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**Research and Reviews in
Literature, Social Sciences,
Commerce and Management
Volume I**

Editors:

Dr. Banwaree Lal Meena

Dr. Lavudya Thirupathi

Dr. Ekta Chahal

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PREFACE

In the vast landscape of human knowledge, literature, social sciences, education, commerce, and management stand as pillars that shape our understanding of the world and guide our endeavors. They are the domains where ideas take flight, theories evolve, and practical wisdom finds its roots. It is within this dynamic intersection that "Research and Reviews in Literature, Social Sciences, Education, Commerce, and Management" emerges as a beacon of intellectual exploration and scholarly discourse.

This compendium stands as a testament to the relentless pursuit of knowledge and the unwavering commitment of scholars, researchers, and practitioners in their respective fields. It is a repository of insights, analyses, and reflections that collectively contribute to the ever-expanding tapestry of human understanding.

In the pages that follow, readers will embark on a journey through diverse landscapes of inquiry. From the nuanced realms of literature where narratives intertwine with culture and emotion, to the empirical realms of social sciences where patterns in human behavior are deciphered, each chapter offers a glimpse into the multifaceted dimensions of our existence.

Education, the cornerstone of societal progress, is explored with depth and breadth, illuminating pathways to transformative pedagogies and innovative practices that nurture minds and inspire lifelong learning. Meanwhile, commerce and management, amidst the complexities of global markets and organizational dynamics, unveil strategies and paradigms that drive economic prosperity and organizational excellence.

As we delve into these domains, we recognize that knowledge is not static but rather a river in constant flux, shaped by the currents of inquiry, debate, and discovery. The contributions within this volume stand as tributes to this ceaseless pursuit, offering perspectives that challenge assumptions, provoke thought, and invite dialogue.

At its core, "Research and Reviews in Literature, Social Sciences, Education, Commerce, and Management" embodies the spirit of intellectual curiosity and scholarly rigor. It is a testament to the collective endeavor of individuals who seek to unravel the mysteries of the human experience and contribute meaningfully to the advancement of society.

Editors

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INTERSECTION OF POSTMODERNISM AND CULINARY ELEMENTS IN ANITA NAIR'S NOVEL *ALPHABET SOUP FOR LOVERS*

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Indian author Anita Nair is a versatile writer and a recipient of Kerala Sahitya Akademi Award (2012). She is renowned for her novels, short stories, essays and poetry. She is widely recognized for her novels like *A Better Man*, *Ladies Coup* and *Lessons in Forgetting*. Her novel *Alphabet Soup for Lovers* is a culinary fiction where the narrative intertwines with the theme of food, presenting a story that explores the complex husband-wife relationship between Lena Abraham and Krishnamurthy, newly found love between Lena and Shoola Pani and the healing of wounds between the maid Komathy and Lena. The culinary elements serve as metaphors and symbols exploring love, cultures and relationships providing a background for significant events and creating a sensory experience for the readers. This chapter attempts to explore the intersection of postmodernism and culinary elements in Anita Nair's novel *Alphabet Soup for Lovers*.

Keywords: post-modernism, metafiction, intertextuality, non-linear narrative, culinary

Introduction:

Postmodernism emerged as a significant cultural and intellectual movement in the latter half of the twentieth century, challenging the established norms and paradigms of modernism. It is a reaction as well as a response to modernism. It signifies a departure from the linear narratives and grand narratives that are the characteristic of the modernist era. Instead, it employs fragmentation, ambiguity, and the rejection of overarching truths. Postmodernism encompasses a diverse range of disciplines, including literature, art, architecture, philosophy, and social theory, each reflecting a scepticism towards meta-narratives and a celebration of pluralism and subjectivity. The well acclaimed critic Gary Aylesworth defines post-modernism as, "a set of critical, strategic and rhetorical practices employing concepts such as difference, repetition, the trace, the simulacrum, and hyperreality to destabilize other concepts such as presence, identity, historical progress, epistemic certainty, and the univocity of meaning". Writers attempted at changing the form and structure of their works and thereby break away from the traditional conventions of writing. To achieve this they employed magic realism, metafiction, non-linear

narrative, intertextuality, and the like. Postmodernism in India can be seen as something that offers:

India a mixed bag of ideas. The fact of its origin and coming to power in the West automatically renders its incautious embrace suicidal to us. Yet, in so far as it embodies new techniques of reading and new tools of criticism and emancipation, it can be useful to us in India...the greatest legacy of postmodernism can be the dismantling of the authority of the West itself. (Makarand Paranjape).

Culinary means, “of or for cooking”. It originated in mid seventeenth century from the Latin word ‘culinarius’, from culina which meant kitchen (Oxford Dictionaries). Food is an essential part in the everyday life. Food has always constituted an important component of daily life and the act of eating food is a fundamental human activity, almost synonymous to breathing in terms of its significance. Eating is also a practice whose origins coincide with the evolution of mankind on face of the earth making it one of the most primordial activities to exist today. Hence, food is a universal phenomenon as it constitutes such a significant part of every culture. Critic Witt asserts, “Food connects humans, and perhaps all living things, by a common need for it that all share. It is in many ways an ordinary thing, but it is essential to all” (3).

Anita Nair’s novel *Alphabet Soup for Lovers*, narrates how a housemaid, Komathi who wishes to learn the alphabets, learns them by using it with names of food, especially south Indian dishes. Along with this is the love story of a married woman, Lena Abraham and an old film star, Shoola Pani who is on a self-imposed retirement. This chapter attempts to explore the intersection of postmodernism and culinary elements in Anita Nair’s novel *Alphabet Soup for Lovers*.

The first chapter is Arisi Appalam. Similarly, the novel shows how Komathi learns the alphabets from A – Z. “Arisi Appalam. I mouth the letters ‘a’ ‘aa’. Arisi Appalam... I prefer the pleasing fullness of arisi appalam to the dull crunch of the A is for Apple. A little rainbow arcs in my heart” (Nair 2). The names of people, places, and food are Indian as Nair makes use of the Tamil knowledge of cooking in the novel.

The story is narrated by Komathi the house maid. The concept of the unreliable narrator seeps in. “An unreliable narrator is one who does not understand the full import of a situation or one who makes incorrect conclusions and assumptions about events witnessed,” (Encyclopaedia Britannica). She narrates what she sees. It is through her narration the readers get to know the life of Lena Abraham, whom she calls Leema. “The truth is, she doesn’t mind anything at all. That’s how she has decided she will be. Lena, who has left behind the storms of her

youth...doesn't believe in love – the candyfloss, bonbon kind – and so is happily married” (Nair 6).

Everything in her narration revolves around food and cooking. The tale is peppered with dollops of kitchen wisdom but no recipes. Yet, the food-narrative device works rather well. There are some charming homilies on the preparation of dishes, for example in the novel Komathi says:

There are rules and rules about making oorkai. You mustn't make it on a Sunday, Tuesday or Friday....You can't touch the oorkai when you are menstruating. You can't touch the pickle pot after being with a man. I don't set store by all that rubbish. My only rule when it comes to oorkai is that there should be no moisture or heating once the tempering of the oil is done. Sometimes we must make our own rules, depending on what works for us. Which is why I don't understand myself. When Leema is making her own rules, why do I find myself unable to accept or approve? (Nair 121)

Non linear narration is another aspect of the novel where the narration is not structured. According to the critic Morgan, “Nonlinear narratives are often used to place audiences in the minds of characters who have unusual ways of thinking... Since nonlinear narratives put a twist on the chronological order of traditional narratives, manipulation of time is often a characteristic”. There is no linearity in the narration which is a feature of postmodern fiction. The novel goes forward with the theme of the chapter. Chapter 12, talks about Laddoo. This comes after chapter 11, “Karuvepillai” or curry leaves as L follows K alphabetically eventhough both the food items do not have anything in common except that they are very familiar to the narrator. Hence the narration does not flow in a linear fashion. Komathi jumps from one tone to another. For example in chapter 5, she is nostalgic at one moment and starts contemplating, then she shifts to cooking while the next moment, she dons a tone of advice stating

...an organ the size of one's fist shouldn't be allowed to dictate the course of one's life...With all the heart, you invest in another person. With your liver, you invest in yourself, and if you don't love yourself, how can you love someone else? Leema must have a baby soon, I decide... Then it strikes me that I have an ingredient for the letter E. Eeral, for that is what we call liver in Tamizh...Falling in love with a man is easy; what isn't is to love yourself. Girl, love yourself or you will end up like me. With a tough piece of meat as a heart and worn-out shoe leather for a soul. (Nair 45)

Nonlinear novels frequently explore how individuals encounter memory and time, delving into the roles these elements play in shaping the human experience. Since Komathi has been with Lena for quite a long time, she is able to authentically talk about her past. Her

narration is hence pepped with past memories of Lena as a six year old young girl, a teenager, and an adult.

Another feature that can be found in the novel, though not very strongly is the element of magic realism. It runs through the novel subtly and takes the readers into a dreamlike state. The very setting provides an ambience for magic. Lena and her husband KK live in a remote plantation house in the Annamalai hills. It is enveloped in lush greenery and fog. The blurb of the novel says, "...their life on a tea plantation in the picturesque Anamalai Hills is idyllic" (Nair). It is not a familiar setting for everyone. However, through the narration a picture of the place comes out like the ones portrayed in fairy tales. The picture the novel gives is hence, real in one sense that it goes along the narration. However, the setting is far from the ordinary life of a common person. Jaishree Misra in her review about the work says, "the world in this slim and beautifully produced and illustrated volume appears shimmering, mirage-like – mundane concerns around marriage and love, even the ordinary everyday preoccupations of a kitchen, all viewed through a dream-like haze" (Jaishree Misra). The novel therefore, contains the major features of a post modern text. Nair has exploited the features of post modernism to transport the reader to an idyllic landscape through images, especially the visual and olfactory and narrate an ordinary love story in an extraordinary manner.

Anita Nair's exploration of postmodern themes through the lens of culinary fiction offers new perspectives and critical thinking. The novel challenges linear narratives and conventional storytelling techniques often associated with modernist literature. She employs a fragmented narrative structure, weaving together multiple perspectives and timelines, mirroring the fragmented nature of postmodern thought. This approach invites readers to engage actively with the text, piecing together the relationship between Lena and her new lover as well as the broader themes of identity, and belongingness.

The novel also offers a captivating exploration of contemporary themes through the lens of food. The title of the novel *Alphabet Soup for Lovers* is metaphorical as the word 'Alphabet Soup' refers to the complex relationships, just like the different ingredients in a bowl of soup. Each character in the novel represents a letter, contributing to the overall flavour of the narratives. The novelist uses food and cooking metaphors for exploring emotions, experiences and relationships. The preparation of dishes mirrors the complexity of human behaviours, with each ingredient representing a different aspect of the characters life.

The novel is set in Bengaluru, a city well known for its diverse cuisines and recipes. The various food and dishes described in the story serve as backdrops for key events, creating a sensory experience for the readers. Characters explore the city's food culture. These journeys

mirror their personal quests for self discovery, adding depth to the narrative. Food serves as a central motif, transcending its culinary function to become a metaphor for cultural diversity and personal identity.

Conclusion:

Anita Nair utilizes food and culinary experiences as powerful symbols that subvert traditional hierarchies and challenge established norms. Through Komathy's culinary creations and Lena's exploration of flavors, the novel celebrates cultural diversity and the fluidity of identity. This reflects the rejection of fixed meanings and singular truths that are features of post modernism. Food becomes a medium through which characters navigate their desires, emotions, and relationships, blurring the boundaries between the personal and the political. The intersection of culinary fiction and postmodernism in *Alphabet Soup for Lovers* serves as an innovative technique to explore the different shades of human behaviour and complex relationships.

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LITERATURE AND ENVIRONMENTAL JUSTICE: DEPICTIONS OF CLIMATE CHANGE AND ACTIVISM

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Abstract:

The current study examines how activism and climate change have been portrayed in the literature, exploring the complex relationship between literature and environmental justice. Responding to the pressing challenges posed by climate change, authors use a variety of stories and narrative strategies to effectively convey the complexities of environmental problems. The study presents texts using qualitative analysis of selections including poetry, fiction, nonfiction, and environmental narratives. This paper contributes to the discourse on the role of literature in shaping social perspectives on the environment. Through how literature reflects and influences public opinion on climate change, the study highlights the importance of narrative strategies in building environmental awareness development, and active participation is encouraged. Finally, this study examines how literature can catalyze environmental activism, emphasizing its critical role in advancing the cause of environmental justice.

Keywords: Climate change, Literature, Environmental narratives, Environmental activism

Introduction:

Climate change represents one of the most pressing global challenges of our time, with far-reaching consequences for ecosystems, biodiversity, and human societies. The scientific consensus on the reality of climate change, driven predominantly by human activities such as the burning of fossil fuels and deforestation, has underscored the urgent need for comprehensive and immediate action. Rising global temperatures, extreme weather events, and disruptions to ecosystems pose significant threats to the well-being of current and future generations.

The urgency of addressing climate change is underscored by its multifaceted impacts on the environment and human societies. From the melting of polar ice caps and rising sea levels to the intensification of hurricanes and heat waves, the manifestations of climate change are already evident. Furthermore, the disproportionate impacts on vulnerable communities, often those least responsible for environmental degradation, highlight the ethical dimensions of climate action.

Literature, as a mirror of society, plays a pivotal role in reflecting the collective consciousness and shaping societal attitudes towards complex issues such as climate change.

Authors, poets, and essayists have employed the power of storytelling to convey the intricacies of environmental challenges, making them accessible to a broader audience. Through vivid descriptions and imaginative narratives, literature can evoke emotional responses, fostering a deeper understanding of the consequences of climate change. Moreover, literature serves as a vehicle for cultural transmission, passing down knowledge, values, and perspectives across generations. In the context of climate change, literary works have the potential to document evolving societal attitudes, from initial awareness to a growing sense of urgency and the call for meaningful action. The narratives crafted by authors not only reflect prevailing beliefs but also have the power to challenge and reshape societal perceptions of the environment.

In essence, literature acts as a dynamic force in the ongoing discourse on climate change, offering diverse perspectives that go beyond scientific data and policy discussions. By engaging readers on an emotional and intellectual level, literature becomes a catalyst for societal introspection, fostering a collective responsibility to address the urgent challenges posed by climate change.

Several novels vividly portray the effects of climate change on ecosystems and communities. For example, *"The Over Story"* by Richard Powers delves into the interconnected lives of characters and trees, illustrating the impact of deforestation and the importance of environmental activism. Another notable work is *"The Water Will Come"* by Jeff Goodell, which explores the consequences of rising sea levels on coastal communities. In these novels, characters often face significant challenges in the wake of environmental degradation. They may grapple with displacement, loss of resources, or the destruction of their homes. Analysing characters' responses to these challenges provide insights into the human dimension of climate change, emphasizing the importance of resilience, adaptation, and the pursuit of environmental justice.

Poetry also serves as a poignant medium for capturing the emotional and psychological dimensions of climate change. For instance, the works of Mary Oliver, such as *"Wild Geese,"* beautifully depict the interconnectedness of humanity and nature, fostering a sense of responsibility for environmental stewardship. Poets often use vivid imagery and metaphors to convey the emotional impact of environmental changes on individuals and the planet.

Poetic techniques play a crucial role in conveying the urgency of environmental issues. Symbolism, metaphors, and personification are frequently employed to evoke emotions and stimulate environmental consciousness. Additionally, the choice of rhythm, rhyme, and form can enhance the urgency of the message. Analysing these techniques helps uncover the depth of meaning within poetic expressions of climate change.

Even, **Short stories** provide snapshots of climate change and its consequences in a condensed narrative form. For instance, "*The Tamarisk Hunter*" by Paolo Bacigalupi explores water scarcity in the American West, offering a glimpse into a future shaped by environmental challenges. Short stories often focus on specific events or characters, highlighting the localized impacts of climate change on communities. The narrative structures of short stories are diverse and may include linear plots, flashbacks, or fragmented storytelling. Examining these structures reveals how authors effectively convey environmental themes within limited space. Whether through a character's journey, a moment of realization, or an unexpected twist, narrative structures enhance the impact of short stories in communicating the complexities of climate change and environmental consequences.

Many literary works feature protagonists who actively engage in environmental activism. One example is Barbara Kingsolver's "*Flight Behaviour*," where the main character becomes involved in the study and protection of monarch butterflies affected by climate change. Analysing these characters involves exploring their motivations, challenges, and the evolution of their activism throughout the narrative.

Characters engaging in environmental activism serve as inspiration for readers. By examining the emotional and intellectual connection between readers and these characters, we can understand how literature motivates individuals to take action. The exploration of characters' journeys and transformations can highlight the potential for personal and collective change.

Literature often utilizes symbolism and metaphor to represent environmental activism. For instance, in Arundhati Roy's "*The God of Small Things*," the river serves as a metaphor for the impact of industrialization on nature. Identifying such symbolic elements allows for a deeper understanding of the broader environmental themes woven into the narrative. Symbolism and metaphor contribute significantly to shaping public perception of environmental issues. By inspecting how these literary devices evoke emotions and convey complex concepts, we gain insights into their potential impact on readers' understanding and attitudes toward environmental activism. Literature can thus play a crucial role in influencing societal perspectives on environmental challenges.

Authors employ various narrative strategies to promote **environmental justice**. In works like Ursula K. Le Guin's "*The Word for World is Forest*," narrative strategies may include world-building to emphasize the interconnectedness of ecosystems. Examining these strategies involves analysing the structure, point of view, and storytelling techniques employed to convey environmental justice themes. The impact of storytelling on readers' engagement with environmental issues is crucial. Narrative strategies can influence readers' emotional responses, intellectual understanding, and sense of agency. By discussing how authors craft narratives to

elicit specific reactions, we can assess the effectiveness of literature in fostering environmental awareness and activism.

The examination of **environmental activism in literature** reveals the diverse ways in which authors leverage characters, symbolism, metaphor, and narrative strategies to engage readers in the urgent cause of environmental justice. By understanding the literary dimensions of activism, we gain valuable insights into the potential of literature to inspire, educate, and mobilize individuals toward sustainable and environmentally conscious actions.

Throughout this exploration, it is evident that literature provides rich and diverse depictions of climate change. Novels, poetry, and short stories offer nuanced perspectives on the ecological impacts, human struggles, and the interconnectedness between individuals and the environment. These literary works serve as powerful narratives that humanize the complex challenges posed by climate change.

Literature emerges as a catalyst for environmental activism, portraying protagonists who actively engage with environmental issues. The emotional and intellectual connections formed between readers and literary characters inspire a sense of responsibility and motivate individuals to take action. Literature, therefore, plays a vital role in fostering environmental awareness and mobilizing readers towards sustainable practices. The potential influence of literature extends beyond individual awareness to societal perceptions and policy considerations. By capturing the emotional and ethical dimensions of environmental challenges, literature can shape public attitudes and contribute to the formulation of policies that address climate change and promote environmental sustainability.

Literature contributes significantly to a broader understanding of environmental justice by portraying the unequal distribution of environmental burdens and benefits. Through storytelling, literature sheds light on marginalized communities disproportionately affected by climate change, fostering empathy and promoting a more inclusive and equitable approach to environmental issues.

Future research in this field could delve deeper into specific genres, cultural contexts, and regional perspectives within literature and environmental justice. Exploring the evolving landscape of **eco-criticism** and **eco-fiction**, as well as the impact of diverse voices, can enhance our understanding of how literature continues to evolve as a medium for environmental discourse. As we move forward, it is crucial to recognize the ongoing importance of literature in shaping environmental discourse. The dynamic interplay between literature, activism, and policy-making highlights the need for continued exploration and appreciation of how literary works contribute to the global conversation on environmental challenges.

In conclusion, literature stands as a powerful agent in portraying the realities of climate change, inspiring environmental activism, and fostering a deeper understanding of environmental justice. As we navigate the complexities of the Anthropocene, literature remains a valuable tool for both reflection and action on the critical issues that define our relationship with the natural world.

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STRATEGIES TO IMPROVE QUALITY OF LIFE OF ELDERLY WOMEN

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Abstract:

In Indian society, generally only the elder members of the family are taken care of. Because the rapid socio-economic changes in recent times have affected the traditional role of the family towards elderly members. With the gradual demise of the joint family system, the elderly faced various issues, such as lack of assured and adequate income to support themselves and loss of social role and recognition. Elderly people live alone in the country, of these, 73 percent are elderly women. Elderly women suffer from loneliness more than elderly men, so abuse, emotional neglect, lack of physical support and health difficulties have a huge impact on the quality of life of elderly women. We therefore need strategies that can reduce serious health problems and ensure that older people can live out their last years with dignity and good health. There is an urgent need to provide care and interaction to improve the quality of life of older persons and to prevent and fight ageism, negative stereotypes, myths and negative practices that affect the quality of life of older people. Every possible effort should be made. Older people who live in poverty or are homeless, are victims of elder abuse or suffer from health conditions are in need of direct social work intervention. Like - they have to be made emotionally, mentally and physically and socially strong. That's why we need such strategies from time to time.

Keywords: Loneliness, Quality of life, Elderly women, Health risk and Strategy

Introduction:

The quality of life depends on the culture and value systems. Defined as the context in which they live and in relation to their goals, expectations, standards and concerns (Hamed, 2014).

Quality of life is measured on the basis of both objective and subjective parameters. The subjective parameters comprise the wellbeing, happiness and personal achievement among others while objective parameters include the satisfaction of basic needs and those that emerge in a given social structure. The objective parameters are not subject to observer bias, while

subjective parameters are subject to judgment issues, i.e. people judge aspects related to their live.

The quality of life of the elderly people depends on the quality of informal care received by them. It certainly adds value to their life and provides meaning to this life period. An individual can gain happiness through constant motivation, support, guidance, love, and affection, which are all part of care and concern. This care and concern is vitally needed for older persons to improve their quality of life and social work is dedicated to preventing and fighting ageism, negative stereotypes, myths and negative practice that affect older people. The older people who live in poverty or homeless, victims of older exploitation or having health related diseases are in need of direct social work interventions. Problems of elderly are many fold with different magnitude. Therefore a holistic approach is needed. Rao *et al.*, (2015) suggested coping strategies being adopted by the elderly, the most popular strategies for keeping a positive frame of mind were: meditation, worshiping god, engaging in physical exercises, taking a rest or going on a vacation. It is commonly believed that elderly tend to spend more time for religious activities which provides a sort of social support in the form of personal contact with other people at religious gatherings with whom they could share their thoughts. Creativity n social work to begin with problems of elderly would bring long lasting result. Hariprasad *et al.*, (2013) conducted intervention program on yoga. Elderly in the yoga group had significant improvement in all the aspects of quality of life and total sleep quality. With this in the prospect, a study would be very much beneficial among the elderly population to know their quality of lives.

Health risks associated with loneliness

Poor quality of life has negative effects on both physical and mental health including. A recent review identified a wide range of health outcomes associated with loneliness including depression, cardiovascular disease, quality of life and general health, biological markers of health, cognitive function and mortality



(Courtin and Knapp, 2015). Further it was reported that the loneliness were very bad effect on the quality of life of elderly women within the category of health results, biological markers of health, cognitive functioning, heart disease and mortality rate also effect. Findings emphasized on importance of adopting an active lifestyle to reduce the problems of old age.

Change in brain functioning: Feeling of loneliness cause changes in the brain that isolate people from social contact. Loneliness does not just make people feel isolated. Rather, it changes their brain in ways that can lead to a lack of trust and lack of ability to connect with others. Max

et al. (2005) reported that lonely elderly women were found to suffer from depression in large numbers. Thereby, were very adverse effects on lived that can lead to reduced cognitive functioning level.

Depression and suicide: Loneliness contributed strongly to effect of depression on mortality. Depression was associated with mortality only when feelings of loneliness were present. In many cases, depressive symptoms such as withdrawal, anxiety, lack of motivation and sadness mimic symptoms of loneliness (Max *et al.*, 2005).

Anti behavioural: It is not unusual for feelings of loneliness to manifest as anger. When angry, people forget to differentiate between right and wrong. In such a situation, we can blame the people closest to us for not understanding us, not listening to us, not caring for us. We scold or complain. This causes friction in relationship and can create obstacles in maintain relationship with loved ones and others. Batra (2004) conducted that the elderly women were suffering from various diseases of all the systems with increasing age. The health problems increased when the economic resources of the elderly were declined. It increased to 90 percent after they were 70 years old. The respondents who had serious health problems had a poor self-perception of health.

Heart disease: They found that overall prevalence of hypertension was 62.7 per cent in females. They result concluded that high prevalence with inadequate awareness and control of hypertension among elderly group of population called for an immediate implementation of active public health programmers. Rani *et al.*, (2012) major health problems of elderly women were cardiovascular diseases (42.8 per cent), dental problem (37.6 per cent) and visual problem (35.1 per cent). Us Surgeon General vivek mouthy (2023) found that loneliness increased the risk of premature death by 26 % and social isolation increased the risk by 29 %. Additionally, lack of social connection can increase the risk of anxiety, depression, stroke, heart disease and dementia.

Anxiety: Anxiety is a feeling of fear, dread and uneasiness. Here, restless is often seen due to the feeling of loneliness. In this, the women remain worried, scared and afraid that due to her wrong behaviour, people may stop associated with her. Due to this, may feel restlessness and tension and heart beat may increase. This may be a normal reaction to stress. You may feel anxious before taking any important decision. Grover *et al.*, (2018) revealed that loneliness was associated with higher severity of depression, anxiety and somatic symptoms, but not with social connectedness. Lower social connectedness among elderly females with depression was associated with higher loneliness.

Progression of Alzheimer's disease: Alzheimer is a memory loss this term related to a decline in mental ability severe enough to interfere with daily life. Alzheimer's is the most common type of dementia. Holmen *et al.*, (2000) determined that the loneliness was more common in those suffering from different levels of dementia and increased with reduced cognitive functioning

level. They also found that living together with someone and living in one's own apartment (as opposed to an institution) showed a positive influence on feelings of loneliness.

Strategies to improve quality of life of elderly women

For quality of life of elderly women, some strategies were framed for all the aspects of quality of life i.e. physical aspect, psychological aspect, social relationship aspect and environment aspect. Some strategies framed for physical aspect are regular physical exercise, meditation, physiotherapy, medical checkup and planned diet. Joshi *et al.*, (2003) reported that regular exercise increases muscle strength, coordination and flexibility and reduces the tendency to fractures. Assessment of the morbidity profile and its determinants will help in the application of interventions, both medical and social services helps to improve the health status and quality of life of the elderly. Hariprasad *et al.*, (2013) conducted intervention program on yoga. Elderly in the yoga group were given yoga intervention daily for one month and weekly until 3 months and were encouraged to practice yoga without supervision until for six months. Elderly in the yoga group had significant improvement in all the domains of quality of life and total sleep quality.

For psychological domain few strategies were framed as develop positive attitude, feel useful and needed and visit to family functions and festivals.



For social relationship aspects, strategies framed are sense of belongingness, join social club and happy and joyful environment. Strategies framed for environment aspect were atmosphere of freedom at home, knowledge of electronic gadgets and knowledge of policies and programs. Ramamurti and Jamuna (2007) concluded that awareness may be created among senior citizens about many programs, services, (old age homes, day care centers, home help services, etc.) subsidies, assistance (financial) and concessions, available to old age. Many situations of neglect, deprivation and marginalization are treated as a normal consequence of

ageing. These shape the attitude of older people to life, and their expectations of themselves. The insecurity inside and outside the household is today the greatest obstacle in the path of ageing women. Arslantas *et al.*, (2015) observed that elderly people living alone must be evaluated as a high-risk group and thus policy makers and health personnel should be aware of the factors that can affect loneliness. In order to increase life quality of the aged population and psychological wellbeing of the elderly, social support systems must be taken into account and the elderly should be encouraged to participate in social activities.



Strategies for physical aspects

- Regular exercises help in improving immune system, improve sleep quality, heart health, strength and flexibility of body.
- Meditation helps in relaxing body and to attain peace of mind
- Regular physical activity to improve overall well-being and reduce the risk of many diseases.
- Regular medical checkups and pain relief medication such as short course of non steroidal anti inflammatory drugs reduce joint and joint inflammation.
- Balance diet according to age.

Strategies for psychological aspects

- Senior citizens need interaction with family member and neighbours to develop positive mental attitude.
- They should visit to various places of their interest like market, park, religious place etc. with their friends or family members.
- Feel useful and needful for family and society. The efforts of family and society are needed. The senior citizens are like reservoir of knowledge and experience which should be utilized.
- Must participate in family functions and festival to mix up with the society. They never feel that they are not psychologically fit.
- Positive view of life can help elderly women to feel more energetic, less stress, better



appetite and prevent cognitive decline.

Strategies for social relationship aspects

- Maintain joyful environment in both family and society.
- Appreciate, feel gratitude and enjoy life and don't criticise others.
- Feel sense of belongingness to each member of family and social group.
- Feeling like be contributing member for family as well as society.
- Join social clubs for interaction with other people.
- Learn to trust and discuss some personal matters.
- Accept and praise for health life differences among people.
- Programs that help elderly people live in their own homes and social environments should be developed. Social activities should be diversified for these residents in order to compensate for their lack of freedom.
- Manage mobile technology.



Strategies for environmental aspects

- Feel freedom at home like walking free environment at their surroundings.
- Short term investment helps to be confident that they are financially strong.
- Must have knowledge of all policies and programs run by the state government and central government regarding medical camps and health checkups camps etc.
- Participate in recreational activities like reading, writing, art craft and music for good health. Having a sharp and active mind improves overall well being.
- Try to keep sense of humor.
- Pleasant physical environment an environment or venue that facilitate the close relationship and opportunity to socialize, the chance to engage in meaningful activities, sense of security concerning health and safety contributed to the quality of life amongst older people in institutions.
- Entertain differently in different environment.



- Join with people of different culture.
- Share your thought and ideas.
- Create pleasant environment.
- Connect to those who are genuinely curious

Conclusion:

For quality of life of elderly women, strategies were framed for all the aspects of quality of life i.e. physical, psychological, social relationship and environment aspects. Some strategies framed for physical domain are regular physical exercise, meditation, physiotherapy, medical checkup and planned diet.

For psychological aspects few strategies were framed as develop positive attitude, feel useful and needed and visit to family functions and festivals. For social relationship domain, strategies framed are sense of belongingness, join social club and happy and joyful environment. Strategies framed for environment domain were atmosphere of freedom at home, knowledge of electronic gadgets and knowledge of policies and programs.

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DEVELOPMENT OF LANGUAGE SKILLS IN ADOLESCENCE

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Abstract:

Language is the process of development through which a person can present his thoughts to others. Infancy and childhood involve the development and learning of a language, which usually refers to a person's first or primary language. Language development in the early years supports your child's ability to communicate, express and understand emotions. Language development in adolescents occurs best through instruction and practice in school, in which narratives and complex grammar develop language skills. Teens' vocabularies are constantly growing, and they are more able to understand the meaning of a word from its context. Even though sometimes they may not really understand the meaning of the word, sometimes they are very skilled at adapting their communication to different audiences. Most teens, in front of teachers, different audiences, relatives and younger children. They speak more formally and politely in front and understand the importance of language very well, therefore, the more the vocabulary of teenagers increases, the more language skills will develop. Noam Chomsky, who is called the father of linguistics in the modern era, has made important contributions in the field of linguistics. Innate Ability: He firmly believes that children are born with an innate knowledge of grammar that serves as the basis for all language acquisition. Development of language skills should be promoted through storytelling, social participation through conversation etc.

Keyword: Language Development, Adolescence, Language Disorder, Language skills and Theories

Introduction:

Language is the means by which we express our thoughts to others and for this we use oral sounds. Language is the group of words and sentences etc. that are pronounced orally through which the thoughts of the mind are communicated to children. Language development is a process in which the beginning of listening and speaking begins in the childhood of human life.

Infant development begins without language, yet by 10 months; infants can distinguish between the sounds of language and begin to recognize their mother's voice very well. Language development in infants, as Children grows up physically and mentally. Their behavioral response towards language also keeps on developing. Language development is directly related to the intellectual level of children. Parents should teach their children small things through play, right from a few months after their birth. Vocabulary develops during adolescence and they sometimes use teenage code language. This language is written through some symbols. The meaning of which is known only to those who know the code. Language development also impacts his thinking. In this stage children make their language more literary. Due to the emotions generated by the physical changes taking place in teenagers, their imagination starts developing and they express their feelings through poems, stories and pictures. And in this way, language skills continue to develop during adolescence. Efficient lessons have been continuously supporting the development of language skill building (Alamargot *et al.*, 2009).

What is the 'sensitive stage' in the context of language development?

The biggest factor in language development is the development of vocabulary, which occurs between the ages of two and six. This change in language doesn't happen any other time in your child's life! This is why Montessorians call this time frame the "sensitive period" for language.

The sensitive period of language occurs from birth to age six. Sensitivity includes three major stages: spoken language, written language, and reading. The sensitive period for spoken language is from 7 months to 3 years of age. The studies here support the hypothesis that the critical/sensitive period for phonology occurs from the sixth month of fetal life to the 12th month of infancy. Data indicate that the critical/sensitive period for syntax lasts until the 4th year of life, and for semantics until the 15th or 16th year of life.

Language development: from birth to five years

Language development from birth to three months: During this period the baby laughs the most and plays with sounds and starts communicating with gestures. Babies enjoy cooing and gurgling. Babbling is considered an important developmental stage during the first year.

Language development

- **Infancy:** early cries, 'visual conversations', telegraphic speech
- **Early childhood:** three-word sentences, grammar development
- **Middle childhood:** increasing vocabulary, metalinguistic awareness
- **Adolescence:** more complex language use, abstract thinking reflected in language



From three months to six months: In this stage the child starts recognizing his mother's voice. For example, if a child is crying, he becomes silent after hearing his mother's voice. When he hears a new sound, the child laughs. Children enjoy babbling. The child keeps repeating the same sequence of sounds again and again, such as. Da..... Da..... Ba... Ba..... Pa..... Pa..... etc.

Six months to nine months: In this stage, the baby enjoys making different types of sounds and his babbling will continue continuously. Children develop so much that they turn their heads in the direction from which sounds come and are constantly interested in listening to new sounds.

From nine months to two years: The child starts understanding words like no and starts understanding small things like closing and opening the eyes, opening and closing the mouth, etc. He tries to attract others' attention with his voice and also tries to copy some of the words spoken by you.

From two years to two and a half to three years: In this stage the child starts obeying your orders, he starts pointing towards other objects and asking by looking at things like give me the ball, I will play with it. If your child is not able to understand the signs, then you should take your child to the doctor or talk to some other training and counselor.

From three years to five years: The child starts using sentences of more than four words. No, to understand feelings and things better than before, to repeat complete sentences, to listen to small stories and answer questions related to them, to understand everything done at home and school, to talk with elders, to understand some letters. And starts recognizing numbers and also starts telling the difference between similar objects like animals and birds.

On the basis of study, generally language development occurs in the following order:

Age	Ward
8 Months from Birth	0
10 Month	1
1 Year	3
1 Year 3 Months	19
1 Year 6 Months	22
1 Year 9 Months	118
2 Years	212
4 Year	1550
5 Year	2072
6 Years	2562

Language development in adolescent

Language skills: The ability to read and write is strongly influenced by the ability to understand and use language. Students who are good listeners and speakers tend to become strong readers and writers. Language has a major role in all subjects including reading, math, history, geography, and even



art. The early school years emphasize language development, social-emotional growth and readiness skills. The middle grades emphasize specific subjects. Mastery of language is assumed. Emphasis is placed on written skills. The later grades involve more complex use of language by students, including an increased vocabulary, more advanced sentence structure, and different kinds of language for different situations.

The importance of early identification and remediation of language delays or disorders in young children is well known. Less commonly known is the importance of identifying and remediating language disorders in the adolescent. Such disorders may lead to feelings of failure, low self-esteem, poor academic and social success, and a high dropout rate.

Characteristics of language disorder in adolescent: Adolescents develop language in different areas such as social learning refers to learning new things in a social environment. Social learning, speaking and listening, and reading and writing. Speaking and listening skills develop in oral communication but difficulty in using different language for different needs of the listener or situation, excessive forgetfulness, Incorrect use of grammar leads to impairments in language skills called language disorders, also known as oral language disorders. A significant impairment in the acquisition and use of language due to inability to understand and speak the language.

- Failure to understand or pay attention to rules of conversation, for example, turn taking, introducing topics of conversation, and staying on the topic
- Difficulty requesting further information to aid understanding
- Tendency to agree rather than to voice opposition
- Indirect requests and ambiguous statements
- Class clown behavior
- Extreme forgetfulness
- Withdrawal or exclusion from group activities

- Difficulty with understanding non-verbal behaviors, such as body language, Finding words, pronouns, idioms, riddles, jokes, sarcasm and slang, Instructions, especially those that are long or grammatically complex, sequencing and expressing thoughts.

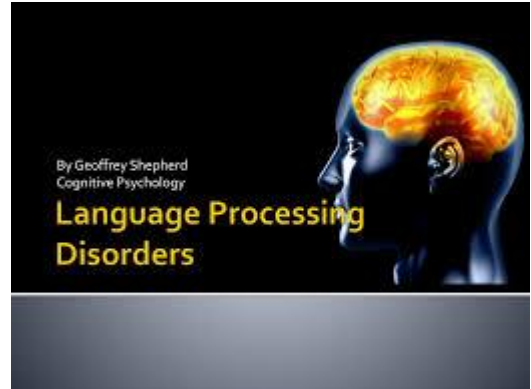
Language disorders

Language disorder refers to any impairment in

1. Form including phonology, morphology, and syntax, for example, misuse or misunderstanding of the information provided by word endings: "The boy eats his dinner."

2. Semantics (meaning), for example, difficulty understanding idioms: "It's raining cats and dogs."

3. Pragmatics (function), for example, using language for different purposes (promising, requesting), changing language for listener needs (peer vs teacher), or following the rules of conversation (turn taking, introducing topics of conversation, and staying on the topic).



How to identify the language disorder: Adolescents identified with language disorders include: Those initially identified through early intervention programs. Although they have received treatment and treatment may have reduced the severity of the problem, some language difficulties persist; Those who received no intervention; Those who had normal language development but experienced a disruption because of some physical, emotional, or traumatic event; and Those who have been identified as having a learning disability. A student's understanding and use of language, hearing, thinking abilities, emotional and social skills, desire to interact and communicate with others, central and peripheral nervous system functioning, and type of language models are assessed in order to identify exactly any kind of language disorder that exists and to rule out other causes of the behaviors. The speech-language pathologist works closely with other professionals, such as the school psychologist, to make these decisions.

Intervention techniques may focus on working to improve pragmatic skills and thinking skills. The student will be taught strategies for learning new information and skills.

Language development theories

Theories of language development fall into one of two camps: empiricist or nativist. Empiricists believe language is a learned behavior. Nativists, on the other hand, believe we are born with some innate language ability. Empirical researchers focus on learning theories to understand how children acquire language skills, while nativists look for biological components responsible for the universal rules underlying all of the languages spoken by people.

Vygotsky language development theories: Vygotsky believed this life long process of development was dependent of social interaction and that social learning actually leads to cognitive development. They learn the skill by practicing or modeling the language behaviors they hear being used around them. In his theory, language development is closely tied to social behavior,



putting him in the empiricist camp. Vygotsky also believed that when a student is in the ZPD for a particular task, providing the appropriate assistance will give the student enough of a "boost" to achieve the task.

Zone of proximal development: The gap between what (a child) can do alone and what a child can do with help from adults or peers who are more capable than the child.

Skinner's views on language development: An American psychologist proposed behaviorism as the basis for language development. The core of behaviorism is learning through reinforcement.



Children imitate sounds and practice what they hear. Correct structures are positively reinforced. Language acquisition is, thus, a process of habit formation.

Piaget's views on language development: According to empiricist Jean Piaget, a Swiss psychologist known for studying how knowledge develops in children and in adults during the first half of the 20th century, language development is connected to a child's cognitive development. As the child moves through the different stages of cognitive development--sensorimotor, pre-operational, and concrete operational and formal operational---his language skills change, too. For example, during the pre-operational stage, children can grasp the existence of things even when they cannot see those things. Likewise, they can use language to think about those non-present things.

Bruner believes about language development: Jerome Bruner, a nativist and American cognitive psychologist, believed language development comes easier to most children because of a combination of innate biological "endowments" and social encouragement. Bruner notes that even children who cannot distinguish between their thoughts and things attempt to use language, suggesting they are born with an inclination towards communication. The role of encouragement is to provide necessary support as the child develops linguistically.

Noam Chomsky language development: Chomsky proposed that all humans have a language acquisition device (LAD). The LAD contains knowledge of grammatical rules common to all languages. The LAD also allows children to understand the rules of whatever language they are listening to. Chomsky also developed the concepts of transformational grammar, surface structure, and deep structure. Transformational grammar that transforms a sentence. Surface structures are words that are actually written. Deep structure is the underlying message or meaning of a sentence.

Factors affecting the development of language?

Internal factors: Internal factors are those that the individual language learner brings with him or her to the particular learning situation. According to Brown (2007), personal reasons are specified by students such as motivation, attitude, personal practices and study habits. Each of these factors is an individual element of learners' ability to learn a foreign language, but each component influences each other.

Personality: Introverted or anxious learners usually make slower progress, particularly in the development of oral skills. They are less likely to take advantage of opportunities to speak, or to seek out such opportunities. More outgoing students will not worry about the inevitability of making mistakes. They will take risks, and thus will give themselves much more practice.

Motivation: Intrinsic motivation has been found to correlate strongly with educational achievement. Clearly, students who enjoy language learning and take pride in their progress will do better than those who don't.

Cognitive processes: The way adolescent's processes language cognitively affects the language development. Children who are exposed to more conversation will learn at a faster rate than those who are not.

Linguistic: Adolescent's linguistic ability directly influences his language development and formulating vocabulary.

Conceptual and perceptual: Conceptually speaking language skills are related to word knowledge. If adolescent has difficulty recalling a word, it is likely that he will know less about

the object itself. In perceptual terms, child's auditory perceptual skill is a predictor of their vocabulary size.

External factors: External factors are those that characterize the particular language learning situation.

Native language: Generally, languages that are closer to your mother tongue or other languages that you know take less time to learn. For example, it takes an average of 600 classroom hours for English speakers to learn Spanish, which is the same as English. Compare this to the 2200 classroom hours required to learn a very different language like Arabic. Similar languages are learned more quickly. However, even if two languages are similar, there are slight differences between the two languages. Learning processes then slow down (for example, in grammar or pronunciation). To make the language learning process as smooth as possible, it is important to be aware of the challenges you may face when learning your chosen language. Native languages also play an important role in developing adult language skills.

Language learning environment: Social experience is paramount in a child's ability to learn and understand language. A child's social environment directly affects his language development. Interaction with others is crucial in developing social and language skills. According to the Literacy Encyclopedia, "The verbal environment influences language learning. When the social environment of the home is centered on watching television, language and verbal expressions, "talking" decrease. When your child doesn't receive the opportunity to interact with other children and adults, his ability to understand language can suffer.

Culture and status: There is some evidence that students in situations where their own culture has a lower status than that of the culture in which they are learning the language make slower progress. Competence in language use is determined not only by the ability to use language with grammatical accuracy, but also to use language appropriately to a particular culture. Culture is not just a set body of facts to be acquired by learners, but also an important element in language classrooms. (Christie and Derewinka, 2008; Schleppegrell, 2004) highlight that the development of language skills Academic reading and writing are learned as a set of resources that make practical life more enjoyable.

How to encourage your child's early language development

- The best way to encourage your child's listening and speaking development is to talk a lot about things that interest your child. Ask them whether they like this thing or not.
- Give children a chance to become comfortable in school. This will break the hesitation of the children and will also give the children a chance to adjust to the school environment.

Continue this activity with children for a week or two. Talk to children and tell stories. Give children the opportunity to speak the home language and encourage them to participate in various activities.

- Increase your experience with the language: Hearing new language repeatedly is one way to speed up language learning by reading. Gain more experience means more opportunities to learn new words and grammar structures and reinforce your existing knowledge. Go out and try to learn everything you can, read, listen and watch which will enhance your adult language skills development! You can also get good language experience through conversation. The more people you meet and talk to, the more your language skills will improve.
- Learn in a diverse environment Studying in a classroom helps adults develop language skills as well as develop good knowledge
- Work on children's listening comprehension ability through storytelling, use picture books to tell stories, and try to respond to children's curiosity.
- From the fourth-fifth week onwards, give children the opportunity to learn to hold a pencil, open and look at books and notebooks. So that they can be comfortable with these things. Every child has different abilities, so do not have the same expectations from all children. After two weeks of activities like making scribbles and circles with children, start reading and writing letters.
- Ask your child questions in a simple and nice way and keep the conversation going by answering. When your child asks for something, you should also ask him to give it back. Continue to speak in simple and complete sentences and do not try to put too much pressure on the child to learn. That he learns one letter every day.
- Teach children to read only one letter a day and make this a habit. Also teach him how to write. First of all, start reading and writing with large quantities of letters or frequently occurring letters, The Standard Lead states (2013) the latest standard, as well as the "Language Facility" Skills in the NAEP (2011) Writing Framework emphasize mastery of precise wording writers' choice, sentence structure, logical connectivity and linguistic expression voice starts from upper primary classes.
- Parents should also teach their children that when any guest comes to the house, they should talk to them. This will not only remove the hesitation of the children but will also help them learn good habits and at the same time their language will also develop.

- Talk to them lovingly and encourage them to speak openly, this will break the hesitation of children. Language, reading and writing practice, is a challenge that not all students may be up to ready. Students need to engage in those learning tasks (Christie, 2012).

Things to note:

- Although there can be many reasons for delay in language development, the main reason is general delay. The first 3 years of a child's life are a critical period for language and speech development during which the child's brain is developing rapidly. During this period, due to children not getting adequate opportunity to talk, language does not develop properly.
- Hearing problems also affect language. Some children may have structural deformities, such as problems with the tongue, palate.
- Apart from these, any kind of mental weakness can also affect the language. Most importantly, the more opportunities your child has to speak and listen, the sooner he or she will open up and develop language or speech.

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HISTORICAL PERSPECTIVES ON THE INFLUENCE OF PORTUGUESE COLONIALISM ON GOAN CULTURE AND SOCIETY

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Abstract:

This paper explores the profound impact of Portuguese colonialism on Goan culture and society, highlighting the transformative influence across various domains. Beginning with the arrival of the Portuguese in 1498 and the subsequent establishment of colonial rule, the study examines the legacy of this era through the lenses of religion, architecture, language, cuisine, education, and the struggle for Goan identity. It discusses how the Portuguese introduced Christianity, leading to significant cultural and religious shifts, and how their architectural styles have left a lasting mark on Goa's landscape. The paper also delves into the imposition of the Portuguese language, which has influenced Goan dialects and literature, and the introduction of new culinary traditions that have enriched Goan cuisine. Furthermore, it considers the role of Portuguese educational policies in shaping intellectual development in Goa. The decline of Portuguese rule, the emergence of nationalist movements, and the enduring influence of Portuguese culture in contemporary Goa are also examined. Through this analysis, the paper underscores the complex legacy of colonialism in Goa, reflecting on the challenges of preserving a unique cultural heritage in the face of modernity.

Keywords: Portuguese Colonialism, Goan Culture, Cultural Hybridization, Colonial Legacy, Goan Identity

Introduction:

The interplay of colonial dynamics and indigenous cultures has been a subject of extensive scholarly interest, offering insights into the complexities of cultural assimilation, resistance, and hybridization. This paper focuses on the Portuguese colonial era in Goa, a period marked by profound transformations that reshaped the region's cultural and societal landscape. The arrival of the Portuguese in India in 1498, led by Vasco da Gama, heralded the beginning of European colonization in Asia, with Goa becoming a pivotal site for Portugal's colonial ambitions in the Indian subcontinent.

The establishment of Portuguese rule in Goa in 1510, under Afonso de Albuquerque, set the stage for a series of cultural, religious, and social transformations that would leave an

indelible mark on Goan society. This paper aims to explore the multifaceted influence of Portuguese colonialism on Goa, examining how the introduction of Christianity, architectural innovations, linguistic changes, culinary fusions, and educational reforms not only altered the region's cultural identity but also laid the groundwork for a unique Goan-Portuguese heritage that continues to resonate in contemporary times.

By dissecting the layers of Portuguese influence on Goan culture and society, this study endeavours to provide a comprehensive understanding of the colonial encounter's legacy. It seeks to contribute to the broader discourse on colonialism and its enduring impact on former colonies, using Goa as a case study to reflect on the complexities of cultural exchange, adaptation, and resistance in a colonial context. Through this exploration, the paper will shed light on the ways in which Goa's colonial past continues to shape its present and future, offering valuable insights into the ongoing dialogue between history and identity in post-colonial societies.

The establishment of Portuguese rule in Goa

The arrival of the Portuguese in India marked the beginning of a significant transformation in the region's culture and society, particularly in Goa. The Portuguese first arrived in India in 1498 when explorer Vasco da Gama discovered a sea route to the Indian subcontinent. This discovery paved the way for frequent voyages by Portuguese explorers, merchants, and missionaries to India, leading to the establishment of trade relationships and the colonization of certain coastal regions. The enduring legacy of the Portuguese presence in Goa can be observed in various aspects of Goan society, including language, religion, cuisine, and architecture.

One of the pivotal events in the history of Goa was the capture of the region by Afonso de Albuquerque in 1510. Before the arrival of the Portuguese, Goa was under the rule of the Adil Shahis, a Muslim dynasty. Albuquerque sought to establish a strategic base in the Indian Ocean to control the lucrative spice trade and spread Christianity in the region. Following the conquest of Goa, Albuquerque implemented policies to incorporate and assimilate Goans into the dominant culture and society of colonial Portugal. This period of Portuguese rule significantly shaped the development of village communities in Goa, with notable differences observed between indigenous Goan societies and those influenced by Portuguese colonialism.

The expansion of Portuguese territories in India further solidified their influence on Goan culture and society. The Portuguese established several forts, churches, and settlements along the western coast, which served as administrative centres and points of cultural exchange. As the Portuguese presence in India grew, so did the impact of their culture on the local population. For instance, the Portuguese actively encouraged the intermingling of their sailors and traders with

the local population, resulting in a unique blend of cultures and traditions. Some of the most significant cultural changes that occurred during this period include: - The introduction of new art and architectural styles, such as the Baroque and Manueline styles, which can still be seen in many of Goa's historical buildings. - The widespread adoption of the Portuguese language, which remains an official language in Goa alongside Konkani and Marathi. - The conversion of many Goans to Christianity and the establishment of several churches, which today serve as important cultural landmarks. - The integration of Portuguese culinary influences into Goan cuisine, including the use of meat products and the introduction of new spices and cooking techniques.

Conversion and religious influence

The introduction of Christianity to Goa began when the small coastal area was conquered by Afonso de Albuquerque in 1510, marking the beginning of Portuguese colonial rule. As part of their efforts to establish their religion and culture, the Portuguese sought to convert the local population to Catholicism. The first converts to Christianity in Goa were native Goan women who married Portuguese settlers, facilitating the integration of Christians into Portuguese culture. This initial phase of conversion was characterized by the blending of Catholicism with local customs and traditions, resulting in a unique religious and cultural landscape in Goa.

Forced conversions and the destruction of Hindu temples played a significant role in the spread of Christianity throughout Goa under Portuguese rule. The Portuguese believed that by destroying Hindu temples, people would inevitably turn to Christianity. These conversions took place through the Goan Inquisition, which involved the persecution of Hindus and the destruction of their places of worship. As a result, many Goans were forced to abandon their traditional religious practices and adopt Catholicism, leading to a significant shift in the religious landscape of the region.

The establishment of churches and religious institutions in Goa was an essential aspect of Portuguese colonial policy, as they sought to assert their religious dominance over the region. The result of this encounter between Catholic and indigenous traditions led to the development of a highly original architectural style, evident in both religious buildings like churches and convents, as well as secular structures. These institutions also played a crucial role in promoting the eventual incorporation and assimilation of Goan culture and society into the dominant colonial culture of Portugal. As the capital of the Estado da India, Goa was subjected to a series of policies that aimed to transform the region into a bastion of Portuguese culture and religion.

The impact of the Inquisition on Goan society

The establishment of the Inquisition in Goa was a significant event in the region's history and marked the beginning of a new era of colonial control and religious persecution. The Goa

Inquisition was an extension of the Portuguese Inquisition in Portuguese India, with the primary objective of enforcing Catholic orthodoxy and allegiance to the colonial power. This marked a shift in the cultural landscape of Goa, as the Portuguese sought to suppress and assimilate local customs and beliefs into their own dominant culture and society. The Inquisition led to the widespread persecution of non-Christians and non-conformists in Goa, as the authorities sought to solidify their control over the region and its people. Several documented cases highlight the extent of this persecution, such as that of a Goan woman accused of being a "New Christian" (a converted Jew) and subsequently punished for her alleged transgressions. Many of those Hindus who refused to convert to Christianity were also targeted and persecuted, as the Portuguese colonial authorities sought to eliminate any potential threats to their control and dominance within the region.

Cultural suppression and censorship were also prevalent during the Inquisition, as the Portuguese sought to eradicate any elements of local culture that did not align with their own religious and societal beliefs. This suppression manifested in various ways, such as the destruction of non-Christian religious structures and the imposition of strict censorship on local literature and artistic expression. Despite these efforts, however, the people of Goa managed to maintain and preserve many aspects of their traditional culture, resulting in a unique syncretism that is still evident today in the region's architecture, cuisine, festivals, and daily life. This resilience serves as a testament to the enduring spirit of the Goan people, who have navigated centuries of colonial rule and religious persecution while still retaining their distinct cultural identity.

Portuguese language and its influence on Goan culture

The adoption of Portuguese as the official language in Goa significantly impacted the region's society and culture, shaping communication, education, and other cultural aspects. This decision was a result of Portuguese colonial visions and policies, which aimed to create a unified identity in their territories. As the official language, Portuguese became the primary medium of communication within the administration, educational institutions, and the Catholic Church. Moreover, it promoted the eventual incorporation and assimilation of Goan culture into the dominant culture of colonial Portugal. Over time, the use of Portuguese in Goa led to the development of a unique Goan dialect, influenced by the local language, Konkani. This distinctive dialect was a result of the interaction between the Portuguese colonizers and the indigenous population, as well as the influence of other cultures within the Portuguese empire, which extended from Africa to Malaysia and China. Language choice in Goa was often related to variables such as religion, sex, and age, with Catholics utilizing Portuguese more than Hindus,

and women tending to use it more frequently. Despite the decline in the number of Portuguese speakers in Goa after India's takeover in 1961, this unique dialect remains an important aspect of Goan cultural identity.

The influence of Portuguese on Goan culture extended beyond language, as it also played a significant role in shaping local literature and poetry. During the colonial period, Goan writers and poets, often educated in Portuguese institutions, drew inspiration from both their indigenous roots and their exposure to a broader world of ideas through the Portuguese language. This blending of cultural influences resulted in a unique hybrid literary style that continues to be celebrated in Goan literature today. Furthermore, the legacy of Portuguese colonization can still be seen in the works of contemporary Goan authors who often draw upon the rich historical and cultural tapestry of their homeland, weaving together the diverse influences that have shaped their society.

Portuguese architecture in Goa

The influence of Portuguese colonialism on Goan culture and society can be observed through the construction of various churches, forts, and public buildings in the region. These structures served as symbols of colonial power, with their highly visible church façades projecting and asserting dominance over the colonial space across Goa. In addition to their political significance, these buildings also contributed to the development of local village communities. Today, many of these historical structures, such as the churches and cathedrals in Old Goa, have become popular tourist attractions, showcasing the rich architectural heritage of the region.

One of the most distinctive aspects of Portuguese architecture in Goa is the blend of European and Indian architectural styles. The encounter of traditions resulted in a highly original style for both religious buildings, such as churches, convents, and Hindu temples, as well as secular buildings. This harmonious fusion of styles can be seen in the structures that are often referred to as "Portuguese houses," which incorporate elements of Portuguese, Indian, and Goan architecture. In addition to the aesthetic appeal of these buildings, this unique blend of styles also reflects the cultural exchanges and interactions that took place between the indigenous population and the Portuguese colonizers during their 451-year rule.

Preservation and restoration of historic structures in Goa have become essential due to the various challenges faced by the Goan cultural heritage, which primarily emerge from its colonial past. Efforts to conserve these monuments of Portuguese influence serve as a powerful and ideological instrument of propaganda, validating the heritage activity in the region. Some examples of successful preservation initiatives include the Industrial Exhibition of Portuguese

India in 1860, which showcased over 4000 articles related to Goan culture and history. By preserving and restoring these architectural gems, the Goan society ensures that future generations can continue to appreciate and learn from the rich history and cultural legacy left behind by the Portuguese colonial era.

Cuisine and culinary influences

The Portuguese colonization of Goa introduced a variety of new ingredients and cooking techniques to the region, leaving a lasting impact on its culinary identity. These influences can be traced back to the early 1500s, when Portuguese rule over Goa began. In addition to new technologies and architectural styles, the Portuguese brought with them a range of novel ingredients, such as potatoes, tomatoes, and chilies, as well as innovative cooking methods that would go on to shape Goan cuisine. This period of colonial presence highlights the dynamic nature of Goan society and the enduring legacy of centuries of foreign influence. As a result of the fusion between Portuguese and local culinary traditions, a series of distinct Goan-Portuguese dishes emerged. These dishes are characterized by a unique blend of Flavors and ingredients that reflect the mingling of cultures during the era of colonization. Some examples of this fusion cuisine include: - Vindaloo, a spicy curry made with vinegar and spices, which has its roots in the Portuguese dish carne de vinha d'alhos. - Feijoada, a Goan adaptation of the Portuguese bean stew, often made with pork and local spices. - Bebinca, a layered dessert made from coconut milk, jaggery, and flour, influenced by Portuguese desserts that utilize similar ingredients. The development of these Goan-Portuguese dishes showcases the rich cultural exchange that took place during this period of history and remains a testament to the enduring impact of Portuguese colonialism on Goan cuisine.

The influence of Portuguese colonialism on Goan cuisine continues to be felt in modern times, as contemporary chefs draw on this rich culinary history to create innovative dishes. The fusion of Flavors in traditional Goan-Portuguese dishes serves as a source of inspiration for chefs seeking to reinterpret classic recipes using local ingredients and techniques. This ongoing culinary exchange demonstrates the dynamic nature of Goan society and the resilience of its cultural heritage, despite the challenges posed by centuries of colonial rule. As the story of Goan and broader Indian influences on Portuguese food continues to unfold, it serves as a reminder of the complex and enduring legacy of colonialism on the culture and society of Goa.

Education and intellectual development

The establishment of schools and universities by the Portuguese played a significant role in the development of Goan society and culture. During their 451 years of rule in Goa, the Portuguese introduced formal education systems aimed at assimilating the local population into

their society. This led to the creation of various educational institutions, such as seminaries, convents, colleges, and schools, which laid the groundwork for intellectual development in the region. The educational institutions provided a platform for the local population to acquire knowledge and skills, thereby fostering a generation of well-educated individuals. The introduction of Western education and ideas by the Portuguese had a profound impact on the Goan society, particularly in terms of language and culture. One notable policy was the imposition of the Portuguese language and culture, which aimed to assimilate the local population into Portuguese society. As a result, many Goans became fluent in Portuguese and adopted certain aspects of the Portuguese way of life, such as their dressing, food habits, and even architectural styles. Some key points of the Western education introduced in Goa include: - Exposure to European literature and philosophy - Introduction of modern scientific knowledge and methods - Emphasis on critical thinking and rational inquiry - Development of artistic and creative skills.

The influence of Portuguese colonialism on Goan intellectuals and artists cannot be understated. As a result of the Western education and exposure to new ideas, many Goan intellectuals emerged, contributing significantly to the fields of literature, journalism, and arts. The Goan periodic press, such as the *Anglo-Lusitano*, played a crucial role in shaping the intellectual landscape of the region, fostering a vibrant culture of intellectual discourse and debate. Furthermore, the diverse cultural influences from both Portugal and India led to a unique blend of artistic styles in Goa, enriching its cultural heritage and contributing to its distinctive identity.

The decline of Portuguese rule and the struggle for independence

The decline of Portuguese rule in Goa began with an economic decline and loss of territory. The once-thriving Goan economy became doubly colonial, subject to a stagnant Portuguese regime that failed to respond effectively to the changing global landscape. As a result, the local population struggled to adapt to the rapidly evolving world economy, and the cultural accompaniment of these economic changes began to manifest in Goan society. This transformation was further fuelled by the loss of territory, as the Portuguese struggled to maintain control over their vast colonial empire.

As the Portuguese grip on Goa weakened, a growing nationalist movement began to emerge within the region. Influential Goan nationalists like Tristao de Braganca Cunha sought to challenge the Portuguese colonial rule. This movement gained momentum in the 1950s, as Goans increasingly identified themselves as Indians rather than Portuguese. The growing sense

of Indian nationalism in Goa was a direct response to the fading influence of the Portuguese, as the local population began to seek liberation from their colonial oppressors.

The final phase in the decline of Portuguese rule in Goa came with their withdrawal and the subsequent integration of the region into India. In 1961, the Indian armed forces successfully liberated the small Portuguese colony of Goa, putting an end to a fruitless diplomatic struggle. The economic blockade imposed by Nehru's government in 1955 had further isolated Goa from the Indian economy, weakening its ties to Portugal and paving the way for its eventual integration into India. This marked a new chapter in the history of Goa, as the region began to rediscover its Indian identity and embrace the cultural, political, and historical factors that connected it to the Indian subcontinent.

The impact of Portuguese colonialism on Goan identity

The mixed cultural heritage of Goa can be traced back to its colonial past, which has left a lasting impact on Goan society. The Portuguese colonial visions and policies played a significant role in shaping the development of village communities in the region. This unique blend of cultural influences is evident in the customs, architecture, cuisine, and language of Goa. The dynamic nature of Goan society is characterized by cultural diversity, syncretism, and a rich heritage that has been shaped by historical events and interactions. Some key aspects of this mixed cultural heritage include: - Portuguese-style architecture, including churches and houses - The use of the Konkani language, which incorporates Portuguese vocabulary - Goan cuisine, which combines Indian and Portuguese culinary traditions. The debate over Goan identity and the legacy of colonialism has been a contentious issue for many years. For some Goans, the history of colonialism is a double-edged sword; they are now Indian, but for 451 years they were Portuguese. The major debates surrounding Goan identity include whether Goans are Portuguese, Indian, or simply Goans, as well as the choice between Marathi or Konkani as the official state language. This ongoing discussion reflects the complex and multifaceted nature of Goan society, which has been influenced by both its colonial history and its integration into the Indian nation. The concept of the Imperial Public Sphere (IPS) in the Portuguese empire further highlights the space for confrontation and negotiation surrounding Goan identity and colonial legacy.

Efforts to preserve and promote Goan culture have taken various forms, including conferences that examine Goa's historically diverse cultural influences. For example, the Industrial Exhibition of Portuguese India in 1860 showcased the arts, peoples, languages, and cultures that contributed to Goa's status as a global entrepôt and centre of cultural exchange. Additionally, research into the history of migration from Goa to Portugal and the characteristics

of the Goan community in Portugal has provided valuable insights into the cultural connections between the two regions. By understanding and celebrating the unique aspects of Goan culture and history, these efforts aim to preserve the region's cultural heritage and promote a deeper appreciation of the impact of Portuguese colonialism on Goan society.

Contemporary Goa and the enduring influence of Portuguese colonialism

Tourism plays a significant role in Goa's economy and society, with many visitors drawn to the region's fascinating colonial past. The unique blend of Indian and Portuguese influences creates an intriguing allure for tourists, who are eager to explore the historical sites and learn about Goa's complex history. The tourism industry in Goa has evolved to cater to these interests, highlighting elements of the region's culture that evoke the Portuguese colonial past while simultaneously showcasing the idyllic present. This type of tourism has led to considerable economic, social, and cultural impacts on contemporary Goan society.

The influence of Portuguese colonialism on Goan culture and society is still evident today in the continued relevance of the Portuguese language and traditions. One notable policy implemented during the colonial era was the imposition of the Portuguese language and culture, aiming to assimilate the local population into Portuguese society. Despite the end of Portuguese rule in 1961, the language and customs continue to be influential in Goa, reflecting the deep-rooted impact of colonization on the region's cultural identity. Some key aspects of this enduring influence include: - The presence of Portuguese architectural styles in Goan buildings and churches - The popularity of Portuguese cuisine and traditional dishes in Goan restaurants - The continued use of Portuguese names, family names, and other cultural practices.

As contemporary Goa navigates the challenges of modernity, the region faces the difficult task of balancing its rich cultural heritage with the demands of a rapidly evolving world. The Goan cultural heritage is fraught with problems that stem from its colonial past, leading to a complex and often ambivalent relationship with both Indian and Portuguese influences. This delicate balance requires a careful examination of historical perspectives and a nuanced understanding of the diverse factors that have shaped Goa's culture and society over the centuries. By acknowledging and embracing the complexities of its history, Goan society can continue to thrive and evolve while preserving the unique cultural elements that have made the region a captivating destination for visitors from around the world.

Conclusion:

In conclusion, the influence of Portuguese colonialism on Goan culture and society has been significant and enduring. The establishment of Portuguese rule in Goa brought about religious conversion, cultural suppression, and architectural and culinary influences. The

Portuguese language and education system also had a lasting impact on Goan intellectual and artistic development. The decline of Portuguese rule and the struggle for independence marked a turning point in Goan history, but the legacy of colonialism continues to shape Goan identity. Today, Goa's colonial past remains a major attraction for tourists, and efforts to preserve and promote Goan culture are ongoing. The challenge for contemporary Goa is to balance modernity with the preservation of its unique cultural heritage.

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THE ROLE OF INTERMEDIARIES IN ELECTRONIC MARKETPLACE

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Abstract:

The advent of e-commerce is now having the opportunity to bypass distributors and trade directly with customers via a destination website and it also has the opportunity to reach customers through new B2B marketplaces and B2C consumer transaction. There is the opportunity to market its products through online intermediaries. This paper provides an analysis of the role of intermediaries in an electronic marketplace. In an age where it is easy for any company to set up shop with an e-commerce website, it may be tempting for a small business to eliminate intermediaries to maximize profit.

Keywords: Intermediaries, E-commerce, Marketplace, arbitrator, reinter mediation

Introduction:

Intermediaries in the electronic market are various intermediate organizations, mainly exists in the market, regulating trade between producers, consumers and their information, products, services, thus making it become a more convenient and cheaper economic organization. In an age where it is easy for any company to set up shop with an e-commerce website, it may be tempting for a small business to eliminate intermediaries to maximize profit. For a scaling business, however, this can create a lot of work in logistics and customer support. Unless customers are buying a product without deviation from the company that makes it, sales are every time facilitated by one or more marketing arbitrator, also known as middlemen. Traditional physical trade are often intermediary by agent that facilitates market undertaking by providing interference service. For example, the owners of a shopping mall normally deliver many intermediation services in the physical world. Four types of standard intervener involve agent and broker, wholesaler, distributor, and retailer.

Four types of traditional intermediaries

1. Agent and Brokers: Agent and brokers are virtually in their roles as intermediaries. In fact, when it comes to freehold property transaction. However, agents perform duties for as an intermediary and a continue basis between buyers and sellers, while brokers do this on a

temporary basis only. Both are paid in commission for each sale and do not take ownership of goods being sold.

2. Merchant wholesalers: Merchant wholesalers, which are also simply called wholesalers, buy products from manufacturers in bulk and then resell them, usually to retailers or other business. Some carry an extensive range of different products but carry a large assortment. They may operate cash-and-carry outlets, warehouses, mail order business or online inventories in trucks, and travel to their customers.

3. Distributors: Also called functional wholesalers, distributors do not buy a product from producers. Instead, they expedite sales between the manufacturer and retailers or other business. Like agents and brokers, they can be paid by commission, or they can pay in fees from the manufacturer.

4. Retailer: Whenever a consumer purchase product from anyone other than the company that makes it, the buyer is dealing with a retailer. This includes corner variety store, shopping mall and e-commerce website. Retailers may purchase directly from the manufacturer or from another mediator. In some markets, they may store items and pay for them only after they make a sale, which is ordinary for most bookstores today.

E-commerce:

Electronic commerce means Electronics commerce or EC-is the buying & selling of goods and getting services, the end of funds of data, over an electronic network primarily the Internet. A further complete meaning of electronic commerce is the use of e-communications and digital information processing technology in business transactions to create, transform, and redefine relationships for value creation between or among organizations, and between organizations and individuals.

The main types of electronic commerce are: business-to-business (B2B); business- to-consumer (B2C); business-to-government (B2G); consumer-to-consumer (C2C); and mobile commerce (m-commerce). Business-to-Business (B2B): The commercial transaction between an organization and other organization.

- Business-to-Consumer (B2C): The commercial transaction between an organization and consumers.
- Business-to-Government (B2G): The business model that refers to business selling products, services or information to the.
- Government or government agencies. Consumer-to-Consumer (C2C): Information or financial transaction between consumers, but usually mediated through a

- Business site. Mobile commerce (m-commerce): Electronic transactions and communications conducted using mobile devices such as.
- Laptops, pads, and mobile phones, and typically with a wireless connection.

Traditional marketplace & electronic marketplace:

The marketplace is the presenter of supply and also demand. While traditional bazaar has a physical place, an internet-based market has nonmaterial presence, it is a virtual marketplace. The new electronic marketplace has plenty of unusual virtual locations address an organization demand to position such as to convey and sale to customers, managers essential to understand the relative value of various types of places and consumer and business correlation and information flow.

1. Marketplace channel and distribution channel: Marketplace channel structures describe the way a manufacturer or selling organization delivers products and services to customers. Types of marketing channel are the following.

- Manufacturer to customer
- Manufacturer to the retailer to consumer
- Manufacturer to wholesaler to customer
- Manufacturer to the agent to wholesaler to retailer to customer

Marketplace channels are the ways that goods and services are made available for use by the consumers. All goods go through the channel of distribution. A distribution channel will consist of one or more intermediaries such as warehouse and retailers.

2. Situation of middlemen in the electronic marketplace:

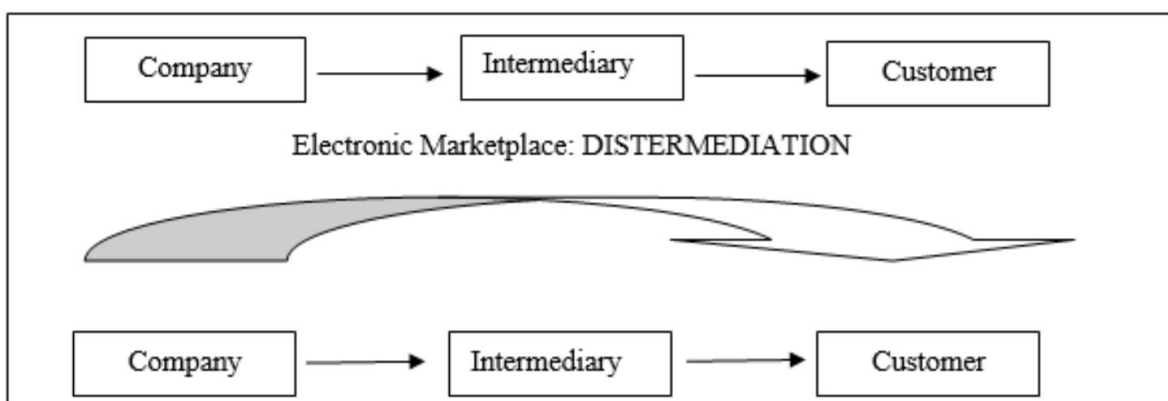


Figure 1: Intermediation in the traditional market and electronic marketplace

The values of middlemen services may be diminished once a relationship shifts to an electronic marketplace. In individual, e-markets constraint necessary services related to paired of customers and suppliers in the physical space. In fact, the particular infrastructure creates it easy

to match customer & suppliers that the role of intervener may be reduced eliminated. The relationship between the company and its channel partners (customers) can be dramatically altered by the opportunities provided by the Internet. This occurs because the Internet offers a means keep out of some of the partners. This process is known as eliminating the middlemen'. Disintermediation means that the withdraw of intermediaries such as distributors or brokers that earlier linked a company to its customer. Intermediation in the regular market &Electronic marketplace

Now, advanced use of Information Technology &the boost of electronic marketplaces to minimize the operational cost for procedures, thus approving them to internalize activities buy from middlemen in the traditional market.

Review the nature of disintermediation and reintermediation in marketplace

In a Figure-2 show that the situation of disintermediation and reinter mediation in the marketplace.

Figure 2(a) shows the traditional situation in which many sales were through brokers such as the Automobile Association.

Figure 2(b) show that disintermediation situation. An electronic market without the need for intermediation facilities. There was the chance to sell directly initially by customer service with Direct Line and them more just now by their transactional website.

Figure 2(c) show that reinter mediation situation. Customer Purchases of products still needed assistance in the selection of products and this led to the creation of new intermediaries. New intermediation plays with an important part in a commercial agreement between producers &and customers. In is an example of new entry brokers providing a service for people to find online insurance at a competitive price?

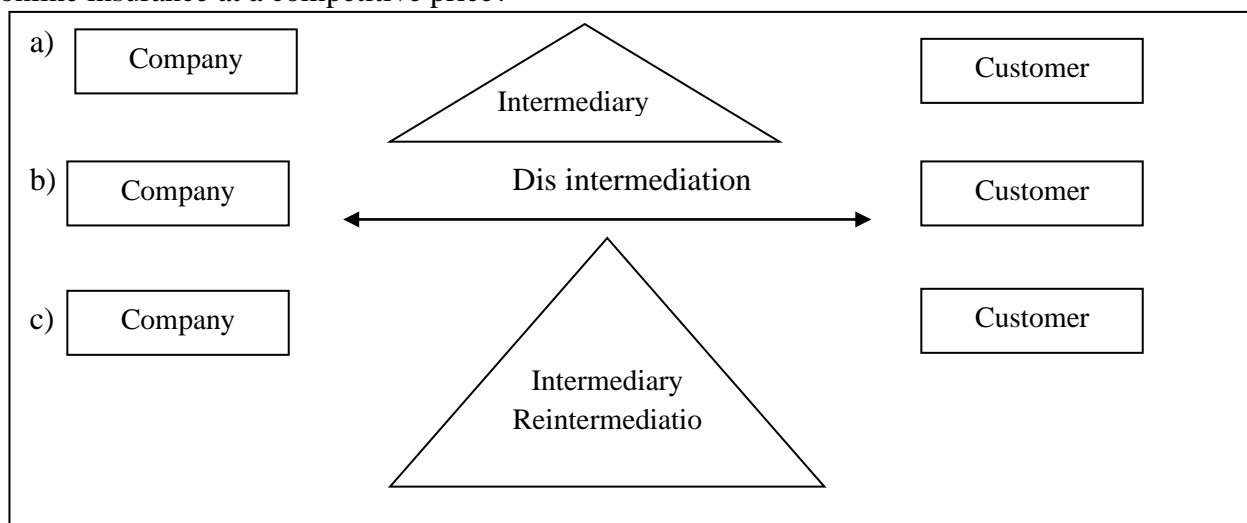


Figure 2: Disintermediation and reinter mediation in the marketplace

1. Reinter mediation process for the e-commerce manager in the electronic marketplace:

Reinter mediation means that the creation of new intermediaries in the middle of customers and suppliers distribute services such as supplier search and product evaluation. First, it is required to make positive that company, as a supplier, is be elected by the sites of the new intermediaries operating and prefer market sector. Second, it is important to monitor the prices of other suppliers in this sector. Third, it may be proper to create own intermediation. Such technique to counter or take benefits of middlemen is sometimes known as counter medication. Centre mediation means that the innovation of a new intermediary by an incorporate the company.

Roles of market intermediaries:

Brokers are essential in markets because of search cost, lack of privacy, incomplete information, contracting risk, and pricing are sound managed through brokers. Thus four important roles of market middlemen's are: Aggregate buyer demand and seller products to achieve economic scale or scope.

- Protect buyer & seller from the opportunistic attitude of other contestant participants in a market by belonging an agent of trust
- Facilitate the market by reducing operating costs.
- Matching buyer and seller.

Functions performed by marketing mediators:

The manufactured goods or services are transferred from producer to the buyer from beginning to end marketing intermediaries. The place, market and ownership gap are triumph over by the marketing intermediaries that split the product or services from their users. Following are the important functions of performed by marketing intermediaries.

- 1. Information:** One of the important functions performed by marketing intermediaries is that they are helpful for provision of positive information about the services and the actors in the markets in the management and marketing research teams.
- 2. Promotion:** They also communicate with the customers about the innovative contribution to the business.
- 3. Contact:** Potential consumers are found by the marketing intermediaries and then they are efficiently communicated by marketing intermediaries.
- 4. Matching:** Marketing intermediaries also match the various diversified needs and wants of the consumers to the diverse supplies of the manufacturers including the assembling, grading and packaging of product.
- 5. Negotiations:** This is an important function in which the marketing intermediaries negotiate with the purchaser in order to reach at a certain price so that the product is shifted.

6. **Physical distribution:** The physical allocation of product is also done by them.
7. **Financing:** marketing intermediaries also provide some funding to the businesses which are correctly used by the businesses to cover some of their distribution costs.
8. **Risk taking:** marketing intermediaries also take some risk in acquiring different old and new products and services from various services.

Conclusion:

With new age, intermediaries may various alternation and evaluation of form and function, but no matter how to change, the role of middlemen to function as a Passover connecting producer and consumers is every time the same. The development of e-commerce, new intermediaries refer to methods set-up under the network environment relation n of producers and consumers as the role of the bridge.

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SWEET SUCCESS: UNWRAPPING THE STORY OF A SUGAR COSMETICS IN INDIA

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Background and context:

Overview of company

Founded in 2012, Sugar Cosmetics has swiftly become a key player in India's beauty industry, challenging traditional cosmetics giants with its direct-to-consumer model. With an initial offering of just two products, the brand has rapidly expanded, operating 450 warehouses in just five years. Sugar Cosmetics stands out for its dedication to cruelty-free makeup, appealing to confident, independent women who defy societal norms and seek empowerment through self-expression.

Company boasts a workforce of 2500 people and around 75% of them being women. The brand's success lies in its blend of style and functionality, resonating with consumers across metros and Tier 1 and 2 cities. Emphasizing individuality, SugarCosmetics has positioned itself as a top choice in the evolving beauty market, leveraging e-commerce channels to directly engage a broad audience. With a vision of fostering individual empowerment, Sugar Cosmetics aims to create a future where self-expression is celebrated. Despite market competition, its strategic growth, mission-driven ethos, and commitment to quality have firmly established it as a premier beauty brand in India.

Founders

- 1. Vineeta Singh**, CEO, and co-founder of Sugar Cosmetics, embarked on her entrepreneurial journey in 2007 with her first startup, Quetzal, focusing on background verification checks for recruiters, which didn't achieve success. In 2012, she launched her second venture, Fab-Bag, a beauty subscription platform. Three years later, Singh co-founded Sugar Cosmetics with her husband, targeting the Indian market with cosmetics and personal care products.
- 2. Kaushik Mukherjee**, co-founder of Sugar Cosmetics, is a dynamic entrepreneur with a rich educational and professional background. Born on June 17, 1983, in Kolkata, West

Bengal1, he completed his B.E. (Hons) in Electrical & Electronics from Birla Institute of Technology & Science, Pilani, and later pursued an MBA from the Indian Institute of Management Ahmedabad. Before venturing into the beauty industry, Mukherjee gained valuable experience working at Oracle Corporation, Goldman Sachs, and McKinsey & Company. In 2015, he co- founded Sugar Cosmetics with his wife, Vineeta Singh.

Business model of Sugar Cosmetics

Below is a brief explanation of the business model of Sugar Cosmetics

Direct-to-Consumer (D2C):

Sugar Cosmetics operates on a D2C business model.

Omnichannel approach:

The company uses an omnichannel strategy to sell its products on various eCommerce marketplaces like Nykaa, Amazon, Flipkart, Myntra, etc.

Target audience:

Their primary target audience consists of millennials and Gen Z consumers who prioritize ethical and environmentally friendly products.

Product range:

Sugar Cosmetics offers a comprehensive range of makeup products that are innovative, accessible, and of the highest quality.

Global presence:

The brand's bestselling goods in the Lips, Eyes, Face, Nails, and Skin categories are sent all over the world from state-of-the-art facilities in Germany, Italy, India, the United States, and Korea.

Expansion:

Sugar Cosmetics is aggressively expanding its strong existence, with over 40,000 retail outlets across 550 cities.

Services that enabled their solutions ecosystem

Here are some key services that have contributed to the rise of Sugar Cosmetics:

E-commerce platforms:

Sugar Cosmetics leverages popular e-commerce platforms like Amazon, Nykaa, Flipkart, and Myntra to reach a wide customer base.

Product innovation:

The company offers a wide range of innovative and high-quality makeup products.

Customer engagement:

Sugar Cosmetics engages with its customers through various channels, providing them with a seamless shopping experience.

Delivery services:

The company ensures quick and efficient delivery of its products, enhancing customer satisfaction.

Customer support:

Sugar Cosmetics provides excellent customer support, addressing queries and concerns promptly.

Discounts and offers:

The company regularly offers discounts and deals on its products, attracting more customers

Market segment

Sugar Cosmetics is a makeup brand that targets women aged 18–25 and 25–35. With a cult-following across millennials, SUGAR targets 25 to 35-year-old women with clutter-breaking products. Manufactured in state-of-the-art facilities across Germany, Italy, India, USA and Korea the brand ships its best-selling products across Lips, Eyes, Face and Nail categories across the world.

Problem identification

Market gap:

In 2012, Vineeta and Kaushik observed a lack of availability of beauty products in India compared to markets like the USA and UK.

Limited options:

Existing makeup brands did not adequately cater to Indian skin tones or lifestyle preferences, leaving women with limited options.

Customer frustration:

Women expressed frustration with the need to constantly reapply makeup throughout the day due to lack of long-lasting and transfer-proof formulations.

Unmet needs:

The founders recognized a prevalent desire among consumers for makeup products that were both high-quality and suitable for Indian skin tones, addressing a significant gap in the market.

Challenges with existing brands:

Imported makeup products were expensive, while local brands often lacked quality or variety, leading to dissatisfaction among consumers.

Challenges faced by the founders and company

- **Retail dependency:**

Heavy reliance on retail outlets for income, accounting for 60% of revenue, posed vulnerability. The company faced significant risk due to its overreliance on retail channels, making it vulnerable to market fluctuations and disruptions.

- **Financial targets:**

During challenging periods, the company aimed for a net income target of at least 5 crores. Amidst financial challenges, Sugar Cosmetics set ambitious targets to ensure financial stability and growth, striving to achieve a minimum net income of 5 crores.

- **Cost-cutting measures:**

Salary reductions and job reshuffles were implemented to address financial difficulties. In response to financial constraints, the company implemented cost-cutting measures, including salary reductions and job reshuffles, to streamline operations and mitigate financial challenges.

- **Productivity rebound:**

Despite initial setbacks, the company regained productivity by the second last quarter of FY20. After facing setbacks, Sugar Cosmetics managed to bounce back and improve productivity by the second last quarter of the fiscal year 2020, showcasing resilience and adaptability.

- **Expansion risk:**

Amidst industry contraction, Sugar expanded its locations from 1000 to 2500, broadening investments. Despite industry contractions, the company took the risk of expanding its locations from 1000 to 2500, aiming to broaden its investments and reach a wider customer base.

- **Market penetration:**

Increased territory before the Christmas season aimed to attract seasonal clientele. To capitalize on seasonal demand, Sugar Cosmetics expanded its territory before the Christmas season, strategically aiming to attract more customers during peak shopping periods.

- **Growth expectations:**

Projected a 40% increase in net agreements by the end of FY21 despite challenges. Despite facing challenges, the company maintained optimistic growth projections, anticipating a 40% increase in net agreements by the end of the fiscal year 2021.

- **Domestic transactions:**

Intentional flooding of domestic transactions by 34.1% to bolster business operations. To strengthen business operations, Sugar Cosmetics intentionally increased domestic transactions by 34.1%, demonstrating strategic measures to support growth and stability.

Revenue Model

Below points explain the revenue model of Sugar Cosmetics, a leading player in the Indian beauty industry.

- **Direct-to-Consumer (D2C) Model:**

Sugar Cosmetics primarily operates on a direct-to-consumer model, selling products directly to customers through various channels without intermediaries.

- **E-commerce Sales:**

The company generates revenue through online sales via its official website and partnerships with e-commerce platforms like Amazon, Nykaa, and Myntra, catering to a wide customer base.

- **Brick-and-Mortar Retail:**

Sugar Cosmetics also earns revenue through brick-and-mortar retail channels, partnering with retailers like Lifestyle, Shoppers Stop, and Health & Glow, and operating exclusive kiosks in shopping malls.

- **Subscription Services:**

The company previously operated a subscription service with FAB BAG, providing monthly deliveries of curated beauty products, contributing to revenue generation.

- **Product Sales:**

Sugar Cosmetics earns revenue primarily from the sale of makeup products, including cosmetics and personal care items, targeting the Indian market with cruelty-free and vegan options.

Finances

A total funding of \$80 Million has kept them running. Their Investor base is also solid and also expects the business to become profitable soon. The company is currently spending more than its earning. The Sugar Cosmetics operational income climbed by 22%, rising from Rs

103.71 crore (\$12.58 Mn) to Rs 126.36 crore (\$15.33 Mn). Domestic sales, which accounted for 93.1% of the company’s sales, increased by 34.1% from Rs 87.7 crore (\$10.64 Mn) to Rs 117.61 crore (\$14.26 Mn).

SUGAR COSMETICS FUNDING		SUGAR COSMETICS INVESTORS	
DATE	INVESTORS	AMOUNT	ROUND
Aug 2017	N/A	N/A	Seed
Jan 2019*	A91 Partners	\$9.8m	Early VC
Oct 2020	Stride Ventures	\$2.0m	Debt
Feb 2021	India Quotient, A91 Partners, Elevation Capital	\$21.0m	Series C
May 2022*	India Quotient, L Catterton, A91 Partners, Elevation Capital	\$50.0m <small>Valuation: \$500m</small>	Series D
Sep 2022*	Ranveer Singh	N/A	Angel
Total Funding		\$80.8m	

Source: Company Website

Advertising and sales promotion charges made up 32.5% of the overall budget for spending. From Rs 34.36 crore in FY21 to Rs 97.54 crore in FY22, the cost grew by 2.8X. Another significant expense during FY22 was purchasing cosmetics from manufacturers, which increased by around 63% to Rs 66.35 crore.

The well-known Indian cosmetics supplier increased its EBITDA margins, which helped it reduce losses from \$3.42 million to \$2.55 million over the year. But their losses surged in FY22 to \$9.23 million, which is almost 3.6x to FY21.

Digital-first beauty ecommerce brand SUGAR Cosmetics reported widening of its loss to INR 75 Cr in the financial year 2021-2022 (FY22) from INR 21.1 Cr in the prior fiscal year despite a rise in its sales.

This has been a concern for quite some time among the investors but they see growth in the segment and with the USP Sugar carries, the investors have a strong belief that the business will be profitable much sooner than expected.

Way forward for sugar cosmetics

Sugar Cosmetics, an Indian beauty brand established in 2015, has expanded globally with a physical store in Russia and an online presence in the U.S. The company aims to grow its retail footprint from over 70 to 100 stores by December 2022.

Leveraging the fact that 95% of Indian trade occurs via mobile, Sugar plans to enhance its retail base and customer experience. Amid the pandemic, it opened five new outlets, prioritizing customer safety. To bolster its Direct-to-Consumer (D2C) channels, Sugar is expanding its app,

which already boasts 800,000 installations. The 2022 agenda includes content marketing, strategic partnerships, and new product launches. CEO Vineeta Singh revealed that Sugar aims to exceed Rs 300 crore in FY22 revenue. The company also plans to enter new categories like hair care, following its acquisition of ENN Beauty.

Business model canvas

Business Model Canvas				
Key Partners	Key Activities	Value Propositions	Customer Relationships	Customer Segments
- Collaborates with e-commerce platforms, retailers, influencers, and ethical manufacturers/suppliers	- Focuses on product development, marketing, supply chain management, customer support, and continuous improvement based on feedback and market research.	- Offers high-quality, cruelty-free, and affordable makeup products. - Emphasizes innovation based on customer feedback. - Stays abreast of latest beauty trends for on-trend product offerings.	- Builds strong relationships through effective communication on social media platforms. - Provides customer support via email, phone, and social media channels. - Implements a loyalty program, "Sugar Circle," fostering customer engagement and loyalty.	- Targets young, urban women, particularly millennials and Gen Z, who prioritize ethical and affordable makeup products. - Focus on customers seeking cruelty-free and vegan options.
	Key Resources - Relies on a robust product development team for innovation. - Manages a strong supply chain to source cruelty-free and vegan ingredients. - Invests significantly in marketing efforts for brand awareness and influencer partnerships.		Channels Utilizes a multi-channel approach, selling products online through its official website and platforms like Amazon, Nykaa, and Myntra. Establishes a physical presence in brick-and-mortar stores such as Lifestyle, Shoppers Stop, and Health & Glow. Operates exclusive kiosks in shopping malls, ensuring an omni-channel strategy for wide accessibility.	
Cost Structure		Revenue Streams		
- Involves expenses related to product development, manufacturing, marketing, and distribution. - Invests in research and development, ensuring the highest quality and ethical standards are met.		- Generates revenue through the sale of makeup products online, offline, and through exclusive kiosks. - Partners with e-commerce platforms and retailers for increased product visibility and sales.		

Alexander Osterwalder's Business Model Canvas is a strategic tool used for describing, designing, and refining business models.

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APPLICATION OF MACHINE LEARNING IN PREDICTING STOCK MARKETS

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Introduction:

In digital world the trend of stock market are getting more and more popular among the public. Prediction of the stock as well as the analyzing of the stock can help the common knowledge of stock market can easily People set the stop loss by visualizing and deep learning algorithm. By using different algorithm price can be predicted. Through this prediction the predicted of any stock of the world can be done.

Machine Learning is being the application of AI that provide the system the capability for improve automatically learn and got experience from explicitly do buying and selling. On rising the price of the stock people can easily sell for their profit or can hold and wait for more price risen. Before falling of the stock price programmed. Mainly Machine Learning epicenter developed programming of computer and also access data which use to boost up themselves. Their process of learning depend upon begins with observations or data, such as examples or instruction, direct experience in order to watch for patterns in data and make impressive decisions in the future based on the examples that we provide. The cynosure aim of ML to get automatically adjust action accordingly without being the distract of human. But, while using the classic algorithms of (ML), content is considered as an extract of keywords instead, a proposal based on semantic analysis mimics the human ability to recognize the mean of a text.

Utmost prediction techniques such as machine learning techniques, data mining technique and deep learning are used to roughly calculate the future of the stock price on that technique and discussed their assets and liabilities. In the world of stock market Indian stock market stood at the third largest. The stock is the important in a company`s ownership. Stocks are the tiny parts in the business. By the example we will see if company ownership is divided by 100 parts then if someone is buying the 1 stock from particular company then he will be the owner in that business with 1% share in that particular business which he bought.

Existing system and its issues

The previous system has the traditional method of prediction like multivariate analysis with prediction time series model. Also, those prediction were too old that was giving much less

correct prediction. Issue here is that its long back traditional method are being used which is outdated which need to be rectify by using the deep learning algorithm we can make it more perfect and fine way to predict any price and can be easily get to the common people which they can buying and sell the stock according to their interest of price low and high.

Proposed system

In the proposed system to foresee the stock market entail a time series prognosticate along with machine learning modelling, predicting and technical analysis the fluctuating stock market.

Deep learning is a branch of machine learning that uses deep neural networks to learn. Neural networks are modeled loosely after biological neural nets with connections between layers to form a hierarchy of processing. Deep learning has improved the state-of-the-art performance in many tasks, including speech recognition, image recognition, natural language processing, and others.

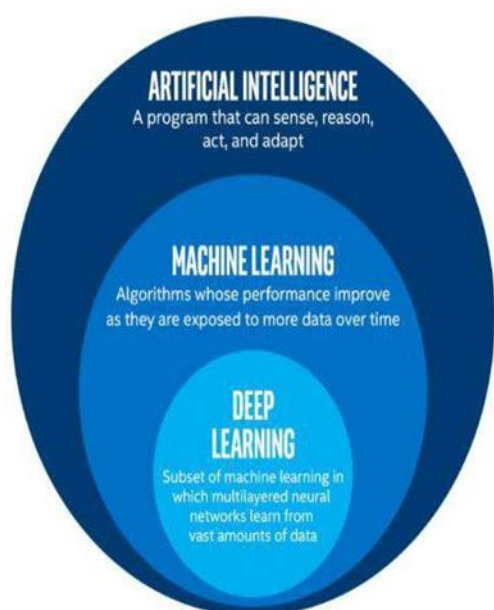


Figure 1: Showing the combination of Deep Learning, Machine Learning and Artificial Intelligence

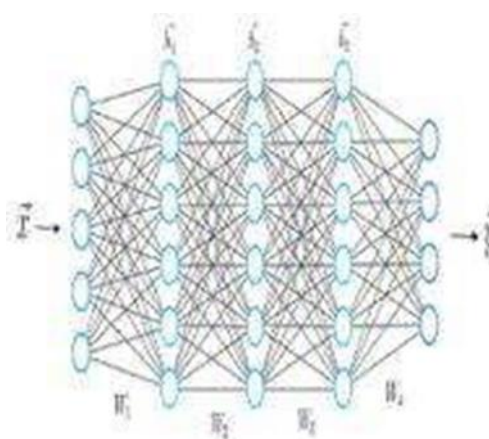


Figure 2: The Proposed Algorithm

Brain simulations are a way of learning about how a human brain works. They can help us better understand mental health issues, as well as help doctors treat patients. Brain simulations use software that can model the workings of the neurons in a brain region. The simulation is then run on a computer to produce an accurate representation of how that region would work in the real world. This allows scientists to explore the connection between different features and see what effects they have on the brain's function.

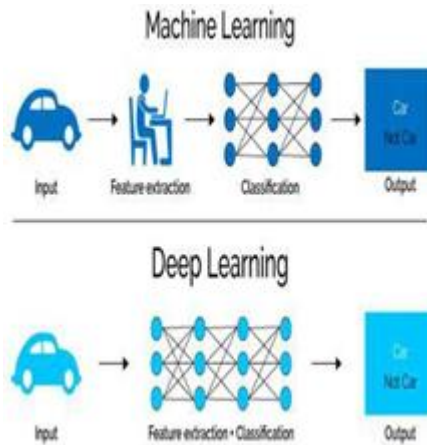


Figure 3: Use of Machine Learning and Deep Learning

There are many different types of data, from structured data, like the layout of a table, to unstructured data like text. Structured data is easier for computers to analyze and understand because it only contains facts in the form of numbers. Unstructured data can be in any form including pictures or videos that contain facts about what is happening at a specific time. Big data is a type of unstructured data that is so big that it becomes difficult for humans to do anything with it. The only way computers can use this type of data is if they are programmed to do so beforehand.

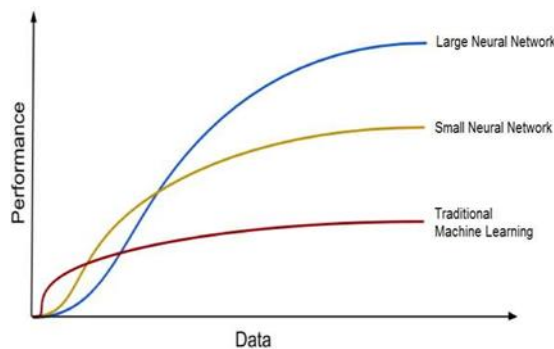


Figure 4: Information related to Data and Performance of Traditional Machine Learning, Small Neural Network and Large Neural Network

The way that human memory works is different from the way a computer's memory works. Computers can store any type of information and retrieve it at will, but the human brain cannot. Every time we recall a memory, it is slightly altered to make sense in relation with what else we know or to fill in gaps. The brain is constantly editing and erasing memories as they are needed. Memory research suggests that there are two parts to long-term memory: episodic and semantic. Episodic memories are recollections of personal events from our own lives, whereas semantic memories are more like general knowledge about life, such as how to ride a bike or how many legs an insect has. The two types of short-term memory include sensory memory which is information that we're taking in right now through our senses, such as when you see an

apple sitting on top of a desk, and working memory which is stuff that you can hold onto while doing other tasks.

This algorithm is used to solve problems in which the content of a population changes over time. The dropout algorithm can be used to prevent bias in machine learning algorithms. It works by randomly dropping out some items and replacing them with new ones in order to update the population's makeup without changing the overall percentage of each item. A dropout algorithm is a type of machine learning algorithm that creates new, unique content by sampling old content. The algorithm takes a random sample of topics from the input data. It then selects a random number of sentences from each topic and deletes all duplicates. When sampling the old content, it will keep sentences from different topics in their original order.

An algorithm is usually a list of instructions that are to be followed. In the case of a dense algorithm, the list does not allow for repetition. For example, an algorithm for solving a 4x4x4 Rubik's cube may include the instruction: "turn [cube] one quarter turn clockwise". A dense algorithm will not include this instruction more than once.

Sequential is a library for modelling and manipulating lists, sorted lists, queues, and other sequential collections. The mission of the library is to help you make imperative programming feel like declarative programming.

Any stock can be checked on this here google stock price of last five have been used to check out its working. It needs to upload the price set of google stock and then run the code which will executed to give the low price of the day then high price of the stock and its volume available and the highest price gone on particular data which can be used for finding the correct stock.

Conclusion:

Google LLC is an American multinational technology company that epicenter in Internet related services and products, which imply online advertisement technologies, a search engine, hardware, cloud computing software. It is contemplated one of the big four Internet stocks along with Amazon, Meta, and Apple. It can be used for the Prediction, Analysis and Visualization of Google Stock Price through applying Deep Learning Algorithms such as LSTM, DENSE, DROP OUT and SEQUENTIAL. Same way it can be used for any company's Stock Dataset directly and apply these algorithms it will give the correct prediction. This system successfully runs on any system even on Cloud platforms.

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ENHANCING FINANCIAL INCLUSION THROUGH DIGITAL BANKING: IMPLICATIONS FOR BANK STABILITY IN INDIA

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Abstract:

The rapid rise of digital finance presents both challenges and opportunities for traditional financial services, particularly in enhancing financial inclusion for low-income communities and small businesses. This research investigates the effect of digital financial inclusion on bank steadiness in Sub-Saharan India from 2016 to 2022. Using the two-step System Generalized Method of Moments, it analyses the effects of digital financial inclusion and bank competition on stability, employing metrics such as z-score, Herfindahl-Hirschman Index (HHI), non-performing loans, and a digital financial inclusion index. The findings highlight a positive correlation between digital financial inclusion and bank stability, as well as a connection between digital financial inclusion and the prevalence of bad loans. However, the study reveals a negative effect of bank competition on stability. To ensure sustained stability, policymakers should prioritize initiatives to enhance digital financial literacy, foster bank competitiveness, and mitigate non-performing loans and insolvency. This underscores the critical importance of promoting competition and integrating financial literacy into digital financial inclusion strategies.

Keywords: Bank Stability, Financial inclusion, Digital technology

Introduction:

The rapid conversion of digital technology in the financial sector presents a significant opportunity to enhance financial inclusion. Digital financial services (DFS), facilitated by financial technology innovations, have the possibility to address many of the barriers traditionally associated with accessing financial services. These barriers, including cost, distance, and information asymmetry, have often prevented marginalized populations from fully participating in the financial system. With DFS, individuals can get into a wide range of financial services conveniently and affordably through their mobile phones or other digital platforms. This not only expands access to financial services but also empowers individuals to better manage their finances, save, invest, and access credit. Overall, leveraging fintech to promote digital

financial inclusion can play a crucial role in promoting economic development and reducing poverty by bringing more people into the formal financial ecosystem.

The United Nations' Sustainable Development Goals acknowledge the potential of fintech in expanding access to financial services, both traditional and digital, as highlighted in Target 8.10. Anecdotal evidence from national and regional studies, such as those by Radcliffe *et al.* (2012), underscores the impact of fintech in serving previously unbanked or underserved populations. While much of the current discourse primarily focuses on traditional financial inclusion facilitated by institutions like banks, it relies on metrics reflecting the availability and usage of conventional services. However, recent research, exemplified by Khera *et al.* (2022), evaluates digital financial inclusion by examining indicators like mobile payment accounts and electronic banking transactions. Nevertheless, these metrics tend to address only specific aspects of digital financial inclusion, such as access or usage, offering an incomplete picture of its multifaceted nature.

In their study, Khera *et al.* (2021) aimed to enhance the existing model by assessing both access to and usage of Digital Financial Services (DFSs) in measuring financial inclusion. Their primary contribution lies in constructing a digital financial inclusion index spanning 52 emerging and developing economies (EMDEs) from 2016 to 2022. Utilizing data from reputable sources such as the World Bank Global Findex Database and the IMF's Financial Access Survey (FAS), they developed indicators reflecting access to and utilization of fintech financial services, as highlighted by Jayasekara (2020). Additionally, drawing from prior research, they integrated an index of financial inclusion based on digital financial institutions with one focusing on traditional financial institutions like banks, creating a more comprehensive financial inclusion index, as demonstrated by Nguyen & Du (2022a).

The researchers have developed seven indices to gauge the level of financial inclusion in each country. They employ Principal Component Analysis (PCA), a method involving three steps aimed at impartially assigning weights to each indicator. In the initial stage, the access and usage sub-indices are computed. Access to payment services serves as the primary indicator for assessing access to financial inclusion. For instance, metrics such as the availability of bank branches and ATMs, as well as the ease of access to the internet and mobile phones, are indicative of access (Saraswati *et al.*, 2020a). Usage, on the other hand, focuses on demand-side factors like account ownership and the utilization of accounts for sending and receiving payments.

In the subsequent stage, these sub-indices are amalgamated to form separate indices for traditional and digital financial inclusion. Following this, in the third stage, a weighted

combination of these indices yields an overall measure of financial inclusion. While detailed views on usage and access, along with the digital and traditional aspects, aid in understanding the catalysts for change and guide policymakers in formulating appropriate strategies, the comprehensive views facilitate the evaluation of overall progress in financial inclusion.

The indices developed in this study specifically address payment-related aspects of financial inclusion (Le *et al.*, 2019). This focus is attributed to the notion that payments often serve as the initial gateway to accessing financial services. However, additional vertical financial services such as credit and insurance are typically integrated as the financial system matures and expands. Furthermore, the collection of additional financial inclusion metrics such as credit, savings, and insurance, which can be compared across countries, still requires inclusion.

While the new index holds promise as an analytical tool for academics and policymakers, users should be cognizant of certain limitations in its findings. The primary challenge stems from the lack of comprehensive and detailed time-series data on indicators of digital financial inclusion (Ferrata, 2019). This limitation is further compounded by the restricted sample size, which encompasses only 52 Emerging and Developing Economies (EMDEs) and excludes advanced economies. Additionally, the absence of differentiation among Digital Financial Services (DFS) providers within the databases used to construct the index poses a significant issue. In essence, the Digital Financial Inclusion Index considers collaborations with DFS providers as well as services offered by banks and fintech companies, such as mobile banking (Ye *et al.*, 2022). Furthermore, the databases lack detailed information on the range of financial services accessible to customers, making it challenging to discern whether fintech initiatives are truly expanding financial inclusion or merely providing additional avenues for those already included in the financial system.

Objective of the study

- To assess the influence of digital financial inclusion on bank stability.

Research methodology

This research relies on secondary data sources for analysis. Data pertaining to different aspects of financial inclusion were collected from published reports, including those from the Reserve Bank of India (RBI), the Government of India, the Economic Survey of India, and Census reports. An econometric model is employed to explore the relationship between digital financial inclusion, bank competition, and bank stability. It is expected that this relationship will be represented by a linear dynamic panel model.

Where: $t = r + 1 \dots T$, and $\epsilon_{i,t}$ is considered to be serially uncorrelated,

$$N_{i,t} = \omega_i + \rho_i N_{i,t-1} + X_{i,t} \beta + \epsilon_{i,t} \dots (1)$$

The estimating regression model is derived from equations and is written as:

$$N_{i,t} = \omega_i + \beta_{k,it} \phi_{k,it} + \gamma_{k,it} + \Omega_{k,it} + \varepsilon_{i,t} \quad \dots (2)$$

(2) where N is the growth of the gross domestic product as a measure of economic growth;

\aleph represents bank stability as represented by non-performing loans (NPLs) and bank ZScore (LNZSCORE), respectively; k indicates the regression number; it represents country i in time t, i represents economic progress as measured by an increase in gross domestic product, β represents the inclusion of digital financial services, bank competition is denoted by the letters Ω_k and $\varepsilon_{i,t}$ is an error. The variables taken were bank stability, digital financial inclusion, and bank competition. For financial variables, the data is from 2022. Further, the analysis techniques used were correlation analysis, z- score, summary statistics, and the System Generalized Method of Moments.

Results and Discussions:

Table 1 presents data regarding the number of banks in India, their stability, and the level of entrance to digital financial services. The mean level of digital financial inclusion in India is 32.2%, with a minimum of 4% and a maximum of 73%. These figures indicate important disparities in digitalized financial inclusion across the country. The mean value of 32.2% and a standard deviation of 15% suggest relatively low levels of digital financial inclusion, while the volatility remains below 56%.

Table 1: Summary Statistics

	DFI	NPLs	HHI	ZSCORE	GDPGR
Mean	0.322	10.136	0.147	16.72	2.600
Maximum	0.730	61.050	0.410	50.50	10.87
Minimum	0.040	1.423	0.032	4.00	-10.66
Std. Dev.	0.160	8.370	0.089	9.87	4.002
Probability	0.142	0.000	0.000	0.231	0.000
Observations	155	155	155	155	155

This study suggests significant growth in mobile money-driven activities and the digital economy in India, yielding noteworthy outcomes. However, other nations such as Madagascar and Comoros lag behind and need to accelerate their efforts. Discrepancies may arise from a lack of robust cybersecurity measures and data protection laws, norms, and regulations, which could foster distrust and hinder effective digital financial inclusion. According to the 2020 Global

Risks Report by the World Economic Forum, 77.1% of respondents identified cybersecurity as one of the top five risks in 2022.

Despite challenges, India's economy is experiencing growth, with an average economic growth rate of 4%, although the Congo Republic recorded the lowest growth in 2016 at 10.78%. However, the average z-score for banks in India stands at 16.72%, indicating relatively lower stability. Non-performing loans (NPLs) serve as a good indicator of bank stability, with a mean of 10.1%, a maximum of 61.05%, and a minimum of 1.42%.

Regarding bank competition, measured by the Herfindahl-Hirschman Index (HHI), variability is observed with a maximum of 50%, a minimum of 4%, and a mean of 14.7%. The standard deviation of 8.9% indicates a low concentration of banking in India compared to other regions, where monopolies on the banking market may exist.

Table 2: Correlation Analysis

	DFI	NPLs	HHI	LNZSCORE	GDPGR
DFI	1.00000	-0.23665	-0.14127	0.20888	0.0227
NPLs	-0.23665	1.00000	0.08840	-0.13243	-0.0073
HHI	-0.14127	0.08840	1.00000	-0.16872	-0.2110
LNZSCORE	0.20888	-0.13243	-0.16872	1.00000	0.2290
GDPGR	0.0227	-0.0073	-0.2110	0.2290	1.0000

Table 2 displays the results of the researcher's analysis of the correlation between variables. The study reveals a significant positive relationship between bank stability (ZSCORE) and digital financial inclusion, indicating that this association is beneficial for both economic development and bank stability. Additionally, the analysis uncovers a substantial negative connection in between digitalized financial inclusion and factors such as bank competitiveness (HHI) and non-performing loans (NPLs), supporting the information hypothesis by demonstrating that these factors hinder digital financial inclusion.

This finding aligns with economic logic, showcasing how India's advancement in digital financial inclusion contribute to maintaining banking stability by decreasing NPLs. Digital platforms offer borrowers a more convenient and cost-effective means of accessing financial services compared to traditional methods, thereby enhancing the reliability and accessibility of the banking system.

Furthermore, intense competition in the banking sector exacerbates the strain on businesses' financial needs. Despite high loan approval rates, many Indian businesses are

discouraged from applying for loans due to complex approval processes and expensive fees. NPLs pose a significant risk to bank stability, as evidenced by the negative connection between NPLs and bank stability (z-score).

Research findings indicate a concerning relationship between bank competition and bank stability, in line with the competition frailty view. This perspective suggests that increased competition incentivizes banks to take greater risks, posing a threat to the stability of the banking system. Consequently, the level of competitiveness in the banking sector negatively affects its stability. Conversely, there exists a beneficial correlation between non-performing loans (NPLs) and bank competition, indicating that heightened competition may lead to higher NPL levels, which can undermine bank stability.

Furthermore, economic development demonstrates a positive correlation with variables such as digitalized financial inclusion and bank stability (z-score), suggesting a mutually reinforcing relationship between these factors and economic growth. However, the correlation between bank competition and economic development appears to be imperfect, indicating a more nuanced relationship between these variables.

Overall, the findings suggest that the multiple correlation of the estimated variables could potentially be strengthened to provide a more robust analysis of the relationships under consideration.

Conclusion:

Banks serve as the primary source of financial services and products in every economy (Okello *et al.*, 2019b), playing a crucial role in initiatives aimed at increasing financial inclusion (Nguyen & Du, 2022b). However, for banks to effectively fulfil their role as financial intermediaries, they must maintain sound financial health. Therefore, authorities in developing nations have prioritized policies such as financial inclusion to increase financial stability and development. Balancing inclusive economic growth and financial development requires addressing both financial stability and inclusion aspects simultaneously. This study utilizes the two-step System Generalized Method of Moments to check the effects of digital financial inclusion and bank competition on bank stability in India from 2016 to 2022 (Salman & Ismael, 2023). The study employs variables including a guide of digital financial inclusion, a z-score, Herfindahl-Hirschman Index (HHI), and non-performing loans.

Strategic steps to maintain bank stability, such as fostering competition among banks and integrating financial education with digital financial inclusion, are suggested (Vyas & Jain, 2021). However, it's noted that performance in the relationship between competition and stability should be considered, as emphasized by advocates of the competition-stability view. Overall,

digital financial inclusion has significantly impacted India's banking industry, enabling banks to leverage technology to enhance services, competitiveness, and stability (Thathsarani *et al.*, 2021; Radcliffe *et al.*, 2012). However, ongoing vigilance is necessary to mitigate risks associated with digital payment platforms and cybersecurity threats to ensure the continued success of digital financial inclusion programs.

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Appendix

Period	2016	2017	2018	2019	2020	2021	2022
Non-performing loans	9.19	9.98	9.46	9.23	7.94	6.54	7.87
Z-Score	0.64	1.35	0.88	0.68	-0.47	-1.72	-0.54
Mobile subscription per 100 people	85	87	86	84	83	82	81
Registered mobile money agents per 100,000 adults	139	206	282	356	471	660	821
Individuals using the Internet (% of the population)	17	19	21	30	44	47	45
Active mobile money accounts per 1000 adults	71	83.1	85	90	86	81.3	82

Source: <https://data.worldbank.org/indicator/IT.NET.USER.ZS>

A STUDY ON FACTORS RESPONSIBLE FOR THE INVESTORS PREFERENCE OF MUTUAL FUNDS AS AN INVESTMENT OPTION

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Abstract:

The primary goal behind investment in mutual fund is to earn goods return with comparatively low risk. Pooling of assets is the key idea behind forming these investment companies. Each investor has a claim to the portfolio established by the investment company in proportion to the amount invested. There are various investment schemes such as growth scheme, income scheme, tax saving scheme etc. These companies thus provide a mechanism for small investors to pool their funds to get benefits of large scale investing. This present study aims to find the factors responsible for the investor's preference of Mutual funds as their investment option.

Keywords: Investment, Portfolio, Schemes.

Introduction:

A mutual fund is a company that pools money from many investors and invests the money in securities such as stocks, bonds, and short-term debt. The combined holdings of the mutual fund are known as its portfolio. Investors buy shares in mutual funds. Each share represents an investor's part ownership in the fund and the income it generates. Investors buy the mutual fund shares from the fund itself or through brokers for the fund. Investors can sell the shares back to the fund at any time. Mutual funds are normally classified by their principal investments, as described in the prospectus and investment objective. The four main categories of funds are money market funds, bond or fixed income funds, stock or equity funds, and hybrid funds. Within these categories, funds may be sub-classified by investment objective, investment approach or specific focus. So, this study aims to reveal the factors motivating the investors to select mutual fund as their investment option.

Objective:

To find the factors responsible for the investors preference of mutual funds as an investment option.

Research methodology

Source of data: The present study is based on primary data which was collected using questionnaire method.

Sample size: In this study 100 investors had been considered from Coimbatore city.

Data collection: The data were collected using questionnaire from investors like those who are interested in mutual funds scheme and other investment option.

Review of literature

Jambodekar (1996) conducted a study to assess the awareness of mutual funds among investors, to identify the information sources influencing the buyer decision and the factors influencing the choice of a particular fund. The study revealed that income schemes and open-ended schemes are preferred over growth schemes and close-ended schemes during the prevalent market conditions. Investors look for safety of principal, liquidity and capital appreciation in order of importance; newspapers and magazines are the first source of information through which investors get to know about mutual funds schemes and investor service is the major differentiating factor in the selection of mutual funds.

Shanmugham (1990) examined the factors affecting investment decision and found that the investors are high risk takers. The investors possessed adequate knowledge of government regulations, monetary and fiscal policy.

Shankar (1996) points out that Indian investors do view mutual funds as commodity products and to capture the market AMC's should follow the consumer product distribution model.

Data analysis and interpretation

Factors responsible for preference of mutual funds

	Mean Rank		Mean Rank
Professional Management	5.76	Flexibility	5.33
Low Cost	5.12	Resafety	4.74
High Returns	5.56	Convenient	5.96
Transparency	5.20	Tax Exemption	4.85
Well Regulated	5.83	Repurchase Facility	6.64

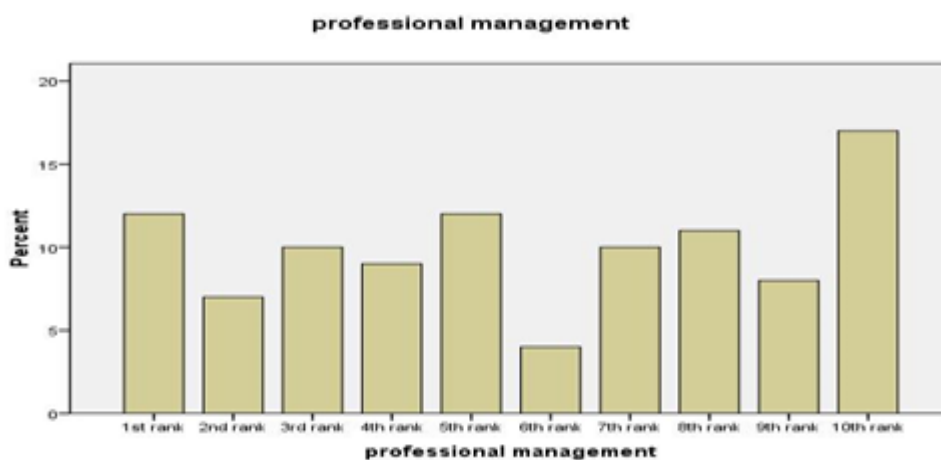
Test Statistics^a

N	100
Chi-Square	32.204
Df	9
Asymp. Sig.	.000

The following ranks were given to the reasons for choosing mutual funds as an investment option. The mean rank of repurchase facility is lower at 6.64. The next lower mean rank is observed for convenient at 5.96. The next lower mean rank is observed for well regulated at 5.83. The next mean rank is observed for professional management at 5.76. The highest mean rank is observed for safety at 4.74.

Professional management

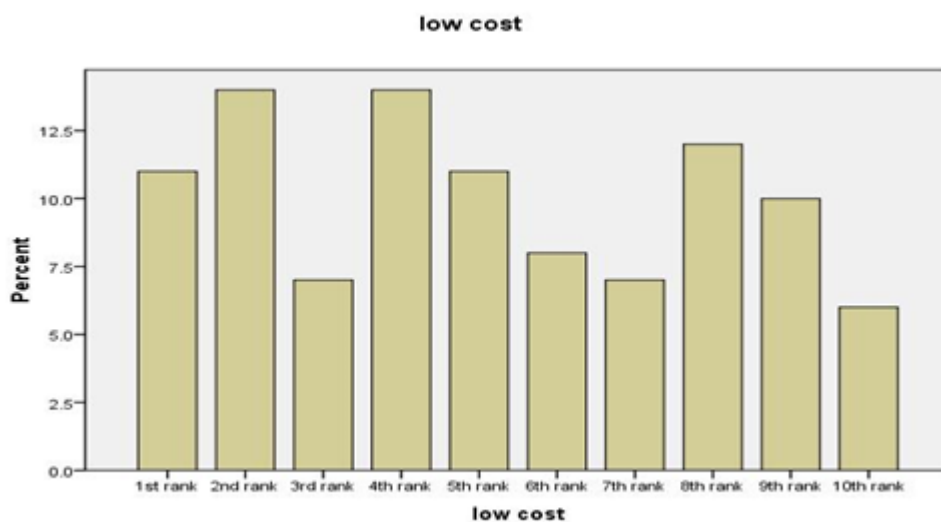
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 st rank	12	12.0	12.0	12.0
2 nd rank	7	7.0	7.0	19.0
3 rd rank	10	10.0	10.0	29.0
4 th rank	9	9.0	9.0	38.0
5 th rank	12	12.0	12.0	50.0
6 th rank	4	4.0	4.0	54.0
7 th rank	10	10.0	10.0	64.0
8 th rank	11	11.0	11.0	75.0
9 th rank	8	8.0	8.0	83.0
10 th rank	17	17.0	17.0	100.0
Total	100	100.0	100.0	



The mean rank of professional management has a reason for the choice of mutual fund as it stands at 5.76. It is very clear from the table and graph, however that it is not the most preferred factor, since the frequency of 10th rank is 17.

Low cost

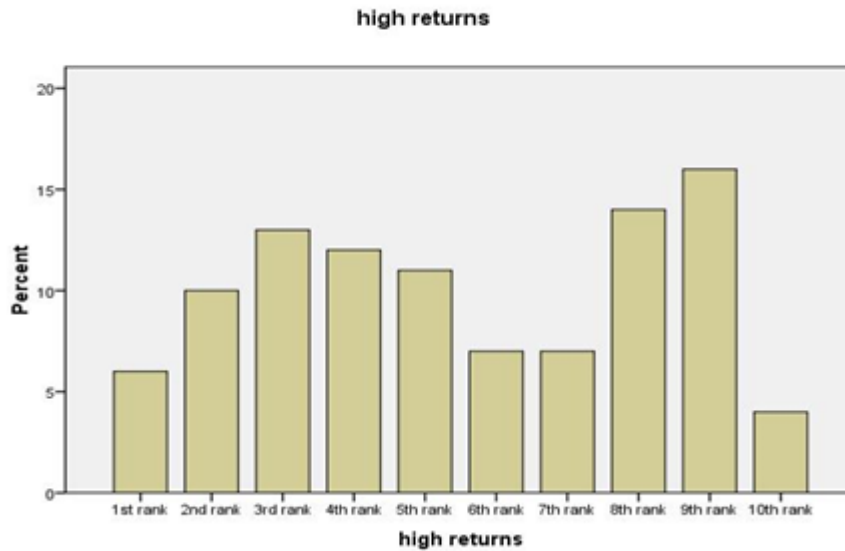
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 st rank	11	11.0	11.0	11.0
2 nd rank	14	14.0	14.0	25.0
3 rd rank	7	7.0	7.0	32.0
4 th rank	14	14.0	14.0	46.0
5 th rank	11	11.0	11.0	57.0
6 th rank	8	8.0	8.0	65.0
7 th rank	7	7.0	7.0	72.0
8 th rank	12	12.0	12.0	84.0
9 th rank	10	10.0	10.0	94.0
10 th rank	6	6.0	6.0	100.0
Total	100	100.0	100.0	



The mean rank of low cost has a reason for the choice of mutual fund stands at 5.12. It is shown from the above table and graph that the frequency is more or less equal for every rank. This shows that the low cost factor are highly chosen.

High returns

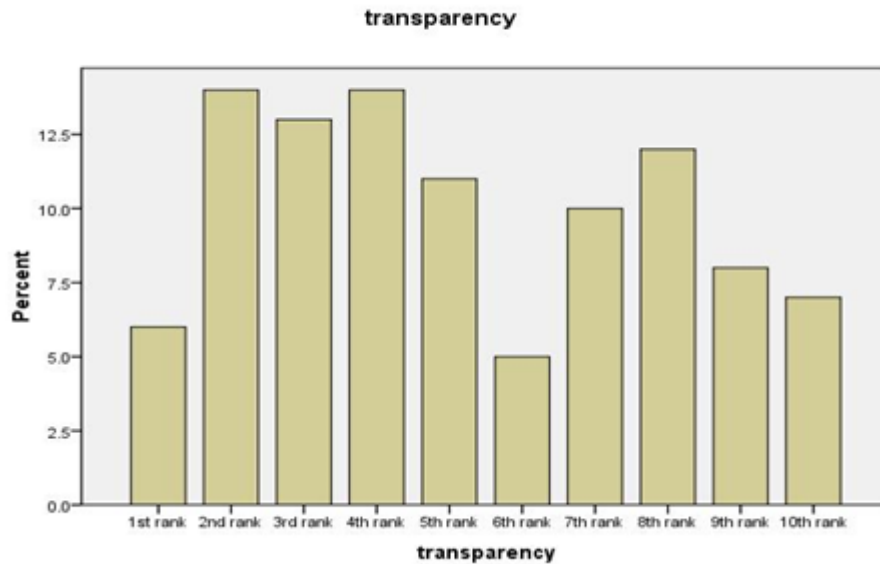
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 st rank	6	6.0	6.0	6.0
2 nd rank	10	10.0	10.0	16.0
3 rd rank	13	13.0	13.0	29.0
4 th rank	12	12.0	12.0	41.0
5 th rank	11	11.0	11.0	52.0
6 th rank	7	7.0	7.0	59.0
7 th rank	7	7.0	7.0	66.0
8 th rank	14	14.0	14.0	80.0
9 th rank	16	16.0	16.0	96.0
10 th rank	4	4.0	4.0	100.0
Total	100	100.0	100.0	



The mean rank of High returns stands at 5.56. It seems that the frequency of high return from 1st to 5th rank is much lesser than 6th to 10th rank. Showing clearly that it is not the best factor.

Transparency

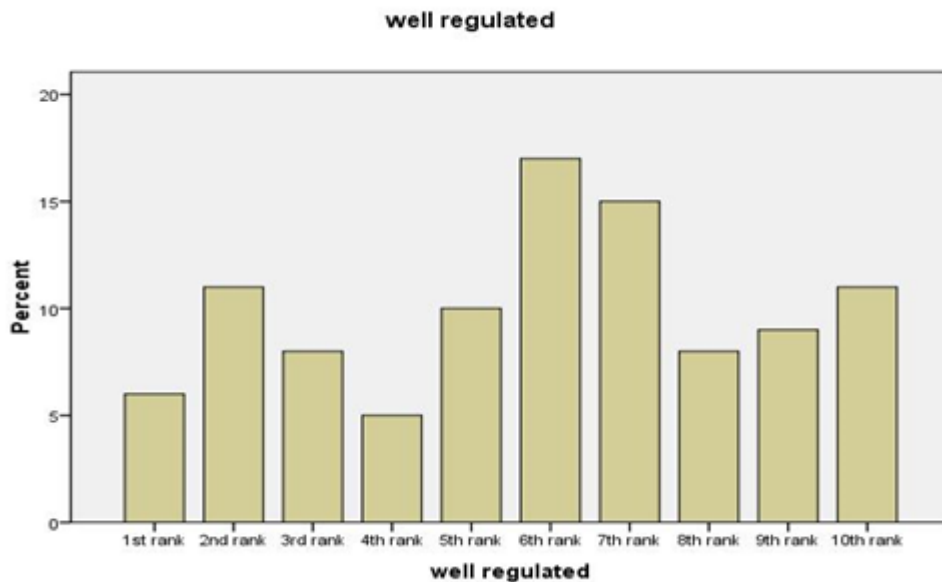
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 st rank	6	6.0	6.0	6.0
2 nd rank	14	14.0	14.0	20.0
3 rd rank	13	13.0	13.0	33.0
4 th rank	14	14.0	14.0	47.0
5 th rank	11	11.0	11.0	58.0
6 th rank	5	5.0	5.0	63.0
7 th rank	10	10.0	10.0	73.0
8 th rank	12	12.0	12.0	85.0
9 th rank	8	8.0	8.0	93.0
10 th rank	7	7.0	7.0	100.0
Total	100	100.0	100.0	



The mean rank is 5.20. It seems that the rank between 1st to 5th is higher than 6th to 10th rank. Hence proving that it is very transparent.

Well regulated

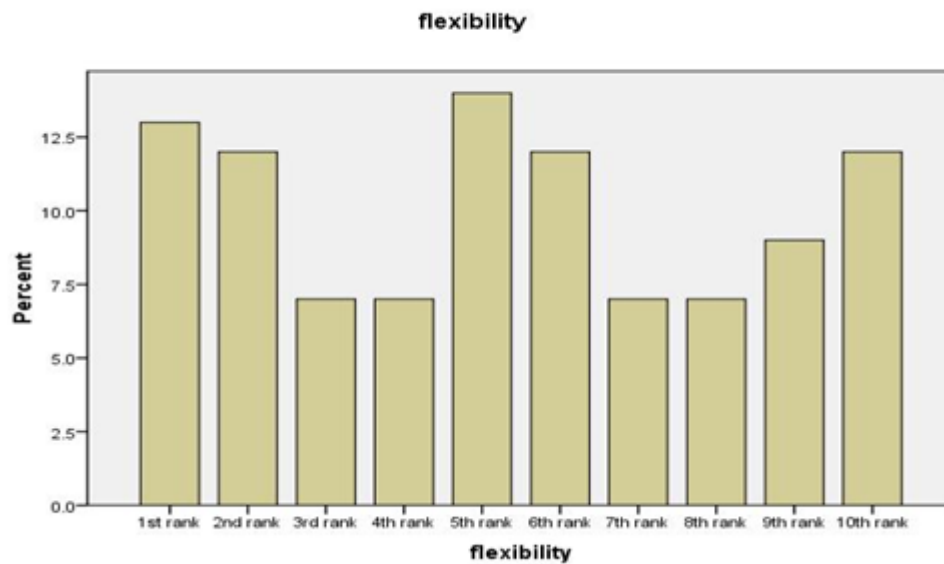
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 st rank	6	6.0	6.0	6.0
2 nd rank	11	11.0	11.0	17.0
3 rd rank	8	8.0	8.0	25.0
4 th rank	5	5.0	5.0	30.0
5 th rank	10	10.0	10.0	40.0
6 th rank	17	17.0	17.0	57.0
7 th rank	15	15.0	15.0	72.0
8 th rank	8	8.0	8.0	80.0
9 th rank	9	9.0	9.0	89.0
10 th rank	11	11.0	11.0	100.0
Total	100	100.0	100.0	



The mean rank of well regulated is 5.83. Many people have chosen between 5th to 7th rank. Moreover, it is an important factor.

Flexibility

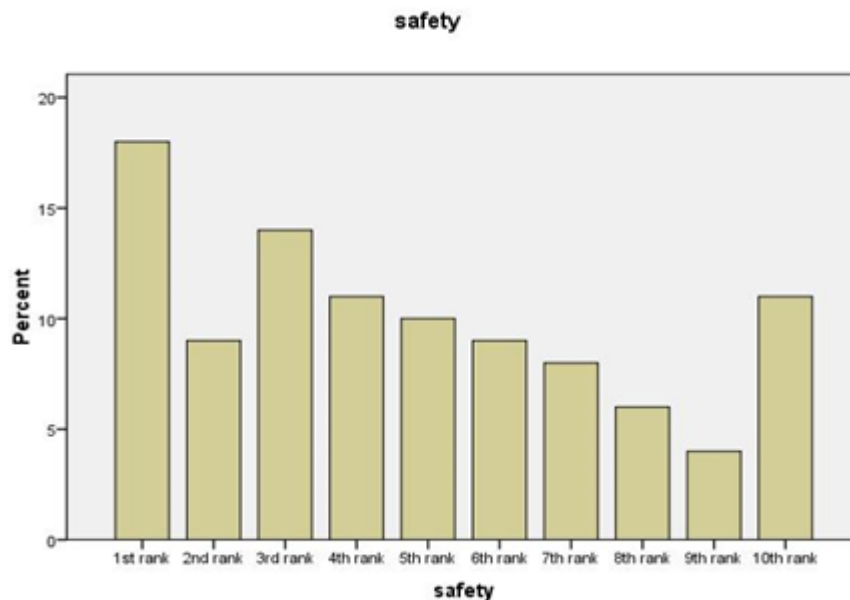
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 st rank	13	13.0	13.0	13.0
2 nd rank	12	12.0	12.0	25.0
3 rd rank	7	7.0	7.0	32.0
4 th rank	7	7.0	7.0	39.0
5 th rank	14	14.0	14.0	53.0
6 th rank	12	12.0	12.0	65.0
7 th rank	7	7.0	7.0	72.0
8 th rank	7	7.0	7.0	79.0
9 th rank	9	9.0	9.0	88.0
10 th rank	12	12.0	12.0	100.0
Total	100	100.0	100.0	



The mean rank of flexibility is 5.33. The rank between 1 to 5 is higher than 6 to 10 rank. Hence it shows that there is lot of flexible options to choose from.

Safety

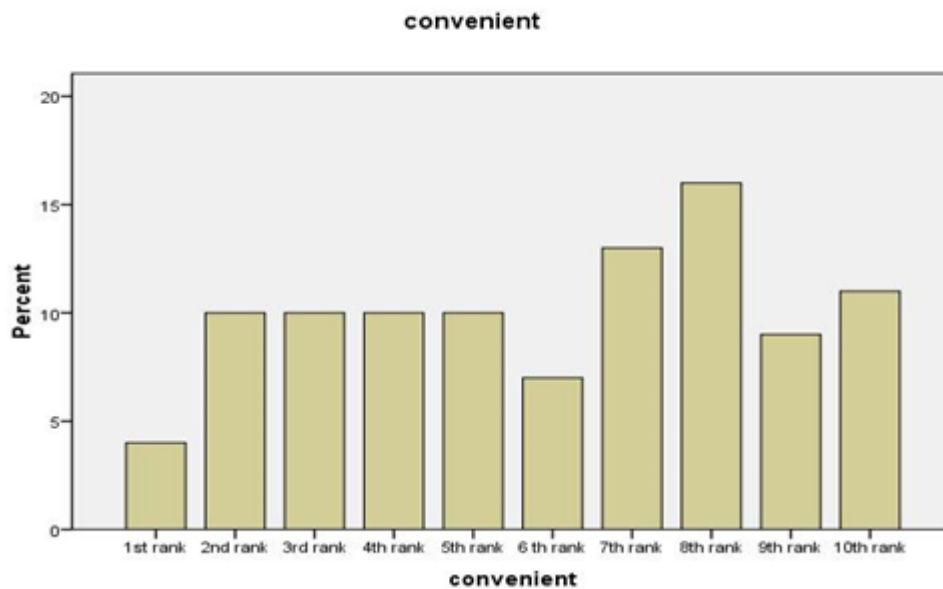
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 st rank	18	18.0	18.0	18.0
2 nd rank	9	9.0	9.0	27.0
3 rd rank	14	14.0	14.0	41.0
4 th rank	11	11.0	11.0	52.0
5 th rank	10	10.0	10.0	62.0
6 th rank	9	9.0	9.0	71.0
7 th rank	8	8.0	8.0	79.0
8 th rank	6	6.0	6.0	85.0
9 th rank	4	4.0	4.0	89.0
10 th rank	11	11.0	11.0	100.0
Total	100	100.0	100.0	



The mean rank of safety is 4.75. The table and graph show that it is not unsafe.

Convenient

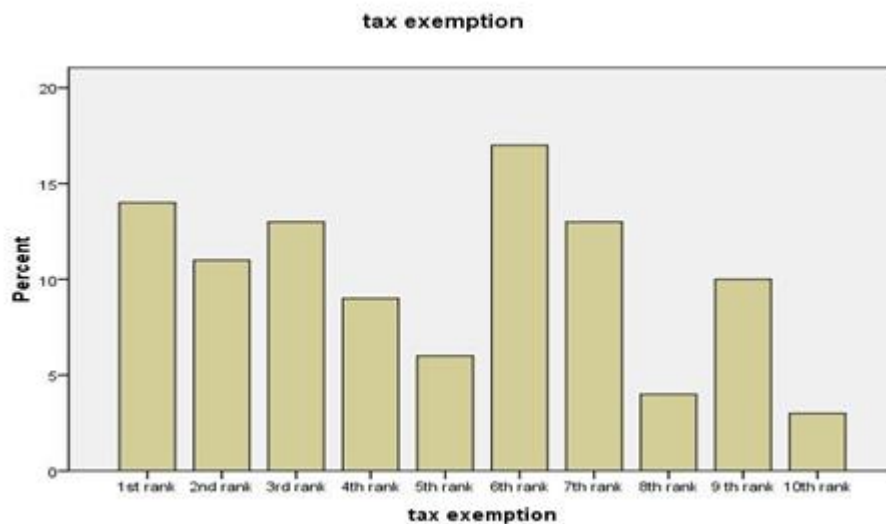
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 st rank	4	4.0	4.0	4.0
2 nd rank	10	10.0	10.0	14.0
3 rd rank	10	10.0	10.0	24.0
4 th rank	10	10.0	10.0	34.0
5 th rank	10	10.0	10.0	44.0
6 th rank	7	7.0	7.0	51.0
7 th rank	13	13.0	13.0	64.0
8 th rank	16	16.0	16.0	80.0
9 th rank	9	9.0	9.0	89.0
10 th rank	11	11.0	11.0	100.0
Total	100	100.0	100.0	



The mean rank of convenient is 5.96. The table and graph show that the factors are convenient. The highest rank falls between 7th to 8th rank.

Tax exemption

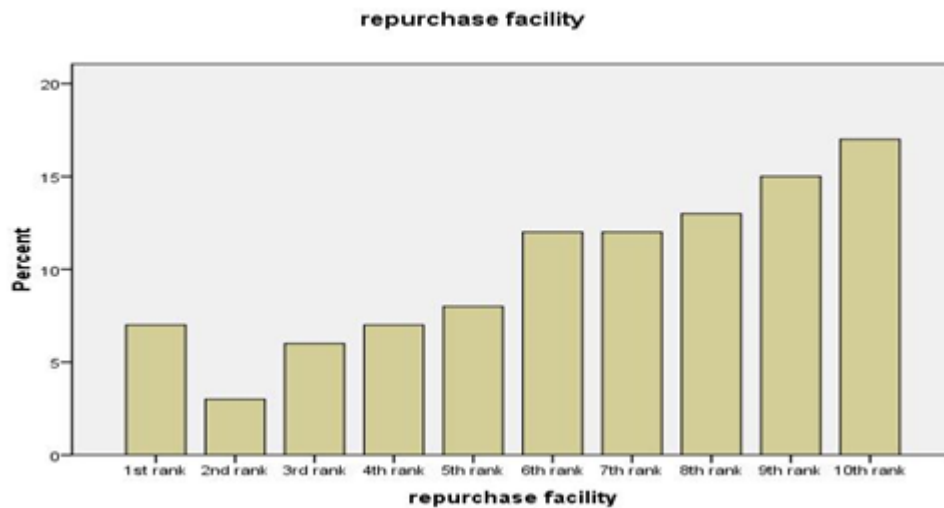
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 st rank	14	14.0	14.0	14.0
2 nd rank	11	11.0	11.0	25.0
3 rd rank	13	13.0	13.0	38.0
4 th rank	9	9.0	9.0	47.0
5 th rank	6	6.0	6.0	53.0
6 th rank	17	17.0	17.0	70.0
7 th rank	13	13.0	13.0	83.0
8 th rank	4	4.0	4.0	87.0
9 th rank	10	10.0	10.0	97.0
10 th rank	3	3.0	3.0	100.0
Total	100	100.0	100.0	



The mean rank of tax exemption has a reason for the choice of mutual fund as it stands at 4.85. It is very clear from the table and graph, however it is not the most preferred factor since the frequency of 10th is 3.

Repurchase facility

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1 st rank	7	7.0	7.0	7.0
2 nd rank	3	3.0	3.0	10.0
3 rd rank	6	6.0	6.0	16.0
4 th rank	7	7.0	7.0	23.0
5 th rank	8	8.0	8.0	31.0
6 th rank	12	12.0	12.0	43.0
7 th rank	12	12.0	12.0	55.0
8 th rank	13	13.0	13.0	68.0
9 th rank	15	15.0	15.0	83.0
10 th rank	17	17.0	17.0	100.0
Total	100	100.0	100.0	



The mean rank of repurchase facility is 6.64. The mean rank is highest showing that most people are given it 6th to 7th rank. As the sample size is 100. Hence there is high change for us to repurchase the mutual funds.

Findings of the study:

The major factors influencing the investment decision of retail investors are tax benefits, high return, and price and capital appreciation.

Conclusion:

Many of the investors are aware of mutual funds but most of their perception is not positive due to lack of information. Investors are mainly concerned with the risk factors. The investors who have invested in mutual funds prefer it because of the repurchase facility and convenient. The suggestions of the study are to create awareness among the investors about investing their money in mutual funds.

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DIGITAL MARKETING: AN OVERVIEW

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Introduction:

Digital marketing is a type of modern marketing in which a marketer uses advanced technological devices for creating value of product and services among the target customers. In this marketing, within a short span of time the information associated with the product and services can be delivered to mass customers. Digital marketing has become significant due to the craze of digital devices among customers.

Digital marketing term is firstly used in the 1990s due to the invention of the web 1.0 platform. Web 1.0 platform allows users to search about desired things but restricts them from sharing knowledge with other users. In the year 1994, the first clickable web-ad banner was disclosed. The disclosure of Google and Web 2.0 in the year 1998 generated active users interacting with each other.

Emergence of social networking sites like 'Myspace' which is followed by Facebook began to open new doors of opportunities to generate new markets for promoting products and services. Initially Cookie was designed to record user habits and is now used by marketers for generating adequate user data for planning effective marketing strategies to capture new markets for selling their products and services.

According to Phillip Kotlar (Father of Modern Marketing), "a set of activities that a company or a person runs on the internet in order to attract new customers and develop a brand identity."

5D's of digital marketing

Following are the 5 D's which are associated with digital marketing for effective marketing:

1. Digital devices

Craze of digital devices among users creates an opportunity of promoting products and services for better marketing means to reach target customers. Digital devices like Computers and Mobile Devices are generally utilized by users to become focal points for creating awareness about products and services.

2. Digital content platform

The platform which is utilized by the general public frequently, employed for constructing images of product and services in the minds of users. Social Media platforms are generally put to use for this purpose. Platforms play a crucial role for promoting products and services.

3. Digital media

The media which is mostly utilized by users became a point of attraction for creating awareness among target customers about products and services. Digital Media like Instagram, Twitter, Facebook etc. are frequently utilized by marketers to gain attention of a wide range of customers.

4. Digital data

The data regarding purchasing habits, search history, interest areas associated with customers are collected through surveys and other means of data collection. This data helps the marketers to evaluate the current marketing strategy and frame the future strategies as per the assessed data for adequate application of strategy.

5. Digital technology

The technology which is adventuring in nature generally put to use by the marketers for gaining marketing goals. Nowadays AI(Artificial Intelligence),VR(Virtual Reality) and AR(Augmented Reality) are popular technologies utilized by the marketers for positioning of product in the minds of customers leads to generation of brand image.

Types of digital marketing:

Below mentioned are the types of digital marketing:

1. Social Media Marketing

Nowadays Social Media Marketing is the prominent means of promoting and creating awareness among target customers. About 34% of India's population is actively engaged in social media. This is the biggest opportunity for a marketer to take advantage of it for promoting products and services. This marketing can be done through several social media platforms like Instagram, Twitter, Facebook, etc.

Nike promotes their sports products on Instagram through Athletes. Wendy's who is known as Twitter Legend conduct successful social media marketing with authenticity and humor. Airbnb, which is a competitor of booking.com, posts seamless holiday homes on social platforms like Instagram, Tik tok, Pinterest etc.

2. E-mail marketing

When a user of Google searches for any products in the search bar, related results pop up on the screen. In case of selecting a website, each website requires verification which can be

done through e-mail address, this will lead to storing the user's email address in the website. The marketing team of a firm uses this data for sending personalized emails to target customers. Each offer related to the user's interest areas is sent to him for gaining attention.

Marriott International Hotel Chain provides information regarding details of travel history in their hotels. Clymbs share content to customers through personalized email. Uber promote Uber POOL feature through email.

3. Content marketing

In this marketing, the marketer provides information related to the product and services through informative videos, articles and podcasts for engaging customers with them. The marketers provide in-depth information associated with the product and services to gain the trust of target customers which ultimately leads to customer loyalty.

Gopro create awareness through mentioning #Gopro in content of posts. Booking.com publishes travel articles with helpful information for travelers to attract new customers. Buffer uses tips, tutorial videos and content production hack on Instagram.

4. Affiliate marketing

It is a process of promoting products and services of another person's company by the affiliate marketer in return for commission. Marketer professionals are hired for the purpose of promoting and creating awareness about products and services among target groups.

Glossier makes use of common people to create organic promotion of their products. Dunkin collaborates with their loyal customers and ensures truth leads create a positive image in a market.

5. Instant messaging marketing

It is a process of creating strong relationships with customers through personalized messages, answering queries, providing product information and facilitating transactions. This marketing is conducted with the digital platforms like WhatsApp Messenger, Facebook, charbots of websites, etc.

Starbucks interacting with their customers through making errors in their names leads to customers sharing these errored cups of coffee images on social platforms, promoting Starbucks indirectly.

6. Search engine optimization

It is a process of gaining organic traffic of users from search engines and getting visibility to the users through paid and unpaid efforts. When a user searches for a word or phrase related to description of product and services, top results pop-up on a screen to gain traffic over product and services leads to user preferences.

Target company uses Pinterest to display product results from Google search. Nike attracts customers by using integrated keywords. Apple uses keywords like copy and paste to satisfy search intention.

7. Pay-per-click marketing

This is a process of appointing a marketing professional for framing promotional activities over the web. Companies pay to the marketer for each click by users or visit by user over content using search engines. PPC is somehow different from SEO in relation to paid efforts.

Converse, uses spell checking to attract children. Amazon PPC is an Amazon internal advertising system for generating notifications which are sent to the users for attention purposes. Snickers uses a strategy of riddle solving and then ask about hunger to create value for their products.

Benefits of digital marketing over traditional marketing:

As compared to traditional marketing digital marketing can cover a wide area of the market within a short span of time. Digital marketing provides facilities to assess experiential activities over the web to attract new customers. Online or digital data associated with the customers preference can easily be generated from trustable and notable platforms.

Digital marketing builds brand awareness among new and existing customers to a greater extent of efficiency. In contrast to traditional marketing, digital marketing is cost effective and possesses the ability of generating high return on funds invested in promotional activities. It can be beneficial in engaging not only the existing customers but also the potential customers.

Traditional marketing can be reached only to the local customer but digital marketing can create awareness among customers beyond the geographical boundaries of the country. The data generated from the purchasing and spending habits of a user's leads to effective selection of target segments for the products and services.

As compared to traditional marketing, digital marketing is more interactive and leads to engagement with customers for improved customer relationship management. Effective engagement leads to building brand image in the minds of customers and leads to generation of loyal customers. Digital marketing can be according to the current market trends to relate with the needs of market competition.

Case studies related to digital marketing

1. Amazon India- “The Great Indian freedom Sale”

Amazon India is an e-commerce company, which creates promotional activities for each festival by offering discounts and arranging contests. On the occasion of Independence Day, Amazon uses marketing strategy of #10keBaadKareng on social media to push the plans of customers of shopping after 10th August leads to high sales on the occasion of Independence Day though offering discounts and vouchers on contests.

2. KFC India- “Design your own Bucket”

KFC India is a global restaurant chain as well as a socially devoted brand over social media platforms which always records his presence over social media platforms through organizing various campaigns in association with Facebook to engage customers with their brand. The campaign named ‘Design your own Bucket’ records 5500 entries from all over India with creative colorful buckets. One entry of the bucket is about Sachin's photo on the day of his retirement. KFC is the fastest growing company over social media which leads to an increase in engagement of customers from 6.2% to 93.8%.

3. Nivea India- “Mom's Touch”

Nivea India is a personal care brand which is devoted to society benefits. The campaign organized by Nivea India relates to the qualities possessed by mothers. The campaign invites recordings of qualities a mother possessed and their experience with their mothers. The objective behind this campaign was not only to get traffic over websites and social media but also donate for the betterment of the girls.

4. Aditya Birla Health Insurance- “Laugh for Healthy Heart”

Aditya Birla is a health insurance company which is declared to be a high viewed case study. The campaign run with #LaughForHealthyHeart with the objective of creating awareness about fitness and healthy life. This campaign is run with the association of influencer and comedian leads to 1.9 million impressions.

Conclusion:

Digital Marketing is a marketing tool used by the Marketer for creating value for their products and services among existing and potential customers. This market has become significant due to technological advancements in commercial activities. Traditional Marketing doesn't get replaced by Digital Marketing but Digital Marketing marketing got priority over Traditional Marketing. A marketer can use both the marketing strategies to cover both local and distant markets for their products and services.

In short, Digital Marketing became a backbone of marketing activities due to its cost-effectiveness, wide coverage of market in a short span of time, data-driven decisions, effective selection of target market, improved customer relationship management, marketing as per trends of market, etc.

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ADOLESCENTS DEVELOPMENT AND FOCUS ON PROBLEM

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Abstract:

Adolescence is considered a bridge period from childhood to adulthood. It is a period of change and an important turning point in a person's life. This is a period of rapid change in almost all developmental dimensions. Adolescence can be considered fraught with risk, as adolescence is a time of change and preparation for adulthood, especially as motivation at this time can have significant implications for social, emotional, and career development. There are four stages of human development: childhood, adolescence, youth, and adulthood (old age). Physical and mental changes take place in these four stages. But adolescence is the most changeable period. In which physical changes occur at a very rapid pace. Adolescence is a peak time when both social and emotional developments are extremely active due to brain maturation and changes in hormone levels that occur during puberty. Adolescents are highly vulnerable to social-emotional problems. Adolescents have to face some challenges in the society like poverty and unemployment, attitude of society, corruption, inequality in education, problem in marrying in other caste and drug addiction etc. With all this in mind, our teens may need sophisticated coping strategies and may also need guidance from adults. So that the adolescent can easily overcome the risky dimension of adolescence.

Keywords: Adolescents, Development, Stages, Characteristics, Problems of Adolescents and crisis

Introduction:

The World Health Organization (2023) defines an adolescent as any person between ages 10 and 19. This age range falls within of young people, which refers to individuals between ages 10 and 24. Adolescence means growing or developing from the age of 10 to 19 years, many



changes take place in the body. Such changes as physical, mental, emotional and socialization are called adolescence. These changes come due to some hormones produced in the body because during this period there are very important physical changes along with secondary sexual characteristics. As a result, some glands suddenly become active. All these changes are directly related to sexual development. At this stage they start distancing themselves from their parents and they start spending most of their time same age group. Due to physical changes, they get attracted towards the opposite sex. Thus, adolescence has a special place in human life. Some psychologists consider it to be a period between 13 to 18 years, while some believe that this stage lasts till 24 years. Adolescence is the phase of life stretching between childhood and adulthood occurs after childhood and before adulthood, from ages 9 -19 years. It represents one of the critical transitions in the life span and is characterized by a tremendous pace in growth and change that is second only to that of infancy. Biological processes drive many aspects of this growth and development, with the onset of puberty marking the passage from childhood to adolescence. The biological determinants of adolescence are fairly universal; however, the duration and defining characteristics of this period may vary across time, cultures, and socioeconomic situations. This period has seen many changes over the past century namely the earlier onset of puberty, later age of marriage, urbanization, global communication, and changing sexual attitudes and behaviors.

The word meaning: ADOLESCENTS

- A-Aggressive, Anemic
- D-Dynamic, Developing, Depressed
- O-Overconfident, Overindulging, Obese
- L-Loud but lonely and lacking information
- E-Enthusiastic, Explorative, and Experimenting
- S-Social, Sexual and Spiritual
- C-Courageous, Cheerful, and Concern
- E-Emotional, Eager, Emulating
- N-Nervous, never say no to Peers
- T-Temperamental



Stages of Adolescence

Early adolescence (11-13 years) – characterized by a spurt of growth and the development of secondary sexual characteristics.

Mid adolescence (14-18 years) – this stage is distinguished by the development of a separate identity from parents, of new relationships with peer groups and the opposite sex, and of experimentation.

Late adolescence (18-21 years) – At this stage, adolescents have fully developed physical characteristics (similar to adults), and have formed a distinct identity and have well-formed opinions and ideas

Stages of Adolescence	Physical Development	Cognitive Development	Social-Emotional Development
Early Adolescence Approximately 11 – 13 years of age	<p>Puberty: Grow body hair, increase perspiration and oil production in hair and skin,</p> <p>Girls – Breast and hip development, onset of menstruation</p> <p>Boys – Growth in testicles and penis, wet dreams, deepening of voice</p> <p>physical growth- Gain height and weight</p> <p>•Greater sexual interest</p>	<p>Growing capacity for abstract thought</p> <ul style="list-style-type: none"> •Mostly interested in present with limited thought to the future •Intellectual interests expand and become more important • Deeper moral thinking 	<p>Struggle with sense of identity</p> <ul style="list-style-type: none"> • Feel awkward about one’s self and one’s body; worry about being normal • Realize that parents are not perfect increased conflict with parents • Increased influence of peer group • Desire for independence • Tendency to return to “childish” behavior, particularly when stressed • Moodiness • Rule- and limit-testing • Greater interest in privacy
Middle Adolescence Approximately 14 – 18 years of age	<p>Puberty is completed</p> <p>Physical growth slows for girls and continues for boys</p>	<p>Continued growth of capacity for abstract thought</p> <ul style="list-style-type: none"> •Greater capacity for setting goals •Interest in moral reasoning 	<ul style="list-style-type: none"> • Intense self-involvement • Changing high expectations and poor self-concept • Continued adjustment to changing body, worries about being normal

		<ul style="list-style-type: none"> •Thinking about the meaning of life 	<ul style="list-style-type: none"> • Tendency to distance selves from parents, • Continued drive for independence • Driven to make friends and greater reliance on them, popularity can be an important issue • Feelings of love and passion
<p>Late Adolescence Approximately 19 – 21 years of age</p>	<p>Young women, typically, are fully developed</p> <ul style="list-style-type: none"> •Young men continue to gain height, weight, muscle mass, and body hair 	<ul style="list-style-type: none"> • Ability to think ideas through Ability to delay gratification • Examination of inner experiences •Increased concern for future •Continued interest in moral reasoning 	<p>Firmer sense of identity</p> <ul style="list-style-type: none"> • Increased emotional stability • Increased concern for others • Increased independence and self-reliance • Peer relationships remain important • Development of more serious relationships • Social and cultural traditions regain some of their importance

Characteristics of Adolescence

1. Adolescence is an important period:

Both physiological and psychological point of view and this period have long term effect on human attitudes and behavior.

2. Adolescence is an transitional period:

Adolescence is just a passage from one stage of development to another that means what has happened before will leave its mark on what happens now and in what is happening in future also. Simply it has life long effect or stage of development of attitude and behavior.

3 Adolescence is a period of change:

Rate of change in attitude and behaviour is parallel to physical changes in this periods. For example rate of physical changes are rapid in early adolescence so attitudes and behavioural changes are also fast in this period.

4 Adolescence is a problem age:

It is a problematic age because adolescents think they can cope up with their problems with their own without help of teachers and parents but actually cannot, so they face problems which are not answered so problematic age

5 Adolescence is a time of search for identity:

In this age adolescence try to establish themselves as an individual identity and for this identity they use status symbols like cars bikes good clothes and other readily observable material possessions that makes their unqie identity

6 Adolescence is a time of unrealism:

There are more unrealistic aspirations of adolescents to their family and to their friends into this period. So more unrealistic aspiration are more angry hurt and disappointment about that their family or friends had let them down or not lived upto the goals they have set for themselves.

7 Adolescence is threshold of adulthood:

Means that as adolescents reaches legal maturity they wants to get rid off stereotype or batch of teenagers and starts behave like an adult and act like an adult. So they are involved in drinking smoking using drugs and sex etc to show their adulthoodness.

What changes occur in the body during adolescence?

Four stages of human development are considered: childhood, adolescence, youth and adulthood (old age). Physical and mental changes take place in these four stages. But adolescence is the most changeable period. In which physical changes occur at a very rapid pace.

Physical changes in girls: physical and mental changes occur very rapidly in girls. Due to the process of transformation, the reproductive organs also start developing. Those who attain individual reproductive maturity. These are directly related to sexual development- like body height, weight and hips start increasing. Menstruation starts. Hair grows on the armpits and genitals. Voice starts becoming thin, pimples start appearing on the face and breasts start increasing.



Physical changes in boys: There are rapid hormonal changes in the body of boys. Because of this his feelings change. There are sudden changes in the height of boys and their height starts increasing rapidly. During puberty, hair starts growing on the genitals of boys. During this period, along with the boy's genitals, hair also starts growing on his chest, hands, beard, arms and legs. This also happens due to hormones. While speaking, the voice becomes heavy and it is very common to have acne or pimples on the mouth.

Mental changes: Being attracted towards the opposite sex, being more influenced by the words friends. They create distance from their parents, do not like to interrupt them, get angry at every conversation, change in their behavior with other relatives, are impatient to do risky work, etc. Thus we can say that adolescence has a special place in human life.

What problems arise during adolescence?

Adolescence is a sensitive period; physical changes occur very rapidly in this stage. Therefore we are unable to explain this change. Then they seek advice from their peer group; sometimes wrong advice has a deep impact on their lives. Manjuvani and Anuradha (2011) opined that motivation was acquired tendency and one of the most important social needs that set the individual to strive for success.

And some teenagers also face problems social, emotional, psychological and physical problems because they do not understand the relationship properly with the opposite sex as listed below:

Social problems	Emotional problems
<ul style="list-style-type: none">• Low self esteem• Lack of leadership ability• Lack of self confidence• Poor self concept• Identity confusion• Social withdrawal• Lack of social recognition• Superstitious believes• Religious conflicts• Domestic violence• Participation in antisocial activities• Isolation from family	<ul style="list-style-type: none">• Anxiety• Hot temperedness• Day dreaming• Rapid mood swings• Nightmares• Loneliness• Excessive fears and worries• Depression• Feeling of inferiority• Lack of sleep• Feeling of insecurity

Psychosocial Problems	Physical problems
<ul style="list-style-type: none"> • Substance abuse • Emotional and cognitive distress • Anti behavioral problems • Depression • Anxiety • Dementia 	<ul style="list-style-type: none"> • Insomnia at night • Heart attack, stress, • Amnesia • Poor digestion

And they create distance from their parents and even intense interaction with the peer group creates doubt and anxiety in their mind and then they are forced to succumb to the pressure of the peer group and some of them even without thinking about the consequences. Understand that you are forced to do wrong things. Some start consuming cigarettes, alcohol, drugs and some even get attracted towards sexual immorality and the reason behind all this is the pressure of the same age group.

What challenges do teenagers have to face in society?

Poverty and unemployment:

Poverty and unemployment have become a big problem in the society. Due to poverty they are deprived of education. Because some parents are unable to provide good education to their children. On the other hand, unemployment has also become a serious problem for teenagers, because some youth become victims of stress due to being unemployed, many types of diseases develop in the body. This has a deep impact on the future. And some get married very late due to their job, which has a deep impact on the health of their future children.

Indifference attitude of the society:

Although women and men are actively participating in every field of the society. But, still women are being ignored to some extent. And their work is not considered very important. They are allowed to stay only at home. This is a big challenge for society and women. Because in today's time women are not behind in any field. Therefore, the behavior of the people of the society should not be indifference. They should also be given equal status in the society.

Corruption:

For teenagers, this is also a very serious problem. Today corruption is spread in every area of the country. Corruption is having a very bad impact on the development of the economy and the lives of teenagers.

Inequalities in education:

Although boys and girls are equal in every field of education. But, even today the society's attitude towards the education of adolescent girls is bit indifference. They are allowed to stay only at home. Boys are taught in good expensive schools. Whereas girls' education is not given much attention. Parents should give equal opportunity to both of them for education. Because in today's time, girls are no less than boys in any field.

Problems in marrying into another caste:

In today's time, this has become a very serious problem in the society. Because more and more young women and men want to marry as per their personal choice irrespective of the caste barriers. The Supreme Court has also recognized it considering it to be in 'national interest'. But, even today in the village, marrying into another caste is considered wrong. All family with conflict environment was associated with adolescent's insecurity and psychological distress, as well as aggressive behavior (Herman *et al.*, 2007).

Becoming addicted to drugs:

Consuming drugs has also become a serious problem. This is a condition in which a person develops a harmful tendency to consume a particular drug regularly, and he is unable to carry on with his normal daily routine. To keep himself safe, he starts depending on medicine or drugs. Drug abuse affects the central nervous system and causes physical illnesses that alter mental development, physical development, levels of awareness, or perception and sensations. Using other drugs has a deep impact on the kidneys.

Physical problems:

Some of these problems are so big that it becomes very important for us to find solutions to them. Not being able to sleep at night is also a big problem for today's teenagers. Many types of physical problems occur due to not getting enough sleep. Problems like heart attack, stress, amnesia and poor digestion occur.

Adolescents in crisis

- Adolescents may be at greater risk than adults for experiencing a crisis because the developmental tasks associated with adolescence and daily environmental stressors can require sophisticated coping strategies.
- An adolescent does not have control over many aspects of daily life and may be more susceptible than an adult to experiencing a situation as a crisis.
- Teens may have strained relationships with family members because they are struggling with a desire for more autonomy while continuing to want guidance from adults.

- Sexual development can result in dissatisfaction with appearance, low self-esteem, and a concern that developmental changes are not normal. A typical adolescent may experience conflicts with parents and peers, fluctuation in mood, and experimentation with risky behaviors. Because adolescents are already engaged in rapid change and, at times, disequilibrium, they are more vulnerable in crisis situations in which they are thrown into a state of further disequilibrium.
- At the same time being more vulnerable to crises because of their stage in development, adolescents are also likely to be exposed to many stressors in their environment that can precipitate a crisis. Such stressors include exposure to violence in schools and gang activity, experiencing the loss of a parent due to divorce, and consequences of alcohol. Situations at home and at school can precipitate crises for adolescents. They may also experience many stressors while at school.

Defining of crisis

Crisis is a state of disequilibrium caused by an event that is perceived as very dangerous and an inability to use existing coping skills to resolve the crisis.

Crisis is difficult because it is the individual's perception of an event that determines whether it is a crisis. The same situation may be called stress for one person, a trauma for another and a crisis for a third. Many factors, such as stage of development, personality, life experience, and coping strategies, may determine whether an event causes a crisis for an individual. In order to reduce ambiguity about the meaning of crisis.

Criteria must exist in order for an individual to experience a crisis:

- The individual must have been exposed to a stressful or hazardous event;
- The individual's perception of that event leads to considerable upset or disruption;
- The individual is unable to resolve the disruption with previously used coping mechanisms

Always keep some things in mind in life so that we can save our children from these problems and crisis.

Be their good friend - talk to them lovingly and give them a chance to speak too. So that they can talk to you openly so that children can develop more confidence and determination and become emotionally strong. Bar-On (2006) conducted a study on how high emotional and social intelligence help students develop more confidence and determination to learn in educational institutions and



deal with daily demands and pressures.

Make them responsible persons – Make them responsible people - They should be given the opportunity to complete some household chores and motivate them towards work. Teach them to take responsibility at home. So that they can also be successful in future by using social intelligence.



Tan and Wallman (2007) revealed that social intelligence was a key factor in motivating young people to be successful in the future for their adult roles within the family, workplace, and community.

Do not assert authority over them - But include them, because today's youth do not listen, they believe. Therefore, parents should have some patience, so that we can better develop the skills of our children and make them emotionally strong. Bub (2009) indicated that especially those children who had better social skills were the ones who appearing more emotionally supportive is an important component of developing motivation to learn.



Each them to use introspection and social intelligence – Parents should make them sit comfortably and teach them to introspect. What is right and wrong in their life and what will be better for their life. His weaknesses should not be exaggerated in front of him - parents should encourage him as much as possible. White and Scahill (2007) found that social intelligence is an important process that motivates the most challenged students to succeed and also emphasized the use of behavioral supports and family and learning in programs within an educational setting.

Towards every work, boost his morale - Make them understand that you are no less than anyone. You can do everything. Teach them to identify themselves.

Talks related to adolescence should be discussed with them. They should not be left alone. Explain to them that there is a natural process of development of the body. Which is a natural process and happens in every human being, hence they should not panic. In this way, we need to understand the mind of our children and then increasing their morale and enthusiasm is not only good for their career but is also very important for society building and development of the country. Herman *et al.*, (2007) found that family cohesion and supportive relationships between family members were associated with adolescent psychological adaptation and lower depression.

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TOURISM & HOSPITALITY INDUSTRY: EMERGING PROSPECTS AND CHALLENGES OF INDIA

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Abstract:

The Tourism and Hospitality Industry plays a vital role in the economic development of India. It encompasses a wide range of services including accommodation, food and beverage, transportation, and various forms of entertainment and recreation. India, with its rich cultural heritage, diverse landscapes, and historical landmarks, has immense potential to be a global tourism hub. However, despite its promising prospects, the industry faces several significant challenges that impede its growth. Tourism is one of the most promising drivers of growth for the world economy. It is creating jobs, reducing poverty, and promoting sustainable human development, tourism has gained popularity. India's tourism industry is thriving, and the nation is quickly becoming as a top international destination for both inbound and outbound travel. The CII National Committee on Tourism works as a catalyst to advance the cause of tourism by projecting and marketing it as a "Mainstream Industry" and a significant engine of employment and economic progress. This paper mainly focused was problems, prospects, challenges of tourism and hospitality industry and recent trends, today hospitality 2.0 of tourism and hospitality in India.

Keywords: Sustainable Tourism and hospitality, challenges, Food & Beverage, Global Tourism.

Introduction:

Tourism is one of the largest and fastest growing industries worldwide. The hospitality and tourism industries are interdependent because when someone plans a trip, he or she always considers options like lodging and food, which are necessities for human survival, in that location. Likewise, when someone plans an outing, they consider locations with attractions, etc. Generally speaking, we can define hospitality as being treated how one would like to be treated. The goal of hospitality is to provide a guest or tourist with all they need, including lodging, food, drink, entertainment, safety and security, and overall contentment. Both tourists and residents need hospitality services. Most often, hospitality services are integrated with

qualities that are intangible in nature yet very important to the buyer at the same time they are produced. Services include tasks that have a financial payoff but don't always result in a tangible good. Products, on the other hand, are tangible and come in two varieties: (i) Narrow Form and (ii) Broad Form. The simultaneous provision of goods and services is what gives the hospitality industry its distinctiveness. Physical product (such as food), service product (such as a plan for how the wait staff will accept food orders), service environment (such as the use of pressed and starched tablecloths and fine china and cutlery), and service delivery (such as how the service is provided) are the four main components of service. Products and services for the hospitality industry are inseparable.

India has a diverse ecology, geography, and sites of natural beauty distributed throughout its 3,287,263 sq. km. total territory, which stretches from the snow-covered Himalayan heights to the tropical rain forests in the south. This offers a crucial chance to fully realise the tourism industry's potential. Being one of the most well-liked tourist destinations in the world, India's tourism and hospitality sector has become one of the main forces behind the expansion of the country's services economy. India's tourism industry has a lot of potential since, like many other nations, it is a key source of foreign exchange.

Tourism not only promotes India's rich and beautiful history, culture, and variety, but it also has a big positive impact on the country's economy. The tourism industry has been able to bounce back from the shock of the COVID-19 pandemic and resume pre-pandemic operations thanks to the constant efforts of the federal and state governments.

India is estimated to contribute 250 Bn \$ GDP from Tourism, 137 Mn jobs in the Tourism sector, \$56 Bn in Foreign Exchange Earnings and 25 Mn foreign arrivals are expected to be achieved by 2030. Indian tourism and hospitality is expected to earn \$50.9 Bn as visitor exports compared with \$ 28.9 Bn in 2018. International tourist arrivals are expected to reach 30.5 Mn by 2028 The travel market in India is projected to reach \$125 Bn by FY27 from an estimated \$75 Bn in FY20. In FY20, tourism sector in India accounted for 39 Mn jobs, which was 8.0% of the total employment in the country. By 2029, it is expected to account for about 53 Mn jobs. It is estimated that outbound trips from India will touch 29 Mn by 2025 and cross the \$24 Bn mark by 2024. Over the last 8.5 years, India has built extensive tourism infrastructure worth approximately \$1 Bn (INR 7,000 Cr) to improve tourist experience.

Objectives of the study

1. To study the problems and prospects of the tourism and hospitality in India.
2. To examine the challenges and trends and hospitality in India.

Research methodology

The researcher collected from secondary data only. The secondary data collected through journal, books, published and unpublished paper, Ministry of tourism, Government of India. Prospects of Indian Tourism

India is blessed with the greatest cultural diversity. Moreover, geography and art draw a tremendous number of travellers to the country. The development of the nation's tourist business is also being aided by the introduction of numerous new types of travel in recent years. Among foreigners, medical tourism, eco-tourism, adventure tourism, and cruise tourism have all experienced great growth. Currently and soon have a significant potential for growth. India's best resource for adventure tourism is the Himalaya.

Challenges & problems of Indian tourism

Lack of proper infrastructure or foundation: Several components make up the established framework of the foundation. stability, adequate health care, and transportation. Moreover, constant connectivity and other human resources are essential for long-term tourism. India is ranked 48th in the component measuring ICT readiness. Moreover, India ranks 34th in the 2020 WEF Travel and Tourism Competitiveness Index's health and hygiene categories. So we don't feel particularly proud just now. This is a reflection of the subpar infrastructure in our country. And the fundamental reason for this is the inefficient distribution of financial resources to the travel and tourist industry.

Human resources & planning: Men and women with exceptional talent and potential are a necessary component of the tourist industry. The growth of our Indian travel and tourism industry requires a sizable number of skilled men or women at various levels. Also, it is essential that those who are already working upgrade their skills. In recent years, employment in fields such as banking, engineering, and medical has increased dramatically. Also, this eventually led to a decline in the number of human resources available to the tourism industry. As a result, both the hospitality and tourism industries today have a strong demand for labour.

Insufficient digital promotion and marketing: The development of a country's travel business requires extensive promotion and the right digital marketing push. The Indian tourism industry's digital marketing is still in its early stages. Additionally, in comparison to other tourist locations, the travel business has grown somewhat less. In India, the development of the travel and tourism industries was aided by the financial banking industry.

Taxation issues with Indian tourism: Heavy taxes on all aspects of production for hotels, tour operators, and aviation facilities. They are rather pricey. When it comes to tourism, that is by far the main cause of losses to other nations with lower costs.

Security issues: one of the major issues facing Indian tourism is security. Female sexual abuse, theft, and credit card fraud are all on the rise. Furthermore, terrorism, food poisoning, and identity theft. Public violence is also having a significant negative impact on Indian tourism. Severe crises like COVID-19 also have a big impact on how quickly tourism may pick up.

Inaccessibility: Due to high transportation costs, inadequate connectivity with cities, and the fact that 2% of tourists cannot access many of the country's tourist attractions, there are many tourist places that are inaccessible to the poor, women, and elderly. The only industry that both creates and supports jobs in the tertiary sector is tourism. It is therefore imperative that we endeavour to improve this industry so that more people will be able to learn about our culture and there will be an increase in international visitors in the coming years.

Recent Trends in Hospitality In 2023

1. Be leisure travelers & hotel work spaces
2. Holistic hospitality, health & well-being
3. Digitalized guest experiences
4. Hyper-Personalization
5. Experience economy & essentialism
6. Asset management strategy
7. Artificial Intelligence (AI)
8. Renewable energy
9. Virtual & augmented reality (VR & AR)
10. Deal-Seekers

Hospitality industry 2.0

Standardization can no longer be the norm: Personalizing and adjusting the services to the requirements and tastes of the tourist is becoming increasingly important.

To create value, focus on niche markets: For hospitality businesses, more value creation may be made possible by greater personalization and specialization. But take care, this necessitates more than "just branding and rebranding," as one respondent noted, it necessitates thinking carefully about the value proposition of your business.

Exploit technology as an accelerator for business: Technology will be central to the hotel experience in the room, before the trip, and after. This will encourage the creation of fresh ideas and more creativity within the sector, which will help an increasingly specialized offer emerge.

Social responsibility is a moral and economic obligation: Nowadays, the effects of global warming can be seen as a huge risk for society as a whole as well as for businesses, which could lose out on sales and earnings. Therefore, it is crucial for firms as well as governments to adopt more sustainable business practices: "not just green, but actual sustainable business models." Individuals are becoming more aware of social and environmental issues. This "needs to be considered in branding, but beware of green-washers: customers are now well-aware that window-dressing exists and they will not buy it," one person remarked in response.

Develop more responsive and resilient business models: Despite ever-increasing traveller flows, "tourism will become riskier and more vulnerable to crises" as the number of travellers increases over time. In reaction to an unjustified growth in tourist flows in some areas, this will be complemented by more regulation. (e.g. Venice or Barcelona). Delivery services have become a new part of our everyday lives as a result of the Covid-19 outbreak, which is now, thankfully, behind us. The pandemic disrupted work and childcare routines. Consumers are increasingly wanting to upgrade their takeaway orders from the standard pizza, Chinese or Indian takeaway that they used to (usually) get. They are now attempting to replicate the experience at home since they do not want to give up the luxuries of gourmet dining. This is made possible by F&B establishments incorporating drinks deliveries and providing extras like ambient candles, QR-code playlists, and unanticipated gifts. While hotels have expanded their offerings as a result of the epidemic, many now provide alternatives to working from home for individuals who are sick of doing so.

Manage talents actively: The era of long-term staff retention and passive, hierarchical management approaches are unquestionably over. The issue of finding, developing, and retaining the best talent for the hospitality sector is still very much present.

Problems faced by the tourism & hospitality industry in India:

Infrastructure deficiency: One of the most critical issues is the inadequacy of infrastructure. Many tourist destinations lack proper roads, airports, and other basic amenities, making accessibility a major concern.

Quality of services: Inconsistent service quality is a recurring problem. While some establishments uphold international standards, others struggle to meet even basic expectations. This inconsistency erodes the credibility of the industry.

Regulatory hurdles: Cumbersome regulatory procedures and bureaucratic red tape hinder the development of tourism-related projects. Obtaining licenses, permits, and adhering to various compliance standards can be time-consuming and complicated.

Lack of skilled manpower: The industry faces a shortage of skilled and trained personnel, particularly in areas like hotel management, tour guiding, and customer service. This leads to a gap in the delivery of high-quality services.

Security concerns: Safety is a significant concern for both domestic and international tourists. Incidents of crime, especially against tourists, can have severe repercussions on the industry's reputation.

Environmental and cultural impacts:

Environmental degradation: Irresponsible tourism practices can lead to environmental degradation. Improper waste disposal, damage to natural habitats, and over-exploitation of resources can harm ecosystems.

Cultural insensitivity: Uncontrolled tourism can lead to cultural insensitivity and erosion of local traditions and customs. Over-commercialization can dilute the authentic experience that tourists seek.

Prospects of the tourism & hospitality industry in India:

Cultural diversity and heritage: India's rich cultural heritage, historical landmarks, and diverse traditions offer a unique and immersive experience for travelers. This cultural wealth serves as a significant draw for tourists.

Natural beauty and landscapes: India boasts a diverse landscape, ranging from the Himalayas in the north to coastal regions in the south. This diversity offers a wide array of experiences, from trekking in the mountains to relaxing on pristine beaches.

Emerging trends: The emergence of niche tourism segments like wellness tourism, adventure tourism, and eco-tourism presents new opportunities for growth and specialization within the industry.

Government initiatives: The Indian government has launched initiatives like 'Incredible India' and various state-level programs to promote tourism. Additionally, policies aimed at easing regulations and attracting foreign investments are in place.

Technological integration: The integration of technology, including online booking platforms, virtual tours, and augmented reality experiences, is enhancing the overall tourist experience and making it more accessible.

Conclusion:

The tourism and travel sector has emerged as the largest and fastest growing economic zone globally. Due to its contribution, both employment and GDP have significantly increased globally. One of the major forces behind India's expansion in the services sector has been the Indian tourist industry. India's tourism industry is a bright spot for the economy, a major source

of foreign exchange, and a source of income for the host and adjacent communities. India is a tourism product that is outstanding in its beauty, distinctiveness, luxurious lifestyle, and history. India has been actively promoting tourism promotion both domestically and internationally. With increasing tourist numbers over the past few years, it has also made a significant contribution to India's economic system. Growing profit margins and altering standards of living, improvements in various tourism services, and regulatory and legislative support from the government are all important factors in shaping the tour and travel industry in the nation.

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INTRODUCTION TO DBMS CONCEPTS

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Abstract:

This chapter is based on concepts of the Database Management System for high attrition rates for students of Computer Science. It is a serious problem in colleges/universities that must be addressed if the need for technologically competent professionals is to be met.

Keywords: Introduction Database Concepts, File vs. DBMS, Advantage & Disadvantages of DBMS, DBMS Users, DBMS architecture, Data independence, Data Abstraction, ER diagrams

Introduction:

This book chapter will provide the information about the basics of database management system which will help to understand topics very smoothly.

Definition of Database Management System

A Database Management System (DBMS) is a software system that provides an organized and efficient way to store, manage, and retrieve data. It serves as an interface between the database and the users or application programs, ensuring that data is consistently organized and remains easily accessible.

The key features of dbms are given as following:

1. Data integrity:

By carrying out integrity demands like primary keys, foreign keys, unique constraints, and check constraints, database management systems (DBMS) ensure the accuracy and consistency of data.

2. Concurrency control:

To avoid disputes and guarantee data consistency, DBMS controls many users' concurrent access to the database. This calls for the use of locking and transaction control mechanisms.

3. Transaction management:

Transactions, which are series of one or more operations carried out as a single unit, are provided by DBMSs. Transactions ensure either every operation is carried out successfully nor none at all, ensuring the database's consistency.

4. Security and authorization:

Security features are offered by databases to control database access. This includes privilege management, user authentication, and permission to restrict or allow access to particular users or roles.

5. Data independence:

Because of the level of abstraction offered by DBMS, users can communicate with databases without being aware of specifics of physical storage. Independence of data refers to this divide of logical and physical data.

6. Query optimization:

By evaluating and choosing the most effective execution plans, DBMS increases query performance. This requires the use of techniques like caches, query revising, and index.

7. Backup and recovery:

To prevent data loss in the event of system issues, crises, or failures, DBMS's allow the creation of back copies of the database. After a failure, recovery processes help with putting the database up to a consistent situation.

9. Scalability and performance:

Databases are made to grow along with the size of data and user requirements. To improve performance, it has abilities like indexing, query optimisation, and efficient storage structures.

These are basically main features of DBMS. DBMS also used DDL, DML commands to utilization of the query.

Advantages of DBMS

1. Redundancy problem can be solved: DBMSs keep all of the data in one location, avoiding duplicating data. No confusion or waste. straightforward and clear.

2. Has a very high-security level: It hides your private information from attackers. With the help of information, authorised people can also access the database.

3. Presence of data integrity: A few files will become one file due to data integrity. In addition to providing data integrity, DDMS may reduce data duplication, data integration, redundancy, and inconsistency.

4. Avoidance of inconsistency: Data consistency and redundancy is handled by DBMS. One database holds all of the data, making updates simple and avoiding the need to update every file. reliable relative to file systems.

Disadvantages of DBMS

- 1. Complexity:** The complex functionality of a good DBMS requires knowledge from administrators, developers, designers, and end users. Poor knowledge may lead to poor design choices that have a negative impact on an organisation.
- 2. Cost of DDMS:** A DBMS's price can vary greatly based on a number of variables, including the environment and the functionality it offers. In addition, there's an annual maintenance expense to take into mind.
- 3. Higher impact of failure:** A DBMS's weakness increases when resources are centrally located. Its availability is essential to all users and programmes, and a failure could stop everything.
- 4. Data integrity risks:** Even while ACID (Atomicity, Consistency, Isolation, Durability) attributes are used by DBMS systems to try and assure data integrity, data corruption and inconsistencies remain possible, especially when there are system failures or wrong maintenance procedures.

Database applications:

There are following applications of DBMS: -

Banking: all transactions

Airlines: reservations, schedules

Universities: registration, grades

Sales: customers, products, purchases

Manufacturing: production, inventory, orders, supply chain

Human resources: employee records, salaries, tax deductions

Library Management System: Name of book, accessibility of book

Credit card exchanges: for buying on charge cards and age of month to month proclamations

Accounting and Finance: Keeping record of all types of accounting, Keeping record of stock

Healthcare System: to manage patient data, medical records, and billing information.

File system

A file system in a database management system (DBMS) describes how data is arranged and kept in the system.

In the context of DBMS, there are two main file system types: relational and hierarchical.

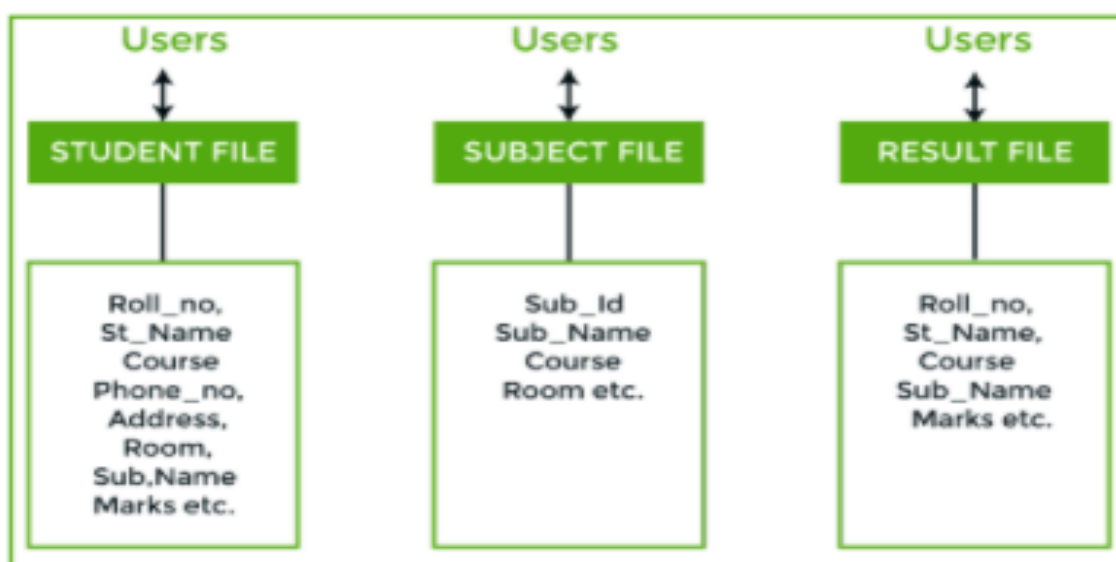
Hierarchical file system:

- Data is arranged in a tree-like manner in a hierarchical file system.

- A record or data component is represented by each node in the tree, and parent-child relationships exist between nodes.
- Each child node in a tree can have more than one child, with the top-level entity represented by the root.
- Early database systems frequently used this architecture.

Relational file system:

- Data is organised into tables in relational files, with rows and columns forming up each table.
- Every row in a table is a record, therefore tables are representations of entities. Columns show the entity's attributes.
- Keys function to create relationships between entities (primary and foreign keys).
- Relational database management systems (RDBMS) like MySQL, PostgreSQL, and Oracle are built on this concept.



File system example

Difference between DBMS and File System:

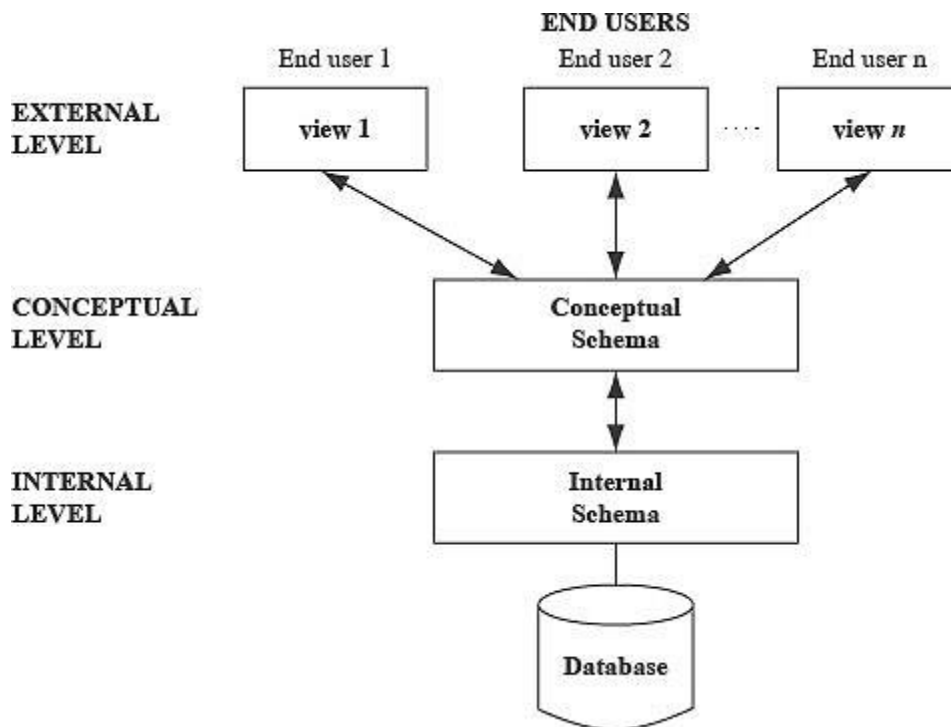
There are many differences between DBMS and File system. Some differences of file system and database management system are given in the following table. These difference will also help you to understand the exact uses of these.

DBMS System	File System
1. software of storing and getting user data	1. used to set up and manage the files stored in the computer's hard drive
2. No presence of redundant data	2. There's redundant data

3. Query processing is efficient	3. Processing queries is not very effective.
4. The normalisation process is responsible for a high level of data consistency.	4. Data consistency is low
5. More complexity in managing the data, easier to implement complicated transactions	5. Less complex, does not support complicated transactions
6. High security	6. Less security
7. Higher cost than the File system	7. Less expensive in comparison to DBMS

Architecture of DBMS:

The architecture of DBMS is given in the following diagram



External or view level

- It specifies different user views, which customise representations of database sections that are relevant to certain users or applications.
- These user views allow users to interact with the database in a way that matches to their own requirements without affecting the structure of the data or storage.
- For every user or application, the external schema gives an unique and reduced view of the database.

Conceptual level or conceptual level-

- It establishes the overall database's logical structure without using a specific application or user view.
- The conceptual schema focuses on defining the entities, links, constraints, and other parts of the data model but hiding the specifics of actual storage structures.
- Modifications to the external and internal schemas may be required when making modifications to the conceptual schema, which has an impact on all databases.

Internal level

- The internal level describes how the data is physically stored in the database.
- As long as the outside view is unchanged, modifications to the internal schema usually have no effect on the conceptual or external schemas.
- The optimisation of storage and retrieval efficiency is the main objective of the internal schema, which conceals the actual hardware details from higher-level schemas.

DBMS Users

There are following types of DBMS users: -

1. Database Administrator: A database administrator (DBA) is a person or group that monitors and sets the schema for all of the three database tier. The user will then need to create a new password and account ID with the DBA in order to access the database. The data's security is another duty of the a DBA, who only permits authorised users to access and alter the database. Issues like inadequate system responses and security breaches are a result of the DBA.

The main responsibilities of DBA are as following: -

- DBA offers technical support and keeps focus on the recovery and backup processes.
- The DBA has an account called a system or superuser account.
- DBA repairs damage caused due to hardware and/or software failures.
- The DBA is the person with the power to carry up DCL (Data Control Language) actions, such GRANT and REVOKE, to allow or ban a certain user for access the database.
- The task of keep an eye on and increasing the database's performance lies to a DBA. This includes making sure the database runs at its best by doing operations like indexing, partitioning, and SQL query optimising.
- The handling of the data stored in the database is in the authority of a DBA. This includes tasks like data mining, data warehousing, and data modelling.

2. System analyst: A systems analyst is a person who utilises technology to solve company issues through analysis and design techniques. Systems analysts may serve as change agents by

identifying what organisational changes are necessary, developing the systems to carry these out, and urging individuals to adopt the systems.

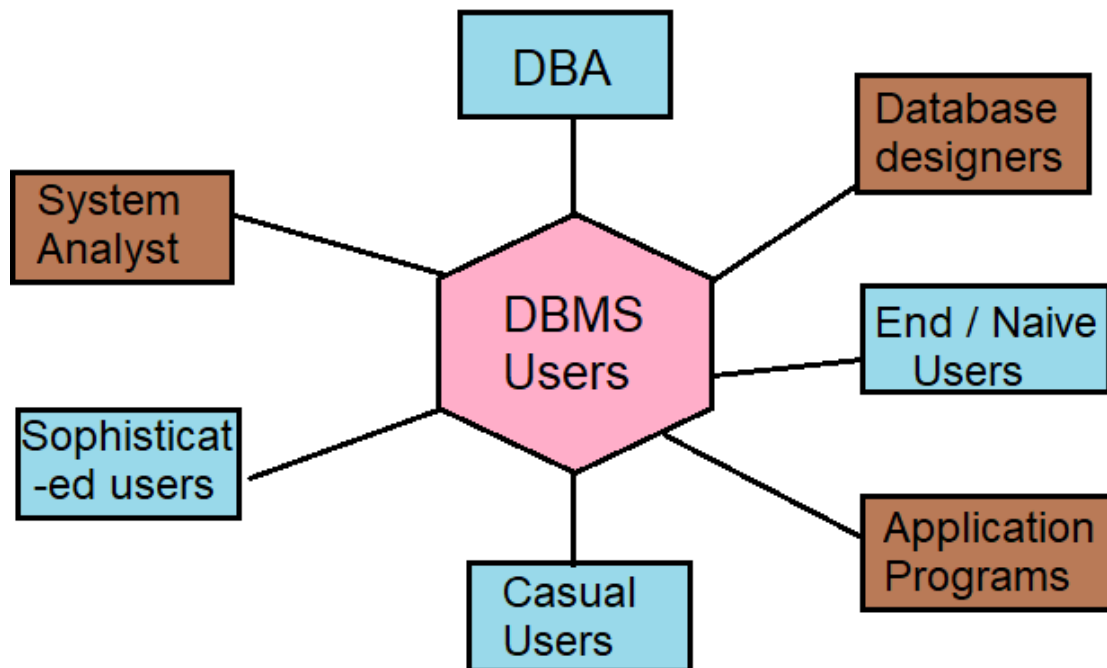
3. Sophisticated users: A person or entity that is or is usually thought to be aware of a product's features, including any possible danger or negative effect, is known as a sophisticated user. This can be due to training, experience, professional obligations, or legal requirements.

4. Database designers: In Database Management Systems (DBMS), database designers are essential. They are in charge of planning the setup and structure of databases to guarantee effective data management, retrieval, and storage. Those that follow are some essential facets of a database designer's job in database.

5. End/Navie users: These are inexperienced users / Parametric While many end users are not familiar with systems that manage databases, they often use database apps to achieve their goals through a menu-driven application interface.

6. Casual users: Casual users also known as temporary users, are the type of database users in DBMS who frequently or occasionally use the database services.

The diagram of DBMS users is illustrated in following figure: -



Data abstraction

Data abstraction in DBMS means hiding unnecessary background details from the end user to make the accessing of data easy and secure. There are three types of data abstraction

1. Physical or internal level:

In a system for managing databases, the simplest form of data abstract is called the physical layer, or internal layer. It is the layer that provides actual database method of storage for

data. It explains how to access the data stored in the database. It remains hidden from the final user because it offers an in-depth description of complicated structures for data, making it hard to understand.

Data administrators, or DBAs, decide about data organization and storage locations. The person tasked for managing the internal or physical data in the database is known as the Data Administrator (DBA). At this level, the unprocessed information is safely stored on platters in a data center.

2. Logical or conceptual level:

The next or intermediate level of data abstraction is called the logical or conceptual level. It defines the types of data that will be kept in the database and their relationships.

In the form of tables, it illustrates the entire information structure. Relative to the physical level, the rational or conceptual level is simpler. Data Administrators (DBA) use the logical level to extract information from the initial data that is accessible on the physical level.

3. View or external level:

View or External Level is the highest level of data abstraction. There are different views at this level that define the parts of the overall data of the database. This level is for the end-user interaction; at this level, end users can access the data based on their queries.

Advantages of data abstraction in DBMS

1. Users can easily access the data based on their queries.
2. It provides security to the data stored in the database.
3. Database systems work efficiently because of data abstraction.

Data independence

Data independence in the context of a Database Management System (DBMS) refers to the ability to make changes to the database structure without affecting the application programs that use the data.

Physical data independence:

Definition: Physical data independence deals with changes to the physical storage structure of the data without affecting the application programs.

Example: Suppose you have a database table with fields A, B, and C stored on a particular type of storage system. If you decide to move the data to a different storage system, reorganize the data files, or change the indexing mechanism, the application programs should not be impacted. Physical data independence ensures that modifications at the storage level do not require changes in the application code.

Logical data independence:

Definition: Logical data independence focuses on changes to the logical structure or schema of the database without affecting the application programs.

Example: Consider a scenario where you have a database table with columns X, Y, and Z. If you decide to add a new column W to the table, modify data types, or redefine relationships between tables, logical data independence ensures that the existing application programs do not need to be altered. The applications should be shielded from changes in the database schema.

Advantages of data independence

1. Ability of improving performance
2. Alterations in data structure does not requires alterations in application programs
3. Implementation details can be hidden from the users
4. Reduction of incongruity
5. Tractability in improvement of system
6. Affordable prices of maintaining system
7. Providing the best services to the users
8. Permit users to focus on general structure
9. Enforcement of standards
10. Improvement of security

A model that determines entities to be represented in a database and presenting the relationships among them. This is called the Entity Relational Model. The enterprise schema defined by the ER data model shows a database's overall logical structure.

Introduction to ER Model

The relationships between the entities found in the database are explained by the entity relationship diagram. Real-world things such as people, cars, and companies, as well as the relationships between them, are modelled using ER models. The database's structural format is, in nature, represented by the ER Diagram.

Why Use ER diagrams in DBMS?

- The E-R model is represented in databases by ER diagrams, which allow turning it into relations (tables).
- ER diagrams provide the purpose of real-world modeling of objects which makes them intently useful.
- ER diagrams don't require any hardware help or technical expertise.
- Even for a new user, creating and understanding these diagrams is quite simple.

- It provides a standard approach for logically displaying the data.

Symbols used in ER Model

Rectangles: In the ER Model, rectangles stand for entities.

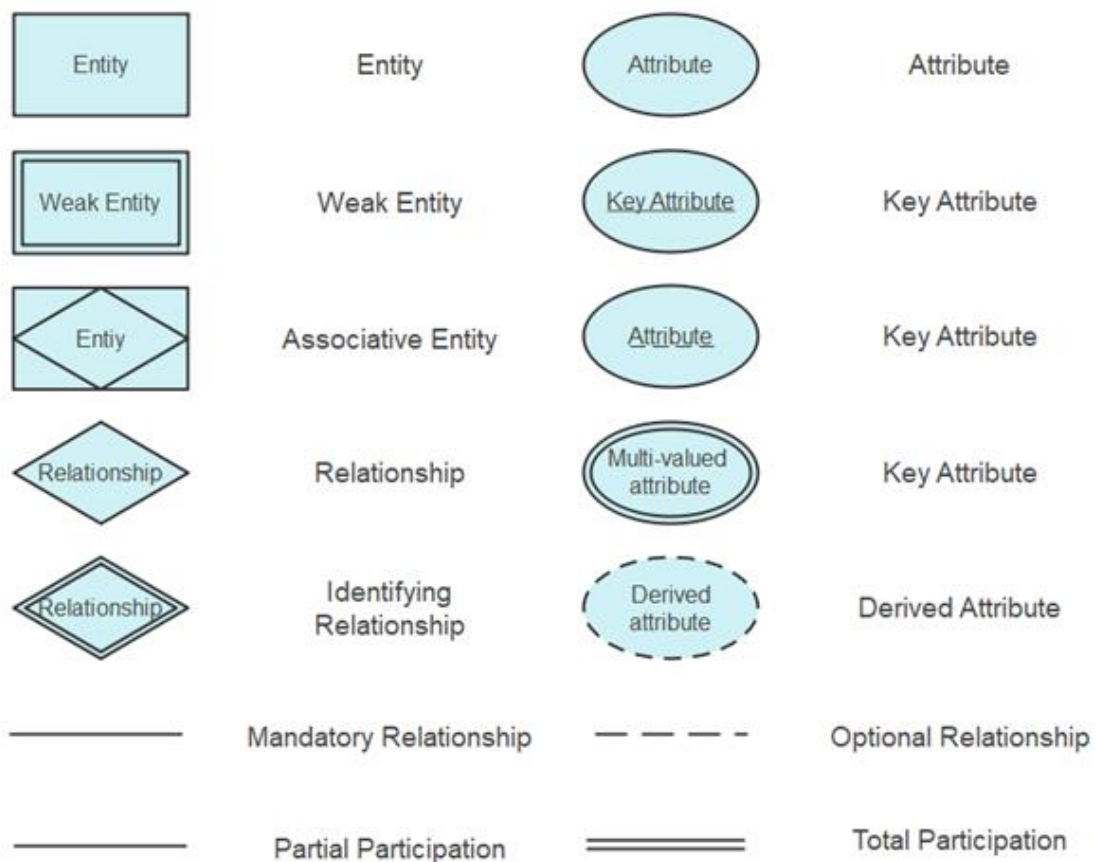
Ellipses: In the ER Model, ellipses stand in for attributes.

Diamond: Relationships between Entities are represented by diamonds.

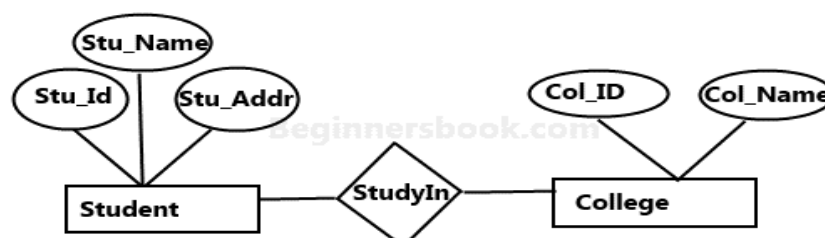
Lines: With different relationship types, lines depict the properties of entities and entity sets.

Double ellipse: Multi-valued attributes are represented by double ellipses.

Double rectangle: This shape stands for a Weak Entity.

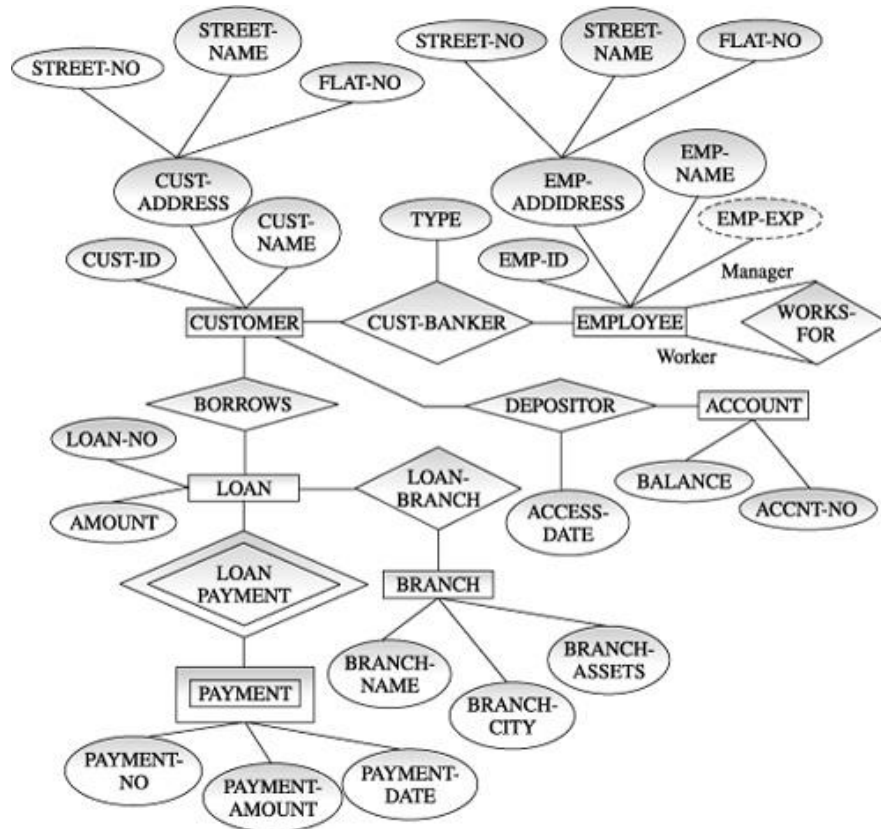


Example of ER diagram: -The Student related information is given as following:



Sample E-R Diagram

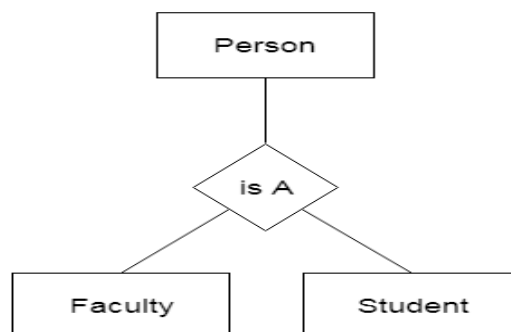
The another example of ER model is given as following. This diagram illustrates the banking information in relation with bank and customer.



Generalisation in DBMS

- ✓ Generalisation consist “IS A” relationship. It is similar to a bottom-up method in which, if two or more lower level entities have specific features, they can combine to create a higher level entity.
- ✓ Higher level entities are able into higher level entities when combined with lower level entities.
- ✓ In generalisation, the bottom-up method is employed.
- ✓ Subclasses combine to generate superclasses, or entities merge to create a more generalised entity, according to the generalised process.

The example of generalisation is given as following: -

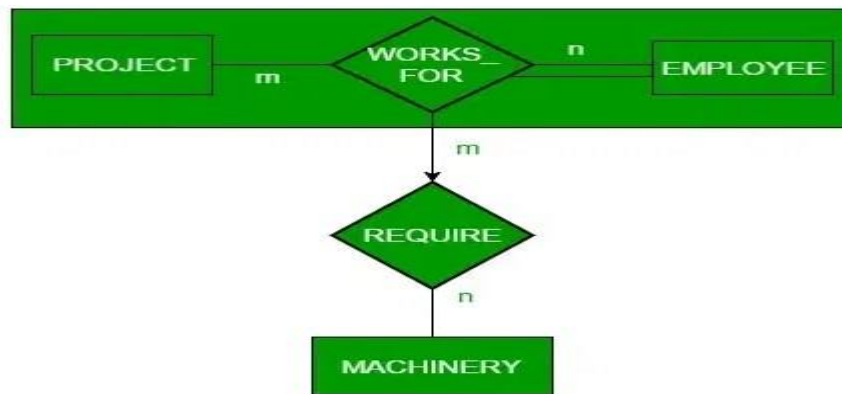


Faculty and student both are person. It shows bottom up approach that combine lower level entities to form a higher entity.

Aggregation in DBMS

The relationship between two entities is seen as a single entity in aggregation. A higher level entity is created by the aggregation of a relationship with its combining entities.

A picture of the example stated above can be seen below.



Constraints:

The conditions that are applied to the data in a database to ensure data integrity, consistency, and respect to business standards are known as constraints in DBMS. By defining the constraints and specifications that the data must fulfil, they stop the entry of inaccurate or inconsistent data. In order to keep the correctness and dependability of the data in a database, constraints act as a set of predetermined guidelines that influence the behaviour and relationships of the data.

Types of Constraints in DBMS

In relational databases, there are mainly 5 types of constraints in DBMS called relational constraints. They are as follows:

- Domain Constraints in DBMS
- Key Constraints in DBMS
- Entity Integrity Constraints in DBMS
- Referential Integrity Constraints in DBMS
- Tuple Uniqueness Constraints in DBMS

Domain constraints

- A range of values is denoted by the domain. In the syntax of mathematics, "domain" refers to a function's limits.
- Comparably, the Domain Constraint in DBMS defines the domain or set of values.

- This is not a limitation on tuples, but rather on attributes. This indicates that it specifies the values that may be stored in a table's specific column (attribute).
- An attribute's value must be an atomic value in its own domain, according to the domain constraint.

The domain constraints can be understanding by the following example

Table name is std:

Student id	Student Name	Marks in Percentage
1	Raj	90
2	Ram	58
3	Sita	88
5	Alka	87
6	Seema	95
Student id	Student Name	Marks in Percentage

So, we can say that this is a valid table. This is because the student ID attribute can have only integers as ID and it does have only integers as ID. Also, the names can be strings only and the marks can be integers or floating values only. So, every attribute for every tuple in this table has its values within its domain.

Table name is std1

Student id	Student Name	Marks in Percentage
1	Raj	90
2	Ram	58
3	Sita	A
5	Alka	87
6	Seema	95
1	Raj	90

The table std1 is not valid because of 'A' present in the "Marks in Percentage" attribute.

Tuple uniqueness constraint in DBMS

- This is a very simple constraint. Tuple in DBMS means row or record.
- Every tuple in the table must be unique, according to the DBMS's tuple uniqueness the need.
- If any useful attribute value in a tuple is also present in another tuple in the table, then tuple is viewed as duplicated.

Table 1 Table 2

Student id	Student Name	Marks in Percentage
1	Raj	90
2	Ram	58
3	Sita	A
5	Alka	87
6	Seema	95

Student id	Student Name	Marks in Percentage
1	Raj	90
2	Ram	58
1	Raj	80
5	Alka	87
6	Seema	95

In Table 2, duplicate record is found .So table 2 doesn't follow the rule of Tuple Uniqueness Constraint.

Key constraint in DBMS

- This constraint, as its name implies, is placed on an attribute that serves as our primary key. Thus, this constraint is actually one of the needs for a primary key in a table.
- So, we know that a primary key cannot be null.
- Also, a primary key must be unique.

Table 1 Table 2

Student id	Student Name	Marks in Percentage
1	Raj	90
2	Ram	58
3	Sita	A
5	Alka	87
6	Seema	95

Student id	Student Name	Marks in Percentage
1	Raj	90
2	Ram	58
3	Sita	A
1	Garima	99
6	Seema	95

In table the because of attribute Student id, this table is not valid.

Referential integrity constraint:

- A database concept known as referential integrity guarantees the accuracy and consistency of data between related tables. Primary and foreign keys are used to keep it up to date.
- A referential integrity constraint is placed in cases when a foreign key makes reference to our table's primary key.
- A single word can sum up this limits: the reference attribute has to be a subset of the referred attribute.

- It means that if a record or tuple is missing from the known relation, it cannot be updated to the referencing relation.
- Furthermore, no record in the referred relation can be changed or removed if it is present in the referencing relation.

Student

Student Id	Student Name	Marks (%)	Dept. No
1	Rohit	87	D01
2	Priya	89	D02
3	Shivam	97	D01
4	Nikhil	96	D03
5	Mehul	98	D02

Department

Dept. No	Dept_Name
D01	CS
D02	IT
D03	EC

In the above tables, the table department refers the table Student.

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Dr. Ekta Chahal stands as an erudite scholar, holding the distinction of a Ph.D. and M.Phil. in English, coupled with an M.Ed., underscoring her unwavering commitment to academic excellence. Her acumen is further underscored by her qualification in the National Eligibility Test (NET) in Education, attesting to her exceptional proficiency. As an Assistant Professor, Dr. Ekta Chahal's intellectual prowess garnered recognition with the prestigious Chanakya Award in 2023, a testament to her unparalleled contributions and eminence within academia. This accolade is a resounding affirmation of her unwavering dedication and outstanding competence in the realm of education. Dr. Chahal's scholarly pursuits extend to profound research interests in feminism and Indian writings, where her expertise shines brightly. Her contributions reflect a nuanced comprehension of gender issues and a profound exploration of the multifaceted narratives embedded in Indian literature, showcasing her as a luminary in these scholarly domains.



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