organizations as it is one of the best ways to cut costs by generating employment opportunities which is the need of the hour for all businesses whether small or big.

The current transitions, although exciting but risky at the same time, are encouraging organizations to learn about the ways to handle the risks associated with new systems and processes. The potential workers are also looking at technology to create multiple job opportunities, which in turn, is changing the candidate's preference towards work. Moreover, this change has brought both the prospective employer and the employee with the required credentials closer to each other.

The gig economy in India is being driven by several factors, including the rise of digital technologies, the increasing demand for flexible work arrangements, and the need for cost-effective solutions for businesses. Digital technologies such as smartphones, mobile apps, and online platforms have made it easier for businesses to connect with gig workers and for gig workers to find work. The demand for flexible work arrangements is also increasing, particularly among younger workers who prioritize work-life balance and the ability to work on their own terms.

However, the gig economy also poses several challenges, including the lack of job security, benefits, and social protection for gig workers. Additionally, many gig workers face issues related to low pay, long working hours, and inadequate safety standards. The lack of regulation in the gig economy also means that gig workers are often not protected by labor laws or covered by social protections.

This chapter highlights the vast opportunities created by the emergence of gig economy in India and the way it is transforming the Indian labour market leading to economic growth of the country. The current issues, trends and challenges posed by the emergence of gig economy and their probable solutions have also been incorporated. The gig economy is already contributing in a big way towards the growth of the Indian economy and its share is bound to grow in the days to come.

Keywords: Gig Economy, Employment, Economic Growth, Gig workers

Introduction:

The gig economy, characterized by short-term contracts and freelance work, has witnessed exponential growth in recent years, transforming the traditional employment landscape in countries around the world, including India. This chapter focuses on the concept of "limitless employment" within the context of the gig economy in India. Limitless employment refers to the notion of unrestricted opportunities for workers to engage in flexible, on-demand work arrangements that transcend traditional employment boundaries.

The gig economy has gained momentum in India due to various factors, such as technological advancements, increased internet penetration, and changing attitudes towards work. Gig workers in India encompass a wide range of professionals, including delivery drivers, online platform workers, freelancers, and service providers. This employment model offers them the freedom to choose their work hours, the flexibility to pursue multiple gigs simultaneously, and the ability to leverage their skills and talents in diverse industries (Ruyter, Brown, & Burgess, 2023).

The gig economy in India has witnessed a significant surge in recent years, driven by factors such as technological advancements, increased smartphone usage, widespread internet connectivity, and a growing preference for flexible work arrangements. This transformative employment model has opened up new avenues for workers, allowing them to break free from the traditional constraints of a 9-to-5 job and explore limitless employment possibilities (Chakraborty, Rajan, Batwalkar, & Agarwal, 2022).

One of the key opportunities offered by the gig economy is job flexibility and work-life balance. Gig workers have the autonomy to choose when, where, and how much they want to work. This flexibility enables them to balance their personal and professional commitments effectively (Thomas & Baddipudi, 2022). It is particularly beneficial for individuals seeking part-time employment, students pursuing education, or those with caregiving responsibilities. The gig economy allows them to create their own schedules, providing a level of freedom and control over their work-life integration.

The gig economy also offers access to a wider job market and opportunities for skill development. Traditional employment models may limit job prospects to local or regional markets, but the gig economy transcends geographical boundaries. Online platforms connect gig workers with clients and customers from across the country, expanding their reach and opening doors to a broader range of employment options. Furthermore, gig work often requires individuals to continuously upgrade their skills to stay competitive in the market, driving them to develop and enhance their capabilities.

Looking ahead, the gig economy in India is expected to continue evolving with advancements in technology and changing market dynamics. The rise of automation, artificial intelligence, and digital platforms may further shape the gig work landscape. New opportunities may emerge in emerging sectors such as healthcare, e-commerce, and professional services, while existing sectors like transportation and delivery may witness further transformation.

Objectives of the Study

1. To study the current status of gig workers in India.
2. To analyze the impact of gig economy on traditional employment in India.

Successful Gig Economy Models in India

Successful gig economy models in India have demonstrated the potential of the gig economy to create employment opportunities and contribute to the economy. They have leveraged technology to connect service providers with customers, providing convenience, flexibility, and income generation for gig workers. These models highlight the importance of platforms that enable individuals to monetize their skills and provide services on a flexible basis, thereby supporting the growth of the gig economy in India.

(1) Ola and Uber: Ola and Uber are popular ride-hailing platforms in India, providing opportunities for individuals to become independent drivers (Minchin, 2020). These platforms have created a flexible and convenient mode of transportation for consumers while allowing drivers to work on their own schedule and earn income based on the number of trips they complete (Mehta, 2022). Ola and Uber have played a significant role in the growth of the gig economy in India (Agrawal, 2018).

(2) Swiggy and Zomato: Swiggy and Zomato are food delivery platforms that have revolutionized the food industry in India. These platforms connect customers with local restaurants and offer delivery services through a network of freelance delivery partners (Tayal, 2022). This model allows individuals to work part-time or full-time as delivery partners, providing them with additional income opportunities and flexibility in choosing their working hours (Behl, Rajagopal, Shorey, & Mahendra, 2022).

(3) UrbanClap (now Urban Company): UrbanClap is a platform that connects service professionals such as electricians, plumbers, beauticians, and tutors with customers who require their services (Subbiah, 2023). By leveraging the gig economy model, UrbanClap enables professionals to find clients and offer their services on a freelance basis. This platform has empowered skilled workers to monetize their expertise and expand their client base.

(4) Freelance Platforms: Platforms like Upwork, Freelancer, and Fiverr have gained popularity in India, allowing individuals with various skills such as writing, graphic design, programming, and digital marketing to offer their services on a project basis (Roy & Shrivastava, 2020). These platforms enable freelancers to find clients globally and work remotely, providing them with flexibility and the opportunity to earn income based on their skills and expertise (Stephany, Kassi, Rani, & Lehdonvirta, 2021).

(5) Dunzo: Dunzo is an on-demand delivery platform that offers services beyond just food delivery. It allows users to request tasks such as grocery shopping, medicine delivery, and even pet care. Dunzo employs a network of gig workers who fulfill these tasks, providing them with a source of income and the ability to work according to their availability.

Benefits for Gig Workers

(1) Increased Flexibility and Work-Life Balance for Workers:

One of the key advantages of limitless employment in the gig economy is the enhanced flexibility it offers to workers. Unlike traditional employment, gig work allows individuals to choose when, where, and how much they want to work. This flexibility enables workers to better balance their personal and professional lives, accommodating their individual preferences and circumstances. Gig workers have the freedom to set their own schedules, take time off when needed, and pursue other personal interests or commitments alongside their work engagements (Thomas & Baddipudi, 2022).

(2) Access to a Diverse Range of Job Opportunities:

The gig economy opens up a vast array of job opportunities for workers, transcending traditional employment constraints. Gig platforms provide a platform for individuals with various skills and expertise to connect with potential clients or customers. This diversity of job opportunities allows workers to explore different industries, projects, and roles, enabling them to expand their knowledge, skills, and experiences. It also offers the potential for continuous learning and professional development as workers engage in a wide range of projects that align with their interests and capabilities.

(3) Entrepreneurial Opportunities and Income Generation:

Limitless employment in the gig economy empowers individuals to become entrepreneurs and generate income based on their own abilities and efforts. Gig workers often operate as independent contractors or freelancers, managing their own businesses and serving as their own bosses. This entrepreneurial aspect of the gig economy enables individuals to leverage their skills, talents, and passions to create income streams. They have the freedom to choose their clients, set their own rates, and determine the scope of work they undertake. This autonomy and self-determination can lead to increased motivation, job satisfaction, and financial independence for gig workers (Thomas & Baddipudi, 2022).

(4) Utilization of Underutilized Skills and Resources:

The gig economy provides a platform for individuals to leverage their underutilized skills and resources, thereby unlocking their full potential. Many workers possess valuable skills or assets that may not be fully utilized in traditional employment settings. The gig economy allows them to monetize these skills or assets by offering their services or renting out their resources. For example, someone with specialized technical skills can offer consulting services or freelance work, while someone with spare rooms can list them on accommodation-sharing platforms. Limitless employment in the gig economy enables individuals to capitalize on their unique talents, expertise, and possessions, leading to a more efficient allocation of resources and a more inclusive economy.

Overall, the advantages of limitless employment in the gig economy include increased flexibility, a diverse range of job opportunities, entrepreneurial possibilities, and the utilization of underutilized skills and resources. These advantages contribute to the appeal of the gig economy for workers seeking greater autonomy, work-life balance, and income generation based on their individual capabilities and preferences.

Challenges for Gig Workers

(1) Lack of Social Security and Benefits for Gig Workers:

One of the significant challenges in the gig economy is the lack of social security and benefits typically provided to traditional employees. Gig workers often do not have access to essential benefits such as health insurance, retirement plans, paid leave, or unemployment benefits. This absence of social safety nets leaves gig workers financially vulnerable in case of illness, injury, or unforeseen circumstances. The gig economy's structure often shifts the responsibility of these benefits onto individual workers, placing the burden of securing their own insurance and savings (Ruyter, Brown, & Burgess, 2023).

(2) Income Instability and Financial Vulnerability:

Gig work is characterized by irregular and unpredictable income streams. Gig workers frequently face fluctuations in their earnings due to variations in demand, competition, or seasonality. This income instability makes it challenging for gig workers to plan and budget effectively, leading to financial uncertainty and vulnerability. Additionally, without the stability of a consistent paycheck, gig workers may struggle to access credit, obtain loans, or secure housing, further exacerbating their financial challenges.

(3) Lack of Legal Protections and Labor Rights:

Gig workers often face a lack of legal protections and labor rights typically afforded to traditional employees (Sharma, 2023). As independent contractors, gig workers may not be entitled to minimum wage guarantees, overtime pay, or protection against unfair labor practices (Ruyter, Brown, & Burgess, 2023). Additionally, they may face challenges in asserting their rights or seeking redress for workplace grievances. This vulnerability exposes gig workers to potential exploitation, unfair treatment, and a lack of recourse in situations of mistreatment or misconduct.

(4) Skills Mismatch and Limited Career Progression:

The gig economy may present challenges related to skills mismatch and limited career progression for workers. While the gig economy offers diverse job opportunities, workers may find it difficult to match their skills, qualifications, and aspirations with available gigs. This can result in underutilization of their talents or being forced to take up low-skilled or low-paying gigs. Moreover, gig work may not provide clear pathways for career advancement or skill development, limiting opportunities for professional growth and long-term career planning (Dey, Turi, & Ravi, 2022).

Addressing these challenges requires attention from policymakers, gig platforms, and other stakeholders (Pant & Majumdar, 2022). It involves developing regulations and policies that protect the rights and well-being of gig workers, ensuring access to social security benefits, and establishing mechanisms for fair dispute resolution (Dey, Turi, & Ravi, 2022). It is also crucial to promote financial literacy among gig workers, offer training and upskilling opportunities to enhance their employability, and foster a supportive ecosystem that encourages gig workers' career progression and entrepreneurship within the gig economy.

Impact on Employment Patterns

The gig economy has attracted workers from diverse backgrounds and age groups. It has provided avenues for individuals who may have faced barriers to traditional employment, such as retirees, students, caregivers, and individuals with unconventional skills or qualifications. The gig economy has enabled these individuals to leverage their expertise, interests, or availability to find relevant work opportunities, promoting inclusivity and diversity in the workforce. However, it is important to note that the gig economy's impact on employment patterns is not uniformly positive. While it has provided benefits to many workers, it has also introduced challenges and concerns, as discussed in the previous sections. It is crucial for policymakers, businesses, and stakeholders to address these issues to ensure fair and equitable outcomes for gig workers and to create a sustainable and inclusive employment ecosystem.

(1) Transformation of Traditional Employment Models:

The emergence of the gig economy has led to a transformation of traditional employment models. In the past, the conventional employment structure typically involved long-term, full-time jobs with a single employer. However, the gig economy has introduced alternative work arrangements where individuals engage in short-term, project-based, or freelance work. This shift has challenged the traditional notion of employment, offering workers more flexibility and autonomy in choosing their work engagements. As a result, traditional models of employment are evolving to accommodate the changing preferences and needs of the workforce.

(2) Rise of Hybrid Employment Arrangements:

The gig economy has also given rise to hybrid employment arrangements, combining elements of traditional employment and gig work. Many individuals now pursue a mix of traditional employment and gig work simultaneously. For instance, someone may work full-time for a company while also taking on freelance projects during evenings or weekends. This blending of employment types allows individuals to diversify their income streams, explore new opportunities, and maintain a degree of stability while enjoying the benefits of gig work, such as flexibility and additional income.

(3) Shifts in the Labor Market Dynamics and Workforce Composition:

The gig economy has brought about notable shifts in the dynamics of the labor market and the composition of the workforce. Traditional job markets were typically structured around specific industries and geographic locations. However, the gig economy has facilitated the creation of virtual marketplaces where workers can offer their services globally, breaking down geographical barriers. This has led to a more fluid and borderless labor market, with increased opportunities for remote work and cross-border collaborations.

Conclusion:

Limitless employment in the gig economy offers increased flexibility and work-life balance, providing individuals with the freedom to choose when and how much they work. The gig economy also opens doors to a diverse range of job opportunities, enabling workers to explore various industries and projects that align with their skills and interests.

Moreover, the gig economy fosters entrepreneurial opportunities, allowing individuals to leverage their talents and generate income based on their abilities. It also facilitates the utilization of underutilized skills and resources, leading to a more efficient allocation of human capital and promoting inclusivity in the workforce. However, the gig economy also presents significant challenges that need to be addressed (Balakrishnan, 2022). The lack of social security and benefits leaves gig workers financially vulnerable, while income instability poses obstacles to financial planning and security. The absence of legal protections and labor rights exposes gig workers to potential exploitation and unfair treatment. Additionally, the gig economy may lead to skills mismatch and limited career progression for workers, hindering their long-term professional growth. In conclusion, the gig economy has the potential to revolutionize employment in India by offering limitless opportunities. It brings flexibility, a diverse range of job prospects, entrepreneurial avenues, and the utilization of underutilized skills. However, to unlock the full potential of limitless employment in the gig economy, it is imperative to address the challenges and concerns faced by gig workers. By fostering a supportive ecosystem and implementing policies that prioritize worker protection, India can harness the benefits of the gig economy while ensuring a fair, inclusive, and sustainable future of work.

References:

1. Agrawal, R. (2018). *Why India Gives Uber 5 Stars. Foreign Policy, 229*, 24-26.
2. Balakrishnan, J. (2022). *Building Capabilities for Future of Work in the Gig Economy. NHRD Network Journal, 15*(1), 56-70.
3. Behl, A., Rajagopal, K., Shorey, P., & Mahendra, A. (2022). *Barriers to Entry of Gig Workers in the Gig Platforms: Exploring the Dark Side of the Gig Economy. Aslib Journal of Information Management, 31-54.*
4. Chakraborty, R., Rajan, S., Batwalkar, S., & Agarwal, A. (2022). *Flexing in the Gig Economy Ripple Effect. NHRD Network Journal, 15*(1), 27-40.
5. Dey, C., Turi, R. S., & Ravi, S. (2022). *Emerging World of Gig Economy: Promises and Challenges in the Indian Context. NHRD Network Journal, 15*(1), 71-82.
6. Mehta, A. (2022). *Analyze the Challenges Faced by Gig Workers during the Covid Pandemic in India - Case Study of Ola Drivers. International Journal of Management, Public Policy and Research, 1*(4), 37-49.
7. Minchin, T. J. (2020). *Be Your Own Boss? Long-Term Labor Trends and the Rise of Uber. Australasian Journal of American Studies, 39*(1), 47-80.

8. Pant, J. J., & Majumdar, M. G. (2022). *Themes and Narratives of Gig Economy: An Indian HR Perspective. NHRD Network Journal, 15*(1), 83-99.
9. Roy, G., & Shrivastava, A. K. (2020). *Future of Gig Economy: Opportunities and Challenges. IMI Konnect, 9*(1), 14-25.
10. Ruyter, A. d., Brown, M., & Burgess, J. (2023). *Gig Work and the Fourth Industrial Revolution: Conceptual and Regulatory Challenges. Journal of Industrial Affairs, 72*(1), 37-50.
11. Sharma, A. (2023). *Women Resellers in India's Gig Economy: From Access to Confidence. Feminist Futures of Work, 77-85.*
12. Stephany, F., Kassi, O., Rani, U., & Lehdonvirta, V. (2021, July-December). *Online Labour Index 2020: New Ways to Measure the World's Remote Freelancing Market. Big Data and Society, 1-7.*
13. Subbiah, R. (2023). *Gig Economy. International Journal for Multidisciplinary Research, 5*(1), 1-6.
14. Tayal, H. (2022). *Regulating the Gig Economy in India: How Secure are Gig Workers? Supremo Amicus, 28*, 21-30.
15. Thomas, S. M., & Baddipudi, V. (2022). *Changing Nature of Work and Employment in the Gig Economy: The Role of Culture Building and Leadership in Sustaining Commitment and Job Satisfaction. NHRD Network Journal, 15*(1), 100-113.

ADAPTABLE CHANGE, THE COVID-19 ERA AND INDIAN EDUCATION

C Manasa*[1] and Madhusudhan H S[2]

[1]Department of Chemistry,

[2]Department of Computer Science and Engineering,

Vidyavardhaka College of Engineering, Mysore-570002, Karnataka, India.

*Corresponding author E-mail: manasac@vvce.ac.in

Abstract:

COVID-19 had an effect on about every area of teaching, research, and work at colleges and universities throughout India. Colleges and universities are devoting a great deal of time and effort to reopen campuses as efficiently and as effectively as possible. Campus task forces are attempting to strike a balance between public health and financial interests. In classrooms, laboratories, residence halls, and campus dining facilities, plans are being implemented to ensure physical separation. Because of the pandemic, those in higher education have a lot more work to do and rethink. If we continue to engage in the critical preparation and recovery efforts outlined so far, it is critical that we pay close attention to a number of technical advancements. This is a discussion of Indian education in conjunction with the corona, or covid, pandemic.

Keywords: COVID- 19, Indian education, distance education.

Introduction:

We're just stressing out right now because of the quickly changing Covid-19 crisis. It is changing all of our lives, young and old, and it will take some adaptability to our lives being altered over the next few months. But if there's one thing I know about horse people, it's that they're rugged, adaptable, and willing to deal with whatever comes their way. The latest Coronavirus disease 2019 (COVID-19) pandemic epidemic has compelled several countries to implement austere “lockdown policies,” which have limited infection transmission [Lavalette, M., & Ioakimidis, V. (Eds.). (2020)]. Given the shortage of vaccination [Henn, W. (2020)], it is fair to expect that most of these lockout steps would be extended for the foreseeable future, especially for children and the elderly, but it is still too early to tell how long. Many nations are witnessing unparalleled social and medical aid distortions for residents and patients of all ages, including infants. Education, sports, and other social events are being disrupted, causing children to spend the majority of their time at home, in constant proximity with (often idle) parents. Children will face difficult times in the future as a result of incalculable consequences in this “motionless revolution”.

Social distancing, also known as physical distancing, is a non-pharmaceutical intervention or measure used to reduce direct interaction with individuals in order to deter the transmission of infectious diseases [Bouchnita, A., & Jebrane, A. (2020)]. It usually entails avoiding gatherings and keeping a physical distance from one another. In the lack of available resources, this may be one of the most effective ways of controlling disease transmission. This has completely removed the students from their classrooms.

Combatting the pandemic with distance education in India:

Following the outbreak of COVID-19, India closed schools throughout the country to prevent the virus from spreading. This resulted in unprecedented testing in distance education. Here, we have firsthand knowledge of India's universities' efforts to provide quality distance education while combating the pandemic [Sun, L., Tang, Y., & Zuo, W. (2020)]. The aim of this chapter is to provide a perspective on the Indian education system during the COVID-19 pandemic. It would go through the improvements that occurred at each stage of the Indian Education System during COVID-19.

This chapter would discuss the effects of corona lockout at different stages of the Indian education system. Students were permitted to use screens. Only under limited circumstances is the new standard. India has the world's most extensive educational infrastructure. India has the most students studying at various stages of schooling.

The Indian education system is split into four levels [Yeravdekar, S., & Behl, A. (2017)]: lower primary (for children aged 6 to 10 years), upper primary (for children aged 11 to 12 years), and high school (for children aged 13 to 15 years), and higher secondary (for children aged 17 to 18 years). And further they are categorized into graduate and post graduate levels. Any pupil, regardless of grade level, has an everyday life that is linked to their school and institute/university. Students in India depend entirely on their teachers as well as their place of education for everyday skills enhancement and learning [Dutta, A. (2020)]. When it comes to the Indian education system, the guru-shishya relationship is extremely deep. A traditional Indian classroom is distinguished by long hours of instructor lectures. Personal instruction has been accepted by Indian students and learning from the professors over the years, and the students have built their mind to understand wisdom by sitting and writing in class.

Due to the pervasive nature of the pandemic, schools and institutes were ordered to close immediately at the start of the month of March 2020 [Yong, E. (2020)]. This unexpected closing of colleges, institutes, and universities has had a major effect on Indian students at all levels. With all campuses closed, universities sprung into motion, launching online courses, including competitive high-quality courses chosen by the Ministry of Education and 401 virtual experimental simulation courses delivered across many platforms [Kotler, M., Cao, T., Wang, S., & Qiao, C. (2020)]. The Indian Ministry of Education oversaw the campaign and kept track of its success. There are 1.38 billion students affected on average according to the reports of UNSECO 2020 [Pandey, D. K. (2020)]. The spread of the disease, as well as the abrupt closing of schools and colleges/institutions in India, brought about a significant shift in the school system in India's teaching. The transition from classroom to online learning was so rapid that neither students nor teachers had time to adjust to this new technical revolution in the education system. The Indian education system was never entirely reliant on technology to educate its students [Unni, M. V. (2020)]. Technology has been an everyday part of giving lessons in a class. India has rarely used virtual teaching mode in student teaching and learning. In education, a creative solution has been needed. As a result, 90 percent of Indian schools have embraced this abrupt and recent transition of online education to complete their classes and lectures. Parents are concerned with screen time when their children are spending too much time in front of a camera of mobiles/ laptops. Parents are conflicted that their children are not receiving adequate education because internet mode will never replace physical education, but on the other hand, children are jeopardizing their wellbeing by limiting their time in front of a computer screen for several hours.

Junior level of education refers to grades ranging from 1st to 5th grade, with students ranging in age from 5 to 12 years. Kids of this age have a very low memory and focus time. When forcing them to learn a subject, they must be fully immersed in some action. Both students and teachers must quickly embrace this technology. The direct effect of this change is that the children are unable to concentrate for an extended period of time. Children are expected to sit indoors, where they can just play and do not get any physical exercise. This community of children has been significantly impacted by the change in instructional style. The thought of no tests has made them take their lessons very lightly. The added age of learning is being squandered.

Senior-level pupils are those in the sixth and twelfth grades. This age group of children is old enough to understand and use technology. The month of March 2020 is critical for the Indian education market. This is the month where all level tests are held [Taubenberger, S. (2008)]. The entrance exams determine the students' careers and provide them with a sense of direction in their lives. Board exams are very common in India and play a significant role in the development of a child's future. In 2020, a total of 18, 89,878 students were to appear for CBSE board exams [Ayedee, N., & Kumar, A. (2020)] and the same approximately in 2021. However, COVID-19 has put a halt to their lives and aspirations, which is having a negative impact on them. The government has taken steps to ensure that students have uninterrupted learning through offering online education portals. Students who are taking different tests are under a lot of pressure. They have no idea how they can take their board exams as well as entrance exams for universities such as IIT, AIIMS, and others at the same time. The Delhi government had taken measures to elevate all students below the 10th grade to the next level. It has yet again a negative effect on students, who are the future of their families and, by extension, the world.

The Indian Institutes and Universities of India led passive learners to become more passive learners, not consciously and seriously engaging in the lectures at the graduation stage. This abrupt change in online teaching was never part of the institutes' online curriculum and was never in the style of teaching in the Indian education system. The students became agitated as a result of their lack of seriousness. This lack of seriousness made the students more passive learner and was another impact of COVID-19 on the education system and Indian students. Universities and institutes worked hard to finish the course and deliver online lectures across networks such as Zoom, Microsoft Teams, and Google Meetings. Zoom was the most commonly used online training tool at first, but it was later replaced by Microsoft Teams. The written test is a three-hour period in which they are asked to compose lengthy and short sentences. Students have objective time and the time is on their side is 30 minutes to 1 hour on software's like Moodle [Polhun, K., Kramarenko, T., Maloivan, M., & Tomilina, A. (2021)].

Postgraduate schooling is the final and most critical stage of the educational system. The student is about to start his own business or enter a new venture. She/he is in the midst of the most thrilling time in his/her life. It's possible that the business is his/her dream company, and that the position is his/her dream job. The students are all in the process of joining an organization and embarking on a new chapter in their lives. This total lockout has brought all their dreams on hold. Lockdown was imposed not only in India, but also by 186 other countries in order to halt the transmission of the Corona virus. This lockdown has resulted in billions of dollars in losses and billions in jobs. The aspiring entrepreneurs who are about to launch their businesses and projects are also having difficulty seeking work. The burden of career stability is the effect of COVID-19 on the impact of postgraduates. The students are also looking for more time to find work. The companies that was chosen is happy to take them on the same position that was untaken before with the same offer.

The virus spreads quickly and is very lethal. Students put their lives in danger before the government regains power. The social impact is the same on all of them. They are all looking for their prospects and their dreams in the dark. By using a laptop and technology on a regular basis, we are putting ourselves in risk. Few may claim that this is not a planned transition, but technology implementation has been of the early stages in Indian education for the past few years.

We examine the findings of a statistical survey conducted among students to obtain some insight into the feasibility of such large-scale online education. About half of the students thought the proposed teaching goals were fully met, while 50% thought they were mostly met. Surprisingly, most students accepted that, in addition to ensuring continuity of schooling, teachers had constructive energies in the classroom to help them cope with the emotional tension caused by quarantine. When asked about 'focus and restraint,' students were less positive and gave it a poor score, suggesting a greater need to develop self-discipline and concentration in the face of distractions such as erratic network speed, a loud atmosphere, and a shortage of technical equipment. To mitigate the effects of dysfunctional networks and maximize student attendance, students suggested merging filmed videos and live classes with more online engagement. One of the most commonly discussed recommendations was to provide a single teaching network with replay features and sufficient numbers of homework. Teachers must adjust the tempo of online education to allow for a radically different atmosphere than a classroom. It is now standard practice to essentially recreate the content of conventional classroom lessons online. Teachers must bring more time into planning for online classes, innovating, and developing lessons that would increase students' attention spans in the absence of face-to-face contact. It also necessitates teachers patiently transforming students from passive receivers to constructive participants by engaging question and answer sessions, assessments, lectures, and open discussions. We anticipate that the availability of 5G and artificial intelligence technologies can burst through time and space constraints in the near future, enabling accelerated replication and collaboration, as well as optimum teaching resources, rich presentation tools and high-speed networks. In addition to online classes, graduate and professional programs undergraduate students in their final year have to finish their research projects, which has turned out to be much more difficult. As a result, special lab maintenance procedures should be developed and enforced rapidly in cases of forced prolonged inactivity, such as the one triggered by COVID-19. Conceptual studies and experiments in the social sciences are going good because of the availability of lot of online repositories and collections, as well as libraries [Weichselbraun, A., Kuntschik, P., Francolino, V., Saner, M., Dahinden, U., & Wyss, V. (2021)]. A computer can be used to run simulations and also for calculations based on science via a personal computer or a supercomputer task submission via the internet. The quest for literature, data interpretation, and manuscript preparation was virtually unchanged. Periodic online group meetings encourage advisors to keep a better eye on their students and provide further guidance. At the moment, final defense of the thesis has also become online [Lee, K. (2020)]. On the plus hand, this saves time and money for examiners who are willing to participate. Advisors have now been given the authority to change the study project targets for final-year undergraduate students, assigning assignments that can be completed at home or in other convenient locations.

Conclusion:

Despite the fact that COVID-19 has had a bad reputation, a negative effect on regular educational development, universities will be forced to deal with this unexpected situation. The ability to spot flaws and the speed at which they can be discovered to speed up the reform of online education with innovative course material and cutting-edge technology. Technology and effective management are important. This pandemic has only served to emphasize the importance of the adoption. If all faculty and other team members continue to use technology-based meetings, it will undoubtedly enhance their skill set and make them feel more integrated with one another. Any challenge brought new insights; if a similar scenario arises again, all administrators, faculty members, and students would be able to complete their courses and duties online. There is some resistance in the air since those people are not used to using new technologies, which allows them to hold online/virtual meetings with students. If a similar scenario arises again, there will be little to no opposition and more cooperation from both faculty and students. Many individuals have taken advantage of this process to interact with a larger number of people. The virtual meetings platform allows a person to engage with a greater variety of audiences in a single meeting. In a nutshell, if a similar scenario happens again, planning would be easier. We must transform this crisis into an opportunity to strengthen international cooperation and exchange insights, expertise, and services in order to create a global online education network.

References:

1. Ayedee, N., & Kumar, A. (2020). Indian Education System and Growing Number of Online Conferences: Scenario under COVID-19. Asian Journal of Management, 11(4), 395-401.
2. Bouchnita, A., & Jebrane, A. (2020). A Hybrid Multi-scale Model of COVID-19 Transmission Dynamics to Assess the Potential of Non-Pharmaceutical Interventions. Chaos, Solitons & Fractals, 138, 109941.
3. Dutta, A. (2020). Impact of Digital Social Media on Indian Higher Education: Alternative Approaches of Online Learning during Covid-19 Pandemic Crisis. International Journal of Scientific and Research Publications, 10(5), 604-611.
4. Henn, W. (2020). Allocation Criteria for an Initial Shortage of a Future SARS-CoV-2 Vaccine and Necessary Measures for Global Immunity. Vaccine, 38(34), 5396.
5. Kotler, M., Cao, T., Wang, S., & Qiao, C. (2020). Marketing Strategy in the Digital Age: Applying Kotler's Strategies to Digital Marketing.
6. Lavalette, M., & Ioakimidis, V. (Eds.). (2020). Social Work and the COVID-19 Pandemic: International Insights. Policy Press.
7. Lee, K. (2020). A Phenomenological Exploration of the Student Experience of Online PhD Studies. International Journal of Doctoral Studies, 15, 575-593.
8. Pandey, D. K. (2020). Covid-19 Lockdown: An Opportunity to Explore New Frontiers for Online Training. Electronic Journal of Social and Strategic Studies, 1, 53-66.
9. Polhun, K., Kramarenko, T., Maloivan, M., & Tomilina, A. (2021, March). Shift from Blended Learning to Distance One during the Lockdown Period Using Moodle: Test Control of Students' Academic Achievement and Analysis of Its Results. Journal of Physics: Conference Series, 1840(1), 012053.
10. Sun, L., Tang, Y., & Zuo, W. (2020). Coronavirus Pushes Education Online. Nature Materials, 19(6), 687-687.

11. Taubenberger, S. (2008). Exam Time: Educational Distress, Psychological Intervention and the Middle Classes in Post Liberalization Delhi. The Johns Hopkins University.
12. Unni, M. V. (2020). The Paradigm Shift in the Indian Education System during COVID-19: Impact, Opportunities and Trends.
13. Weichselbraun, A., Kuntschik, P., Francolino, V., Saner, M., Dahinden, U., & Wyss, V. (2021). Adapting Data-Driven Research to the Fields of Social Sciences and the Humanities. Future Internet, 13(3), 59.
14. Yeravdekar, S., & Behl, A. (2017). Benchmarking Model for Management Education in India: A Total Interpretive Structural Modeling Approach. Benchmarking: An International Journal.
15. Yong, E. (2020). How the Pandemic Will End. The Atlantic, 25.

FINACIAL INCLUSION: EMPOWERING THE POOR THROUGH FINANCIAL SERVICES

Deepika Gupta and Monita Mago

School of Management Studies,

Punjabi University, Patiala

Corresponding author E-mail: deepikagpt119@gmail.com, monita.mago@gmail.com

Abstract:

The concept of financial inclusion has become a policy priority for many nations today. But this concept is not of recent origin. The origin of it can be traced to the year 1904, when cooperative movement took place in India. Financial inclusion has been defined in various ways by various committees/associations etc., some had presented a narrow concept of financial inclusion which focuses on providing financial services to the vulnerable group only, whereas others had given a broad concept which focuses on universal access of a wide range of financial services at a reasonable cost to both vulnerable and non vulnerable group. These include not only the banking products, but also other financial services such as insurance and equity products. In the present scenerio, it has been seen that the focus of financial inclusion has been changed from its narrow concept to broader concept of financial inclusion which talks about providing universal access of financial services to all, not to the vulnerable group only. For the purpose of the present study, the researcher has used the definition of financial inclusion as given by RaghuramRajan Committee, as it suits India of today. The Committee also defined financial inclusion in broader sense which focuses on providing access of financial services to all or any i.e. in each rural also as in urban areas and also to once those who are voluntarily as well as involuntarily excluded. These not only included banking products, but also other financial services such as insurance and equity products.

Introduction:

Economic Planning is considered important for the economic development of any country. Although the idea of planning is over 2,400 years old having its first reference and formulation made by Plato (Ashok R. Rathod, 2018), but the same idea attained a systematic shape and support after the end of World War II for the rehabilitation and reconstruction of war-devised economies as well as for the rapid economic development of the underdeveloped economies. Among the underdeveloped democratic countries of the world, India was the first country that had chosen the path of planning for its development.

After independence, India had launched a programme of Five- Year Plans to make the maximum use of country's available resources and to achieve rapid economic development. Since the year 1951, a continuous process of Five-Year Plans has been going on. However, during the Twelfth Five-Year Plan (2012 -2017), in the year 2015, Prime Minister Narendra Modi added a new chapter to economic planning by replacing the 65- year-old Planning Commission with the "Niti Ayog", i.e., the new National Institution for Transforming India which acts more like a think tank or forum in contrast with the Commission which imposed five-year plans and allocated resources to achieve the set economic targets.

The table given below summarizes the objective of all the five-year plans and newly formed NITI AYOG.

Table 1: Five-Year Plans and NITI AYOG's: Objectives at a Glance (Source: rbi.org.in)

S.No.	Plan No.	Period	Objective
1.	First Plan	(1951- 1956)	Balanced development which could ensure a rising National income and a steady improvement in the Living standard of the people.
2.	Second Plan	(1956 -1961)	Rapid industrialization with particular emphasis on the development of basic and heavy industries.
3.	Third Plan	(1961-1966)	Self-reliance and self - generating economy.
4.	Fourth Plan	(1969 -1974)	Growth with stability and progressive achievement of self-reliance.
5.	Fifth Plan	(1974 -1979)	Removal of poverty and attainment of self - reliance.
6.	Sixth Plan	(1980 - 1985)	Removal of poverty.
7.	Seventh Plan	(1985-1990)	Growth in foodgrain production and increasing employment opportunities.
8.	Eighth Plan	(1992-1997)	Accelerate economic growth and improve the quality of life of the common man.
9.	Ninth Plan	(1997-2002)	Growth with social justice and equality.
10.	Tenth Plan	(2002-2007)	Promoting growth with social justice.
11.	Eleventh Plan	(2007-2012)	Faster and inclusive growth.
12.	Twelfth Plan	(2012-2017)	Economic growth with self - reliance, social justice and alleviation of poverty.
13.	Niti Ayog	(2015)	Vision of national development priorities, sectors and strategies with the active involvement of states in the light of national objectives.

It can be asserted from the objectives as mentioned above that inclusive growth of the economy has always been, directly or indirectly, the main objective. In order to achieve inclusive growth, a number of tools have been adopted from time to time by the Government of India. Financial inclusion is the most important tool used for the purpose.

Financial inclusion is providing universal access to financial services which may include a basic no-frill banking account, a savings product, money transfer facilities, small loans and overdraft and insurance. Financial inclusion has the potential to bring unbanked population into the formal banking system, channelize their savings, and create availability of credit in the economy which leads to inclusive growth of the economy.

Financial Inclusion: The Concept

The idea of financial inclusion has become a policy priority for several nations these days. However, this idea isn't of recent origin. The origin of it canbe tracedto the year 1904, whenthe cooperative movement materialized in India. Financial Inclusion normallymeans extending the banking habits among the rural and urban people. Financial inclusion has been outlined in numerous waysby numerous committees/associations etc. However, it generally means providing access to reasonable financial productsand services to any or all to satisfy their regular wants, viz. transactions, payments, savings, credit and insurances. The table given below provides the assorted abstract definitions of financial inclusion.

If one has a tendency to analyze the above given definitions, it is found that some have discussed a narrow concept of financial inclusion that focuses on providing financial services to the vulnerable group solely, whereas others have given a broad concept that focuses on universal access of a wide range of financial services at a reasonable cost to both vulnerable and non vulnerable group. These not solely embrace the banking producst, but also other different financial services like insurance and equity products. In the present scenerio, it has been seen that the focus of financial inclusion has been changed from its narrow concept to broader concept of financial inclusion which talks about providing universal access of financial services to all, not to the vulnerable group only.

(ISBN: 978-93-88901-94-9)

Table 2: Conceptual Definitions of Financial Inclusion

Source	Financial Inclusion is defined
Rangarajan Committee	As the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost.
Millennium Development Goals Summit 2010	Universal access, at reasonable cost, to a wide range of financial services, provided by a diversity of sound and sustainable institutions.
Consultative Group to Assist the Poor	As the process of ensuring access to financial services and adequate credit when needed by vulnerable group such as weaker sections and low income groups at an affordable cost.
UK Financial Inclusion Taskforce	As an extension of banking and financial services at an affordable cost to unbanked people of the community.
World Bank and United Nations	Means that individuals and businesses have access to useful and affordable financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way.
Raghuram Rajan Committee's	refers to universal access to a wide range of financial services at a reasonable cost. These include not only banking products but also other financial services such as insurance and equity products.
Government of India	As the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost.
Chakraborty	As the process of ensuring access to financial services and adequate credit when needed by vulnerable group such as weaker sections and low income groups at an affordable cost.
CRISIL	As the extent of access by all sections of society to formal financial services such as credit, deposit, insurance and pension services.
Accion International	State in which all people of working age have access to a full suite of quality financial services , provided at affordable prices, in a convenient manner and with dignity of their clients.

Thus, broadly, financial inclusion includes provision of financial services like savings, credit, no-frill account, insurance and remittances. It can aforesaid that financial inclusion focuses on:

- Providing universal access of financial services like savings, credit, no-frill account, insurance and remittances to all;
- Providing timely and adequate credit at an affordable cost.
- Not only banking products, but also other financial services such as insurance and equity products.

For the purpose of the present study, the researcher has used the definition of financial inclusion as given by RaghuramRajan Committee, as it suits India of today. The Committee also defined financial inclusion in broader sense which focuses on providing access of financial services to all or any i.e. in each rural also as in urban areas and also to once those who are voluntarily as well as involuntarily excluded. These not only included banking products, but also other financial services such as insurance and equity products.

Financial Inclusion: The Products

The financial Inclusion product embody a gamut of financial services like savings product, insurance product, remittal product, no-frill banking account and General Credit card (GCC) and Kisan Credit Card (KCC).

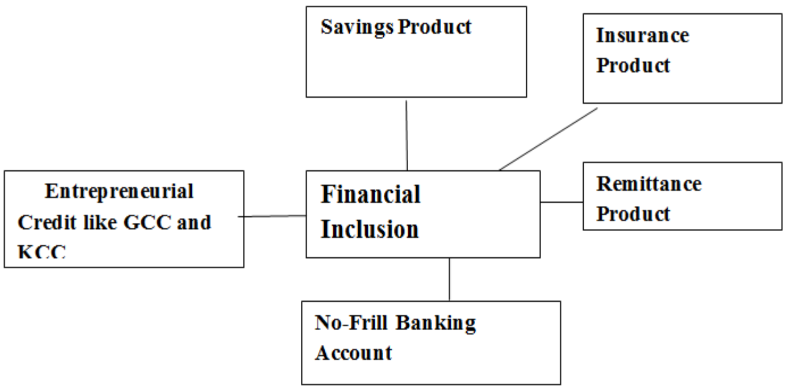


Figure 1: Financial Inclusion Products

The financial inclusion products have been described briefly as hereunder:

Savings Product: This product provides convenience to a person for managing the money. It's a time deposit account. It's opened beneath the classification of "Savings Account", "Savings Bank Account", "Savings Deposit Account" or "Basic Savings Bank Deposit Account". The operation of this account by the holder is subject to the restrictions with reference to numberof operations and amount of withdrawals allowed by the bank throughout any fixed amount.

No-frill Banking Account: This product aims to provide universal banking services at zero balance or with minimum balance in an account. It had been introduced by RBI in the year 2005 that aimed toward providing traditional banking services to all or any citizens of the country. Later on,in 2010, it had been replaced by Basic Savings Bank Deposit Account that can be operated with zero or minimum charges, and was meant for the low-income cluster with draft facility for creating and receiving payments.

Remittance Product: This product is used for transferring funds from one place to a different. It includes transfer of funds from a client to a vender, instrument of transfer like cheque or draft or funds thus transferred. It plays a vital role within the economies of tiny and developing countries.

Entrepreneurial Credit: This product is beneficial for providing small loans and overdrafts for productive, personal or different purposes. It's a rendezvousto shop for product or service on an account without making immediate cash payment. It's a vital tool used for economic growth of entrepreneurs. The entrepreneurial product embodyGeneral Credit Card, Kisan Credit Card, etc.

Insurance Products: This product provides monetary protection or coverage against a spread of events that lead to future loss. It's a contract, represented by a policy, during which a individual or entity receives financial protection or compensation from an insurance company. The company or firmpools clients' risks to form payments more cost-effective for the insured. It includes each life and non-life insurance. Pradhan Mantri Suraksha Beema Yojna (2015), Pradhan Mantri Jeevan Jyoti Beema Yojna (2015), etc. are number of the examples of this product.

References:

1. Tharman Shanmugaratnam. (Niti Ayog). *Fulfilling India's Potential in the Global Economy.* In *Niti Lectures Transforming India, Lecture 1.* http://www.niti.gov.in/writeread_data/files/.../Transforming%20India%20Bookle.pdf
2. Government of India. (2008). *Report of the Committee on Financial Inclusion.* https://www.sidbi.in/files/Rangarajan-Commitee-report-on-Financial-Inclusion.pdf
3. Chakrabarty, K.C. (2011, November). *Financial Inclusion and Banks: Issues and Perspective. RBI Monthly Bulletin.*

4. Bhattacharya, R. (2016). *Demonetization under Incomplete Financial Inclusion. National Institute of Public Finance and Policy.* http://nipfp.org.in/blog/2016/11/30/demonetisation-under-incomplete-financial-inclusion/
5. Banik, N., & Padalkar, M. (2016). *India's Demonetization: Time for a Digital Economy. The Diplomat.* http://thediplomat.com/2016/12/indias-demonetization-time-for-a-digital-economy/
6. Roychoudhury, A. (2016). *Demonetisation: In the works for 6 months, 10 people in the loop, including Raghuram Rajan. Business Standard India.* https://www.business-standard.com/article/economy-policy/demonetisation-in-the-works-for-6-months-10-people-in-the-loop-including-raghuram-rajan-116111000593_1.html
7. *Withdrawal of Legal Tender Status for Rs.500 and Rs. Rs.1000 Notes: RBI Notice (Revised).* (Reserve Bank of India, November 8, 2016). https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=10607&Mode=0
8. *Finance Ministry has reviewed the position regarding availability and distribution of all denominations of bank notes.* (Ministry of Finance, Government of India). https://www.pib.gov.in/PressReleasePage.aspx?PRID=1579429
9. *Withdrawal of Legal Tender Character of existing RS.500/- and Rs.1000/- Bank Notes – Revision in limits.* (Reserve Bank of India). https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=10735&Mode=0
10. *Government Schemes to Aid Economic Development and Financial Stability That You Can Benefit From. Economic Times.* https://economictimes.indiatimes.com/tdmc/your-money/7-government-schemes-to-aid-economic-development-and-financial-stability-that-you-can-benefit-from/tomorrowmakersshow/60193414.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cppst
11. *Financial Inclusion – A Brief on Its Evolution and Future Expectations.* http://www.vakrangee.in/data/press_release/Financial-Inclusion-11th-Aug-2014.pdf
12. *Role and Performance of Banks in Financial Inclusion: A Study of East Sikkim.* (Dissertation submitted to Sikkim University).
13. Rathod, A. R. (2018). *Health Inequalities.* Laxmi Book Publication, Solapur.

14. *Financial Inclusion by DCBS – A Supply Side Analysis: Chapter 8.* http://shodhganga.inflibnet.ac.in/bitstream/10603/35262/17/17_chapter8.pdf
15. Susan, J., & Williams, R. (2016). *The Political Economy of Financial Inclusion: Tailoring Donor Policy to Fit. Development Policy Review, 34*(5), 721—743.
16. Robert C., Tilman Ehrbeck, & Nina H. (2014). *Financial Inclusion and Development: Recent Impact Evidence.* CGAP Publications> *Financial Inclusion and Development: Recent Impact Evidence.*
17. *The World Bank. Financial Inclusion Is a Key Enabler to Reducing Poverty and Boosting Prosperity.* http://www.worldbank.org/en/topic/financialinclusion/overview

ORAL LITERATURE AS COMMUNICATION OF IDEAS, EMOTIONS, BELIEFS AND LIFE-WISDOM

Arvind Kumar

Department of English,

Government Degree College (Constitute College, CCS University Meerut),

Jewar, Gautam Buddh Nagar, UP

Corresponding author E-mail: arvindkumarsisana91@gmail.com

Abstract:

This chapter focuses on the influence and contribution of unique figures in Indian literature. They are prestigious and mostly bio- lingual writers of regional and English languages. In all an outstanding figure Manoj Das who has also written his eminent stories in both languages. His outstanding collection of the stories; *Mystery of The Missing Cap and Other Stories* is originally published in Odia language as *Manoj Dasanka Katha O Kahini which* provides him the Sahitya Akademi Award. In his stories, many child characters narrate the story as 1st person, 'I' or 'We' and in some stories; they perform a pivotal role and get a special recognition as in "The Submerged Valley" five year old child revives past memories of his village. Indian author depicts his stories and observes them as age-old miracles. With the learning of talk by the unforgiving man and the advancement of language, individual began relating stories, depicting their encounters, surrendering their examinations and emotions. Regardless, story or fiction as a sort of making is a truly present creation (Bhatt, 2018). Despite how accounts were utilized intentionally by the befuddling teachers of the world, similar to Christ and Buddha, present-day fiction is a conceded consequence of later time. Present day fiction is not like the more composed stories from different points of view, in structure also as in style and frameworks of delineation. The particular contraptions of delineating are called Narrative Techniques. It started with Henry James, in his related records and his talks in the Prefaces to the New York Editions of his books (1909-10), and made through made by Russian Formalists, the New Critics, the Chicago Neo-Aristotelians and post-typical storyteller like Mary Patricia Martin, James Phelan and Gerard Genette (Das, 2015). Most ways to deal with oversee regulate account see the utility of a general division between 'what' (the territories of states, closeness, characters, and occasions) and 'how' (the spaces of structures, voice, vision, short life, a point of view, and so forth).

Keywords: Oral Literature (Lok Sahitya), Bio- lingual writer, Narrative Techniques, Indian Literary Voice, Indianness, Human Relationship.

Introduction:

In the fiction of Manoj Das, it is seen that it keeps running over incredibly two sorts of viewpoint: the central individual and the omniscient maker. As opined by Meenakshi Mukherjee, she comments that the most disturbing framework in Indo-Anglican Fiction has been that of the fundamental individual record. Das has fathomed the technique for first -express depiction in an essential not too awful number of stories: "Mystery of the Missing Cap", "Farewell to a Ghost", "The Submerged Valley", "Bhola Grandpa and the Tiger", "The Murderer", "The General", "Trespassers", "A Letter from Last Spring", "The Crocodile's Lady", "Sita's Marriage", "Encounters", "The Man who lifted the Mountain". "The Concubine", "The Stupid Servant", "Old Folks of Northern Valley", "The Last I Heard of Them", and many more. Children delineate bulks of these records or elderly individuals depict grown-ups examining their youth and a couple of others. A shocking piece of the energy for the records like "Mystery of the Missing Cap", "Farewell to a Ghost", "The Submerged Valley" and "Bhola-grandpa and the Tiger" depends on the youth's point of view and system for depiction. This gets the effect and results from a straightforwardness and clearness. These types of the authors follow like a well-informed producer's or witnesses' rendering the request to emotions likes a man on the spot. In a fundamental number of these records, the pre-grown-up storyteller is not the standard character, despite a minor one whose key most remote point is essential to delineate the story. It is ordinarily his records and fairly the records of others. He is consolidated and demonstrates his reactions and perceptions. The pursuers' response and thanks are bound and balanced by his affinity and air towards the improvement. Along these lines, he changes into the motivation driving get-together of thought in light of the way in which that everything is sketched out from his point of view. In "Mystery of the Missing Cap" a tyke is the storyteller – a first-single storyteller. The tyke has a key spot in the story. He happens to know the truth of the missing. In any case, he keeps it a request chase down after Shri Moharana. Here, he changes into a correct hand to Moharana. Here, the story is smooth, as focus as could be permitted and regardless it is a first-single record, the 'I' has been kept to the base. While "Mystery of the Missing Cap" joins the pursuer's cerebrum to a close scene, "Farewell to a Ghost" is far reaching like "The Crocodile's Lady". It looks for after back to the evident scene of the apparition from the Britishers' days to her present, her living in that surrendered blessing and her last moving to the palm tree where she was constrained to live.

It is motivation-driving reality difficult to place him in a specific class, as paying little notice to the path by which that class holds some centrality at lower planes; they don't exist at higher planes. His character rises above these depictions. Manoj Das is unfathomably a wonderful case; he is a risky situation more than, whatever we are confirmation to consider him. When he reports that – "I have no craving that anybody can know me, in light of the route by which that even I am still in the longing's phase in knowing myself.", it comes as a notice for the general open who wish to know him (Fuist *et al.,* 2018). This is variable for every essential man, who proceeds with their look for truth in whatever advancement they may see or whatever field of work they may pick a dull breed that beat all checks. He is a spiritualist in the endorsed soul of the term. He encounters in unassumingly higher planes of the human idea a condition from where he watches and unravels things other than draws his motivation. This is the reason he does not guarantee credit for his appearances. He says, he makes as he gets the motivation to do in that limit (Kothiyal *et al.,* 2018). He is just a medium, not the source. He says that characters check for after the subject of a story and the words are in a general sense added by a creator to address them. This is in like the way the motivation driving why we will not have any desire to overview Manoj Das as the writer of a specific book, as it occurs if there should rise an occasion of most by a wide margin of the amazing scholars. He has shaped a couple of books on various subjects, which is all ascending in its inside (Singh *et al.,* 2018). It is difficult to single out only a solitary of his signs as his best without doing grave despicable lead to different people.

The normal Sanskrit making lost its significance, as it was stunningly irrelevant to express the new astounding communism. The move of the novel in India is nicely a delayed result of this social condition and the writer came to be viewed as a freeing voice of present-day realness, humanism what's more, hugeness. Unmistakably, scholarly improvement set up the division between the religious and standard conventions that hailed the ruin of the out of date Hindu inquire. He succeeded astoundingly well, on the off chance that we pass by the warm demand that came to him from the instructive circles in the West. Whoever read him all of a sudden felt the flood of an exposure. On the off chance that he awed Graham Greene, HRF Keating thought about how he had not discovered him starting at now, for a large portion of his records appeared to him a supposition of marvel and satisfaction (Fuist *et al.,* 2018). Russell commented that "There is little vulnerability that Manoj Das is a marvelous storyteller of the subcontinent and he had to a couple of mates, paying little regard to what check is associated with measure his capacity as an artist. He demonstrates that when in doubt more inordinate than what normal individuals viewed it as." In any case, what captivated most by a wide margin of the general open was the strategies by which Das was a perceived radical youth pioneer whose engaging turned, now and then joined by stanzas made and put to tune with no other person's data could blend thousands to uprising (Thubrikar, 2018). He was once behind the bars for driving a teaching tumult. What was more, he was a nonbeliever and dexterous at influencing the powerless.

It is said around a common stanza that we neither can add a word to it nor can clear one. It is amazingly real for Manoj Das' records. His declaration of words is flawless, depiction of the scenes and conditions is precise, perspective on occasions is uncovering, and the style of introduction is so vivacious and fiery that, nearly as it airdrops the pursuer on the scene of the story unequivocally and keeps him related there until in certainty the last elucidation of the story. This is the reason we discover his characters so copying and private, a gigantic bit of the time find them in the interfacing float of our loved ones and occasionally in ourselves. The reason of the greater part of his works and exercises is humanism with all its excessive complexities and his structure is a troublesome pleasure presented in a valiant trust in the titanic probability of the man and his picked movement into staggering nature (Fuist *et al.,* 2018). As one insightful reasonably puts it, "It is closeness with all its multifaceted procedure, all its boggling sub-streams additionally as its guarantees, which he reveals with a bewildering power". Manoj Das' dynamic works have a solid Indian base, which can be sufficiently spotted by even a commonplace pursuer. Speed, secret, marvelous quality and perplexing subjects, which are the strikingly surface of Indian life, are extensively plot in his works. It is reasonably put by Dick Batstone, the conspicuous British humanist, who is referred to in the note from the distributors in Oxford University Press getting together of Das' self-delineating work Chasing the Rainbow (Fuist *et al.,* 2018). "One of the amazing characteristics of his English making is the nonattendance out of manner the completely alarming utilization of words and their collocation, rising, possibly, from the definite and new structure of his visual imaginings of Indian conditions and manager, of a cautious that an English maker would not have and he takes after nobody yet Das. Simultaneously he makes as an Indian no weakness, with a totally Indian perspective on things, from an Indian foundation”.

It is striking that he really hates replicating or supporting a specific detailed 'ism', does not buy in to the extensively sifted for after changed event of making accomplishment books, yet his books are examined, completely enjoyed the experience of and related in a focal reason by the pursuers world over and considered as pearls by the heads. The bit of his works is humanism with all its dynamic complexities and his system is picked positive thinking showed up in a solid trust in the gigantic authenticity of the man and his fated advancement to magnificent nature. The English works of Das' tends to endeavor a great space to the Indian Literary voice, which is to plot him as among the key Indian editorialists writing in English. Nevertheless, in the custom of R.K. Narayan and for the most part expel his Odia works, at any rate his Odia distributors do in like course by portraying him as a legend among the best geniuses in Odia language. It is trusted that routinely man thinks in the language of his sign language and it influences him from having the capacity to think past its vocabulary (Fuist *et al.,* 2018). This is the reason it is a gigantic bit of the time said, “tongues are the least respected kind of correspondence".

His examinations are as titanic as is humanly conceivable. He can pick the fitting medium to express his bits of data sensibly, without being predicted by the stray pieces of words, tongues and fake powers that limit the humankind. Manoj Das is one of the noteworthy short story masters in post opportunity India. He has made a goliath strategy of stories, which may be requested as unfathomable stories and dreams, the riddle, and soul stories and fabrications. There is a closeness of supervisor joke in his every story. He has mindfully related joke in his short stories. M. H. Abrams in his book A Glossary of Literary Terms illuminates the verbalization "spoof" as satire can be depicted as the quick forte of decreasing or disparaging a subject by making it whimsical and bringing out toward it points of view of fulfillment, disdain, despise or smother. It changes from the comic in that spoof brings out chuckling as a weapon, and against a butt that exists outside the work itself. That may be an individual, or a kind of individual, a class, an establishment, a nation or even the entire human race. Das uses sensitive creation on contemporary social obscenities and individual affinities. He is in unprecedented spirits of things to happen and to the humankind. There is an effect of the legitimization of Sri Aurobindo on the vision of Manoj Das (Fuist *et al.,* 2018). He comments on the contemporary society particularly key India for its pushing regards impact of clearly blocked suppositions and superstitions, maltreatment of the flimsier part, standard ferocity and reasonable mass, censured thing and haughtiness, etc. His manufactures are bewildering disregarding never trances others. In this staggering condition, in The Hitavada, he truly yields that: "I overview voids what Jonathan Swift offered: 'Misleading is a sort of glass wherein onlookers generally discover everyone's face close to their own. In any case, I audit remissness to endeavor to watch my very own emerge fundamental brilliant face in that mirror". His records are worked out of inventive inspiration and a supposition of social commitment. His gadget is sketchy and something adequate. He has a feeling of intelligence and humanistic temper. He believes that the gigantic lifestyle will be beneficial to coordinate fiasco and need condition of man. While watching out for the probability of his joke Das in his Prelude to The Bridge in the Moonlit Night and Other Stories says; "I have never purposefully joined gadget for the accomplishment of farce. In any case, to my ideal karma, my pursuers and faultfinders have taken up my alleged parody not as trivial mutilation yet rather as structures for some enormous message"

It is a colossal element of joke, redirection and part, Das is a fast humorist." The parodies, which are picked for the present observation around there, have town establishment. In that, limit these falsehoods comment on social, political, religious and traditionalist bits of Indian standard culture. The present part joins the unquestionable characteristics of national culture, which are reflected in the jokes of Das. His methodology for managing the Indian enthralling clarification concerning English, his sentence improvement which owes its motivation to the custom of the *Panchatantra* or *Kathasaritsagara* have remarkable energy to non-Indian pursuer as well. The maker covers a wide range. There are stories where the ordinary and unimaginable blend, sensible stories where creatures are made to perceive an essential movement, parodies on the contemporary life in edge validity or a fantasy position. To guarantee he will not ask himself to a banner subject or tone in any of his records. He keeps up the pro to wander off-track, make his own excellent remarks concerning the issue or character before he goes on with his record. Along these lines, Das has made as a world regarded storyteller who is a professional maker of the universes of this present reality and wonder against the establishments of the exciting surroundings to make pursuers feel like a character of his records and again the soul of a world grand. Das utilizes the few record strategies combining shrewdness as in "The Sage of Tarungiri and The Seven Old Seekers", fabulous presentation as in "*Panchatantra*" for Adults, comic dream as in "Sharma and the

Wonderful Lump" and Psychological outline as in "A Song for Sunday". His records uncover the social states of his time through the characters. Most by a wide edge of the social gatherings of short records of Das is target rendering of a touch of the bits of the motivation behind mixing of the twentieth century. They mirror the maker's moment perspective on the echoes of contemporary Indian life. Everything considered, they add a stunning tuft to the uncommon crown of Indian Short Stories in English.

This part endeavors to investigate the effect of social feelings, traditions, superstitions, and purposes of containment on the life of people through the picked short records of Das. His records in a general sense reflect the social, political and religious traditions of people of Odisha reflected in his records. Das is the bi-lingual maker and has a spot with the lifestyle of Odisha. The legend as a character of his story, Pratap Singh contacts essential surfaces of human life. He expected to shape the lives of people by studying their obscenities ambushing on them. This vision of the legend makes him forgiving in the sound sense. In his story, "The Crocodile's Lady" is another short story by Das in which he charts human Faith in God and superstitious nature. Here in this story, the maker renders the extraordinary love for an inaccessible towards 'Indian Mysticism'. India is the spot there is Fakirs, wind charmers and the general open with Bohemian region may not be having a spot on the guide for its striking reasonable and mechanical headway yet one thing whatever is left of the world is certain of is that life throbs and invigorates in India for its conundrum. The pursuer can find a particular tendency about India in the stories made by Das since he believes that India and Indian people has unequivocal qualities and thusly when an essayist like Das is guided by the unconstrained inspiration and imagination, he will explanation behind reality take in the Indian soul into his structure.

Conclusion:

The representative Indian authors record the comment on the changing standard culture amidst the time-spent globalization. They prop standard basic attributes and charges urban obscenities. They tend to follow in their records, which are a nostalgic requirement for the affirmation of national culture, which change by day to day. Their satiric vision subject to veritable love for humankind joined with comprehension concerning moral sense and liberal positive reasoning. Their existences are a wide amazing world given unequivocal shades and tones.

References:

1. Bhatt, S. (2018). *A Study of the Modern Elements in the Short Stories of Mulk Raj Anand.*
2. Das, M. (2015). *Legends of Sri Jagannath. Indian Literature, 59*(3), 177-186.
3. Fuist, T.N., Mogford, E., & Das, A. (2018). *Lifestyle Movements as Social Networks: The Connections between Everyday Politics and Larger Collective Action in an Indian Feminist Movement. Sociological Perspectives, 61*(6), 894-910.
4. Kothiyal, N., Bell, E., & Clarke, C. (2018). *Moving Beyond Mimicry: Developing Hybrid Spaces in Indian Business Schools. Academy of Management Learning & Education, 17*(2), 137-154.
5. Singh, M.K., Kumar, H., Gupta, M.P., & Madaan, J. (2018). *Competitiveness of Electronics Manufacturing Industry in India: An ISM–Fuzzy MICMAC and AHP Approach. Measuring Business Excellence, 22*(1), 88-116.

STUDENTS' SATISFACTION TOWARDS E-LEARNING DURING THE COVID-19 PANDEMIC: A DIMENSIONAL ANALYSIS

Kuldeep Kaur

Department of Education

University of Allahabad

Corresponding author E-mail: kuldeep9bioinfo@gmail.com

Abstract:

The educational system across the world had immensely been affected due to COVID-19 outbreak in such a way that teaching and learning shifted from traditional way i.e. face-to-face interaction and physical classroom to online learning either synchronously or asynchronously. A stepping stone for success of the e-learning process is e-learners' satisfaction and it leads to improve the quality of the e-learning system. There are many factors that affect satisfaction of students while e-learning. Therefore, the present investigation was undertaken to determine the factors related to students' satisfaction towards e-learning during the COVID-19 pandemic based on the dimensions of e-learning. The present cross-sectional study was conducted on the sample of 382 students studying in different faculties of University of Allahabad using stratified random sampling. Quantitative approach adopted in the study through survey and data were collected through online questionnaire. Analysis of data was done by chi-square and t-test method. The results revealed that the mean, standard deviation score of satisfaction with e-learning in the students was 18.26 (2.08) while 54% of them had undesirable satisfaction. A significant relationship was observed between variables of gender, history of attending online classes during COVID-19 and satisfaction with e-learning. There was a statistically significant difference between the two groups of students with desirable satisfaction and undesirable satisfaction in regard to the four aspects of e-learning. The mean scores of dimensions of teaching and learning, feedback and evaluation, flexibility and appropriateness, workload among students with desirable satisfaction were higher than students with undesirable satisfaction. Thus, efforts should be made to improve the quality of e-learning and the factors affecting it due to the necessity of distance education with prevalence of COVID-19.

Keywords: Students' satisfaction, e-learning, COVID-19, learners, effectiveness

Introduction:

World Health Organization (WHO) has declared COVID-19 as an outbreak of a specific disease worldwide. This crisis has led to stress among the world population, from the young to the elderly (Kaur *et al.,* 2020). The corona virus pandemic has disrupted education system at global level (Pather *et al.,* 2020). According to Theoret and Ming (2020), all students should continue to get the best possible level of education by making essential changes in their coursework. This can be initiated by distinguishing the available options and using all accessible tools despite the constraints created by Covid-19. The purpose of e-learning or online classes is not only to complete the course but also to maintain communication with the students, promote their self-confidence and intensification students' confidence in their ability during the Covid-19 pandemic (Kaur *et al.,* 2020).

Along with schools Universities also used digital media to make student education easier during the Covid-19 pandemic (Prober and Heath, 2012). The potential for access to students around the world has intensely increased with the advent of the Internet and World Wide Web. Today, online education provides ridiculous educational resources in multiple media and has the ability to support synchronous and asynchronous communication between teachers and students as well as between the students themselves (Means *et al.,* 2010). Most of the universities have quickly adapted to online classes by replacing the real classroom environment with a virtual environment (Singh *et al.,* 2020). Today, the massive impact of Information Technology on various aspects of life is undeniable. Also, its growing popularity along with use in education cannot be denied. The importance of e-learning has become even more prominent in the academic arena due to the Covid-19 pandemic by being closed all educational institutions around the world and as a result has created many challenges at all stages and levels of education, especially among students (Abbasi, 2020).

Most universities and educational institutions have designed and launched e-learning courses with the development of information technology and existence of numerous interested parties to enter higher education (Esmaeeli *et al.,* 2017). Rapid developments in Information and Communication Technology in the last decade have left the world with the pervasive need for retraining and learning. As a result, most of the universities have moved towards e-learning with the vast changes in the world today (Babolan *et al.,* 2016). In general, the letter 'e' in e-learning stands for "electronic". In addition, Parks (2020) described e-learning is learning through the Internet capability where 'e' represents exciting, energetic, eager, emotional, extended and educational. E-learning is effective in enhancing learning that can be used both as an independent learning tool and in a combination with face-to-face learning (Warnecke and Pearson, 2011). In the study of Potomkova *et al.* (2006), students preferred e-learning over traditional lecturing because of its accessibility, good video quality, repeatability and feasibility.

It has been observed that learners sometimes decide to drop out of school and are unwilling to continue despite the great potential of e-learning. Thus, it is very important to find variables to accept it. Satisfaction is a significant factor among the causing variables and one important indicator in the quality of education (Pourtavakoli *et al.,* 2021). Various factors have been assessed in different studies that affect the satisfaction of e-learning like structure, flexibility, experiences and support of the teacher, motivation and communication (Paechter *et al.,* 2010). Sun *et al.* (2008) considered some important factors regarding the learners such as the learners' attitude toward the computer, the learners' anxiety about the computer and the learners' self-efficacy. Factors about the educators such as their attitude towards e-learning, the amount of response to learners about the educational resources, quality and flexibility of the contents in the technology field and the extent of learners' interaction with others were proposed effective on learners' satisfaction.

Due to the high acceptance of students e-learning (Warnecke and Pearson, 2011), the role of e-learning in improving the quality of education (Hampshire *et al.,* 2015) and considering the role of satisfaction in the success of e-learning process, the quality of e-learning system can improve. Therefore, the present study conducted on the basis of dimensions of e-learning in order to determine the factors related to students' satisfaction with e-learning during the Covid-19 pandemic.

Methods

The present cross-sectional study was conducted in 2021-22 on the sample of 382 students studying in different faculties of University of Allahabad using stratified random sampling so that in proportion to the total number of students of each faculty, the number of samples for each faculty was calculated. For sampling, students were selected by simple random sampling method in each faculty and the online questionnaire was provided to them. Inclusion criteria included the willingness to participate in the study from students studying in University of Allahabad. The criteria for exclusion from the study were incomplete answering to the questionnaire and dissatisfaction with cooperation.

Probability (P) = 0.5 considered for the frequency of students' satisfaction with e-learning at the desired level and by calculating d = 0.05, the sample size was estimated to be 345. According to statistical experts and taking into account the 10 % probability of sample drop, finally 382 individuals were included in the study.

Data were collected by using a three-section questionnaire:

Section A: Demographic and background information that include age, gender, status, years of study, grade point average of previous semesters of students, history of attending online classes before and during COVID-19, students' suggestion to use e-learning system, more suitable educational method and the overall opinion of the students about e-learning.

Section B: To measure the effectiveness of e-learning, a self-made questionnaire was developed. This questionnaire was developed based on the study of Yassini (2015), Kaur (2020, 2021). After extensive study of the theoretical foundations of e-learning, 60 questions and 6 components were compiled in the questionnaire including content and educational materials, learning-teaching activities, feedback and evaluation, flexibility, fitness and workload and infrastructure, technology and support. 5-point Likert scale used for scoring such that the score 5 was for the very high option, 4 for the high, 3 for the moderate, 2 for the low and 1 for the very low.

In determining the face validity, the easiness and clarity of the items were assessed and corrected by 10 experts followed by quantitative analysis to remove inappropriate items and determine the importance of each question. For content validity, both quantitative and qualitative methods were used.

Section C: To measure students' satisfaction for e-learning, the questionnaire of Kaur *et al.* (2020) was used. The scoring scale of this tool was 5-point Likert scale. Score 5 to score-1 was assigned to the much-satisfied option, satisfied, neutral, dissatisfied and much-dissatisfied respectively.

Findings

In total, 382 students were entered into the study (participation rate: 100 %) of which 272 people were female (71.2 %), 170 students from first year studies (44.5 %), and 162 students were sophomores (42.4 %). The mean (standard deviation) of the participant's age was 19.25. The mean (standard deviation) of the previous year's average point grade of the students was 15.08 out of 20.

Table 1: Demographic characteristics and their relationship with satisfaction towards e-learning of the students

Qualitative variables		**Desirable satisfaction (%)**	**Undesirable satisfaction (%)**	**P-value***
Gender	Female	71.2	63.5	0.037
	Male	19.6	28.2	
Academic years	First year	17.2	13.1	0.42
	Second year	48.3	44.6	
	Third year	22.9	19.3	
History of attending online classes before COVID-19	Yes	80.5	36.2	0.014
	No	18.4	61.5	
Suggestion for using e-learning system	Very high	19	22.1	0.325
	High	35.4	23.8	
	Moderate	15	10.3	
	Low	31.7	43.5	
	Very low	3.9	2.6	
More desirable educational method	e-learning method	4.7	5.2	0.248
	Traditional method	18.9	10.6	
	Makes no difference	50.4	52	
	Both methods	23.5	31.4	
Overall opinion about e-learning	Excellent	8.9	14.2	0.173
	Good	27	24.3	
	Moderate	23.1	22.4	
	Weak	36.2	35.5	
	Very weak	3.9	2.1	
Quantitative variables		Mean ± standard deviation	Mean ± standard deviation	P-value**
Age		19.25 ± 1.24	20.93 ± 1.38	0.548
Grade point average of previous years		15.82 ± 1.16	15.08 ± 1.72	0.402

* Chi-square test. ** t-test

The results of Table 1 presented that on the basis of Chi-square test, there was a significant relationship between satisfaction with e-learning, variables of gender and history of attending online classes before COVID-19 (P < 0.05). Higher satisfaction with e-learning expressed by female students and those students who were attending online classes before pandemic. However, no significant relationship was observed between satisfaction with e-learning and variables of age, academic years, a suggestion for using e-learning system, a more desirable educational method from students' viewpoint and inclusive opinion about e-learning (P < 0.05). Similarly, t-test showed no significant relationship between satisfaction with e-learning, variables of age and grade point average of previous years (P < 0.05).

Furthermore, the results showed that the mean (standard deviation) score of satisfaction with e-learning of the students was 19.62 (1.83) out of 30. Furthermore, 165 students (32 %) had desirable satisfaction and 204 students (51 %) had undesirable satisfaction. The findings of table-2 showed that there was a statistically significant difference between the two groups of students with desirable satisfaction and undesirable satisfaction in four aspects of e-learning. The results revealed that the mean scores of teaching-learning dimensions, feedback and evaluation, flexibility, appropriateness and workload was higher in students with desirable satisfaction in comparison to those students with undesirable satisfaction.

Table 2: The scores obtained from the dimensions of e-learning in satisfaction with students studied

Dimensions	Desirable satisfaction		Undesirable satisfaction		P-value
	Mean	Standard deviation	Mean	Standard deviation	
Educational content and materials	48.12	3.06	48.37	0.17	0.104
Teaching-Learning	23.05	3.08	16.23	3.98	<0.001
Feedback and evaluation	29.96	5.14	22.11	4.06	<0.001
Flexibility	46.12	6.01	34.86	5.19	<0.001
Appropriateness and workload	19.55	3.47	13.59	3.82	0.008
Infrastructure and technology	33.10	4.12	34.08	3.94	0.228

Discussion:

The findings of the present study indicated that there was a significant relationship between satisfaction with e-learning, variables of gender and history of attending online classes before COVID outbreak. Satisfaction with e-learning was higher among female students. But, the study of Narimani *et al.* (2015) presented that only with increasing age, the level of satisfaction has simultaneously increase. In this study, no relationship found between male and female students in the content of e-learning. The results of Latifnejad *et al.* (2011) were consistent with the findings of the present study. The results of this study revealed that 46% of them had undesirable satisfaction. Additionally, this is observed that the use of online classes at the time of Covid-19 was effective in India. E-learning enhanced the parameters of communication to develop skills and knowledge through recorded classes, in Q&A sessions and in sending assignments. Nalini (2020) proposed that there was significant progress in both e-learning and traditional learning methods. In e-learning, a significant improvement in the quality of students' education was observed.

The study of Yassini *et al.* (2015) found consistent with the results of the present study. This exposed that the effectiveness of the e-learning course was undesirable from the students' point of view. Factors such as lack of various forms of e-learning, lack of familiarity of professors, inadequate facilities, lack of appropriate environment to practice the courses offered virtually and particularly lower semester students have shown dissatisfaction with computer and internet.

The outcomes specified a statistically significant difference between the two groups of students with desirable satisfaction and undesirable satisfaction for four aspects of e-learning. The mean scores of dimensions of teaching and learning, flexibility and appropriateness, feedback and evaluation, workload among students with desirable satisfaction were higher than those of with undesirable satisfaction. Bettinger (2017) distinguished that e-learning has been somewhat effective in dimensions of teaching-learning, providing feedback and evaluating the effectiveness of e-learning. The present study revealed that the learner's relationship with the teacher and other learners and teamwork contribute to learning satisfaction. Thus, effective e-learning processes and the successful completion of them have a positive effect on learners' satisfaction.

The results of Arjenki (2017), Kaur (2018, 2023) disclosed that self-assessment enhance the opportunity for learners to review and revise what they have learned and promote their cognitive and metacognitive skills. The effectiveness of the educational content, the design of the pages to the desired level, the effectiveness of teaching-learning activities and flexibility of e-learning course have been found moderate in the present study from the students' point of view for e-learning course. Although e-learning can provide opportunities for students to attain self-assessment methods through IT still their level of interaction and feedback is reduced.

Conclusion:

The findings of the present study indicated students' undesirable satisfaction with e-learning during the COVID-19 era. Considering the observed results, efforts should be made to improve the quality of e-learning and the factors affecting it. Often lack of attention to these cases can reduce the quality of education and students' level of knowledge. In turn, their satisfaction with e-learning in particular and with the e-learning system in general decreases. Therefore, due to the undesirable satisfaction with e-learning, the best learning method is blended learning for further expansion of professional skills. To expand the quality of learning, the need for more efforts to raise the level of knowledge of students according to their needs and desires is felt. In order to achieve this goal, training programs like workshops, webinars should be conducted to encourage awareness and the ability to use e-learning as an effective training tool is recommended.

References:

1. Abbasi, S., Ayoob, T., Malik, A., & Memon, S. I. (2020). Perceptions of students regarding E-learning during COVID-19 at a private medical college. *Pak. J. Med. Sci., 36.*
2. Arlien, K. M., Taplin R. H., Low L. H., & Phwn, A. M. (2011). Students' satisfaction and valuation of web-based lecture recording technologies. *Australasian Journal of Educational Technology, 27*(2), 175-191.
3. Babolan, A., Moeini, Kia M., & Derakhshanffard S. Qom (2016). The Role of E-Learning in Higher Education System and its Challenges, the First International Conference on Modern Researches in the Field of Education Sciences and Psychology and Social Studies of Iran.
4. Bettinger, EP, Fox, L., Loeb, S., & Taylor, ES (2017). Virtual classrooms: How online college courses affect student success. *Am Econ Rev, 107*, 2855-2875.
5. Esmaeeli, H., Rahmani, S., Kazemi, A., & Ali, A. M. (2017). Evaluation of E-Learning of the virtual learning program from the student's point of view. *Publ. Manag. Res., 39*(9), 221-241.

6. Hampshire, K., Porter, G., Owusu, S., Mariwah, S., Abane, A., & Robson, E. (2015). Informal m-health: how are young people using mobile phones to bridge healthcare gaps in Sub-Saharan Africa? *Soc. Sci. Med., 142*, 90-99.
7. Kaur, K. (2018). Critical Thinking for Global Peace: A key for Sustainable Development. *International Journal of Trend in Scientific Research and Development*, 2(3), 1498-1501
8. Kaur, K. (2021). Enhancing Sustainable Development through Critical Thinking in Education: A Multifaceted Collaborative Strategy. *International Journal of Research Publication and Reviews, 2*(11), 181-183.
9. Kaur, K. (2023). Investigating The Effectiveness of Cognitive Learning Strategies for Learners: A Meta-Analysis. *International Journal for Multidisciplinary Research (IJFMR), 5*(2), 1-20.
10. Kaur, N., Dwivedi, D., Arora, J., & Gandhi, A. (2020). Study of the effectiveness of e-learning to conventional teaching in medical undergraduates amid COVID-19 pandemic. *National Journal of Physiology, Pharmacy and Pharmacology, 10*(7), 1-5.
11. Latifnejad, Roudsari R., Jafari, H., Hosseini, B.L., & Esfalani A. (2011). Measuring students' knowledge and attitude towards E-learning in Mashhad university of medical sciences (MUMS). *Iran. J. Med. Educ., 10*(4), 364-373.
12. Means, B., Toyama, Y., Murphy, R., Bakia, M., & Jones, K. (2010). Evaluation of evidence-based practices in online learning: A meta-analysis and review of online learning studies. Washington DC: US Department of Education.
13. Nalini, G.K., Deepak, P., Neelamma, P., Sahana, G.N., & Nagaral, J.V. (2020). Effectiveness of digital learning versus traditional learning among undergraduate students-prescription writing. *Natl. J. Physiol. Pharm. Pharmacol. 10*(1), 9-14.
14. Narimani, M. Mohammad Amini, Z, Zahed A., & Abolghasemi A. (2015). A Comparison of the Effectiveness of Teaching Self-regulated Learning Strategies and Problem Solving on Neglectful Students' Educational Motivation. *Journal of School Psychology, 4*(1), 139-155.
15. Paechter, M., Maier, B., & Macher, D. (2010). Students' expectations of and experiences in e-learning: their relation to learning achievements and course satisfaction. *Comput. Educ., 54*, 222-229.

16. Pather, N., Blyth, P., Chapman, JA, Dayal, MR, Flack, NAMS & Fogg QA (2020). Forced disruption of anatomy education in Australia and New Zealand: an acute response to the Covid-19 pandemic. *Anat Sci Educ., 13*(3), 284-300.
17. Potomkova, J., Mihal, V., & Cihalik, C. (2006). Web-based instruction and its impact on the learning activity of medical students: a review. *Biomed. Pap. Med. Fac. Palacky Univ. Olomouc Czech Repub., 150*, 357-361.
18. Pourtavakoli, A., Alinejad, M., & Daneshmand B. (2021). Designing a pattern for e-content development based on the factors affecting satisfaction in e-learning. *Tech. Edu. J., 15*(1), 119-138.
19. Prober, C. G. & Heath, C. (2012). Lecture halls without lectures. *The New England Journal of Medicine, 366*(18), 1657-1659.
20. Rathore, R. (2022). A Study on Application of Stochastic Queuing Models for Control of Congestion and Crowding. *International Journal for Global Academic & Scientific Research, 1*(1), 1-6.
21. Singh, K., Mahajan, R., Singh, T., & Gupta, P. (2018). Flipped classroom: A concept for engaging medical students in learning. *Indian Pediatrics, 55*, 507-512.
22. Theoret C. & Ming X. (2020). Our education, our concerns: The impact on medical student education of COVID-19. *Med Educ., 54*(7), 591-592.
23. Warnecke, E. & Pearson, S. (2011). Medical students' perceptions of using e-learning to enhance the acquisition of consulting skills (SE Med Ed). *Australas. Mark. J., 4*(6), 300-307.
24. Yasini, A. & Taban, M. (2015). Effectiveness of virtual education courses from the perspective of professors and students (Case study: university of Tehran). *Higher Educ. Iran, 7*(4), 175-200.

NAVIGATING THE DYNAMIC LANDSCAPE OF INDIAN TOURISM: CHALLENGES AND OPPORTUNITIES

Arun H. Patil

Sinhgad College of Commerce, Kondhwa Bk., Pune, M.S.

Corresponding author E-mail: arun.patil1973@gmail.com

Abstract:

The dynamic landscape of Indian tourism offers both challenges and opportunities, shaping an industry of immense cultural, historical, and economic significance. This research paper delves into the multifaceted world of Indian tourism, addressing its meaning, advantages, disadvantages, and setting forth clear objectives. In the wake of the COVID-19 pandemic, this study aims to comprehensively analyze the present state of the tourism industry in India. It also explores the latest global tourism trends and investigates the challenges that this sector faces in the Indian context. The challenges faced by the Indian tourism industry, including the blurring lines between business and leisure travel, increasing automation, and the growing prevalence of mobile bookings. Technology-driven travel, sustainable tourism, and transformative travel experiences are also prominent trends.

In conclusion, this paper underscores the significance of India's tourism industry and the potential for economic growth it holds. To harness this potential fully, it recommends key improvements, focusing on infrastructure development, service quality enhancement, and safety and security measures. By implementing these recommendations, India can position itself as a top-notch tourist destination, providing visitors with memorable experiences while contributing significantly to the nation's economic development.

Keywords: COVID-19, Culture, Destination, Tourism, Visitors

Introduction:

The word 'tour' is derived from the Latin word tornus, meaning 'a tool for making a circle.' Tourism may be defined as the movement of people from their usual place of residence to another place (with the intention to return) for a minimum period of twenty-four hours to a maximum of six months for the sole purpose of leisure and pleasure. Tourism and travel-related services includes services provided by hotels and restaurants (including catering), travel agencies and tour operator services, tourist guide services and other related services. Tourism is a service industry. It generates an income for some countries through a providing a range of jobs. People visiting places in their own country are referred to as domestic tourism, whereas international tourism is when other countries are visited. One of the most crucial aspects of international tourism is the cross-border movement of consumers. This permits even unskilled workers in remote areas to become services exporters for instance, by selling craft items, performing in cultural shows, or working in a tourism lodge. Tourism is rapidly increasing and the nature of modern tourism in changing.

Objectives of the Research:

The main objectives of the research are:

i. To study the present position of tourism industry in india especially after covid-19 pandemic,
ii. To know newest tourism trends in the world,
iii. To study the challenges faced by tourism in India

Research Methodology:

The purpose of research is to study the problems and prospects of Indian tourism industry. The research primarily focuses newest tourism trends and challenges faced by tourism industry in India. Hence the design used for this research is exploratory and descriptive. The data used is secondary type and is collected from books, journals reports, magazines, news papers and various websites. Data is then analyzed and transformed into meaningful information.

India at a Glance:

The most popular destinations for international tourists in India are the states of Delhi (25.7%), Tamil Nadu (14.2%), Maharashtra (13.2%), Uttar Pradesh (11.2%) and Rajasthan (10.6%). The top five source countries for international tourist arrivals in India in 2018 were Bangladesh (1.8 million), the United Kingdom (1.2 million), the United States (1.1 million), Malaysia (0.9 million) and China (0.8 million).

The most popular destinations for domestic tourists in India are the states of Tamil Nadu (25.1%), Uttar Pradesh (17.7%), Maharashtra (15.4%), Karnataka (7.3%) and Andhra Pradesh (6.9%). Domestic tourism in India is estimated to have grown by 8.8% in 2018, with 1,836 million domestic tourist visits. India is the 6th most visited country in the world, with a total of 10.56 million international tourist arrivals in 2018. In 2018, India earned US$27.7 billion in foreign exchange through tourism.

Due to COVID-19 restrictions, the number of foreign tourist arrivals in India in 2021 has fallen to 1.52 million. This is a 44.5 per cent decline when compared with the 2.74 million in 2020.

India witnessed 677.63 million domestic tourist visits in 2021. This is a 11.05 per cent increase from 2020's figures.

Taj Mahal, Red Fort and Qutub Minar are the top 3 most visited sites in India in 2021-22. Taj Mahal reported a 3.29 million visits or 12.65 per cent of total footfall in 2021-22 from domestic visitors. Group of Monuments at Mamallapuram in Tamil Nadu was the most visited centrally-protected monument by foreigners in 2021-22.

In 2021-22, the total number of domestic visitors recorded a 98 per cent year-on-year growth. The total number of foreign visitors to the country during the same period declined by 23.4 per cent on year. While the foreign tourist arrivals recorded negative growth rate in 2021, non-resident Indians and international tourist arrivals witnessed positive growth. The arrivals of NRIs increased 52.6 per cent from 2020 to 2021.

The top 15 countries that sourced foreign tourist arrivals to India were the US, Bangladesh, the UK, Canada, Nepal, Afghanistan, Australia, Germany, Portugal, France, the Maldives, Sri Lanka, Russia, Iraq and the Netherlands. These countries accounted for around 80.9 per cent of the total foreign tourist arrivals in India. Foreign exchange earnings from tourism sector in India in 2021 were USD 8.797 billion, which is a 26.4 per cent increase from 2020.

Table 1: Share of India in International Tourist Arrivals in World and Asia & the-Pacific Region during 2011-2022

Year	ITAs (in million)			Percentage share and rank of India in World		Percentage share and rank of India in Asia and the Pacific	
	World	Asia and the Pacific	India	% Share	Rank	% Share	Rank
2017	1,333.0	324.1	16.81	1.26	26th	5.19	7th
2018	1,413.0	346.5	17.42	1.23	23rd	5.03	7th
2019	1,465.0	59.1	6.33	1.56	24th	4.97	8th
2020	407.0	360.1	17.91	1.22	19th	10.71	3rd
2021	456.0	24.8	7.00	1.54	17th	28.23	-

(India, Tourism Statistics at A Glance 2023, Ministry of Tourism, Government of India, New Delhi Available at- http://surl.li/lqpde)

India's share in international tourist arrivals increased from 2017 to 2019, indicating a growing presence on the global tourism map. India saw a significant jump in its global rank during this period. In 2020, there was a worldwide decline in international tourism due to the COVID-19 pandemic. However, India's share in the Asia and the Pacific region increased significantly, suggesting that it attracted a larger proportion of regional tourists during a period of reduced international travel. In 2021, India's share continued to increase in world ITAs, and it moved up to the 17th global rank, indicating that international tourism began to recover, and India's appeal as a tourist destination remained strong.

Table 2: Top 10 Source Countries for Foreign Tourist Arrivals (FTAs) in India during 2022

S.No	Source Country	FTAs	Percentage Share
1.	United states	13,73,817	22.19
2.	Bangladesh	12,55,960	20.29
3.	United kingdom	6,17,768	9.98
4.	Australia	3,69,023	5.96
5.	Canada	2,77,291	4.48
6.	Sri lanka	1,77,652	2.87
7.	Nepal	1,35,347	2.19
8.	Germany	1,24,496	2.01
9.	Singapore	1,17,195	1.89
10.	Malaysia	1,16,523	1.88
Total of top 10 Country		**45,65,072**	**73.73**
Others		**16,26,327**	**26.27**
Grand Total		**61,91,399**	**100**

(India, Tourism Statistics At A Glance 2023, Ministry of Tourism, Government of India, New Delhi Available at- http://surl.li/lqpde)

United States and Bangladesh are the top two source countries for foreign tourist arrivals in India in 2022, with 22.19% and 20.29% of the total FTAs, respectively. The

United States is the leading source of tourists, followed closely by Bangladesh. Proximity seems to play a role in the number of tourists, with neighboring countries like Nepal and Sri Lanka featuring prominently in the top 10.

India's appeal to tourists from the United Kingdom, Australia, and Canada demonstrates its global appeal and ability to attract visitors from various cultural backgrounds. The category "Others" accounts for the remaining **26.27%** of FTAs, which includes tourists from countries other than the top 10. This demonstrates that India attracts tourists from a wide range of countries worldwide.

Table 3: Estimates of Foreign Exchange Earnings (FEEs) in Rs. Crore from Tourism in India, 2017-2021

Year	FEEs from Tourism in India (in Rs. Crore)	Percentage change over the previous year (in Rs. Crore)
2017	1,78,189	18.20
2018	1,95,312	9.61
2019	2,16,467	10.83
2020*	50,136	-76.84
2021*	65,070	29.79

* Revised estimates

(India, Tourism Statistics At A Glance 2023, Ministry of Tourism, Government of India, New Delhi Available at- http://surl.li/lqpde)

The data reveals a general upward trend in foreign exchange earnings from tourism in India from 2017 to 2019, with consecutive years of positive growth. The COVID-19 pandemic had a severe impact on the tourism industry in 2020, leading to a sharp decline of nearly 77% in FEEs. This was a global phenomenon, with travel restrictions and lockdowns affecting international tourism. The recovery in 2021, with a 29.79% increase over 2020, suggests that the tourism sector in India was gradually getting back on track as travel restrictions eased and vaccinations progressed. Despite the significant recovery in 2021, FEEs remained below the levels seen in the pre-pandemic years (2017-2019). This indicates that the tourism industry still faced challenges in fully recovering to its previous levels. The data underscores the resilience of the tourism sector in India and its ability to rebound after a significant crisis like the COVID-19 pandemic, albeit with ongoing challenges and uncertainties.

What are the Newest Tourism Trends?

i. Safety and Cleanness

The Covid-19 pandemic brought about significant change to tourism and tourists' perception of travel. Tourists are now more concerned about safety and cleanliness. They have a preference for private home rental, contactless payments, and booking flexibility due to the constantly-evolving global health situation. They are also more willing to visit natural environments and less crowded destinations where they feel safer. An excellent example of these practices is Thailand, which decided to boost tourism after Covid-19 by rebranding itself as a safe tourist destination, issuing safety certificates to infrastructures to build public trust.

ii. Social Media

Social media is the preferred channel for travel inspiration, influencing travelers' decision-making because videos and pictures create an emotional bond between people and places.

The preferred platform depends on the traveler's generation:

i. Gen X uses Pinterest and aesthetically pleasing blogs

ii. Millennials use Instagram, WhatsApp

iii. Gen Z uses TikTok

Generation Z is also more willing to travel after Covid, and they will have high spending power in the next few years. Video content is favorable because of the high engagement and interaction it creates compared to pictures. In this context, Tik Tok is the future of travel marketing. On this fast-growing platform, videos are likely to become viral because of the app's algorithm. For example, the travel campaign #Tik Tok Travel, where people were invited to share videos of their past trips, was viewed by 1.7 billion people. A tourist searches for Instagrammable locations. Tik Tok can be used to promote attractions, restaurants, and tours partnering with influencers. Social media can attract new customers, monitor Instagrammable locations, and manage overcrowding by promoting lesser-known areas. This all helps shift tourists away from hot spots. By providing research, media-rich itineraries, website promotion, and mobile maps, Tour company can reach its target audience.

iii. Bleisure Travel

Bleisure travel is a growing tourism trend where people extend their business travel to leisure activities. Experts predict it will continue to grow in the mobile workforce.

Although business travel has started to make its comeback in 2021, bleisure is believed to be its future. A 2018 study revealed that 60% of U.S. business trips incorporated leisure elements, an increase from 43% in 2016. These business-leisure trips can either be pre-planned, whereby clients schedule their vacation within the same period of a job-related trip. Companies may also offer their workers some tourist experiences during work trips.
On the other hand, this can come as an afterthought. Once the meetings, professional conferences, and other work engagements are over, business travelers may decide to extend their stay and explore their destination.

There is also a growing trend among millennials known as the "digital nomad" phenomenon. This is whereby online workers and freelancers adopt the lifestyle of traveling as they work. As a tour operator, you can take advantage of this growing trend by creating offers that entice business travelers to extend their stay for leisure. For example, you can sell team retreat packages combined with perks like photos, videos, and transportation. Having wifi and chargers in buses and accommodation (for multi-day tours) can also entice digital nomads and other travelers looking to stay connected for work.

iv. Destination Uniqueness

The tourism market is becoming increasingly competitive, especially for destinations with similar climates or natural features. To stand out, destinations need to focus on their distinctive assets. Places should identify a destination brand, which highlights their culture and the unique experiences they offer to tourists, instead of branding common and widely-available tourism practices.

An example of destination uniqueness as a trend of tourism planning is Kenya, which is widely known as a safari destination. The country rebranded itself by focusing on its one-of-a-kind cultures, landscapes, food, and traditions. By identifying and promoting a destination brand, Kenya aims to develop an immersive tourism for meaningful and transformative experiences abroad.

v. Transformative Travel

This is a new tourism trend that's quickly gaining popularity. Transformative travel is about not just traveling for leisure but also aiming to make a difference in both the lives of others and oneself. Volunteering trips are an example of the experiences that have gained popularity from this trend. Travelers vacation and also set aside time to volunteer at their travel destinations.

When it comes to making a difference in their own lives, clients can opt to go for wellness holidays where they retreat and either join a yoga class, relax at a nature-filled destination, or attend some apprenticeship classes to learn a new skill. Because of this trend, there is also a notable change in the travelers' diet. Instead of indulging in unhealthy meals, those who've joined the organic food movement prefer places that offer highly nutritious and organic foods.

One of the main aims of transformative travel is to be involved in something that's significant and adds purpose to the trip. Booking.com shares that 68% of global travelers would consider participating in cultural exchanges to learn a new skill, followed by a volunteering trip (54%) and international work placements (52%).

Based on this trend, tour operators can focus on offering unique and purposeful activities along with their usual products and services.

vi. Sustainability and Community Engagement

Following the COP 26 UN Climate Change Conference and the launch of The Glasgow Declaration on Climate Action, countries are urged to accelerate climate action in tourism. So encouraging sustainable tourism practices and environmental initiatives is of utmost importance for the resilience of the sector.

The UNWTO Secretary-general has warned that the "climate emergency is a bigger threat than Covid". As international travelers become aware of this crisis, they come to believe that people need to take action now and make sustainable travel choices in order to save the planet and preserve it for future generations. More travelers are adopting this mindset hence making their travel decisions with the environment in mind. But it's important to note that sustainability is not only about the environment. It's also about making a positive impact on cultures, economies, and the people at the destinations that clients visit. Focusing on poverty reduction, gender empowerment, equality and employment, states utilizes tourism to achieve social justice goals. In the post-COVID-19 era, sustainability will be a continuous trend in travel and tourism. If you play your part in upholding sustainability, you can earn the trust and loyalty of the generation of travelers who are spearheading this trend.

vii. Staycation

Staycation is another trend that gained popularity during the pandemic. It represents a holiday spent in one's home country or home rather than abroad. Often involves day trips for exploring local attractions and activities. This type of vacation is ideal for people who are feeling the need of escaping out of their homes but want to avoid the ongoing Covid-19 regulations.

New research suggests that the trend will continue into 2022 despite the easing of international travel restrictions. This is because tourists want to support their local markets well as feel secure and safe in their holiday environment.

So small tour/activity businesses and accommodation providers can rest assured that there will be a constant stream of visitors during the years to come.

viii. Technology to Manage Over tourism

The rise of charter flights boosted mass tourism. This has pressurized cities, raising the debate on the limits of acceptable change and generating anti-tourism sentiments among residents. Destinations should exploit technological advances to develop crowd management techniques. This gives the city the opportunity to redirect tourist flows to spread-out spots in coverage area.

It is important to keep an eye on these tourism trends and begin strategizing. These include:

- Increasing automation
- Mobile bookings
- Personalization of trips
- Tech-Empowered Travel
- Active ecotourism
- A focus on sustainable tourism
- Experience tourism
- Wellness travel
- Longer trips

Types of Tourism in India

i. Cultural Tourism

Cultural tourism is a kind of tourism that enables the traveler to partake in regional cultural recreations, like festivals and traditions. India has a wide variety of attractions that showcase its extensive cultural heritage. India attracts tourists from all over the world because of its abundance of spectacular heritage monuments. Festivals like Ganesh Festival, Navratri and Onam attracts more tourists towards India. With 1.52 million foreign visitors anticipated in 2021, India is one of the top tourism destinations in the globe. India’s foreign exchange revenues increased by roughly $8.8 billion as a result of this.

ii. Adventure Tourism

Adventure tourism is a tourist activity that includes a physical activity, a cultural exchange, or activities in nature. Adventure tourism is the movement of the people from one to another place outside their comfort zone for exploration or travel to remote areas, exotic and possibly hostile areas. Adventure tourism is a type of tourism in which tourist do some adventures activities like as skydiving, hill climbing, scuba diving. dventure tourism is very popular among young age tourists. Over the years, adventure tourism has flourished in India. The country is now home to many adrenaline-pumping sports and pulsating outdoor activities. Top four adventure destinations in India are- 1. Goa 2. Rishikesh 3. Andaman Islands 4. Rajasthan

iii. Medical Tourism

Medical tourism is a growing industry in India, where people travel from other countries to receive medical treatment at lower costs than in their home countries. One of the most critical factors is low-cost treatment by esteemed hospitals in India. People usually look for similar treatment in nations that can provide it at a lower cost. The Medical Value Tourism of India is surmised to reach USD 13 billion after the COVID setback in 2020. Based on the Medical Tourism Index 2020-21, India is ranked 10th out of the top 46 countries, 12th out of the world's top 20 wellness tourism markets and 5th out of 10 wellness tourism destinations in Asia-Pacific.(India Brand Equity Foundation). (Source: https://www.ibef.org/blogs/india-emerging-as-a-medical-tourism-hub.)

iv. Rural tourism

Rural tourism encourages the public to enjoy the countryside. It is a newly developing industry in India. Agro-tourism at costal areas of Kokan and some districts of Western Maharashtra are developing agro-tourism destinations in rural areas. This type of tourism provides jobs and brings in revenue into the local area, but can also create issues such as traffic congestion, pollution and damage to natural landscapes (due to high numbers of tourists visiting).

v. Eco-Tourism

Ecotourism is entirely a new approach in tourism. Ecotourism is a preserving travel to natural areas to appreciate the cultural and natural history of the environment, taking care not to disturb the integrity of the ecosystem, while creating economic opportunities that make conservation and protection of natural resources advantageous to the local people.

Popular Tourist Destinations in India

i. Taj Mahal

Taj Mahal is one of the Seven Wonders of the World. It is situated on the bank of river Yamuna in the city of Agra (India). This monument is simply the expression of emotions in a structural form, and so, it is regarded as a monument of love. So, it's a place worth visiting to memorize the love in your life. Mughal emperor Shah Jahan built the Taj Mahal monument in 1631 as a tribute to his loving wife, Mumtaz Mahal. According to a new report released by the Union Ministry of Tourismd, the Taj Mahal witnessed 3.29 million visitors and 3,18,673 foreign visitors for 2021-22.

ii. Goa

Goa is about lazing all day on the beaches and partying all night long. But it isn't only about that. If you are a water baby looking for some thrills, Goa will not fail to impress you. Water sports are one of the main tourist attractions in Goa. From the common jet-skiing and parasailing, to the exotic ones such as kayaking and white water rafting, Goa has them all. Spend a day with rich and colorful marine life at Grande island while snorkelling and scuba diving or spot some dolphins at Monkey beach.

iii. Kerala

Kerala, located on the south-western tip of India, enjoys unique geographical features that have made it one of the most sought-after tourist destinations in Asia. Fondly referred to as 'God's Own Country', Kerala was selected by the National Geographic Traveller as one of the 50 destinations of a lifetime and one of the thirteen paradises in the world. An equable climate, serene beaches, tranquil stretches of backwaters, lush hill stations and exotic wildlife are the major attractions of Kerala. lassical art forms, colourful festivals, exotic cuisine are some of the cultural marvels that await travellers. Ayurveda, the ancient Indian system of medicine and Panchakarma, the rejuvenation therapy in Ayurveda have also helped Kerala to gain a pan-global reputation as a worth-visit destination. Foreign Tourist arrival to Kerala during the year 2021 is 60,487. It shows a decrease of 82.25 % over the previous year's figure of 3,40,755. Domestic Tourist arrival to Kerala during the year 2021 is 75,37,617. It shows an¬ increase of 51.09 % over the previous year's figure 49,88,972. Total Revenue (including direct & indirect) from Tourism during 2021 is Rs.12,285.91 Crores, showing an increase of 8.38 % over the last year's figure.

iv. Rajasthan

The largest Indian state is always on the list of travellers as they wish to read the chapters of its great history. The forts and palaces make you wonder how the kings and queens might have lived in such large households. Turning to the alleys of the state, one can find great craftsmanship and artistic talent at every corner of the cities. It is the land of Great Indian Desert, Rajput valour, magnificent architectural talent and hospitable locals. In the year 2021, the domestic tourists arriving to the state of Rajasthan accounted for approximately 21 million, while the foreign tourist arrivals accounted for about 34 thousand. The state which lies in north India and shares a land border with neighboring Pakistan, is a one of the popular tourist destinations for both Indians and foreigners alike.

v. Mamallapuram (Tamil Nadu)

Mamallapuram, also known as Mahabalipuram, is a town in Chengalpattu district in the southeastern Indian state of Tamil Nadu, best known for the UNESCO World Heritage Site of 7th- and 8th-century Hindu Group of Monuments at Mahabalipuram. It is one of the famous tourist sites in India. It's known for its temples and monuments built by the Pallava dynasty in the 7th and 8th centuries. The seafront Shore Temple comprises 3 ornate granite shrines. Krishna's Butter Ball is a massive boulder balanced on a small hill near the Ganesha Ratha stone temple.

Challenges Faced by Tourism in India

The Indian tourism industry is undergoing significant changes and facing numerous challenges due to evolving traveler preferences, technological advancements, and environmental concerns. Here's a discussion of some key challenges and trends in the Indian tourism industry:

i. **Merging of Business and Leisure Travels**:
   - Challenge: Travelers increasingly seek to blend work and leisure during their trips, creating a need for hotels, transportation, and services that cater to both.
   - Impact: Hotels need to offer flexible spaces and services, while travel agencies should provide tailored packages for such "bleisure" travelers.

ii. **Increasing Automation:**
   - Challenge: Automation in booking, check-in, and customer service processes is reducing the need for human intervention, which can impact employment in the sector.

- Impact: The industry must adapt by investing in technology, upskilling employees, and finding new roles that require human expertise and creativity.

iii. Mobile Bookings:

- Challenge: The rapid growth of mobile bookings requires businesses to have user-friendly, mobile-responsive platforms.
- Impact: Companies must invest in mobile apps and websites to capture the growing market of travelers who rely on their smartphones for booking and planning.

iv. Personalization of Trips:

- Challenge: Travelers expect customized experiences that cater to their preferences and interests.
- Impact: Businesses must harness data and AI to offer tailored itineraries, recommendations, and experiences to enhance customer satisfaction.

v. Tech-Empowered Travel:

- Challenge: Advances in technology like virtual reality, augmented reality, and blockchain are changing the way people plan and experience travel.
- Impact: The industry needs to stay updated with tech trends to remain competitive and offer innovative, immersive travel experiences.

vi. Active Ecotourism:

- Challenge: As environmental concerns grow, travelers seek sustainable and eco-friendly travel options.
- Impact: Businesses should adopt eco-friendly practices, promote responsible tourism, and offer green travel options to meet customer demands.

vii. Focus on Sustainable Tourism:

- Challenge: Balancing the economic benefits of tourism with the preservation of natural and cultural resources is a complex challenge.
- Impact: Sustainable tourism practices and responsible tourism initiatives are essential for long-term industry growth and minimizing negative environmental impacts.

viii. Transformative Travel:

- Challenge: Travelers are increasingly seeking experiences that lead to personal growth and transformation.

- Impact: Tour operators and travel agencies can offer immersive and culturally rich experiences that align with this trend.

ix. Experience Tourism:

- Challenge: Travelers prioritize experiences over material possessions, pushing businesses to offer unique, authentic, and memorable experiences.
- Impact: The industry should focus on creating and marketing experiential travel packages that cater to diverse interests and preferences.

x. Wellness Travel:

- Challenge: Health and well-being have become a priority for many travelers, leading to increased demand for wellness-focused trips.
- Impact: Establishing wellness-focused accommodations, activities, and services can tap into this growing market segment.

xi. Longer Trips:

- Challenge: Some travelers are opting for longer stays, seeking to immerse themselves in local cultures.
- Impact: Businesses need to offer flexible booking options and long-term stay packages to cater to these travelers.

xii. Staycations:

- Challenge: Local travelers are choosing to explore their own regions, presenting an opportunity and challenge for local businesses.
- Impact: Local businesses should promote staycation packages and unique experiences to attract domestic tourists.

In conclusion, the Indian tourism industry is navigating through a dynamic landscape shaped by changing traveler preferences, technology, and sustainability concerns. Adaptation and innovation are crucial for businesses in this sector to remain competitive and meet the evolving demands of travelers.

Conclusion:

Tourism in India is a dynamic and diverse industry with enormous potential for growth and economic development. It showcases the country's rich cultural heritage, natural beauty, and historical significance. However, it faces several challenges that hinder its full potential.

India's tourism industry is characterized by its cultural diversity, historical significance, and natural beauty. It has been a major contributor to the country's economy, providing jobs and income to millions. However, it grapples with infrastructure deficiencies, poor service quality, and safety concerns that impact the overall tourist experience.

Recommendations for Improvement:

To address the challenges faced by the Indian tourism industry, several key recommendations are essential:

i. Infrastructure Development:

- Invest in modernizing and expanding transportation networks, including roads, railways, and airports, to improve connectivity.
- Develop tourist-friendly infrastructure, such as public restrooms, signages, and information centers, at popular destinations.
- Promote sustainable and eco-friendly infrastructure to preserve natural and cultural assets.

ii. Quality of Services:

- Enhance training and certification programs for hospitality and service industry personnel to improve customer service.
- Encourage private sector investment in high-quality accommodations, restaurants, and tourist facilities.
- Monitor and enforce service quality standards to ensure a consistent and satisfying visitor experience.

iii. Safety and Security Measures:

- Strengthen law enforcement and security measures at tourist destinations to ensure the safety of visitors.
- Implement safety guidelines and standards for adventure and wildlife tourism activities.
- Promote awareness and educate tourists about safety precautions and local customs to reduce risks.

In conclusion, the Indian tourism industry has the potential to be a major driver of economic growth and cultural exchange. However, to fully capitalize on this potential, addressing the challenges of infrastructure, service quality, and safety and security concerns is imperative. By implementing these recommendations, India can enhance its reputation as a tourist-friendly destination and provide visitors with memorable experiences while contributing significantly to the nation's economy and development.

References:

1. Fitzsimmons, J., & Fitzsimmons, M. (2020). *Tata McGraw-Hill Publishing Company Ltd. New Delhi.* ISBN: 0-07-061566-7, Pg-5.
2. Shankar, R. (2021). *Services Marketing.* Excel Books New Delhi. ISBN: 81-7446-270-8 (HB), Pg-129.
3. Zha, S. M. (2020). *Services Marketing.* Himalaya Publishing House New Delhi. ISBN: 978-81-8318-840-1, Pg-277.
4. *India Today*, 30th August 2023. Available at: https://www.indiatoday.in/india/story/indian-tourism-booms-with-106-rise-in-foreign-tourist-arrivals-in-2023-2428610-2023-08-30.
5. Business India. (2023). Will Travel Back on Track in 2023. Available at: https://businessindia.co/magazine/will-travel-back-on-track-in-2023.
6. Ministry of Commerce and Industry, Government of India. (n.d.). https://commerce.gov.in/.
7. National Institution for Transforming India (NITI Aayog). (n.d.). https://niti.gov.in/.
8. Survey of India. (n.d.). https://www.surveyofindia.gov.in/.
9. Ministry of Tourism, Government of India. (2023). India Tourism Statistics at a Glance 2023 - English version. Available at: https://tourism.gov.in/sites/default/files/2023-07/India%20Tourism%20Statistics%20at%20a%20glance%202023%20-%20English%20version.pdf.
10. Britannica. (n.d.). Tourism. https://www.britannica.com/topic/tourism.

महाराष्ट्राची सहकारातून समृद्धीकडे वाटचाल

Dinesh Yadavrao Parkhe

Department of Economics,

Patpanhale Arts, Commerce and Science College, Tal-Guhagar Dist-Ratnagiri.

Corresponding author E-mail: dinesh.parakhe@gmail.com

सहकारी चळवळीचा पूर्व इतिहास:

भारतामध्ये सहकारी चळवळीची मुहूर्तमेढ ब्रिटिश काळामध्ये झाली त्यामुळे या चळवळीला 118 वर्षापेक्षा अधिक इतिहास आहे.स्वातंत्र्य पूर्व काळात शेतकऱ्यांच्या दैनंदिन,कृषिविषयक व अन्न विषयक गरजांच्या पूर्ततेसाठी त्या काळात अस्तीत्वात असलेल्या सावकारी व्यवसायाकडून पतपुरवठा केला जात होता. या पत पुरवठयाला कोणतेही नियम,अटी नसल्यामुळे व्याजची आकारणी व कर्ज वसूली बेहिशोबी पद्धतीने आमलात आणल्या जात होत्या.अनेक शेतकरी व गरजू नागरिकांची शेती व इतर संपत्ती या सावकारी व्यवसायाने गिळकृत केली. परिणामी या व्यवस्थेने त्रासलेल्या लोकांना मोठ्या प्रमाणात हाल अपेष्टा सहन कराव्या लागल्या.मोठ्या प्रमाणात पिळवणूक सहन करावी लागत होती.रोजगार,उत्पन्नाचे साथन नसणे आणि त्यामुळे नशिबी आलेल्या दारिद्र्य सारख्या समस्या मोठ्या प्रमाणात शेती क्षेत्रात काम करणाऱ्या शेतकरी व शेट मजुरांना भेडसावत होत्या.या व्यवस्थेमुळे बळी पडलेल्या लोकांना व त्यांच्या कुटुंबाला उदर निर्वाहाचे साथन नसणे आणि अत्यंत दयनीय पद्धतीने जीवन जगावर लागत होते.या सर्व समस्येचा विचार करून देशात सन 1904 ला सहकार कायदा आमलात आणला गेला. या कायद्याने सहकारी पत पेढ्यांना परवानगी दिली गेली होती.या कायद्यात 1912 व 1925 ला सुधारणा करण्यात आल्या.अंतिमत: महाराष्ट्र सहकारी संस्था अधिनियम 1960 हा कायदा अस्तीत्वात आला.

प्रस्तावना:

महाराष्ट्र हे देशातील सहकार क्षेत्रात आघाडीवर असलेले राज्य आहे.राज्यामध्ये प्रामुख्याने सहकारी बँका,पत संस्था,सहकारी साखर कारखाने,सहकारी सूत गिरण्या,मजूर सहकारी संस्था,ग्राहक सहकारी संस्था,सहकारी खरेदी-विक्री संस्था आणि सहकारी गृह निर्माण संस्था व अन्य क्षेत्रातील मोठ्या प्रमाणात सहकारी कायद्या अंतर्गत नोंदणी करण्यात आल्या.सद्यस्थितीत राज्यात 2,20,000 पेक्षा जास्त सहकारी संस्था कार्यरत आहेत.यात प्रामुख्याने गृह निर्माण सहकारी संस्थांची संख्या 1,00,000 पेक्षा जास्त आहे.एवढ्या मोठ्या संख्येने संस्था असलेले महाराष्ट्र हे देशातील एकमेव राज्य आहे.या सहकारी चळवळीमध्ये सहकारी संस्थाची पायाभरणी करणारे कै.वैकुंठभाई मेहता,डॉ. धनंजयराव गाडगीळ,कै.यशवंतराव चव्हाण आणि पद्मश्री डॉ.विठलराव विखे पाटील इ. महान व्यक्तींनी केली. या महान सहकार तज्ञ व्यक्तींनी ही चळवळ वाढविली.आणि ती आर्थिक हेतूने प्रगतीवर नेली.त्यामुळे महाराष्ट्र हे सहकाराचे माहेर घर असे म्हटले जाते.केंद्र सरकारने स्वतंत्र सहकार मंत्रालय निर्माण केल्याने देशातील सहकार क्षेत्राला एक नवसंजीवनी मिळाली.त्यामुळे देशाबरोबरच महाराष्ट्रातील सहकारी क्षेत्राला समृद्धीकडे वाटचाल करण्याची संधी मिळाली त्यामुळे हा शोध निबंध त्यावर आधारित आहे.

संशोधनाची उद्दिष्टे:

1. महाराष्ट्रातील सहकारी संस्थांचा अभ्यास करणे.
2. सहकाराचे सर्वांगीण परिणाम अभ्यासणे.
3. अलीकडील केंद्र सरकारचे सहकारविषयी धोरण समजून घेणे.
4. केंद्र व राज्याचा समन्वय अभ्यासणे.

संशोधन पद्धती:

संशोधनाच्या अभ्यासासाठी पूर्णपणे दुय्यम संकलन पद्धतीचा अवलंब करण्यात आला आहे.त्यासाठी विविध वर्तमान पत्रे,पुस्तके, मासिके आणि इन्टरनेट वरील संबधित वेबसाईट इ.चा संदर्भ म्हणून वापर करण्यात आला आहे.

महाराष्ट्रातील सहकारी चळवळ:

ग्रामीण भागातील शेतकरी,शेट मजूर,कष्टकरी,व सर्वसामान्य नागरिकांच्या सर्वांगीण विकासाचे साधन म्हणून सहकारकडे पहिले जाते.या सर्व घटकाचा आर्थिक विकास सहकारातील अनेक संस्थांच्या माध्यमातून झाला व आज ही मोठ्या प्रमाणात होत आहे. सहकारी चळवलीमध्ये सहकारी तत्वाचा अवलंब करून आर्थिक प्रगति करतांना सामाजिक जाणीव जपणे व सर्वांच्या कल्याणासाठी काम करणे ही अत्यंत महत्वाची गोष्ट आहे. महाराष्ट्रात महाराष्ट्र सहकारी बँक,जिल्हा मध्यवर्ती सहकारी बँक व 20700 पेक्षा जास्त संख्येने असलेल्या विविध कार्यकारी सेवा संस्थाचे जाळे राज्यभर पसरले आहे.गेल्या पाच वर्षातील आकडेवारी विचारात घेता राज्यातील सर्व दूर दुर्गम गावामधील शेतीसाठी 20 ते 22 हजार कोटी रू.एकूण कर्ज पुरवठा पैकी 35 टक्के इतका कर्ज पुरवठा करण्यात आला आहे.पूर्वी राज्यात दीर्घ मुदतीच्या कर्जासाठी भूविकास बँकेची व्यवस्था निर्माण करण्यात आली होती मात्र ही व्यवस्था बंद करून ती कामे त्रिस्तरीय व्यवस्थेकडे देण्यात आली. राज्याच्या कृषि क्षेत्राला सुयोग्य व आवश्यक तेवढा पत पुरवठा व तो कमी व्याज दराने केला जात असल्याने त्याचा उपयोग उत्पादन खर्च कमी व उत्पन्न वाढीसाठी होत आहे.ग्रामीण बिगर शेती पत संस्था व पगारदार संस्था यांची 20000 पेक्षा जास्त संख्या राज्यामध्ये सुस्थितीत अस्तीत्वात आहेत. या संस्थांच्या माध्यमातून ग्रामीण व शहरी भागातील सर्वसामान्य जनतेला त्यांच्या सर्व प्रकारच्या आवश्यक गरजांसाठी संस्थात्म्क पत पुरवठा ची व्यवस्था झाली आहे.या संस्थांकडे 90000 को रु पेक्षा जास्त ठेवी असून याचा उपयोग गरीब व मध्यम वर्गीय जनतेला त्यांचा व्यवसाय,उद्योग व शेतीच्या विकाससाठी मोठ्या प्रमाणात होत आहे.राज्यात 200 पेक्षा जास्त साखर कारखाने असून त्यापैकी निम्म्यापेक्षा जास्त सहकारी तत्वावर चालतात.आशिया खंडातील पहिला सहकारी साखर कारखाना महाराष्ट्र राज्यातील अहमदनगर जिल्ह्यातील प्रवरानगर येथे पद्मश्री डों विठलराव विखे पाटील यांच्या पुढाकारातून सुरू झाला. पश्चिम महाराष्ट्र व मराठवाड्यात मोठ्या प्रमाणात साखर कारखान्याची निर्मिती झाली त्यामुळे या साखर कारखान्याच्या कार्यक्षेत्रात आर्थिक रोजगार,स्वय रोजगार,दरडोई उत्पन्न वाढ,शिक्षण,दळणवळण यासारख्या विविध अंगांनी विकास झाला त्यामुळे या भागातील शेती व शेतीवर आधारित असणाऱ्या सर्व घटकांचे जीवनमान उंचावण्यास मदत झाली.

राज्यात महिलांच्या माध्यमातून दूध उत्पादनाला चालना देवून त्याचे संकलन,वितरण व प्रक्रिया यासाठी सहकारी तत्वावरील संस्थांची निर्मिती झाली. शेती पूरक व्यवसायचा पाया रचला गेला. राज्यातील कापूस उत्पादनाचा विचार करून

सहकारी तत्वावर सूत गिरण्या स्थापन करण्यात आल्या.राज्याचे सिंचन क्षेत्र वाढविण्यासाठी उपसा जल सिंचन,शेती व अन्य ग्रामीण व्यवसायासाठी लागणाऱ्या मजुरांची उपलबद्धता करण्यासाठी मजूर सहकारी संस्था निर्माण करण्यात आल्या आहेत.

सहकाराचे सर्वांगीण परिणाम:-

राज्यातील विविध क्षेत्रामध्ये सहकारी संस्थांची नोंदणी होत असतांना गृह निओरमान क्षेत्रामध्ये विशेष करून शहरी भागातील नागरिकांसाठी रहिवासी तसेच व्यापारी तत्वावरील इमारतीचे सुयोग्य व्यवस्थापन करता येणे शक्य झाले. अशी व्यवस्थ असलेले महाराष्ट्र हे देशातील सर्वात मोठे राज्य ठरेल यात शंका नाही.विविध प्रकारच्या सहकारी संस्थांच्या माध्यमातून "**एकमेका सहाय्य करू,अवघे धरू सुपंथ**" या न्यायाप्रमाणे काम करण्याची संधी मोठ्या प्रमाणात उपलब्ध झाली.

ग्रामीण भागामध्ये शेतीसाठी लागणारी खते,बी-बियाणे,अवजारे व अन्य सेवा आणि पत पुरवठा द्वारे शेती उत्पन्न वाढीसाठी मोठ्या प्रमाणात हातभार लागला. उत्पन्न वाढीबरोबरच शेतमाळची साठवणूक,प्रक्रिया,वाहतूक व विक्री या सर्व बाबींचा समन्वय व अमलबजावणी,या क्षेत्रातील कृषि उत्पन्न बाजार समिति,खरेदी-विक्री संघ,विविध कार्यकारी सेवा सहकारी संस्था आणि प्रक्रिया करणाऱ्या संस्थांच्या माध्यमातून झाली.एका बाजूला शेती कर्जात बचत तर दुसऱ्या बाजूला शेतमालाला योग्य भाव मिळण्याची व्यवस्था अशा दोन्ही माध्यमातून मोठ्या प्रमाणात उपयोग झाला.ग्रामीण अर्थव्यवस्थेमध्ये या संस्थांचे योगदान अतिशय मोलाचे ठरले आहे.

बिगर कृषि पत संस्थांच्या माध्यमातून लहान व मध्यम वर्गीय उत्पन्न गटातील व्यक्तींना स्वय रोजगार, उद्योग, व्यवसाय व अन्य उपभोगाच्या गरजासाठी कर्जाद्वारे सुलभ पत प्र्व्था पुरवठा ची व्यवस्था उपलबद्ध झाल्याने त्या त्या भागातील नागरिकांना, शेतकरी, शेट मजूर यांना रोजगार मिळाला व त्यांच्या उत्पन्नात वाढ झाली. सागरी किनारपट्टीवरील मासेमारी/मस्यपालन संस्थांच्या माध्यमातून मासेमारीचे काम करणाऱ्या लोकांना आधुनिक साधने, इंधन व पत पुरवठा उपलबद्ध झाला.त्यामुळे या क्षेत्रात उत्पन्न वाढ, रोजगार निर्मिती व जीवनमान उंचावणे या गोष्टी प्रकर्षाने दिसून येत आहेत.

सरकारच्या धोरणात्मक बाबी:

राज्यातील सहकारी संस्थांच्या एकूणच वाटचालीमध्ये राज्याचा सहकार कायदा, त्या बाबतचे नियम, पोटनियम व विविध प्रकारचे शासनाचे आदेश आणि परिपत्रकाद्वारे सहकारी संस्थांच्या सुयोग्य नियमनासाठी व्यवस्था निर्माण झाली.राज्याच्या कायद्यामध्ये सर्व सहकारी संस्थांशी सबंधित घटकाचे प्रशिक्षण, राज्य सहकारी निवडणूक प्राधिकरण निर्मिती, सदस्यांचे हक्क व जबाबदारी या व यासारख्या अन्य महत्वाच्या बाबींचा समावेश करण्यात आला.सहकारी संस्थांच्या लेखी परीक्षणाची शासकीय व खाजगी अशा स्वरूपाची मोठी यंत्रणा उभी करण्यात आली त्यामुळे या कायद्यांतर्गत निर्धारित केलेली प्रक्रिया व मंके याचा अवलंब करतात का हे तपासण्याची यंत्रणा उभी राहिली.या यंत्रणेच्या माध्यमातून लेखा परीक्षण, दोष दुरूस्ती व संस्थांच्या वाटचालीसाठी आवश्यक त्या सूचना नियमितपणे देण्याची व्यवस्था निर्माण झाली.राज्यातील पत संस्थांच्या नियमनासाठी नियनक मंडल अस्तीत्वात आले या मंडळाच्या माध्यमातून सहकारी बँकाच्या धर्तीवर आर्थिक मंके निश्चित करण्यात आली त्यामुळे या संस्था योग्य पद्धतीने वाटचाल करतात का व आर्थिक दृष्ट्या सक्षम आहेत का या गोष्टीही तपासता येतात.राज्यातील सहकारी बँकाच्या माध्यमातून मोठ्या प्रमाणात पत पुरवठा होत असल्यामुळे त्याचे नियमन बँकिंग रेग्युलेशन कायदा व सहकार अधिनियम या दोन्ही कायद्यांतर्गत केले जाते.

केंद्र सरकारचे सहकारविषयी धोरण:

केंद्र सरकारने सहकारविषयी धोरण लक्षात घेवून स्वतंत्र सहकार मंत्रालय स्थापन केले. या मंत्रालयाच्या माध्यमातून केंद्र सरकारने अनेक क्रांतिकारी व महत्वाचे निर्णय घेतले गेले ते पुढीलप्रमाणे-----

1. देशातील विविध कार्यकारी सेवा सहकारी संस्थांचे संगणकीकरण करण्याचा उपक्रम केंद्र शासनाने हाती घेतला असून त्यात 60 टक्के निधि केंद्र सरकार, 30 टक्के राजी सरकार आणि 10 टक्के निधि नाबार्ड मार्फत पुरवून संगणक प्रणाली व त्यासाठी आवश्यक निधि उपलब्ध करून देण्यात आला. त्यामुळे पत पुरवठा च्या त्रिस्तरीय व्यवस्थेवर योगी प्रकारे नियंत्रण ठेवणे शक्य होईल.
2. विविध कार्यकारी सेवा सहकारी संस्थांच्या पोट नियममध्ये बादल करून त्याची कार्यक्षमता वाढविण्याची व 153 प्रकारचे उपक्रम राबविण्याची परवानगी या पोटनियमाद्वारे देण्यात आली आहे.
3. Gem (Government e Marketplace):- Gem च्या माध्यमातून सहकारी संस्थांना वस्तु व सेवांचा पुरवठा व विक्री करण्यासाठी खात्रीशीर सुविधा उपलब्ध करून दिली आहे.
4. देशाच्या विविध भागामध्ये होणारे धान्य उत्पादन व त्यांच्या साठवणूक सोयीची कमतरता लक्षात घेवून धान्य गोदामासाठी Agricultural Infrastructural Fund च्या माध्यमातून निधि उपलब्ध करून दिला आहे.
5. विविध कार्यकारी सेवा सहकारी संस्थांना Multi Service Centre or Common Service Centre बाबत सुविधा उपलब्ध करून देण्याचे व त्याद्वारे संबधित गावातील सर्व गरजांची पूर्तता करण्याचे उद्दिस्ट ठेवण्यात आले आहे.

केंद्र व राज्याचा समन्वय:

राज्य सरकारचे प्रचलित कडे, धोरणे त्याचबरोबर केंद्र सरकारचे नवीन उपक्रम यांचा समन्वय साधून त्याद्वारे सहकारातून समृद्धी प्राप्त करणे हे उद्दिस्ट समोर ठेवण्यात आले आहे.केंद्र सरकारच्या सर्व योजनांची प्रभावी अमलबजावणी राज्यामध्ये करण्याचे काम प्रगति पथावर आहे.

राज्यातील संस्थांच्या सद्यस्थितीतील समस्या विचारात घेवून पुढील सहकारी संस्थांच्या बाबीवर कामकाज चालू आहे.

1. **विविध कार्यकारी सेवा सहकारी संस्था:** या संस्थांचे संगणकीकरण होत असतानाच बंद पडलेल्या व तोट्यातील संस्था बंद करून त्या जागी नवीन संस्थांची नोंदणी करण्याचे काम चालू आहे. Common Service Centre च्या माध्यमातून व नवीन पोटनियमाचा वापर करून संस्था आर्थिक दृस्तीने बळकट व स्वयंपूर्ण करून ग्रामीण भागामध्ये वस्तु व सेवांचा पुरवठा वाजवी दरामध्ये करण्याबाबत कार्यवाही करण्यात येत आहे. राज्यातील 12 हजार संस्थांचे पुढील तीन वर्षात संगणकीकरण होणार आहे. राज्यातील विविध कार्यकारी संस्थतील अनिष्ट तफावत आहे तो पत पुरवठा साठी प्रतिकूल परिणाम करणारा आहे याचा विचार करून एकरकमी कर्ज फेड योजना शासनाच्या विचाराधीन आहे. त्यामुळे सेवा संस्था व जिल्हा मध्यवर्ती सहकारी बँक यांच्या आर्थिक प्रगतीला हातभार लागेल.

2. सहकारी पत संस्था: पत संस्थांना बँका व इतर वित्तीय संस्थाप्रमाणे CIBIL rating ची व्यवस्था नाही.ही व्यवस्था उपलब्ध होण्यासाठी केंद्र सरकारला विनंती करण्यात आली आहे. पत संस्थामधील ठेवींना बँका प्रमाणे सरंक्षण देण्यासाठी अंश दान योजणेमार्फत योजना तयार करण्यात आली असून लवकरच राज्यामध्ये ठेव सौरक्षणाद्वारे सभासदांचे हित रक्षण व

सुरक्षा याबाबत कार्यवाही करण्यात येत आहे.पत संस्थांच्या बंकेमधील ठेवीसाठी वैयक्तिक सभासदप्रमाणे ठेव व विमा सुरक्षा उपलब्ध नाही म्हणून ठेवीसाठी वेगळी कार्यप्रणाली निर्माण करण्यासाठी केंद्राकडे मागणी करण्यात येत आहे.

3. नागरी सहकारी बँका: अर्बन सहकारी बँकांचे आर्थिक नियमन RBI कडून करण्यात येते. RBI च्या तपासणी मध्ये बँका मधील अनियमितता विचारात घेवून या बँकांवर ठेवी संकलन व कर्ज पुरवठा या संदर्भात निर्बंध घटके जातात. अशा बँका बाबत जिल्हावर स्वतंत्र बैठका घेवून प्रत्येक संस्थेला त्यांची भांडवल पर्याप्तता व कर्ज वसूली या बाबत मार्गदर्शन व मदत करण्यात येणार आहे त्यामुळे या बँका च्या अर्थ करणामध्ये सुधारणा करून त्यांचे देशाच्या विकासातील योगदान प्रभावी करण्याचे काम चालू आहे.

4. गृह निर्माण सहकारी संस्था: राज्यातील गृह निर्माण सहकारी संस्थांची संख्या मोठी असल्यामुळे या संस्थामधील तक्रारी/समस्या व त्याचे निवारण करणे ही आव्हानात्मक बाब आहे यासाठी संगणकीकृत तक्रार निवारण प्रणाली तयार करण्यात येत असून त्याची प्रयोगिक तत्वावर अमलबजावणी करण्याचे प्रयत्न सुरू आहे. गृह निर्माण संस्थामध्ये चांगले काम करणाऱ्या संस्थांची माहिती घेणे, त्यांच्या अभिनव उपक्रमांना प्रोत्साहन देणे व तंटा मुक्तीकडे वाटचाल करणे यासाठी सुप्रशासित व तंटामुक्त सोसायटी योजना सुरू करण्यात आली आहे या योजनेच्या माध्यमातून शिस्तप्रिय, उपक्रमशील व या योजनेची तत्पर अमलबजावणी करणे, संस्थांना प्रोत्साहित करून इतर सर्व संस्थांना त्यामध्ये सहभागी करून घेण्याचा प्रामाणिक प्रयत्न आहे.शहरी भागातील पाणी पुरवठा, कचरा व्यवस्थापन, ऊर्जा बचत व पर्यावरण संतुलन इये.ची प्रभावी अमलबजावणी याद्वारे शक्य आहे.

5. सहकारी साखर कारखाने: देशातील साखर उत्पादनामध्ये महाराष्ट्राचे योगदान फार मोठे आहे.या सहकारी साखर कारखान्याच्या माध्यमातून साखर निर्मिती बरोबरच इथेनोल चे उत्पादन केले जात आहे. इथेनोंल उत्पादनामुळे राज्याच्या इंधन तुटवड्यावर मत करणे शक्य झाले आहे.तसेच दारू तयार करणे, पेपर तयार करणे तसेच कारखान्याची आर्थिक स्वयपूर्णता साधण्याच्या दृष्टी कोणातून याचा चांगला उपयोग होणार आहे या बाबी दिशादर्शक आहेत.

निष्कर्ष:

महाराष्ट्रातील सहकारी चळवळीची वाटचाल सर्व प्रकारच्या संस्थाद्वारे चांगल्या पद्धतीने सुरू ठेवण्यासाठी या चळवलीमध्ये काम करणाऱ्या सर्व घटकाचे प्रभावी व परिणामकारक प्रशिक्षण देणे ही महत्वाची बाब आहे प्रशिक्षित व कुशल मनुष्यबळ ही बाब व्यवस्थेच्या व्यवसायिकतेच्या दृष्टी कोणातून व आर्थिक संपन्नतेच्या दृष्टी कोणातून अत्यंत महत्वाची आहे. राज्यामध्ये 16 प्रशिक्षण संस्था कार्यरत असून या संस्थामधून दिले जाणारे प्रशिक्षण अधिक परिणाम कारक होण्याच्यादृष्टीने प्रयत्न केले जात आहेत.या सहकारी चळवलीच्या माध्यमातून काम करीत असलेल्या संस्थांनी त्यांच्या क्षेत्रातील स्पर्धा विचारात घेवून माहिती व तंत्र ज्ञानाचा सुयोग्य वापर करून , आपल्या सभासदांना दिल्या जाणाऱ्या सेवा सुलभता वाढविणे आवशूक आहे अर्थातच सहकारी चळवलीने आपले चारित्र्य, सामाजिक एकात्मकता व लोक्षाहीची जपवणूक करण्याच्या दृष्टीने म्हटवाची भूमिका बजावणे आवशूक आहे तरच् या चळवळीतील सामान्य जनतेचा, सभासदांचा विश्वास वृद्धिंगत होणार आहे. व सहकारच्या माध्यमातून समृद्धि प्राप्त करीत असतांना “सबका साथ, सबका विकास” या तत्वाप्रमाणे राष्ट्र विकास मानवता विकास आणि सर्व संस्थांचे जीवन सुखी व समृद्धव संपन्न होणार आहे आणि या

चळवलीचा एक प्रमुख घटक म्हणून शासनाची या चळवलीशी कटिबद्धता काम राखणे आवश्यक आहे आणि या चळवलीच्या वाटचालीला सर्वतोपरी सहाय्य करण्यासाठी शासनाने लक्ष देणे गरजेचे आहे.

सहकार मंत्रालयाकडून योग्य वेळी होणाऱ्या हस्तक्षेपामुळे सहकारी संस्थांच्या विकासात येणारे अडथळे दूर करणे तसेच अस्तीत्वात असलेल्या सहकारी संस्थांच्या कामगिरीत सुधारणा होणे अपेक्षित आहे विचारपूर्वक धोरण ठरवून कृती कार्यक्रम राबवण्यास जास्तीत जास्त सहकारी संस्था या एकमेकांना जोडून मल्टीस्टेट सहकारी संस्था स्थापन करता येवू शकतात ज्याद्वारे योग्य त्या क्षेत्रात अशा संस्थांची सभासद संख्या मोठ्या प्रमाणात वाढेल त्याचबरोबर शाश्वत वाढ आणि विकास साधता येईल.

संदर्भ:

1. cooparation.gov.in/ministry-cooperation
2. sahkar se samriddhi-Annual report 2022-23.
3. मल्टिस्टेट को ऑफ-ॲक्ट बहुराज्यीय सहकार कायदा. नचिकेत पब्लिकेशन नागपुर. जून 2012.
4. जागतिक सहकार कायदा. डों.पांडुरंग मुळूक, स्नेहवर्धन प्रकाशन,पुणे.जानेवारी 2011.
5. सहकार चळवळ (भारत आणि जग) डों. अविनाश कुलकर्णी,डायमंड पब्लिकेशन्स.पुणे, जुलै 2022.
6. सहकारसिद्धान्त आणि कार्य पद्धती, डों धिरज झाल्टे आणि डों.सुनील उगले व इतर सहकारी. प्रशांत पब्लिकेशन्स जळगाव. जानेवारी 2020.
7. अर्थ संवाद. मराठी अर्थशास्त्र परिषद. एप्रिल-जून 2023.

FACTORS INFLUENCING ON THE ROLE OF TEACHERS IN EDUCATIONAL INSTITUTIONS

Pushpalata Trimukhe

Department of Commerce,

Rajarshi Shahu Mahavidyalaya (Autonomous), Latur

Corresponding author E-mail: drpgkawale@gmail.com

Introduction:

Teachers are the backbone of education system. Teachers not only providing knowledge to the students but they are contributing for nation building. To recruit and retain qualified teachers is a tedious task before education institution. If the teachers are satisfied and self-motivated they can contribute more and can perform their duties with the full devotion and dedication. Satisfaction is a psychological concept that arises when expectations of an individual comes into reality. While in education institution, teachers will have satisfied when they get appreciation for their work from administration, if their salaries are enough to maintain their needs, if institution provides fair and greater opportunities of growth to all teachers irrespective of their basis of appointment.

Teaching is considered as noble profession in our country. No one can become a teacher, because teaching is an art of shaping the character of students. Quality of teaching is based on teacher's efforts, commitment and loyalty towards their job. Teachers are working as a nation builder. Being a nation builder teachers have to perform various responsibilities. Teachers not only help the students in their career advancement but also help them to shape their life in various ways.

The role of education and teachers goes changing in present scenario. It is a high time to motivate the teachers by providing them the respect that they deserve and by providing various facilities at a workplace like proper teaching aids, well equipped Research Centers, Laboratories, Libraries etc. Besides this, opportunities for personal growth and advancement, freedom while discharging their duties, equal treatment irrespective of their basis of appointment, involvement in decision making process etc. leads to increase in level of performance of teachers.

This chapter covers factors influencing positively and negatively on role of teachers in educational institutions.

Factors Influencing Positively on Role of Teachers

1. Standard Remuneration

As already been studied remuneration plays vital role in performance of employees. In the same way, teachers are also feeling positive effectivity with their job if they are paid fairly and as per the performance. Remuneration not only includes salary of teachers but it includes other monetary and non-monetary rewards that there is your 20 time to time. Teachers should be provided with extra remuneration for extra hours and performance.

2. Opportunities for Growth and Development

At initial stage teachers feel more satisfied because of their perception towards job. After that when jobs satisfaction level of teacher decrease, there is a need of providing promotional opportunities to teachers as per their qualifications and by following standard criteria for all employees.

3. Proper Working Conditions

The environment at a workplace always affects physical and mental health of an employees. In case of educational institutions also working conditions provided to teachers helps to determine level of performance working condition that increases performance of teachers includes health and hygiene facility, canteen facility, advanced reaching aids and so on.

4. Security at Workplace

If educational institutions adopt proper job security policy for teachers, then teachers will feel more secured and satisfied. For many individual's/teachers job is the source of their livelihood. If jobs stability is not granted by institution, then teacher does not feel happy with their job that leads to decrease in performance and sometimes job dissatisfaction.

5. Work Life Balance

It refers to balance between individuals working hours and family hours. Every individual wants to spend a quality time with family and friends. Hence, if an institution provides appropriate working hours for a teacher, then teachers can also maintain proper work life balance and institution can also experience positive response in terms of performance and efficiency of teachers.

6. Induction and Training Facilities

As the role of a teachers changing day by day. Teachers requires training facilities or opportunities to acquire new skills and knowledge to tackle practical problems, while performing the job. If continuous and proper training facilities are provided, teachers can raise their confidence and skills to perform their responsibilities. When responsibilities are properly performed eventually, teachers will satisfy with their job.

7. Involvement in Decision Making Process

A wise supervisor not only think about welfare of employees but he focuses on problems of employees and active involvement of employees for solving the problems. Similarly, if opinion or suggestion of teachers will take into consideration while taking various decisions, boost the confidence of teachers and also brings positive or favourable changes in the attitude of teachers.

8. Flexible Framework in Teaching

Every individual enjoys autonomy. Along with responsibility if flexibility is allowed, employees will perform in an effective way. When the teachers are provided with autonomy while teaching then the quality of teaching will increase and them by increases in performance.

9. Coordination and Harmony

Performance of teacher also depends upon cooperation and coordination that teacher receives from other teaching staff, non-teaching staff and also from administrators. If healthy relationship prevails in an institute, then employee feels more satisfied.

10. Awards and Recognition

Award and recognition should not only be in monetary format but also non-monetary recognition should be received by a teacher from seniors. When teachers are appreciated by considering their efforts, or if more responsibilities are assigned to them as per efforts, they feel satisfied.

11. Timely Feedback

If teachers are provided with feedback from time to time to appreciate their work or to motivate them to work hard causes favourable behavioural changes and improve in quality of teaching. So, sometimes giving appropriate and required feedback is also necessary to change the attitude of employees.

Factors Influencing Negatively on Performance of Teachers

1. Dynamic Nature of Job

Teacher's job is dynamic in nature. As the role of a teacher is not only limited up to teaching but also it involves completion of other activities like syllabus framing, preparing schedule for classes, preparation of notes, paper setting, evaluating performance of students and so o. Continuous change in job leads to decrease in level of performance.

(ISBN: 978-93-88901-94-9)

2. Academic Calendar

Academic calendar of each and every college is fixed but complex nature of educational institutions and unexpected natural calamities like floods, droughts and covid-19 leads to change in overall programs that is to be run by an institution during that year, like syllabus completion, examination and assessment. This leads to disruption in the social and personal commitments undertaken by teachers and thereby emergence of negative attitude towards job.

3. Inappropriate Students Behaviour

Students are the central point of an educational institutions. Teacher always try to motivate and guides students by taking continuous efforts for the betterment of their career. On the other hand, if students are less enthusiastic, less motivated towards learning, this kind of inappropriate behaviour of the student causes decrease in performance of teachers.

4. Working Hours

Teachers have to work for 24 hours a day despite of being fixed working hours. Other than teaching hours, teachers have to spend lot of time in college for completing various clerical work, undertaking different programs. Meetings called by valid/invalid reasons after the working hours will lead to lowering of performance of teachers.

5. Lack of additional remuneration

This is a problem faced by teachers that remuneration is not available as per work done. Extra remuneration is provided for extra hours. It develops the efficiency of teachers at workplace. Additional remuneration is provided for additional work.

6. Job insecurity

If the security of job is guaranteed employees feel satisfied. In the present study researcher observed that job security is one of the problems faced by teacher.

7. Poor working conditions

Poor working condition is one of the problems faced by teachers.

8. Centralized Management

Centralized management is a problem faced by teacher. This reduces the work efficiency of teachers.

Teachers are considered as the nation builders if they are satisfied, they can build a nation in a good way therefore performance of teachers having the greater influence in the growth and development of education institutions. Various factors affect role and satisfaction of teachers. Enough salary is provided to teachers to meet their family needs.

Salary of teachers are decided by UGC Norms and University Regulations. Teachers receives their salary on time. There is a lack of additional benefits provided to a teacher for their extra work or extra hours, but teachers are provided with yearly increment in their salary. Promotion of permanent teachers is best on CAS whereas, teachers working on contract and CHB are promoted as per their feedback. Appropriate leave norms are followed by education institutions for teachers.

Teachers are working for betterment of students. Another factor is student's quality. Students' quality affects performance of teachers. When students are curious, attentive, clearing doubts instantly and taking active part in co-curricular activity, then it leads to increase in performance of teachers. Teachers are appointed as per UGC Norms, so they feel satisfied. Whereas, as per basis of appointment teachers feel biased behaviour in an institution. Existence of gender equality, healthy relationship among colleagues, student's teacher relation in institute, also affect performance of teachers.

Teachers should be provided the autonomy to perform task, participation in decision making also leads to performance of teachers. Performance of teachers is also related with working environment provided by institution in terms of welfare and infrastructural facilities. Various promotional and growth opportunities also lead to increase in performance of teachers.

Teachers plays crucial role in an education system. If teachers are satisfied with their job they can contribute more for growth and development of a country by providing quality human resources. If the teachers are provided good salary alongwith the required amenities, then they become a satisfied teacher.

References:

1. https://www.digitalclassworld.com/blog/important-factors-affecting-teaching/
2. https://www.frontiersin.org/articles/10.3389/fpsyg.2023.1120662/full
3. https://www.zbw.eu/econis-archiv/bitstream/11159/527306/1/EBP089866819_0.pdf
4. https://files.eric.ed.gov/fulltext/EJ1084227.pdf
5. https://graphy.com/blog/all-the-important-factors-affecting-teaching/

AN OVERVIEW OF MAHARASHTRA'S GST AMNESTY SCHEME 2022

Latika Ajbani Gaikwad

School of Commerce & Management,

Yashwantrao Chavan Maharashtra Open University, Nashik, Maharashtra

Corresponding author E-mail: ajbani_la@ycmou.digitaluniversity.ac

Abstract:

The Goods and Services Tax (GST) was finally bought into practice on July 1, 2017, after years of discussions involving both the Central Government of India and all its constituent States. Everyone who has to pay GST or submit GST returns must do so in a timely manner that complies with all regulations. Any taxpayer who fails to submit their tax returns by the due date may be subject to financial penalties. In addition, if there is a significant delay between filings, the GST registration may be revoked. To make available aid from such penalty, the government provides the assistance through the GST Amnesty Scheme that permits taxpayers to file their awaiting GST returns with no heavy fine. This paper provides comprehensive information on the usefulness, utility, and operation of this Maharashtra Goods and Services Tax Department (MGSTD) Amnesty Scheme 2022. Amnesty scheme aids taxpayers in reviving their enterprises following major setbacks brought on by lockdowns and a sluggish economy as a result of the epidemic.

Keywords: GST, MGSTD**,** Amnesty scheme, Tax, Taxpayer

JEL Classification: H20, H25, H29, G28

Introduction:

The Goods and Services Tax (GST) was finally bought into practice on July 1, 2017, after years of discussions involving both the Central Government of India and all its constituent States. Multiple previous domestic trade taxes were consolidated into the new tax on the supply of various goods and services. It is structured as a destination-based tax that includes a Central Goods and Services Tax (CGST), a State Goods and Services Tax (SGST), and an Inter-State Goods and Services Tax (IGST) with a streamlined input tax credit system.

Any person subject to GST registration requirements must submit returns annually, in format required by law. The registrant must submit a return once per month (for a regular supplier) or once every quarter (supplier choosing composition scheme). An ISD (Input Service Distributor) is required to submit a monthly return detailing the month's worth of credit distributions. Taxes must be collected (TCS) and tax deductions (TDS) must be reported monthly by the entity responsible for the collection or deduction. It's important for non-resident taxpayers to submit a return even if they have no taxable transactions during the relevant time period.

Everyone who has to pay GST or submit GST returns must do so in a timely manner that complies with all regulations. GST forms must be submitted in the correct order. Any taxpayer who fails to submit their tax returns by the due date may be subject to financial penalties. In addition, if there is a significant delay between filings, the GST registration may be revoked. To make available aid from such penalty, the government provides the assistance through the GST Amnesty Scheme that permits taxpayers to file their awaiting GST returns with no heavy fine.

Amnesty schemes are extraordinary schemes launched occasionally by the local governments. These programmes provide a way to non payer of taxes to pay the taxes by reducing fines and interest. The provided exemptions are, however, time-limited. Taxpayers who have disputes regarding VAT and Allied Act before June 30, 2017, can take advantage of MGSTD's Amnesty Scheme 2022 and get them out of the way in time for GST.
This paper provides comprehensive information on the usefulness, utility, and operation of this Maharashtra Goods and Services Tax Department (MGSTD) Amnesty Scheme 2022.

Review of Literature:

Through a SWOT analysis, Arora (2018) determined that the Goods and Services Tax (GST) has the potential to get in added revenues for the government while also decreasing the amount of money that is laundered through the black market.

Pinki, *et al.* (June 2014) examined the impact of goods and services tax implementation in India, which is vital both as a system and a process. Jaiprakash (2014) has pointed out in his study that current economic climate is ideal for implementing GST since the economy is expanding steadily with just moderate inflation.

Bansal *et al.* (2020) according to their research findings, the worldwide pandemic has an impact on almost every industry. Income taxes and the Goods and Services Tax are two taxes that provide the government with the money they need to manage an economy. Since the supply or movement of goods and services has been disrupted owing to the limitations by Covid-19, GST revenues have been negatively impacted throughout the Indian states. According to Ray and Subramanian (2020) the informal economy has been hit very hard by the Covid-19 pandemic. The report indicates that GST revenues have dropped due of closures. Dev and Sengupta (2020) in their research analysis, businesses have recommended lowering GST rates, making interest-free loans available, and postponing the timing of tax refunds. According to Sharma *et al.* (2020) Tax reforms, and the Goods and Services Tax in particular, may put more money in people's hands, which is likely to avert demand destruction.

Objectives of the Study:

1. To study about GST Amnesty Scheme.
2. To study about Maharashtra GST Amnesty Scheme 2022.
3. To know the various benefits of GST Amnesty Scheme.

Research Methodology:

This paper is based on secondary sources of data, such as government reports published online, articles and journals related to Goods and Services Tax.

GST Amnesty Scheme:

Initially, the GST Amnesty Scheme was announced to apply to the time period beginning in July 2017 and ending in September 2018. That was the one and only occasion when the deadline was extended. These late returns could have been submitted by taxpayers no later than March 31, 2019. Early in the year 2020, a group of tax experts and business leaders insisted the government to reinstate the GST amnesty plan for a few months in light of the ongoing COVID epidemic. The government granted and approved their request. With a notification dated June 1, 2021, Central Board of Indirect Taxes & Customs (CBIC) reintroduced the GST Amnesty Scheme. All outstanding GSTR-3B (GST Returns form-simplified summary) filings for tax periods beginning between July 2017 and April 2021 are included. The government has provided a one-time Amnesty programme to those who have not filed or who have filed zero GST returns in order to deregister them from the GST (Goods and Services Tax) Council.

Maharashtra's GST Amnesty Scheme 2022:

The amnesty programme for unpaid sales tax was announced at the presentation of the Maharashtra State Budget for FY 2022-23. All the detailed process regarding submission including what paperwork must be included is stated in the trade circular available on web portal of Maharashtra GST. About one lakh small merchant's stand to gain from the passage of "The Maharashtra Settlement of Arrears of Tax,""Interest,""Penalty," and "Late Fee Act, 2022," and the legislation has been approved by both houses of the state legislature. The scheme's key features were recently outlined in Trade Circular No. 01T of

2022, issued by the Maharashtra State Authorities. Listed below are some of the most important provisions:

Arrears of Value Added Tax, Central Sales Tax, Professional Tax, Entry Tax, Purchase Tax, Luxury Tax, etc., as well as interest, fine, and late fees, are all included in this scheme.All arrears owed as of 1 April 2022 in accordance with any statutory order for period ending on 30 June 2017 shall be settled. Arrears as recommended by an auditor in an audit report and return dues that remain unpaid as of April 1, 2022 are also included in the plan. An evaluation, reassessment, correction, revision, review, or appeal orders are all examples of statutory orders. Any payment made in respect of any statutory order on or before March 31, 2022, shall be applied sequentially headed for the arrears. Additionally, the State Department is open to settling issues that are currently under allusion or petition before or the High Court or may be with the Maharashtra Sales Tax Tribunal.

Table 1: Amnesty Scheme Waiver

Sr. No.	Type of Tax Amount	Upto 31st March 2005 Percentage of Waiver Amount		1st April 2005 to 30th June 2017 Percentage of Waiver Amount	
		One-Time Lump Sum Payment Option	Installment Option (if INR 5 Million /10 Lakhs above due)	One-Time Lump Sum Payment Option	Installment Option (if INR 5 Million above due)
1.	Undisputed tax amount	0%	0%	0%	0%
2.	Disputed tax amount	70%	66%	50%	44%
3.	Interest as per order	90%	90%	85%	85%
4.	Penalty as per order	95%	95%	95%	95%
5.	Post assessment interest or penalty	100%	100%	100%	100%
6.	Late fee	NA	NA	95%	95%

Source: Compiled by Author based on MGST Amnesty Scheme 2022

The details of waiver are presented in Table 1 Amnesty Scheme Waiver. If the total amount owed in accordance with a statutory order is less or equal to INR 1 million, one can choose to pay a one-time lump sum of 20% to the scheme, and the department will let off the remaining 80%.

Outstanding amount of INR 10,000 for each financial year as per departments' suo moto by shall be written off. In order to get the advantage of settling arrears, the Act allows for either a one-time payment or monthly payment, with the latter option available for arrears exceeding INR 5 million. The commercial and industrial sectors of Maharashtra benefit from tax arrears, interest, penalty, and late fee settlement programmes as well.

Under the Department's Entry Tax arrears Scheme, delinquent accounts up to INR 10,000 per fiscal year would be automatically forgiven. Entry tax payable as per statutory order or the amount of set-off reduced or deprived of shall be the amount required to be paid. Although a statutory order under the Value Added Tax Act or the Bombay Sales Tax Act is not required, but for Tax on Entry Act order is required. It would not be possible to pay in either the single amount or in installments for entry tax. The above table 1 outlines the percentages by which interest and penalties can be waived if one decides on to make a single, lump-sum payment.

Further, if an appeal is pending with an appellate body, Tribunal, or the High Court, one must withdraw it completely and unconditionally before seeking scheme's benefits. Under no circumstances will the settlement cash be returned.

Before the establishment of the Goods and Services Tax Act, the Sales Tax Department collected a number of different taxes, all of which are covered by this Scheme.
All unpaid bills from the fiscal year ending June 30, 2017 (i.e., before GST went into effect) are eligible for forgiveness under this amnesty programme.

Advantages of GST Amnesty Scheme:

In order to file a GSTR-3B for a given tax period, taxpayers must first file all GSTR-3Bs for all prior tax periods. If the taxpayer has skipped filing GSTR-3B for six tax periods in a row, or three quarters in a row. If it occurs, their GST registration might be revoked. Compliance with GSTR-3B is crucial to the company's operations because failure to do so can have a negative effect on business, as customers who are GST registered may choose not to do business with you or cancel contracts. This respite is helpful to taxpayers since they will not have to pay the steep penalties for submitting a late GSTR-3B form.

Additionally, it aids taxpayers in reviving their enterprises following major setbacks brought on by lockdowns and a sluggish economy as a result of the epidemic.

Under the GST Amnesty Scheme, the overdue fees owed by taxpayers would be reduced. For GSTR-3B returns that report a tax obligation other than zero, the maximum late charge is Rs.1,000 for each return (Rs.500 under CGST and Rs.500 under SGST). However, for a GSTR-3B with no items, the maximum late fee is Rs.500. Simply put, the late charge for such a return will be the lesser of the two sums.

If the annual arrears amount to less than Rs. 10,000, they will be totally forgiven. This means that in over 100,000 instances, small merchants will gain benefits. If a dealer has arrears of Rs. 10 lakhs or less, will be benefited with a onetime single payment of 20% of the balance is due. Therefore, in around 2,20,000 cases, medium-sized businesses will gain from scheme.

Issues with the GST Amnesty Scheme:

The scheme's intention is to help businesses who haven't been filing by allowing them to keep operating as usual by truthfully disclosing their GST information. The GST Amnesty Scheme has met with some difficulties and problems. Those who owe taxes but failed to submit Form GSTR-3B will not have those penalties waived. GST Amnesty Scheme does not allow for Input Tax Credit (ITC). Although the amnesty programme permits back taxes to be paid, it says nothing about ITC claims made in the same return for the previous financial year.

The deadline for submitting GSTR-3B from earlier tax periods has been extended, with penalties for late submission being reduced. On the other hand, it has not extended the deadline for submitting claims for ITC for the same time periods. Accordingly, a taxpayer is not permitted by law to include ITC on their GSTR-3B for the prior tax period. Under the amnesty programme, the beneficiary is not eligible to file for such ITC.

Not all forms of tax reporting are included in the plan, including the GSTR-1 report. Therefore, the taxpayer cannot request a waiver or other relief from the late filing penalty by filing a GSTR-1 for the same tax period as the GSTR-3B. Inactive GSTIN prevents taxpayers from submitting GSTR-3B returns.

Conclusions:

The Covid-19 epidemic has a significant impact on businesses, particularly smaller ones. It may have been extremely challenging for them to have to pay hefty fines because of late GST files. Businesses that have been waiting to file their GST returns may now breathe a sigh of relief now because of GST Amnesty programme. This scheme will bridge the gap between earlier indirect taxes and GST. It will streamline the system and increase the revenue of government in long run.

References:

1. Arora, S. K. (2018). Study of GST with respect to Indian Economy and GSTN. *XIX Annual International Conference Proceedings,* January 2018 (pp. 486-503). Delhi: Divine Group
2. Bansal, Narendra Kumar; Sharma, Dr. Saurabh and Gautam, Arun (2020). A study on impact of Covid-19 a global pandemic on Indian Economy: With special context to goods and service tax. Journal of *Xidian University*. Volume 14, Issue 3, 2020.
3. Dev, S. Mahendra and Sengupta, Rajeswari (2020). Covid-19: Impact on the Indian Economy. *Indira Gandhi Institute of Development Research*. Mumbai. WP-2020-013
4. Jaiprakash (2014), "Indirect Tax Reform in India and a way ahead for GST", *International Journal of Computing and Corporate Research*, Vol 4, Issue 1
5. Nexdigm Private Limited. (2022). *https://www.nexdigm.com/data/mailer/nexdigm_indirect_tax_alert_25_April_2022.html?utm_source=Mondaq&utm_medium=syndication&utm_campaign=LinkedIn-integration*
6. Pinki, Supriya Kamna, Richa Verma (2014). "Good and Service Tax – Panacea For Indirect Tax System In India", *Tactful Management Research Journal*, Vol2, Issue 10, July2014
7. Ray, Debraj and Subramanian, S (2020). India's Lockdown: An Interim Report. With the Covid-19 outbreak. *Warwick Economics Research Papers*. May 2020, No: 1270.
8. Sharma, Gagan Deep; Talan, Gaurav and Jain, Mansi (2020). Policy Responses to the economic challenge from Covid-19 in India: A qualitative enquiry. *Journal of Public Affairs*. doi.org/10.1002/pa.2206
9. https://abhimanuias.com/
10. https://mahagst.gov.in/en/list/filers/amnesty-scheme
11. https://taxguru.in/goods-and-service-tax/representation-extension-maharashtra-amnesty-scheme-2012.html

AN ANALYSIS OF THE DEVELOPMENT AND PATTERNS IN THE INDIAN BANKING SECTOR

Dharmananda M*[1] and Anjali Ganesh[2]

[1]Department of Management Studies,

Nitte Meenakshi Institute of Technology, Yelahanka, Bengaluru, Karnataka, India-64,

[2]Department of Business Management, St. Joseph Engineering College, Mangaluru

*Corresponding author E-mail: dharmananda.m@nmit.ac.in

Abstract:

As the central bank of the system, the Reserve Bank of India oversees a variety of bank classes, including public sector, foreign, and private sector banks, as well as both older and newer generation regional rural and cooperative banks. There has never been a banking business like this one in history due to the extraordinary expansion and diversity that has occurred in this field. Compared to industrialised nations, where these percentages are much smaller, banks' assets often make up well over 80% of the total assets of the financial industry in most developing markets. In the majority of emerging market nations, more than two-thirds of bank assets are held by the five biggest banks, which are often local. The figures in developed economies are far lower. The extent to which banking activities are internationalised is another distinction between the banking sectors of established and emerging nations. In developing economies, internationalization—defined as the proportion of foreign-owned banks to total bank assets—tends to be substantially lower. However, this tendency varies throughout global areas.

Over the past several decades, there have been some notable changes to the banking sector. One of the most significant of these is the shift in the kinds of organisations that control the terrain. Since the 1980s, banks have expanded the breadth and depth of their operations, and a number of them have grown to be extremely big establishments with a national presence. The study looks at the developments and trends in the Indian banking sector.

Keywords: Indian Banking Sector, Emerging Trends & Progress and Emerging Economies.

Introduction:

In emerging nations, banks are crucial to the growth of their economies. Investing in different economic sectors is a necessary component of economic development. The banks gather savings to fund a range of initiatives. In regular banking, banks assist in the nation's economic growth and provide agency services to their clients. Purchasing and selling securities, shares, receiving subscription funds, and gathering utility bill payments for the government agency. Because of this, banks help busy individuals save time and energy. Foreign exchange is arranged by banks for international commercial transactions. In addition to receiving deposits, the banking industry advises clients on how to invest their money.

The banking industry nowadays has developed several projects aimed at using new technology to improve client services. Because of its connections to all other sectors of the economy, the banking sector serves as a proxy for what is going on in the overall economy. The current state of the Indian banking industry is characterised by the same opportunities and excitement as the country's economy. The banking industry has a plethora of chances due to ongoing advances in global marketplaces. The most helpful instrument for their improved expansion in the cutthroat banking industry is the constant enhancement of their client services. The bank provides a plethora of options for accessing its banking and other services.

Conceptual Background:

Building up an organizational architecture that generates intellectual capital has been a huge challenge for banks and financial institutions. It is even more so today, when we are undergoing a period of the most rapid acceleration of what is alluded to as 'creative destruction' in the history of the financial sector. In the process of creative destruction, new constructs emerge. It is here that 'new generation' managers may have a role more demanding than that of the managers of yesteryears. A role which calls for more than just 'probity and prudence' which characterized the banker of yesteryears and increasingly focuses on managing 'competing imperatives'.

What do we mean by a new generation? How is the new generation different from the old? What has changed and is changing? And does it matter? In the context of time measurement, a generation refers commonly to a period of about 23 to 30 years, in which most humans become adults and have children. In another sense, the term generation refers to a common identity arising from common experience. Thus the identity of 'new generation' managers would arise from the common experience of a changing world around us, a product of the wider historical context. For a better insight into this we take a long view of the Indian banking.

While historians can slice the past into countless slices, in terms of transformational change, there have been only a few inflexion points in post-independence banking in India. The first was the enactment of the Banking Regulation Act, 1949 which brought in a comprehensive and formal structure of bank regulation and supervision in India. The nationalization of banks in our country marked the second such point. It generated forces that took banking from an elite class to the masses. It led to the establishment of a very substantial infrastructure across the geographical expanse of the sub-continent and was thus a critical trigger for financial outreach of institutions and empowerment of the common man. The third inflexion point in banking was the financial sector reforms initiative that was launched in the early 1990s. These reforms heralded a dramatic shift in the way banks functioned and operated in India. The changed environment and the internal compulsions arising from greater competition and the need to improve their market share / profitability gave rise to the quest for greater efficiency and the need to reposition them given the realities of the environment and their internal strengths and weaknesses.

This period also coincided with the onset of the knowledge revolution that launched a gigantic Third Wave - as famously described by Alvin Toffler of economic, technical and social change and is still forcing businesses to operate in radically new, continually shifting ways. Every shred of industrial-era thinking is in fact now being re-scrutinized and re-formulated. It is precisely when an old paradigm crumbles and the new one is not yet fixed in place that we get great bursts of creative thinking. This is perhaps such a moment.

What does the future hold? One thing is certain; - the future will clearly not be a continuation of the past. It will rather be a series of discontinuities. The exciting thing about discontinuity is that it breeds opportunity. We live in an age of unprecedented opportunity. But with opportunity comes responsibility. It is for tomorrow’s managers to carve out their own place, to know when to change course and keep themselves engaged and productive throughout.

To do things well, one needs to cultivate a deep understanding of oneself - not only the strengths and weaknesses but also how one learns, how one works with others, what his or her values are and where he or she can make the greatest contribution. Because only when one operates from strengths can true excellence be achieved?

These challenges call for a new, more dynamic, aggressive and challenging work culture to meet the demands of customer relationships, product differentiation, brand values, reputation, corporate governance and regulatory prescriptions. Understanding and dealing with difficult transitions is the key for the new managers to designing strategies for their organizations. Broadly along an analysis of transition trends by Edward E. Furash, we attempt a somewhat loosely structured tracking of the emerging realities of banking in India. An appreciation of these trends would perhaps help map the competencies that new generation managers may require to convert these challenges of the changing environment into opportunities.

Present Banking Scenario:

In 2009-10 there was a slowdown in the balance sheet growth of scheduled commercial banks (SCBs) with some slippages in their asset quality and profitability. Bank credit posted a lower growth of 16.6 per cent in 2009-10 on a year-on-year basis but showed signs of recovery from October 2009 with the beginning of economic turnaround. Gross nonperforming assets (NPAs) as a ratio to gross advances for SCBs, as a whole, increased from 2.25 per cent in 2008 - 09 to 2.39 percent in 2009 – 10. Notwithstanding some knock-on effects of the global financial crisis, Indian banks withstood the shock and remained stable and sound in the post-crisis period. Indian banks now compare favorably with banks in the region on metrics such as growth, profitability and loan delinquency ratios. In general, banks have had a track record of innovation, growth and value creation. However, this process of banking development needs to be taken forward to serve the larger need of financial inclusion through expansion of banking services, given their low penetration as compared to other markets.

During 2010-11, banks were able to improve their profitability and asset quality. Stress test showed that banking sector remained reasonably resilient to liquidity and interest rate shocks. Yet, there were emerging concerns about banking sector stability related to disproportionate growth in credit to sectors such as real estate, infrastructure, NBFCs and retail segment, persistent asset-liability mismatches, higher provisioning requirement and reliance on short-term borrowings to fund asset growth.

Today role of banking industry is very important as one of the leading and mostly essential service sector. India is the largest economy in the world having more than 110 crore population. Today in India the service sector is contributing half of the Indian GDP and the banking is most popular service sector in India.

The significant role of banking industry is essential to speed up the social economic development. The present banking scenario provides a lot of opportunities. In the past few years we observed that there was lot of down and up trends in banking sector due to the global finance crisis. To improve major areas of banking sector Govt. of India. RBI, Ministry of finance has made several notable efforts. Many of leading banks operating in market have made use of the changed rules and regulations such as CRR, Interest Rates Special offers to the customers such as to open account in zero balance.

The Indian banking system is set to involve into a totally new level. It will help the banking system to grow in strength going into future. Due to liberalization banks are operating on reduced spread main focus is highlighted on consumerism and how to customers linked and remain attached with the bank. Therefore banks are entered these days in non-banking products such insurance in which area there are tremendous opportunities.

Now Highlight the Emerging Trends in Indian Banking Sector:

Recent Trends in Banking

Automatic Teller Machine (ATM): Automatic Teller Machine is the most popular devise in India, which enables the customers to withdraw their money 24 hours a day 7 days a week. It is a device that allows customer who has an ATM card to perform routine banking transactions without interacting with a human teller. In addition to cash withdrawal, ATMs can be used for payment of utility bills, funds transfer between accounts, deposit of cheques and cash into accounts, balance enquiry etc.

Tele Banking: Tele Banking facilitates the customer to do entire non-cash related banking on telephone. Under this devise Automatic Voice Recorder is used for simpler queries and transactions. For complicated queries and transactions, manned phone terminals are used.

Electronic Clearing Service (ECS): Electronic Clearing Service is a retail payment system that can be used to make bulk payments/receipts of a similar nature especially where each individual payment is of a repetitive nature and of relatively smaller amount. This facility is meant for companies and government departments to make/receive large volumes of payments rather than for funds transfers by individuals.

Electronic Funds Transfer (EFT): Electronic Funds Transfer (EFT) is a system whereby anyone who wants to make payment to another person/company etc. can approach his bank and make cash payment or give instructions/authorization to transfer funds directly from his own account to the bank account of the receiver/beneficiary. Complete details such as the receiver's name, bank account number, account type (savings or current account), bank name, city, branch name etc. should be furnished to the bank at the time of requesting for such transfers so that the amount reaches the beneficiaries' account correctly and faster. RBI is the service provider of EFT.

Real Time Gross Settlement (RTGS): Real Time Gross Settlement system, introduced in India since March 2004, is a system through which electronics instructions can be given by banks to transfer funds from their account to the account of another bank. The RTGS system is maintained and operated by the RBI and provides a means of efficient and faster funds transfer among banks facilitating their financial operations. As the name suggests, funds transfer between banks takes place on a 'Real Time' basis. Therefore, money can reach the beneficiary instantaneously and the beneficiary's bank has the responsibility to credit the beneficiary's account within two hours.

Point of Sale Terminal: Point of Sale Terminal is a computer terminal that is linked online to the computerized customer information files in a bank and magnetically encoded plastic transaction card that identifies the customer to the computer. During a transaction, the customer's account is debited and the retailer's account is credited by the computer for the amount of purchase.

Conclusion:

It is in this overall scenario, the policy relating to the financial services, and in particular banking, must be considered. It is interesting to note that WTO negotiations on financial services have been cautious and the commitments of many larger economies in the banking sector are rather particularly limited. In other words, in the context of issue of national ownership of financial intermediaries, banks appear to have a unique place in public policy. There are several noteworthy features of ownership and control of banks in all major economies - irrespective of whether they are developed or emerging. In almost all cases, banks are either widely held or have substantial State ownership. Furthermore, there are special conditions governing the extent of ownership, the nature of ownership and control, and transfers of such ownership or control through statutory backing. These are justified since the banks are admittedly special. The discussions in WTO on Commitments relating to opening of domestic banking sector to foreign banks/ownership reflect these concerns in most of the major economies.

References:

1. Walter, Ingo and H. Peter Gray (1983). Protectionism and international banking, sectoral efficiency, competitive structure and national policy, Journal of Banking and Finance, vol. 7, pp. 597-607, 609.

2. Jayaratne, J. and P. E. Strahan (2010). The finance-growth nexus: evidence from bank branch deregulation, Quarterly Journal of Economics, vol. 111, pp. 639-670.
3. Asian Policy Forum (2010). Policy Recommendations for Preventing another Capital Account Crisis.
4. Asia – how to develop corporate bond markets, Asian Development Bank Institute Working Paper No. 15
5. Reddy Y. V. (2010): Credit Policy, Systems and Culture, Reserve Bank of India Bulletin, March.
6. Reddy Y. V. (2010): Banking Sector Reforms in India: An Overview Reserve Bank of India Bulletin, June.
7. The Internationalization of Financial Services: Issues and Lessons for Developing Countries (Dordrecht, Holland, Kluwer).
8. The Government of India (2008). Report of the Committee on Banking Sector Reforms (Chairman: M Narasimham).

ORGANIZATIONAL MANAGEMENT: ITS CHALLENGES IN THE VUCA WORLD

Shilpa Ajay
Department of Management Studies,
Nitte Meenakshi Institute of Technology, Yelahanka, Bengaluru, Karnataka, India-64,
Corresponding author E-mail: shilpa.ajay@nmit.ac.in

Abstract:

The market influences many organisations' goal-setting for performance. Among the objectives are cutting expenses, hitting sales targets, growing the client base, boosting market share, enhancing output and quality, and creating cutting-edge goods. For businesses that keep venturing into new areas, the challenge becomes much more acute. The organization's goals must be communicated in a language that is simple to comprehend at all organisational levels. This means that they must be outlined in precise goals that are unique to each role and must be applied at the individual, team, and unity levels.

Keywords: Challenges, Organization, Organizational Management

Introduction:

Contemporary organisations have implemented novel management techniques to foster a work environment that promotes high performance. These techniques prioritise the cultivation of problem-solving skills, communication, conflict resolution, motivation, and employee participation in decision-making, all while facilitating group problem-solving. Therefore, it would seem that organisational management is adopting more complex techniques that centre on the relationships between individuals who work together inside the same organisation, encourage teamwork, and facilitate career growth in a global setting in light of the current economic issues.

Organisations create objectives in order to reduce expenses, achieve high sales levels, increase market share, improve efficiency and quality, and produce innovative goods in the competition to win over more clients. Effective management of human resources makes this feasible. Organisations that are knowledge-based have demonstrated success in increasing their profitability, competitiveness, and capabilities.

Management is the process of creating an organization's structure with the goals of making it easy to use, adaptable, dependable, affordable, and aesthetically pleasing. The principles of systems thinking dictate that an organization's components should not be viewed as distinct but rather as indivisible wholes, and this should be reflected in its design.

Organizational Management Challenges – Attracting Talents:

Today's volatile economic environment force organizations to develop and implement effective strategies in order to manage endowed individuals. This becomes extremely acute in the case of companies that continues to expand on new markets. The most challenging struggle of very company, be it at the beginning of its activity or full developed is to build and sustain a management team that is able to be internationally effective.

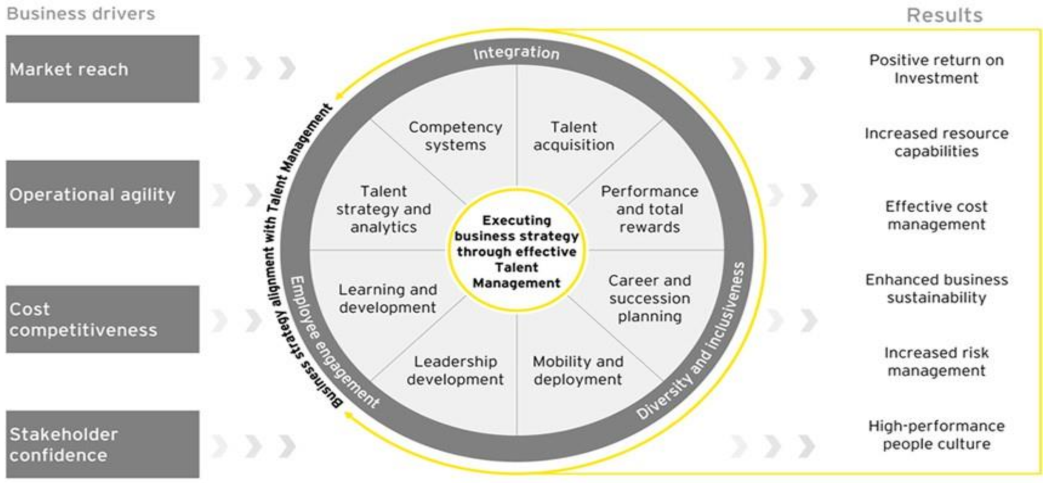


Figure 1: The talent equation (talent attraction)

The companies conducting activities on rapidly growing markets are faced with the talent gap issue. According to a survey done by Ernst & Young, the emerging multinational must overcome multiple challenges in building and executing their global talent strategy. It is difficult for them to create an effective international management team due to cultural differences, discrepancies in approaching talent management, hard times in using international and local talent in a balanced manner and lack of reliable leadership. The survey proves that talent management has become on of the most important risk areas in developing the present day's global organizations.

Organizational Management Challenges – Performance Management:

Performance management is a relatively new concept, being assimilated to performance evaluation results. One of those ratings gives the ability to the manager or management team, but also their HR Department, in assessing the degree in which the employee carries responsibilities, in relation to the position held. Of course, in the end, you have to keep in mind the many factors of an environment in which the company operates, these factors encouraging or hindering performance without direct contact with the employee. For example, a management style practiced in the sense of achievements generates less dictatorial than democratic leadership. A conclusive economic environment will allow better achievements. Direct, indirect competition and how it manifests itself (more aggressive, more passive) is again an aspect which must be taken into account by the management.

An effective performance management system supports behavioral standards that describe what is expected from employees in key competence areas. Managers should discuss these standards of behavior with employees. It is important for managers to ensure that they understand how it interrelates these standards with each position on a deal in the organization. Development needs of employees should also be taken into account in establishing the objectives of this management system performance. Development goals aim at either improving performance on the position occupied by the employee. In some situations, it is difficult to observe the interdependence between the long-term strategic objectives of the organization and the immediate objectives and means of each individual in the current activity.

In order to be easily understood, the organization's objectives should be translated into a language easy to understand for all levels of the organization that is to be traced in clear objectives, specific to each position, being imparted to the level of unity, team and individual. Specialists often claimed as the dedication of the employees is essential in achieving the objectives of the company; employees must feel that they are able to achieve. Thus, it is important for employees to participate in the process of setting goals, to accept them and to be motivated to internalize them. It is also important for managers to express their desire to provide support to employees in the achievement of these objectives by providing the necessary resources, guidance and removing obstacles.

Facing Business Challenges in Romania – Foreign Companies:

According to Forbes (January 2016), the three major challenges facing foreign companies present on the market in Romania are changing the frequency of legislation (54%), obtain appropriate support from the State (51 %) and implementation of legislative requirements (49 %), shows a study by TMF Group Romania. Because of this context, companies are willing to outsource tax assistance services (67 %) and accounting, payroll and human resources management (40 %) and legal administration (17 %), to focus on their core activities.

Beyond these major challenges, the most difficult aspects of business of foreign companies present on the market in Romania are considered to be adapted to the needs of the corporate policies of local laws (41 %), finding competent employees and implementing standardized processes according to the various jurisdictions (36 %) and transposition of financial reports and specific reports in an affordable way of management (26 %). In terms of improvements from last year, foreign companies active in Romania appreciate the ease with which found suitable offices and suppliers (29 %), compliance with labour laws and wages of employees based on market mechanism (26 %). How about the local business environment, foreign companies have a negative perception regarding the level of the fees and the law (62%), in collaboration with the authorities (38%) and in finding work (33 %).

Moreover, the appearance of which was aggravated most intensely from last year is finding well trained labour force, 33% of respondents saying that face difficulties in this respect In spite of these obstacles, approximately 85 % of the respondents reported that revenue from them have increased during this year: 31 % of managers reported an increase of between 5 % and 10 %, 26 %, an increase of up to 5 % and 14 %, increases between 10 and 15 % and over 20 %. Furthermore, foreign companies present in Romania have a good opinion about the employee's protection (36 %), the competitiveness of the business environment (28 %), labor (21 %) and about the legal protection on it to ensure the employer (15 %).

Conclusion:

To be the leader of an organization represents a significant responsibility. All interested parties will depend on the managers' decisions. Investors seeking a return, employee's satisfaction at work and career development opportunities, and to feel proud and confident in the workplace; customers and partners are seeking services and solutions which meet their requirements and deliver real value.

References:

1. Agulles, R. and Prats, M. J. (2011). Learning in Practice: What Organizational and Management Literature Can Contribute to Professional and Occupational Development. IESE Business School Working Paper, No. 938.
2. Akbar, A. (2012). The Crucial Role of Leadership in Organizations: A Review of Literature. International Journal of Independent Research and Studies, 1(4), 153-161.
3. Boundless. (2015). The Role of Management in an Organization. Boundless Management.
4. Cania, L. (2011). The Impact of Strategic Human Resource Management on Organizational Performance. Tirana: European University of Tirana.
5. Kohlbacher, M. (2010). The effects of process orientation: a literature review. Business Process Management Journal, Vol. 16, Issue 1, 135 – 152
6. Omotayo, F. O. (2015). Knowledge Management as an important tool in Organisational Management: A Review of Literature. Library Philosophy and Practice (e-journal). Paper 1238.

INNOVATIVE INFRASTRUCTURE: A LOOK AHEAD FOR ENTREPRENEURSHIP EDUCATION

Dharmananda M*[1] and Anjali Ganesh[2]
[1]Department of Management Studies,
Nitte Meenakshi Institute of Technology, Yelahanka, Bengaluru, Karnataka, India-64,
[2]Department of Business Management, St. Joseph Engineering College, Mangaluru
*Corresponding author E-mail: dharmananda.m@nmit.ac.in

Abstract:

Trends in entrepreneurship education have been the focus of prior research. The spread of entrepreneurship education across campuses, the rise in global programmes and activities, and the development of entrepreneurship education at all levels of educational institutions are some noteworthy contemporary trends. By reporting on research that examined universities' recent propensity to construct new facilities for entrepreneurship and innovation activities, this study contributes to the body of information regarding emerging trends. The study starts out by analysing the amount of infrastructure that has been the subject of research on entrepreneurship education. The literature on the planning and development of innovation spaces is then examined in order to pinpoint elements of earlier studies that might help researchers understand why universities establish these kinds of spaces and how they can be deemed "successful." In order to investigate what universities are constructing, why they are doing it, and how they measure the success of their initiatives, the researchers employed an action research methodology in this study.

Keywords: Infrastructure; Entrepreneurship Education; Institute; Buildings; Construction; Innovation

Introduction:

By building specialised infrastructure, universities are stepping up their efforts to improve entrepreneurial education (Morris, Kuratko, and Cornwell 2013). These initiatives are swiftly expanding throughout the field of education. The motives behind the building of these institutions appear to differ, as does their design and nature. Examples of innovative learning communities (dorms) devoted to entrepreneurship activity, student incubators and accelerators, rapid prototyping laboratories (like Makerspaces), and mixed-use facilities were discovered during the study presented in this paper. According to Neck and Greene (2011), there has been a recent and growing tendency among colleges to create this kind of infrastructure. It's not apparent why such a trend should have begun and why it appears to be picking up speed. We don't think it's been thoroughly studied, and universities haven't yet found the advantages they hope to (Pittaway and Hannon 2008). It seems that the trend has some distinct origins.

One source is in the United Kingdom (UK), where research-intensive institutions are encouraged to integrate entrepreneurship teaching into the scientific and engineering disciplines through the scientific Enterprise Challenge programme, which was implemented in the late 1990s and early 2000s (NCGE, 2004a). Coordination issues arose when "embedded entrepreneurship education" extended throughout campuses. Then, in order to aid with coordination, the Centres for Excellence in the Teaching and Learning of Enterprise programme was launched. This resulted in the building of specialised facilities at many campuses, including the universities of Leeds, York, Sheffield, and Leeds Metropolitan. The Kauffman Campuses Initiative in the US, which ran from 2003 to 2013, is a second source (Menzies, 2004). Under this initiative, institutions that developed university-wide entrepreneurship instruction might receive up to $5 million in funding from the Kauffman Foundation. These monies, which the institution or benefactors matched, had a big influence on the expansion of entrepreneurship education across US universities. Universities once more encountered difficulties coordinating events and turned to building physical buildings to serve as a hub for activity. The extension of conventional university-based startup incubation to "student" and "graduate" entrepreneurs represents a third root (NCGE, 2004b). Universities have made an effort to build spaces specifically meant to accommodate and assist students attempting to launch enterprises. The last root seems to be more modern, associated with an increase in design thinking and a rethinking of the ideal workstation design (Morris *et al.,* 2013). Design thinking in business education has contributed to the growth of open innovation laboratories that support prototype development and accelerator programmes that focus on venture launch. The interest amongst universities to develop new infrastructure for entrepreneurship, innovation and creativity was captured by a story in the New York Times ("The Innovation Campus" Building Better Ideas New York Times, 7th August 2016) where it was noted that US universities have begun to invest in high-tech buildings. The article's opener included the statement. Where once the campus amenities arms race was waged over luxury dorms and recreation facilities, now colleges and universities are building deluxe structures for the generation of wonderful ideas. They and their partners in industry are pouring millions into new buildings for business, engineering and applied learning that closely resemble the high-tech workplace, itself inspired by the minimally partitioned spaces of the garage and the factory" (New York Times, August 7, 2016).

The article highlighted several new developments including Cornell's new 12-acre technology campus on Roosevelt Island, NY, the University of Utah's $45 million Lassonde Studies (dorms), York University's $25 million Lassonde School of Engineering, Northwestern University's 11,000 square-foot garage accelerator 'Park Here', the University of Iowa's new Art School, and Wichita State University's new Innovation Campus. These buildings held a common desire to emulate the high-tech spaces that have led to significant entrepreneurial businesses. Many of these efforts are directly targeted at redesigning learning infrastructure in order to promote more entrepreneurship on campus. Obvious questions arise, for example, what makes a space innovative? How does space itself encourage entrepreneurial activity? In order to address these questions, we consider the prior research on innovation and physical infrastructure.

The paper, therefore, seeks to understand the growth of this trend and is focused on the construction of dedicated infrastructure for entrepreneurship education. We seek answers to several key questions. First, we are interested in what is being built? We explore what categories of infrastructure build seem popular and which universities are engaged in their construction. Secondly, we wish to explore why? We unpick motivations, drivers and decision-making factors that lead universities to make investments of this type. And finally, we are interested in exploring success. We are interested in how institutions define success, what outcomes they expect from these investments and seek to understand how they measure these outcomes. The paper begins by introducing the entrepreneurship education literature and considers the extent to which prior research has focused on infrastructure. Then the paper delves more deeply into the subjects of the design and construction of innovative spaces for clues about how such spaces might aid entrepreneurship education. We introduce our methodology, which applies an action research design. In the latter parts of the paper, we profile the universities that are engaged in this type of construction, introduce a number of case studies and discuss the findings from our research. Finally, we conclude the paper by outlining how infrastructure is being used to redefine and raise the profile of entrepreneurship education.

A Chronology of Entrepreneurship Education Research:

The entrepreneurship education literature seems strangely quiet on the role of built infrastructure, despite the trends noted (Pittaway and Cope, 2007; Pittaway and Hannon 2008). Over the last four decades there have been a series of reviews of entrepreneurship education that have systematically considered the field (Solomon, 2007). In this part of the paper, we introduce these chronologically to explore the extent to which infrastructure has been researched. Dainow (1984) undertook the first known review of the subject surveying entrepreneurship education for a ten-year period up to 1984. The study was driven by the context of the 1980s where there was an increasing focus on the role of small businesses in the economy (Gibb, 1993). Consequently, the review focused on literature designed to understand entrepreneurship and small business training. Dainow's review selected 18 key journals and conference proceedings as its focus for the period 1973-1984. He searched the relevant databases and sourced 58 articles on entrepreneurship education. A coding technique was applied to make sense of the emerging themes. Entrepreneurship education had already begun to focus on the Higher Education context and 55% of the papers focused on programs at universities. These studies focused on needs analysis (of programs) and had a tendency to examine program design, course design and analysis of training effects.

Garavan and O'Cinneide (1994a; 1994b) are next. They published two papers that provide a reflective account of entrepreneurship education research. The first explored issues and difficulties highlighted in the literature, and the second paper compared six entrepreneurship training programs. Garavan and O'Cinneide (1994a:4) explained that "while the field is expanding, most research has tended to be fragmented and with an exploratory, descriptive nature". The research they explored tended towards a focus on particular programs, although there did appear to be a growth of evaluative studies. They also offered a typology in the research themes and identified four groups: i) education and training for small business ownership; ii) education focused on new venture creation; iii) continuing small business education, and iv) small business awareness education.

Gorman, Hanlon and King (1997) followed Dainow's (1986) and re-examined the literature 10 years later (1985-1994). They were interested in descriptive and empirical research and focused on contexts including, "students enrolled in the formal education system, out-of- school potential entrepreneurs, existing business owners and others" (Gorman *et al.,* 1997: 56). They focused on leading academic journals in the subject and selected 92 articles for review (Hytti and O'Gorman, 2004). The first theme was 'entrepreneurial propensity', here research was interested to understand how educational interventions could change student's propensity to be entrepreneurial (Ulrich and Cole 1987; Chamard 1989). Papers also focused on 'preparation for start-up' exploring how education interventions prepared students to start businesses and explored 'managing small businesses'. Like Dainow (1997), Gorman *et al.* (1997) saw a tendency for research to "address various aspects of educational process and structure with a primary focus on the post-secondary level" (Gorman *et al.,* 1997: 61).

Henry, Hill and Leitch (2005a; 2005b) published two reflective essays. The first focused on "difficulties associated with the design of programs, as well as their objectives, content and delivery methods" (Henry *et al.,* 2005a), while the second considered approaches to program evaluation and the measurement of effectiveness (Henry *et al.,* 2005b). At this point, it is clear that research on programs accelerates, increased work on learning methods leads to fragmentation in the subject, and questions occur about whether entrepreneurship can be taught (Fiet, 2000). In order to manage fragmentation Henry *et al.,* (2005a) point to the need to categorize forms and agree with Gorman *et al.* (1997) segmentation. The second paper focused on how program effectiveness is determined and measured (Henry *et al.,* 2005b). It is evident that studies on evaluation continue to grow but that the challenge of measuring effectiveness remains (Westhead *et al.,* 2001). Debate revolves around what should be measured, for example, economic benefits versus educational outcomes (Wyckham 1989), and focuses on how best to measure outcomes (Westhead *et al.,* 2001).

Next are a series of more comprehensive reviews following systematic approaches based on scientific methods and using bibliometrics. Ten years after Gorman *et al.* (1997), Pittaway and Cope (2007) conducted a Systematic Literature Review (SLR). Their study reviewed the literature from 1970 to 2004 and sourced 185 academic papers via systematic search protocols applied to a series bibliometric database. The coded abstracts, conducted a thematic analysis, and presented a thematic framework of entrepreneurship education research (Pittaway and Cope, 2007). Like prior reviews they noted a wealth of studies on program design, evaluation and propensity, but also highlighted a significant lack of studies on other aspects. Relevant to this study, they noted that contextual factors in the university context, such as, enterprise infrastructure or the supply of faculty and the institution's commercialization policies, impact on how entrepreneurship education is implemented at the institutional level. Reviewing studies on educational policy they later argued that, "assessments of policy initiatives… do illustrate the role of institutional strategies, infrastructure, people and relationships, as essential factors in the diversity of implementation and levels of 'success' when introducing entrepreneurship education" (Pittaway and Cope, 2007: 487). Simultaneously, their review reveals a dearth of studies on these subjects. Pittaway and Hannon (2008) later argued that studies on institutional activity do suggest a role for infrastructure in supporting educational activity (see also Grigg, 1994; Poole and Robertson, 2003). The further noted that, "having appropriate infrastructure to support the form of enterprise education being developed seems to be accepted as having an impact on sustainability (of programs)" (Pittaway and Hannon, 2008: 207). Despite its importance the SLR does not register it as key subject of concern amongst researchers1 (Pittaway and Cope, 2007).

Physical Environment and Innovation:

Research on physical infrastructure and innovation is lacking and is spread across disciplines (Oksanen and Ståhle, 2013). Prior studies do indicate that physical environments have an impact on the wellbeing and behavior of people (Ulrich, 1984). Studies regarding the impact of physical infrastructure on health and wellbeing are available (Wilson, 1984; 2001) as are studies regarding behavior including creativity, social interaction, collaboration, and work performance/satisfaction (McCoy and Evans, 2010; Strauss, 1978; Vischer, 2007). When exploring the role of physical environment on innovation the studies highlight a number of key attributes (Oksanen and Ståhle, 2013; Moultrie *et al.,* 2007; McCoy and Evans, 2002; Kristensen, 2004).

Discussion:

The objectives behind the new infrastructure at US universities appear to be multi-faceted. An overall motivation seems to be the modernization of teaching and learning infrastructure so that it is appropriate for the 21st century. Many universities are coping with significant legacies, buildings that are old, that are not fit for purpose, and that are designed with 19th and 20th century educational modalities. There is a general desire to move away from long corridors, private space and didactic teaching configurations (Hillier, 1996) and a definite move towards centralized, communal and open plan spaces (Ching, 1996). The classroom is being reinvented in many of these new buildings and designs offer new configurations within which learning can occur (Kristensen, 2004). In many instances there are deliberate attempts to break down cross-disciplinary boundaries and efforts to design buildings that will encourage student innovation and problem-solving. Fulfilling student demand, or as the New York Times (2016) stated, "a new campus arms race," seems to be another factor. Universities are competing with each other to make campuses attractive to students and this is yet another step in that process. There is a genuine desire amongst universities to provide dedicated space for entrepreneurship education, particularly where programs are university-wide and need facilities. In addition, universities are copying each other and copying corporate practice. It seems that a trend towards student venture incubators and accelerators has spilled over from academic incubators, community accelerators and their corporate equivalents. Trends in the design of workplaces for example undertaken by Google, Apple and Facebook, is also in the mix, impacting the way spaces are designed. New technologies in 3D printing and rapid prototyping, leading to the development of Makerspaces and Fab Labs, have also influenced developments.

Conclusion:

The beginning of this paper highlighted two key points. Despite four decades of research in entrepreneurship education and many hundreds of studies the role of educational infrastructure has rarely been researched. This is unfortunate given that it may not be an overstatement to say that US universities are investing many billions of dollars in such infrastructure. It is becoming common place for universities to develop these facilities and many universities have multiple spaces for different forms of student entrepreneurial activity. When we review what makes infrastructure innovative, we conclude that key principles are recommended in the design and architectural literature. When we consider the new buildings, it is evident that many of these follow these principles and seek to open up space, expand collaboration opportunities and make space attractive to innovative and entrepreneurial endeavors.

References:

1. Amabile T. M. (1982). Social Psychology of Creativity: A Consensual Assessment Technique, Journal of Personality and Social Psychology 43(5), 997-1013.
2. Argyris, C. (1994). Knowledge for Action, Bass, San Francisco CA: Jossey.
3. Azuma, R., Y. Baillot, R. Behringer, S. Feiner, S. Julier, and B. MacIntyre, (2001). Recent Advances in Augmented Reality, Computer Graphics and Applications 21(6), 34-47.
4. Byrne, J., A. Fayolle, and O. Toutain, (2014). Entrepreneurship Education: What We Know and What We Need to Know, in The Handbook of Research on Small Business

and Entrepreneurship. Eds. E. Chell and M. Karataş-Özkan. Cheltenham, Edward Elgar, 261- 288.

5. Chamard, J. (1989). Public Education: Its Effect on Entrepreneurial Characteristics, Journal of Small Business and Entrepreneurship 6(2), 23-30.
6. Ching, F. D. K. (1996). Architecture Form, Space and Order, 2nd Edition, John Wiley & Sons, New York.
7. Dainow, R. (1986). Training and Education for Entrepreneurs: The Current State of the Literature, Journal of Small Business and Entrepreneurship 3(4), 10-23.
8. Fiet, J. O. (2000). Theoretical Side of Teaching Entrepreneurship Theory, Journal of Business Venturing 16(1), 1-24.
9. Garavan T. N., and B. O'Cinneide (1994a). Entrepreneurship Education and Training Programmes: A Review and Evaluation – Part 1, Journal of European Industrial Training 18(8), 3-12. (1994b). Entrepreneurship Education and Training Programmes: A Review and Evaluation – Part 2, Journal of European Industrial Training 18(8), 13-21.
10. Gibb, A. (1993). The Enterprise Culture and Education: Understanding Enterprise Education and Its Links with Small Business, Entrepreneurship and Wider Educational Goals, International Small Business Journal 11(3), 11-34.
11. Gorman, G., D. Hanlon, and W. King (1997). Some Research Perspectives on Entrepreneurship Education, Enterprise Education and Education for Small Business Management: A Ten-Year Literature Review, International Small Business Journal 15(3), 56-76.
12. Grigg, T. (1994). Adopting an Entrepreneurial Approach in Universities, Journal of Engineering and Technology Management 11(3, 4), 273-298.
13. Gustafson, M. V. (2001). Meanings of Place: Everyday Experience and Theoretical Conceptualizations, Journal of Environmental Psychology 21(2), 5-16.
14. Henry, C., F. Hill, and C. Leitch (2005a). Entrepreneurship Education and Training: Can Entrepreneurship Be Taught? Part I, Education and Training 47(2), 98-111.
15. Entrepreneurship Education and Training: Can Entrepreneurship Be Taught? Part II, Education and Training 47(2), 158-169.
16. Heron, J. (1996). Cooperative Inquiry: Research into the Human Condition. London: Sage. Hillier, B. (1996). Space is the Machine. Cambridge: Cambridge University Press.

17. Hytti, U. and C. O'Gorman (2004). What is Enterprise Education? An Analysis of the Objectives and Methods of Enterprise Education Programmes in four European Countries, Education and Training, 46(1), 11-23.
18. Kaplan, R., and S. Kaplan (1989). The Experience of Nature: A Psychological Perspective. New York: Cambridge University Press.
19. Katz, J. A. (2003). The Chronology and Intellectual Trajectory of American Entrepreneurship Education 1876-1999, Journal of Business Venturing 18(2), 283-300.
20. Kelley, T., and J. Littman (2001). The Art of Innovation Lessons in Creativity from IDEO, America's Leading Design Firm New York, A Currency Book. New York: Doubleday.
21. Kristensen, T. (2004). The Physical Context of Creativity, Creativity and Innovation Management 13(2), 89-96.
22. Loi, M., M. Castriotta, and M. Chiara Di Guardo (2016). The Theoretical Foundations of Entrepreneurship Education: How Co-citations Are Shaping the Field, International Small Business Journal 34(7), 948-973.
23. Martin, B., J. McNally, and M. Kay (2013). Examining the Formation of Human Capital in Entrepreneurship: A Meta-analysis of Entrepreneurship Education Outcomes, Journal of Business Venturing 28(2), 211-224.
24. McCoy, J. M., and G. W. Evans (2002). The Potential Role of the Physical Environment in Fostering Creativity, Creativity Research Journal 14(3-4), 409-426.
25. Menzies, T. (2004). Are Universities Playing a Role in Nurturing and Developing High-technology Entrepreneurs? The Administrators' Perspective, International Journal of Entrepreneurship and Innovation 5(3), 149-155.
26. Morris, M. H., D. Kuratko, and J. R. Cornwall (2013). Entrepreneurship Programs and the Modern University. Cheltenham, UK: Edward Elgar.
27. Moultrie, J., M. Nilsson, M. Dissel, U. Haner, S. Janssen, and R. Van der Lugt (2007). Innovation Spaces: Towards a Framework for Understanding the Role of the Physical Environment in Innovation, Innovation Spaces 16(1), 53-65.
28. Mwasalwiba, E. S. (2010). Entrepreneurship Education: A Review of Its Objectives, Teaching Methods, and Impact Indicators, Education and Training 52(1), 20-47.

29. Naia, A., R. Baptista, C. Januário, and V. Trigo (2014). A Systematization of the Literature on Entrepreneurship Education, Industry and Higher Education 28(2), 79-96.
30. NCGE (2004a). Mapping of Existing Activity to Support Graduate Entrepreneurs, National Council for Graduate Entrepreneurship Report.
31. (2004b). Making the Journey from Student to Entrepreneur: A Review of the Existing Research into Graduate Entrepreneurship, National Council for Graduate Entrepreneurship Report.
32. Neck, H. M, and P. G. Greene (2011). Entrepreneurship Education: Known Worlds and New Frontiers, Journal of Small Business Management 49(1), 55-70.
33. Oksanen, K., and P. Ståhle (2013). Physical Environment as a Source for Innovation: Investigating the Attributes of Innovative Space, Journal of Knowledge Management 17(6), 815-827.
34. Pittaway, L., and J Cope (2007). Entrepreneurship Education: A Systematic Review of the Evidence, International Small Business Journal 25(5), 477-506.
35. Pittaway, L., and P. Hannon (2008). Institutional Strategies for Developing Enterprise Education: A Conceptual Analysis, Journal of Small Business and Enterprise Development 15(1), 202-226.
36. Poole, D. and B. Robertson (2003). Hunting the Snark or Leading with Purpose? Managing the Enterprise University, Journal of the Australian and New Zealand Academy of Management 9(3), 8-24.
37. Pritchard, S. M. (2008). Deconstructing the Library: Reconceptualising Collections, Spaces and Services, Journal of Library Administration 48(2), 219-233.
38. Reason, P. (1995). Participation in Human Inquiry. London: Sage.
39. Reason, P., and H. Bradbury (2001). The SAGE Handbook of Action Research: Participative Inquiry and Practice (1st ed.). London: Sage.
40. Solomon, G. (2007). An Examination of Entrepreneurship Education in the United States. Journal of Small Business and Enterprise Development, 14(2), 168-182.
41. Strauss, A. (1978). A Social World Perspective, Studies in Symbolic Interaction 1(1), 119-128. Ulrich, R. S. (1984). View Through a Window May Influence Surgery, Science, 224(46-47),420-421.
42. (1993). Biophilia, Biophobia, and Nature Landscapes. In The Biophilia Hypothesis.

43. Eds. S. R. Kellert, and E. O. Wilson. Washington, DC: Island Press/Shearwater Books, 73- 137.
44. Ulrich, T.A., and G. S. Cole (1987). Toward More Effective Training of Future Entrepreneurs, Journal of Small Business Management 25(4), 32-39.
45. Vischer, J. C. (2007). Environmental Quality in Offices. New York, NY: Van Nostrand Reinhold.
46. Wang, C. L. and H. Chugh (2014). Entrepreneurial Learning: Past Research and Future Challenges, International Journal of Management Review, 16(1), 24-61.
47. Westhead, P., D. J. Storey, and F. Martin, (2001). Outcomes Reported by Students Who Participated in the 1994 Shell Technology Enterprise Programme, Entrepreneurship and Regional Development 13(2), 163-185.
48. Wilson, E. O. (1984). Biophilia. Cambridge, MA: Harvard University Press (2001). The Ecological Footprint, Vital Speeches 67, 274-281.
49. Wyckham, R. G. (1989). Ventures Launched by Participants of An Entrepreneurial Education Program, Journal of Small Business Management 27(2), 54-61.

MANAGEMENT CHALLENGES IN 21ST CENTURY

Dharmananda M*[1] and Anjali Ganesh[2]

[1]Department of Management Studies,

Nitte Meenakshi Institute of Technology, Yelahanka, Bengaluru, Karnataka, India-64,

[2]Department of Business Management, St. Joseph Engineering College, Mangaluru

*Corresponding author E-mail: dharmananda.m@nmit.ac.in

Abstract:

21st century management issues take a fresh look at current and future management theory and practice. The problems are centred on two basic concerns that are evolving at the same time: modifications to management practice and changes to the global economy. Investigating and comprehending the issues of the future depends on these changes in both developed and emerging nations. The main concerns for all organisations are addressed in this paper: what are the new obstacles or circumstances? What new guidelines and managerial approaches are needed by businesses and executives to address these issues. In light of this, this paper provides a variety of proactive and reactive tactics that managers may use to better adapt to the issues that face management both now and in the future.

Keywords: Management, Knowledge, Workers, Outsourcing, Globalization, Challenges.

Introduction:

The last two centuries, or the 19th and 20th centuries, are when management originated. The majority of Europeans and Asians were still highly dubious of management in the early 20th century. For example, when Mary Parker Follet presented a management seminar at Oxford University in London in 1924, the students bribed her and made fun of her, believing that she was only introducing them to yet another significant American craze. During that period, the communist nations were also adamant that management was a capitalist construct that had no significance for them and was incompatible with any notion of what might be referred to as "Socialist" or "Marxist." Due to the fact that management was something that worked for others but had little application to them, their own businesses and institutions, or their own nations, these people and nations were highly sceptical about it at the time. In the context of social institutions throughout the early 20th century, management is still relatively new. However, this youngster has matured quite quickly. Nowadays, very few would contest the importance of management. Indeed, there has been a noticeable change even in China, where under Mao's leadership was obviously forbidden. These days, the most important resource for social and economic growth is management and managers. As an economic resource and a factor of production, management arts and sciences seem to provide the greatest chance for productivity growth. As productivity catalysts, forceful, creative, and entrepreneurial managers are responsible for the great majority of productivity gains (60%) (Heizer and Render, 1991).

However, with this acceptance of management as a key function in society have come ever- increasing demands/challenges on the manager. Thus, the challenges facing management today and tomorrow illustrate the rapid change and unpredictability that all managers face today in contemporary times and in the future. Most organizations have survived and thrived because of the remarkable management talent of their managers and management. Hence, managers and management can have the most remarkable effects on organizations if they take into cognizance these issues/challenges facing management today and tomorrow. Conversely, businesses with untrained and unrepentant staff to cope with these challenges will lose market share and will ultimately be chased out of business by their competitors. Nevertheless, the effect of good management in coping with these challenges on companies is nothing short of remarkable.

The Challenge of Boosting/ Increasing the Productivity of Resources:

The management challenge today, and increasingly the management challenge of tomorrow will centre on boosting the productivity of resources. In 19th century liberal capitalism, it was believed that resources developed themselves and are allocated by the "invisible hand". In 19th century socialism and twentieth century communism, it is believed that the development of resources is a function of the system - which is another form of the "invisible hand". We know better today, i.e. in the 21st century. Resources are developed by managers, are allocated by managers and managers are responsible for their productivity. It is above all productivity which is the first mission of management and its first responsibility. And the management challenge today, and increasingly the management challenge of tomorrow will centre on the productivity of resources.

Resources are not made by nature. They are made by man. And this is particularly true of two key resources - the human being and capital. Indeed, the human being as such is not resource. He becomes a resource only if trained, developed and allocated to productive work. This is the central challenge of management. It is particularly important in developing countries. It is the essence of being a developing country that effective, productive, competent people are in very short supply. One of the central management challenges in a developing country is development of people into human resource - a task of training, of developing, of managing.

In many ways, capital is perhaps even more crucial, especially in developing countries, than the human resource. And capital can only be obtained by providing a surplus from today's production over today's costs - otherwise, capital formation cannot take place. Capital formation may be the crucial factor in the development of the developing countries. It is also the crucial factor in the continuing prosperity of the developed countries.

In this regard, everyone knows that there are no jobs unless we can invest in substantial amount of capital. Even in developing countries, in which a good deal of activity is, and should be, labour intensive, the capital cost of a new job is very high and is going up rapidly. In fact, you may well say that the greatest drawback, the greatest weakness and thus the greatest challenge of developing countries in their desperate search for employment opportunities, is lack of enough capital to create jobs (Drucker, 2001). The consumer demand is there - what is lacking is the capital to create the jobs which in turn would create the goods to satisfy consumer demand. Thus, one of the challenges facing management today and tomorrow, is the need of our society for adequate capital formation for the jobs of tomorrow.

The Challenge of Employing Resources Where the Results are - Meaning that Management, Both in Developing and in Developed Countries, Will Have to Learn to Manage Production Sharing/Outsourcing:

In all developed countries, there is a major shortage of people to do the traditional jobs - especially traditional labour-intensive manufacturing jobs. It is a matter of wage cost primarily and also a matter of the availability of people. This is because birth rates in the developed countries are so very low, and because so many of the young people in the developed countries go in for higher education and thus become basically disqualified for traditional work.

In all developing countries, on the other hand, we face about two decades during which there will be an incredibly large supply of young people qualified for little but the traditional labour-intensive jobs in manufacturing. And in most of the developing countries, the only way these young people can possibly find employment is in manufacturing for export. Only a very few countries - India, Brazil, Nigeria- may be amongst them - in which there is a potential domestic market large enough to absorb the output of the masses of new young workers, workers who need jobs and who are easily trainable for the traditional manufacturing work. In the rest of the world manufacturing jobs and jobs in export industries, will mean increasingly that the world will see a new pattern of economic integration - a pattern called production sharing or outsourcing. Production sharing/outsourcing is the delegation of production processes or services to an external vendor who owns and manages these processes, based upon defined performance metrics. Thus, while production sharing/outsourcing was initially seen as a cost reduction tool and as a matter of the availability of people with a clearly defined and limited scope, today it is increasingly regarded as a means of achieving a marked change in organizational performance, agility and customer service (Barrar and Gervais, 2006); in other words, as a source of competitive advantage. You already see production sharing/outsourcing all around you. Here is the large European textile manufacturer, a German/Dutch company, who spins, weaves and dyes in the common market and then airfreights the cloth to such countries as Morocco or Algeria or Thailand, where the cloth is converted into suits and shirts and rugs and beddings, to be airfreighted back and sold in the common market. There is the American shoe retailer - the largest shoe retailer in the world, perhaps. The hides to make the leather tend to be American, if only because America has the largest livestock population. They are being shipped to Brazil to be tanned and made into leather there, to be shipped to such places as Haiti and the British Virgin Islands where they are being made into shoes, to be assembled into finished shoes in Puerto Rico, for sale in the American market and for export to Europe. And so, it goes - with the electronic industry perhaps the foremost practitioner of "production sharing"/outsourcing.

The Challenge of Staying Ahead and Coping with Change:

Frequent change will be the rule in tomorrow's environment. This means that the organization/business environment of today and tomorrow will face increasing turbulence. A dynamic, unpredictable, expanding, fluctuating environment is a turbulent environment. It is an environment marked by changes. It is an environment in which the information received by the organization is often contradictory. The best estimates that management can make of the future are really only "guesstimates" and get obsolete fairly quickly since the environment takes unpredictable turns. It is an environment in which the ability to take calculated risks in the face of uncertainty is vital. In this regard, rapid technological advances, political instability and key resource shortages in some countries are examples of the kinds of changes that are likely to occur more frequently in the future. Thus, managers and management of today and tomorrow must develop strategies of staying ahead of change and for coping with change. They must encourage learning among their people in what is referred to as a learning organization, engender ICT - information revolution whereby not only data are valued but also concepts, and develop agility in coping with change.

A learning organization is one that continually improves by rapidly creating and refining the capabilities required for future success (Wick and Leon, 1995: 299-311). In a learning organization, employees are engaged in identifying and solving problems, enabling the organization to continuously experiment, change and improve. In this manner, the organization can increase its capacity to grow, learn and achieve its purpose. Thus, in the learning organization, all employees look for problems, such as understanding special customer needs. Employees also solve problems; which means putting things together in unique ways to meet customer needs. A learning organization promotes exchange of information among employees which creates a more knowledgeable workforce. It exhibits flexibility because employees accept and adapt to new ideas and changes through a shared vision. Nevertheless, today's increased pace of change is thus one reason the learning organization is popular. The corporation that is able to quickly shape and motivate their workers is better able to transform its work practices to keep pace with the constantly changing environment.

Conclusion:

The challenges facing management today and tomorrow look fresh at the future of management thinking and practice. The content revolves around two contemporary issues that are occurring simultaneously; changes in the world economy and shifts in the practice of management. These developments in the developing and developed countries are crucial in exploring and understanding the challenges of the future. And the new realities or rather the fundamental challenges facing management today and tomorrow are - the issue of the development, the allocation and the productivity of resources, the challenge of employing resources where the results are, the issue of staying ahead and coping with change, the issue of motivating knowledge workers/disenchanted employees, political challenge, and Globalization. This paper thus offers a prescient and informed analysis that will help every executive to build a proactive strategy for the future.

References:

1. Arnzen, B. and Brownfield, S. (1992). A Learning Alliance between Business and Business Schools: Executive Education as a Platform for Partnership, California Management Review, Fall.
2. Barrar, P. and Gervais, R. (2006). Global Outsourcing Strategies: An International Reference on Effective Outsourcing Relationships, Hamphshire: Gower Publishing Limited.
3. Drucker, P. F. (2001). Management Challenges for the 21st Century, London: HarperCollins.
4. Guyford, S. H. (1996). Science Systems and Society, Journal of Cybernetics, 2 (3).
5. Heizer, J. and Render, B. (1991). Production and Operations Management, Boston, Masachussets: Allyn and Bacon.
6. Tan, J. (2000). Knowledge Management- Just More Buzzwords?, British Journal of Administrative Management, March/April.
7. Wick, C. W. and Leon, L. S. (1995). Creating a Learning Organization: From Ideas to Action, Human Resource Management, Summer.

Research Trends in Humanities, Social Sciences, Commerce and Management Volume III

(ISBN: 978-93-88901-94-9)

About Editors

Dr. Kuldeep Kaur has completed M.Sc. Bioinformatics, M.Ed., Ph.D. in Education from University of Allahabad (A Central University), Prayagraj, Uttar Pradesh and qualified UGC-NET. Her specialization is in area of Educational Psychology, Science/Biology teaching-learning, Statistical methods and innovative research in education, Teacher Education, Measurement and Educational Evaluation along with Educational Technology. She has been associated with an affiliated degree college for 2 years as a Regular Faculty and also with University of Allahabad, Prayagraj for more than 3 years as Assistant Professor (Guest Faculty). She has published 16 quality research papers in various national and international journals. She has actively participated and presented various academic as well as research-based papers at several national and international seminars, webinars and conferences including Science Conclave: A Congregation of Nobel Prize Winners organized by the Indian Institute of Information Technology (IIIT), Allahabad (Prayagraj), Uttar Pradesh.

Dr. Pushpalata Trimukhe (Kawale) (M.Com., M.A.(Eco.), SET, NET (JRF), M.Phil., Ph.D.) is an Associate Professor and Head of Department of Commerce in Rajarshi Shahu Mahavidyalaya (Autonomous), Latur (MS). She has 16 years of experience in teaching for UG and PG students. She is Chairman of Business Studies Board and Commercial & Mercantile Law Board and Member of Accounts and Applied Statistics Board, Business Economics Board and B.Voc. Boards at RSM (Autonomous), Latur. She is member of Academic Council. She is a recognised Post Graduate Teacher and Research Supervisor in Commerce by Swami Ramanand Teerth Marathwada University, Nanded. Her research area is Banking & Finance. She has published 4 books. She has published more than 35 research articles in National and International Reputed and UGC Care Listed Journals. She has presented papers in various national and international conferences and seminars. She has been awarded by various awards for her academic contribution.

Dr. Swarnima Paliwal is working as Guest Faculty- Agriculture Economics at College of Forestry, Veer Chandra Singh Garhwali Uttarakhand University of Horticulture and Forestry, Ranichauri, Tehri Garhwal, Uttarakhand. A Ph.D. in Management from G.B.P.U.A&T, Pantnagar and a graduate in Management from Graphic Era Hill University, Bhimtal Campus, Uttarakhand. She holds about 3 yrs. experience in research and teaching. She was awarded with an award of Best Research Scholar Award-2023 and Young Researcher Award-2023. She holds life time membership of Just Agriculture Magazine, annual membership and reviewer of Agriculture & Food: e-Newsletter magazine. She has published 1 research paper and 8 articles in national journals. She has participated in about 26 congresses and conferences and acted as active member of organizing committee of National and International Conference/ Trainings.

Ms. Vanika is a Ph.D. Scholar in department of Law, Bhagat Phool Singh Mahila Vishwavidyalaya, Khanpur Kalan, Sonepat. She has completed her Ph.D. Coursework. She has qualified UGC NET JRF (2022) in Law. She has completed BA (Hons) History from Jesus and Mary college of University of Delhi in 2017 and LLB from Law Centre II of University of Delhi in 2020. She has completed LLM from Panjab University, Chandigarh in 2021. She has a good record of publishing articles, research papers and book chapters. She has attended workshops, conferences and seminars on various themes.

Bhumi Publishing

ISBN 978-93-88901-94-9

9 789388 901949