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Advances in Literature, Social Science, Commerce and Management

Editors

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PREFACE

*We are delighted to publish our book entitled "***Advances in Literature, Social Science, Commerce and Management ".** *This book is the compilation of esteemed articles of acknowledged experts in the various fields of literature, humanities, social science, commerce and management providing a sufficient depth of the subject to satisfy the need of a level which will be comprehensive and interesting. It is an assemblage of variety of information about rapid advances and developments in various subjects. With its application oriented and interdisciplinary approach, we hope that the students, teachers, researchers, scientists and policy makers in India and abroad will find this book much more useful.*

The articles in the book have been contributed by eminent scientists, academicians. Our special thanks and appreciation goes to experts and research workers whose contributions have enriched this book. We thank our publisher Bhumi Publishing, India for taking pains in bringing out the book.

Finally, we will always remain a debtor to all our well-wishers for their blessings, without which this book would not have come into existence.

- Editors

CONTENT

ANNIE ZAIDI'S JAM: LIFE IN A METRO

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Abstract:

Annie Zaidi is an Indian dramatist who is a keen observer of society. The present article seeks to unravel the metropolitan life and the complexities attached with it as depicted in the play *Jam* by Annie Zaidi. A radio play, *Jam* depicts the urban spaces and how the dramatist brilliantly uses traffic jam to show the kind of life people are forced to live in a metropolitan city. The play Jam is about the journey of two women, Surekha and Bina. It sheds light on their past and present lives through the conversation. It is about the two women who met after a long time and got stuck in a traffic jam. The play shows how the two friends are uncomfortable in their space. Bina seemed to be a traditional woman and Surekha, a modern lady. We find the traditional and patriarchal attitude of Bina's brother and modern mind set of her father in the play. The characters in the play do not transform but their perception of life changes. Radio Jockey's interludes acts as to a comic relief in the play. It intends to lighten the atmosphere. The songs played by Tarok suggest the mood and temperament of the characters and are indicative of the situation.

The play thus deals with the lives of two women who are torn between tradition and modernity. It shows that both the characters are uncomfortable in their space: The conversation between the two characters hints at the subtleties of feminism. The busy and monotonous urban life, fascination for gadgets and indulgence in illicit and immoral sexual activities seems to be the pitfalls of modernity and consequence of busy modern life.

Keywords: Metropolitan life, radio play, urban spaces, feminism etc.

Annie Zaidi is an Indian dramatist who also writes novels, essays, poetry and graphic stories. She has written plays such as *Untitled-1*, *Jaal* and *So Many Socks*. *Prelude To A Riot* and *City Of Incident: A Novel In Twelve Parts* are her famous novels. She won many prestigious awards for her works. A radio play, *Jam* won the award at BBC International playwriting competition. Zaidi is a keen observer of society and her work deals with social justice, India's democracy, bureaucracy and cultural & caste prejudices. Annie Zaidi depicted the vagaries of urban life in her works. Annie Zaidi says, “I think of cities as people's spaces”. (mint)

The play is about the journey of two women, Surekha and Bina. It sheds light on their past and present lives through the conversation. It is about the two women who met after a long time and got stuck in a traffic jam. The play shows how the two friends are uncomfortable in their space. Bina seemed to be a traditional woman and Surekha, a modern lady. Bina doesn't know how to drive a car and becomes envious that Surekha can drive. Bina is dependent on driver and considers that not driving prevented her from meeting Surekha:

> At least you drive. I am so dependent. If you hadn't offered
> to take me to the movie today, I don't think we'd have hung
> out at all. Daddy's begun to monopolise you. (laughs slightly)
> I haven't had a chance to talk to you for like, ten years. All
> because I don't drive. (p. 76)

Surekha can drive but she regards it a mundane job. She feels that it is tedious work. What she wants to suggests is that once a person learns to drive, nobody takes them for a drive. They have to drive themselves every time, which becomes tiresome. On the contrary, Bina was tired of the daily household chores. She ironically remarks:

> You just keep doing the same thing. (p. 76)

Being a traditional housewife, Bina had to perform routine domestic duties.

The play highlights the city life which affects the people. It is about the modern urban people who are concerned about their jobs and the difficulty they face to reach their workplace, often stuck in a traffic jam.

Bina recalls the time she spent with Surekha at Pyjama party and remembers the incident of “taking” off their party clothes and putting on pajamas!" (p.77) · She narrated this incident to her husband who wished to be around. Bina planned to travel to Darjeeling for collecting mark sheet and degree from her college as she "was thinking of doing something" (p.78). She intends to work in Human Resource Department but Surekha cautions her pointing out the pitfalls of working there. However, Bina wishes to experience the consequences:

> You never know anything until you’ve done it. Theory-
> practical difference. It is like the difference between
> watching racing cars on TV and then actually doing
> hairpin bends on a mountain road. (p.79)

Women were supposed to do jobs for "better prospects"(p.79) as it was ingrained in their psyche and Bina wanted to do it for the same reason. According to Bina, the girl studying Arts, Commerce & Science does not make any difference as she was supposed to get married:

> What difference did it make, science, commerce, arts?
> But no. 'Science' keeps your options open. (p.79)

Bina's father was keen on her getting highly educated and doing a job perhaps. He would always enquire about Karan's wife who was a scientist. He seems to be a modern man who wished to "have a daughter-in-law who is doing something worthwhile" (p.80). Surekha considers him as modern for he allowed his daughter to go out late at night and was progressive about "women education, schooling, technology" (p.80). But Surekha's father seemed to be traditional and "still hasn't learnt to e-mail" (p.80) and would exclaim" why is this blue-blue thing jumping? (p.80). On the other hand, Bina's father was techno- savvy. He would inform Surekha about smart iPhones and modern cars. He would even discuss about global warming and Surekha would converse with him as he was "solution-driven" and she had "so many unsolvable problems". (p.82)

Smekha was tired the busy city life. She expresses her resentment of the frivolities of city life:

> Damn this fffrigging city of… Did you see that? Just let
> the green light go. That, that, fffatass SUV-owning, deaf,
> dddodo! I hate this city. I hate its…All of it. (p.83)

Surekha was so busy in her job and travel that she could not meet Bina for a long time:

> Time is such a thing. These days, I have no time. Four
> hours a day stuck in traffic. (p.83)

Surekha would visit Pune alternative weekends but couldn't meet Bina even as she would become exhausted:

> That's ten hours of driving a day. I just don't have
> the energy, you know? (p. 83)

She didn't want their meeting to be a spoiler:

> Socialisation is, I mean, it should be pleasant. I don't want
> to visit you and just be silent or imitable. (p. 83)

The cause of Surekha's illness was her routine and tiresome life as she explains:

> It's just stress. Stress is, you know? It's a killer in this city.
> We're all so stressed. (p.83)

While driving, there occurred some problem in the car. Bina was unable to know the defect in the car. Surekha remarked:

> You know absolutely nothing about cars, do you? Never
> mind. It's okay. I'm surprised Shekhar didn't teach you. (p.85)

Her husband, Shekhar perhaps never bothered that she should learn driving as they had a driver. Meanwhile, Bina and Surekha listen to music and Tarok, the radio jockey player plays songs. Surekha rues the lack of change in her life. She seems to be dissatisfied despite being a working woman. On the other hand, Bina seems to be satisfied with her role of a housewife. She consoles Surekha thus:

> If something's happening, I believe in letting it happen. No
> point fighting it. If you accept the lack of change, then the
> change you desire is more likely to happen.(p.86)

This was the view of Bina's husband, Shekhar who" really believes in destiny" (p.86) and the same was passed on to Bina who accepted it. However, Surekha was unwilling to endorse this view:

> So I should stop wanting this traffic light to change. I should
> just accept that it will never, ever turn green. The jam will clear
> up. (p.86)

Bina still insisted Surekha to accept the fate like her:

> Yes. Give up. You know, I gave up fighting for so many things.
> When I got married, I knew we wouldn't keep in touch (p. 86)

Just then the song "Ruki ruki thi zindagi" was played when they were stuck in a traffic jam. The song signifies that life comes to a halt when people get stuck in traffic.

Bina prefers to wait for some time at the traffic lights looking at the digital numbers delightfully. Surekha asked Bina how she would be "excited about small things" (p. 88). But Bina's how life was "full of small things" (p.88). Being a housewife, her exposure to the outside world was limited. She compared her life with Surekha's and observed that Surekha has opportunities to gain varied experiences:

> You know, your life is exciting even in the everyday. When
> you are outside, so many things could happen. You could
> wait for signals to change. You could race other people's
> cars. Total strangers, and you could go to the right and left
> and cut cross. And they would just sit there, shaking their
> fists at you as you zip past! Zhoop! Zhoop! (p. 88)

Bina thought that Surekha would enjoy driving at midnight but Surekha would drive for some purpose, for meeting husband's friends or in-laws which was a boring stuff for her. However, she enjoyed hurling abuses at the traffic breakers. It provided her an opportunity to call "fucker a fucker" and yell "andhaa hai kya, chutiye….?". Surekha explains that she had to behave like that as her job demands toughness:

> When you get out in the world, you have to toughen up,
> talk to people in a language they understand. If I was
> polite to my team, I could never be a manager. That's
> a hard fact. Like this traffic, see , it doesn't understand
> politeness. If I use the indicator nobody understands.
> If I use the dipper, no body returns the courtesy. Full
> headlights blinding you. This traffic understands only
> when you frighten it. (p.89)

The liberty to be abusive excites Surekha and this symptomizes that she breaks traditional norm for women who are expected to be submissive. This also differentiates her from Bina who leads a life of a conservative woman who couldn't do such things. Bina was dependent on Surekha. She could not do "anything on (her) own, really" (p.90). She herself admitted that she "never was a brave type" (p. 90). She followed Surekha because she was not sure what she wanted:

> You just did whatever you wanted. I wanted to be
> like that. To do whatever you wanted. Because I
> didn't know what I wanted. (p. 90)

Tarok, the R.J. loved to talk to women and he became RJ as he wished he "could talk to all the women of the world. Yaar , one is not enough yaar. That is the honest truth". (p.91). The two women would listen to the songs played by Torok when stuck in a traffic jam.
Surekha recalled that "Shekhar was [Bina's] winter vacation boyfriend at that time". (p. 92).

Bina retorted that "Actually he was [her] long-term plan" (p.92). After completing education, she "know [she] had to marry him" (p.92). This indicates Bina's traditional mindset and seriousness regarding her relationshiP. Shekhar would enter Bina's room and her "brother thought that [she] was sleeping with him" but father "didn't say a thing" (p.93)
Surekha remarks:

> Uncle is the type who would think you were just having fun.
> Like kids do. Playing Ludo or Scrabble. And even if he knew,
> and he didn't mind, I mean, that's something. (p.93)

It indicates the traditional and patriarchal attitude of Bina's brother and modern mind set of her father.

People would indulge in weird activities when stuck in a traffic jam. The two women observed a person involved in such activity.

> look, look at his hands. He is so busy, he hasn't noticed the
> light has changed (p.94).

Surekha was disgusted to watch it and wished:

> He deserves to be arrested anyway. Doing things like that.
> In public! This crazy city. People just have no sense. And
> now he's going to touch the gear and all. There wasn't even
> a tissue box on his dashboard, did you notice? (p.94)

She wished to inform his mother about his act and cleanse the car:

> You'd have to have it disinfected. He must be touching the
> wheel and the gears, his hands.Yuck! (p.95)

However, it was not unusual for Bina as she believed, "I mean anyone could. In theory."(p. 95)

She once saw Shekhar having sex in the car with a girl. But she ignored it and blamed that stress due to the hectic modern life might have led to it:

> Anyway, I'm not to leave Shekhar. He's mine. And he's not
> done, I mean, he's just, it was just a thing. Probably. May be
> one of those women who stand by the roadside. She looked it.
> Very large fake gold earrings. Red lipstick. It can happen.
> There are stresses. It is almost like an accident. An incident
> on the dark streets of the city. (p.97)

Surekha is disgusted with the traffic jams:

> At this red light, every day, I wait ten minutes. (p.98)

Bina says that she "never felt the need to drive" (p.99) because Shekhar would take her everywhere thereby making her dependent. Surekha watched the dirty man again and wanted to handle but Bina prevented her. Still in the car and desiring change, Bina asks Surekha what will happen.

Surekha replied:

> Happen? Why should anything happen? (p.100)

Surekha was convinced that nothing different will happen and their routine life would continue as usual. She resigned herself to the monotony of the life of the working women.

Surekha aggressively reacted to the stranger who came close to her. Bina switches on the radio and the song " Manzilein apni jagah hai" played on the different stations.

Even RJ exclaims:

> And I hope your manzil is not too far. I know. Poore sheher mein traffic jam hai. Raaste ruke hue hain, vaise bhi raaste kahaan jaayenge bichaare? Jaate to hum hain, raaste to hain vahin ke vahin (p.102).

He played the same song "manzilein apni jagah….” which suggests that a traveller is destined to choose a particular path. Even Surekha accepts it:

> Let it be. It’s destiny. You just have to let it happen, anyway. Right? (p.103)

Bina spots another person indulging in indecent behaviour:

> He's just a fat old frustrated fuck. I’ll report him if anything happens. (p. 103)

Even Surekha watched the person and wanted that he should be punished as:

> he was jerking off, in the open. We saw him. They must be having some laws. Public morality, something like that. (p.104)

Surekha would drive with her feet on the dashboard and red nail polish clearly visible while Bina could not even imagine doing it even before her husband as she admits:

> I just think of myself as a quiet, housewife type… I am the quite, housewife type actually. (p.104)

The two women then recalled an incident when they were chased by some boys in a jeep, who planned to molest them. Surekha's use of pepper spray to incapacitate them hints at the daring and bold attitude of a modern girl whereas Bina's apprehensions about its consequences suggest her conservative behaviour. Surekha then continued to carry pepper spray.

Bina hasn't acquired a degree but was desperate to find a job. But she was apprehensive:

> I never did anything except cook and shop all these years. No skills. (p.110)

Surekha remembers that Bina had organized fund-raising shows in the college. But Bina acknowledges that Surekha helped her and she "just stood there trying to look good." (p.111) Surekha boosts Bina's morale claiming that make-up artists and stylists were in great demand and she can work as a stylist. But Bina turned down the offer as her father looked down upon such things.

Sagar, a caller was disgusted to find the world "a mean place" and with “no humanity left" (p.108). He witnessed the rash drivers and indecent behaviour of the people in public. RJ played the song, " Ajeeb dastaan hai ye.....” suggesting that modern life is strange fiction with no end in sight and anybody unable to comprehend it.

During conversation about skills between Bina and Surekha, RJ plays the song, “ Aaj ke baad, teri galiyon….”(p.111).The song seemed to capture the mood of Bina who decided to switch her role of a housewife and acquire higher education.

The two women decided not to report indecent behaviour of the person. Then another song starts “O saathi chal……” indicating that they can face anything together.

Bina feared that her father was upset with her as she couldn't score well. Surekha damaged her car while driving. Bina informed her father how courageously she faced three men. Meanwhile, RJ played romantic songs as it was a rainy weather. He played the song "Rimjhim gire saawan….”. He then dedicated the song “Hai hai ye majboori …..." to a caller named Ritu. Bina informs Surekha that her brother wish to get married. She found a bride for him but didn't inform her father since he will notice faults in the girl. She observed that her father was:

> no better than those types of, you know, narrow-minded
> people. The type of old man who wants to see you dressed
> in sarees every morning, sindoor from here till there, and
> pallu down till your chin. (p.124).

Bina felt that her father wishes that people should respect him for being modern and having an educated daughter-in-law:

> Daddy wants a scientist so he can say, look, my family
> is forward-looking in the correct way. My girls don’t
> just wear pants and go to parties. They are scientists!
> So the world should respect me. He doesn’t care about
> people. Feelings mean nothing to him .Nothing! (p. 124).

The girl she liked has studied textile design but" she just wants to devote herself to her husband and have kids" (p.125). Bina compared herself with the girl:

> She is like I used to be. A little brainless. Devoted to
> kids that didn’t even exist. (p.125)

Bina then calls Tarok and flirts with him. She wants him to play a sexy song and dedicate it to him. Tarok plays the song “Tip tip barse paani ..." (p. 127), which captures the romantic moment. The play *Jam* ends with this song.

The characters in the play do not transform but their perception of life changes. Radio Jockey's interludes acts as to a comic relief in the play. It intends to lighten the atmosphere. The songs played by Tarok suggest the mood and temperament of the characters and are indicative of the situation.

The play thus deals with the lives of two women who are torn between tradition and modernity. It shows that both the characters are uncomfortable in their space: The conversation between the two characters hints at the subtleties of feminism. *Jam* depicts the urban spaces and the brilliant use of traffic jam to show the kind of life people are forced to live in a metropolitan city. The play successfully depicts the metropolitan life and the complexities attached with it. The busy and monotonous urban life, fascination for gadgets and indulgence in illicit and immoral sexual activities seems to be the pitfalls of modernity and consequence of busy modern life.

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COMPROMISING AND UNCOMPROMISING CHARACTERS IN ANITA DESAI'S CRY, THE PEACOCK

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Abstract:

Anita Desai's characters can be classified in two groups – those who fail to adjust to the harsh realities of life and those who compromise. Life and art cannot be separated. Life provides the subject, that is, the reality of lived experience, around which Anita Desai's characters are woven. Anita Desai's fiction unquestionably adds a new dimension to the Indian English novel. Turning inward her novel shows the inexpressible realities of life and plunges into the innermost depths of the human psyche to figure out its mysteries, the inner confusion, the chaos inside the mind. Desai presents an extremely complex nature of life. The purpose of her entire writing is to discover for herself and then to describe and convey the truth. Desai does not believe that literature ought to be confined to the portrayal of outer or inner but to execute reforms, to lay down laws to lead the people.

Keywords: Innermost, Inexpressible, Complex, Solitary, Alienation, Detached, Predicament

Anita Desai was born in Mussoorie on 24th June 1937. Being born to a Bengali father and a German mother she had diverse influences which helped to fertilize her poetic imagination. Her first novel *Cry, the Peacock* was published in 1963. Anita Desai can easily be ranked among the foremost of contemporary Indian English novelists. As a creative writer, she has been concerned with themes which are at once Indian and universal in their scope and relevance as they deal with the human condition. Her concern for humanity has imparted profound appeal to her novels. For this reason her novels have drawn worldwide attention. Desai presents an extremely complex nature of life. The search for truth, for Desai, consists in the life of the mind and the soul, the inner life and not in the life of the body, the outer life. She has little concern for the ordinary notion of reality.

Anita Desai's characters can be classified in two groups – those who fail to adjust to the harsh realities of life and those who compromise. Life and art cannot be separated. Life provides the subject, that is, the reality of lived experience, around which Anita Desai's characters are woven. Anita Desai's fiction unquestionably adds a new dimension to the Indian English novel. Turning inward her novel shows the inexpressible realities of life and plunges into the innermost depths of the human psyche to figure out its mysteries, the inner confusion, the chaos inside the mind. Desai presents an extremely complex nature of life. The purpose of her entire writing is to discover for herself and then to describe and convey the truth. Desai does not believe that literature ought to be confined to the portrayal of outer or inner but to execute reforms, to lay down laws to lead the people. The search for truth, for Desai, consists in the life of the mind and the soul, the inner life and not in the life of the body, the outer life. She has little concern for the ordinary notion of reality.

Anita Desai is primarily interested in exploring the psychic depths of her female characters. She portrays her characters as individuals, facing single handed, the violent assaults of existence. Only the individual, the solitary being, is of true interest to Anita Desai. She portrays the female protagonists as living in separate, closed world of existential problems and passions. Almost all her female protagonists are hyper sensitive, solitary and introspective. Desai appears to be interested in peculiar unusual characters rather than everyday, average ones.

Anita Desai's protagonists are basically tragic characters. They fail to cope with the surroundings and are cut off from their families and society. They are psychologically disturbed, morbid, self-absorbed and incoherent in their manners and expressions. They do not have determination and the steadiness of will to pursue a definite line of action.S.L. Paul considers them to be introverts and comments,

People temporarily fell into a state of abnormal passiveness to sensation, in which again the association of ideas is not directed and controlled by a 'sense of conduct'.[Paul, S. *A Critical Study of Anita Desai's Cry, the Peacock.*, 1988]

Desai comments also contributes to add credence to the fact that solitary people live a dangerous existence

I think, solitary and introspective people are always very aware of living on the brink. I suppose, every one of us is in a sense aware of living on the brink. Anyone of us might one day face on which may push one over, but perhaps my introspective characters are more aware than others are of what lies on the other side. [Prasad, M. *Anita Desai: The Novelist*, 1981.]

Maya is a childless woman who thinks that the death of her pet dog Toto is a sure prelude to another great and awaiting tragedy. Her pre-occupation with death had been actually planted long ago in her childhood by the Albino astrologer's prophecy foretelling the death of either of the spouse after her marriage. The other causes of her suffering is her marriage to Gautama, a man of her father's age who is detached and reserved even to the extent of not fulfilling her physical and emotional needs.

Maya feels the absence of Gautama in the house for long hours, and whenever he comes, he gets busy with his clients or discusses about politics or philosophy which do not interest Maya. She feels rejected and utterly lonely in the house. Maya utters her agony through these following words: "His coldness, his coldness and incessant talk of cups of tea and philosophy in order not to hear me talk, and talking reveal myself. It is that my loneliness in this house." (Desai, A. *Cry, the Peacock*, 1964) Her loneliness in the house is ironically the result of her too much of attachment. It is not for the lack of love for Gautama that she suffers, but for too much of love for him.

Maya's feeling of alienation emerges basically from her total disillusionment with the life of the metropolis that has little regard for long-lasting emotional needs. This is substantiated by Maya when she remarks

There are countless nights when I had been tortured by a humiliating sense of neglect of loneliness, of desperation that would not have existed had I not loved him so, had he not meant so much.(Desai, A. *Cry, the Peacock*, 1964)

Maya's disillusionment with the life in her in-laws family leads her to seek comfort from the non-human world of nature and animals which reflects a sense of harmony in contrast to the unsympathetic quality of the urban life. Nature comforts her as well as heightens her loneliness. The lonely stars appear isolated when she looks at the night's sky. May be she is identifying herself with the lonely star. The darkness is symbolic of distance, separation and loneliness. It breeds frustration, nostalgia and obsession with the past. The images of death, the cry of the peacock and the dance of Shiva offers a way out of her existing state.

Maya is preoccupied with the morbid fear of death. In a state of utter loneliness she remarks, "Torture, guilt, dread, imprisonment – these were the four wall of my private hell, one that no one could survive in long death was certain." This obsession drives Maya to a state of insanity. She herself confesses: "Yes, I am going insane. I am going further and further from all wisdom, all calm, and I shall soon be mad, if I am not that already." (Desai, A. *Cry, the Peacock*, 1964) Maya experiences a dust storm outside which corresponds to a similar storm inside her, shaking her of completely. She leads Gautama to the roof and pushes him down to death. S.L. Paul describes Maya's longing for her husband's love and of all there around her.

Maya longs for the love and affection of her husband, to 'touch' him, 'feel his flesh and hair' and then to tighten her hold on him. She longs not for Gautama's love alone but of the entire 'pulsating world', around him, from the silent stars to the fluttering owl, all that suggested life and the great entrancing world to me who was doomed not to live.[22] [Paul, S. *A Critical Study of Anita Desai's Cry, the Peacock*, 1988]

The peacock cry for their lovers. They were aware of the death in the living. Their worldly cry of agony is for their lovers and for death. Listening to the death call of peacocks Maya is taken back to the childhood through memory. Now she understands their call. She knows she can never again sleep in peace because she is caught in the net of the inescapable. There is no possibility of release for her. Maya feels panic stricken thinking about an imaginary death.

Maya gets confused thinking about her approaching death. Her thought process becomes confused and disordered. Thoughts, incidents get jumbled up and past, present and future get intermingled, she goes upstairs and from the roof-top looks at her garden which is in the process of decay like her life.

The dust storm is followed by silence. Maya feels restless and also humiliated by the thought of being neglected by Gautama. As both of them walk on the roof, Maya hears the ominous hooting of an owl. Gautama keeps silent and detached and withdraws completely into his 'exclusive mind'. At the parapet's edge, Maya makes him pause and his words are lost to her. She pushes him off the terrace and Gautama dies. Maya's obsession with death from the very beginning thus culminates in her hysteric act of killing Gautama.

The predicament of modern man does seem to be one of the dominant interests of the novelist. The most recurrent theme in her novels as AshaKanwar comments, "The hazards and complexities of man-woman relationship, the founding and nurturing of individuality and the establishing of individualism". [Kanwar, Asha. "Virginia woolf and Anita Desai" A Comparative Study, 1989]

The twentieth century has rightly been called, 'The Age of Alienation'. The modern man doomed to suffer the corrosive impact of alienation, which manifest itself variously in the form of generation gaps, the loss of credibility the compartmentalization of life, the stunning of personal development and the striking absence of a sense of meaningfulness of life, and so on.

Abraham Maslow also emphasizes on man's fundamental need to "belong" and comments,

All have psychological survival needs which include need for safety, for love, for belonging, for self-esteem and finally for self-actualization. All these needs are basic in the sense that they are integral to his biological nature. Frustration of these needs produces neurotic conditions. His growth is arrested and he is alienated from his real-self. [Iser, Wolfgang. "Contemporary Criticism" *An Anthology* (ed.). V.S. Sethuraman, 1989]

'Cry, the peacock' presents a mind that does not grow beyond childhood. A father's child, Maya is incapable of leading an independent existence. Virtually, the whole of her neurotic life is imperceptibly linked with her father's undivided attention. Her marriage to Gautama only serves to highlight her total involvement with her father. She constantly thinks about him and unconsciously searches for Gautama. P. Lal comments on the suffocating nature of her father's love and adds,

The tragedy of Maya's situation clearly indicates that her father never gave her a chance to accept life. She is never left alone to explore her potential. His words stand between her and her life. Maya cannot arrive at a correct self-evaluation; it is a blot on her father's over-protective and sickly love. [Paul, S. *A Critical Study of Anita Desai's Cry, the Peacock*, 1988]

Two forces influence Maya's psyche, the strict and orderly world of her father with its set principles and rules on one hand, and his blind adoration on the other. They hamper the free growth of her personality. Maya's father does not allow her freedom to grow into an independent individual, her natural growth is stunted. The tragedy of her situation displays the effect of her father's possessiveness. D. Nayana feels that Maya unveils herself in in a world of fantasy, devoid of reality and says,

Maya lacks self-confidence. She cannot evaluate herself and as such fails to fulfill her own identity. This gives rise to self-denial and perversity. All reality shut out of her fairy tale world of fantasies. When Maya broods over her childhood, she sees it as a world of Arabian Nights, of "lovely English and Irish fairy tale" …. In which much was excluded.[Dhawan, R.K. (ed.). *Indian Women Novelists*. Set3: Vol. 2, 1995]

Maya's unhappiness is an outcome of her own consciousness and is in part related to the process of her growing up. In short, the love of Maya's father is devitalizing; separating her consciousness from physical reality around and within her, which finally destabilizes her real self. Jasbir Jain commenting on this triangular relationship writes,

In Cry, the peacock the main triangle is of Gautama, Maya and her father. Inspite of his tolerant and sympathetic attitude towards Maya, Gautama fails to give her a sense of fulfillment and security. Here Anita Desai explores an emotional situation that is without redemption. Maya has no conviction to fall back on. Gautama has no sensibility to comprehend the intricacy of her suppressed physical demands and the resultant emotional state. The sense of failure of life and the greater reality beyond-death-ravages her mental world. Mother would have trained her for life in a better manner than her father could. [Jain, Jasbir. "Anita Desai," Indian English Novelists, ed. Madhusudan Prasad, 1982]

In this novel we are confronted with the Oedipus complex. Maya desires to have her father every time by her side. Her reason for marrying Gautama is also part of it. She marries Gautama in spite of the age difference. She tries to find a father figure in Gautama but he is unable to read her psyche and therefore is disappointed. SudhirKakkar in this context comments,

For a girl's 'emotional preparation' for marriage and subsequent motherhood, a daughter's best counselor in the bewildering year of adolescence is the mother. Maya has never consciously spelt out her need for mother but it is obvious when she searches for mother-love in her mother-in-law. But her mother-in-law's absent smile baffles her.[Iyengar, R.K. Srinivasa. *Indian Writing in English*, 1973]

She preserves the deep love for Gautama with childish pleadings. This involvement in her and the complete lack of it in Gautama is the basis of the maladjustment that creates the fear-complex in Maya. From an ordinary pampered hypersensitive child-bride, Maya is transformed within four years of married life into a neurotic, murderous fanatic, through the grinding process of mindless compromise with her marriage, which was doomed to fail, right from the beginning.ShyamAsnani comments on this issue of compatibility in marriage,

It is communion that she seeks-the true marriage in which body, mind and soul unit-the sort which the peacock seeks when it shrieks out its inside in its shrill, intense mating calls. She has a scale of values far beyond Gautama's comprehension. Through her tragic end, the novelist stresses the great yearning of the woman to be understood by her male partner. [Asnani, Shyam M. "Theme of Withdrawal and Loneliness in Anita Desai's Fire on the Mountain." *Journal of Indian Writing in English*, Vol 9 no, 1 Jan 81. pp. 81-92]

The tragedy happens without any ill-intention on the part of either Gautama or Maya. Gautama had been a dutiful, clear headed provider. In his own way, he loved Maya, even though he was frustrated with her childish tantrums. "Maya", he said patiently, "Do sit down, you look so hot and worn out. You need a cup of tea."

Maya is greatly shattered at the indifference, hatred revealed by other marriages around her. Her own mother is absent. Maya does not even mention a photograph or any conversation with her father concerning her mother. It appears to be painful and disgusting episode in her father's life. So it might be hiden from Maya. Gautama's parent also lived an unnatural married life. Each one kept himself or herself busy with his or her occupation. UshaPathania comments on the responsibilities and duties of parent,

Father's love for children can be erratic and wayward; which many a time bewilders, harms or spoils the child. The mother has a hidden source of power to remain silent, to suffer and protect her children, to rise to their defence if need arises.[Mukherjee, Meenakshi. *The Twice Born Fiction.*1974]

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THE IMPLEMENTATION OF ROLE PLAY ENABLED TEACHING LEARNING PEDAGOGY IN NUTRITION EDUCATION

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Abstract:

The manuscript explains how the lecturers can enhance their teaching learning process and student learning outcomes in effective manner through role play method method. Role-play is a technique that allows students to explore realistic situations by interacting with other people in a managed way in order to develop experience and trial different strategies in a supported environment. The study was conducted on 20 students studying II M.Sc Nutrition and Dietetics, PSG College of Arts and Science. The data collected by giving test and questionnaire. At last feedback forms were collected separately. The data was analysed by descriptive analysis. The results revealed that role play provides understanding of learning models in which students perceive it is an exciting activity to be applied easily. It can be definitely implemented at the university level, trains the students' awareness, responsibility and independence as major provisions to become a lecturer or a teacher.

Keywords: Role play, Assessment, data, student outcomes, teaching learning effectiveness

Introduction:

The teacher plays a significant role is collegiate teaching learning situation, where the students are the beneficiaries. Perhaps, a teacher implies the prominent role of education in educational institutions. Teaching pedagogy and education plays a vital role in teaching preparation and enhance the skills and understanding of the students, but also pave a way for their survival in their profession.

Usually in educational institutions, teaching pedagogical strategies framed based on the learning outcomes of the students, whereas teaching and learning activities are conducted on a regular basis. The learning outcomes are entirely students centred underlying characteristics like build-up of creativity and leadership skills. The pedagogical strategies followed in universities and colleges to achieve desired learning outcomes in the enhanced environment in comparison with the traditional approach, such as decision making ability, problem solving and communicative skills (Anderson *et al.*, 1992).

Based on the issues analysed in the past literatures, a prospective teacher and students must understand well with the traits of various approaches and learning models, but in reality a meagre interest in the educational objectives. The problem might be due to the implication of the teaching materials on learning methods highlights the understanding of the teaching materials on learning models as abstract in nature. To solve the problem and to bring a strategy for better teaching learning process. In this context, role playing is found as a solution in addressing the issue. As reviewed from the study of research and theory, it is proved that role play acts a important teaching strategy for the better teaching learning process in educational institutions like colleges and institutions.

Role play is a teaching pedagogy employed in a wide range of contexts and subject areas. The basic guidelines for the role play is modelled on realistic aspects, hence the students may get very close to the real thing as possible. Several researches in 1970s, underlined the need and significance of role play as a better suited teaching tool in today's college population than traditional teaching methods.

Role play affects the three domains of an individual especially among students where major learning outcomes can be achieved such as affective, cognitive and behavioural aspects. The students may take the significant role of other person and does actions based on empathy and perspectives. When students involve in any tasks, a theoretical approach must be combined with practical approach to achieve the fruitfulness of the task assigned. It creates a deeper cognitive thinking links to the materials, enabling the students easier to learn.

Enormous studies documented that role play contributed positive relationship between role play and student learning phenomenon, because this method creates a chance for better understanding of the issue and problem solving ability and stimulates further interest in the subject provided (Barabasch and Malcolm, 2013).

Aspegren's literature reveals that experimental training would provide better results than a one-way interaction method. The role play is a good teaching method for teachers and managers for better preparation of study materials. This technique not only cause student involvement but also increases their knowledge retention. Acting role play enable students to make use of their acquired skills by stimulating a live scenario to make clear understanding of the concept or the subject specified in a real life situation. In fact use of this role play technique in higher educational institutions might contribute problem based learning, mainly imparted as a mandatory technique in teacher education to achieve learning outcomes among the students. A realistic learning experience is attained on a pedagogical based scenario, reveals the value of role playing on the teachers environment. The role playing emphasis on the comprehensive learning experience for teacher education focused on student's compared to many traditional cognitive focus strategies (Darling-Hammons, 2000).

Materials and Methods:

This study is a Class Action Research which comprised few steps. The components of 4 steps are. 1) Planning 2) action 3) observing 4) reflection. The subject of the research is 50 students of Nutrition and Dietetics Department of PSG College of Arts and Science, Coimbatore. In syllabus of II M.SC Nutrition and Environmental Health, the students must aware of the basic food toxicants and anti-nutritional factors present in the plant based food. The food toxicants include aflatoxins, haemagglutinins and trypsin inhibitors etc. The students would aware of the toxic components by assigning each one of them with each food toxicant with respective sources, understand the functions of each toxic substance in particular food in terms of specific disease condition etc. and acting according to the concepts perceived in their cognition whereas problems, difficulties identified and suggesting them to realise their mistakes or issues related to the particular concept and make them understanding the real –life problem solving ability. The data collected by testing and giving questionnaire and analysed by descriptive analysis.

Results and Discussion:

The results of the present study on toxic components in foods, the course Nutrition and Environmental Health taught among the M.Sc students reveal that, the role play technique imparts experiential activities and thought-provoking discussion among the students to apply their knowledge in real life situation. The role playing model used in the study consists of nine steps: warm up the group, select the students, set the stage, make ready observers, enact, discuss and evaluate as well as reenact and evaluate and share experiences and generalise. In the fourth stage, the students not participated in the sole playing scenario observed the role player, so the entire class was indirectly involved in the learning process. In the sixth stage discuss and evaluate, the non-participating students were asked to report their reaction to the role that was played. Similar role playing technique imparted in many colleges and universities found to be more effective than classroom situation relevant to the results of Darling-Hammons, (2000).

The below figure 1. Depicts the individual student scores on the portion of the course conducted for the test on toxic components of the foods through traditional teaching and role play methods. The score revealed that significant improvement attained in the test, because in role play method the students might have coded real life situations, examples, stories and associated components, could have contributed the better understanding of the concept than traditional method.

Table 1: Mean test scores of the students by traditional teaching and role play method

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
TRADITION METHOD	10	45	70	57.00	9.487
ROLL PLAY METHOD	10	85	100	90.00	5.270
Valid N (list wise)	10				
T test (*p≤0.05*)				0.000**	

**-Significant Difference in the Mean values of the columns

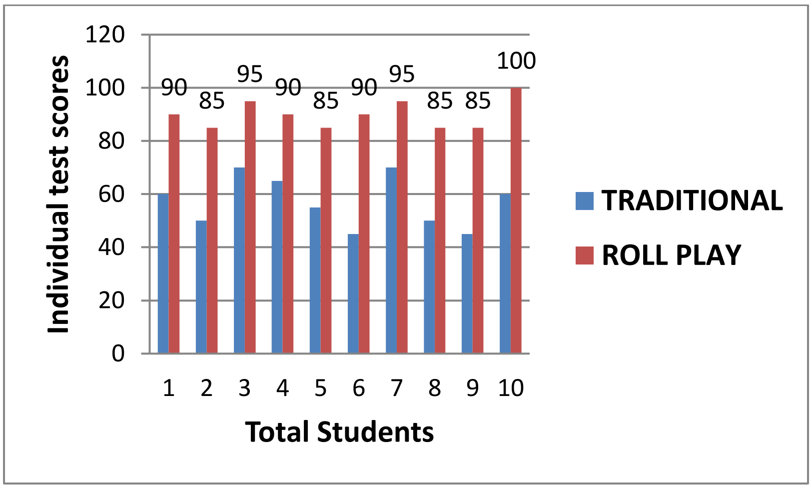

Figure 1: Individual test scores of the students

The formative test was measured among the students which used to assess the improvement of learning outcomes and its association with their cognition level. The statistical tool student‘t’ test used to assess the significant difference ($p \leq 0.05$) between the traditional teaching and role play method, wherein role play method has contributed the students in attaining their learning outcomes and lead betterment in their academic performance rather than monotonous traditional teaching only passive listening is observed.

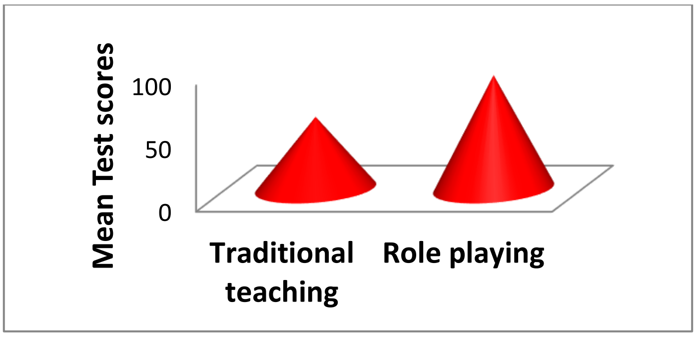

Figure 2: Mean test scores of the students by traditional teaching and role play method

The figure 1 and the table 1depicts that significant improvement in the comparison of the results, there was an improvement in the students learning achievement in the mastery of learning models through role play and the mean score was 90 comparatively greater than traditional teaching method only 45.It was observed from the table that score would depict the learning improvement among the students. The similar result was coined by Beck and Kosnik (2006).

Plate 1: Role play performed by the student on toxic components in foods

The results reveal that the students, who might not achieve mastery learning, would become mandatory to practice in performing the role play in the forthcoming classes. The results investigated that role playing model made students in better understanding of the learning material, cultivated the level of positive attitude and trained the state of independence in problem solving and decision making skills. During the act of role playing, the students stated that they themselves responsible for the scenario requirement provided mutual support to their fellow players with co-opertion, their contribution towards success of their group. They revealed that the time availability was sufficient to prepare and enact the role-playing. Besides advantages, certain disadvantages encountered were requirement of hard work, co-operation, practices, optimum preparation of the content and more rime requirement than other teaching methodologies.

Conclusion:

The role playing methodology in teaching learning process aid in successful attainment and improvement of student learning achievements. The students response was appreciable during the role playing method, it was easy and to apply in the learning process. On the whole, role playing trained the students as prospective teacher.

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DECONSTRUCTING INFORMAL WORKING CONDITIONS: A STUDY OF WOMEN HOME- BASED WORKERS IN INDIA

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Abstract:

As per the report of National Sample Survey Organization (NSSO) 2011-12, total population of home-based workers was 37.4 million. In India Home-based workers constitutes a significant proportion of the informal workforce. Home-based workers are self-employed or subcontracted home workers, most of them are least educated working for long hours in labour intensive, low productivity occupations and trades, earning inadequate wages. With the help of this paper focus will be laid on the various steps taken by the government for the welfare of home-based workers. In this paper we argue that home-based workers are prone to exploitation, as they work through informal arrangements and in isolation. So, the present paper will be of unique importance, as with the help of this paper all issues related to the life home-based workers will be put forward. Above all in the present communication, some suggestions will be put forward in order to ease the sufferings of workers in informal sector in general and particularly of home-based workers.

Keywords: Home-based workers, India, Income, Development, Problems

Introduction:

The big challenge before the government is to ensure the welfare of informal workers who are prone to exploitation and are working for long hours for meager wages. Within the informal sector, one occupation group which is still backward from all sides includes home-based workers. It is essential to mention here that home-based workers denote that general category of workers within the informal sector who carry out remunerative work within their homes. At the same time the term home-based work includes a varied types of occupations like from agricultural produce processing, fish processing, seed preserving, sorting and processing of minor forest produce, livestock rearing, goods making, spice making, leaf plate making, oil extraction to junk and tin smithy, metal work, zari (embroidery) work, carpentry, bangle making, shoe making, agarbatti (incense stick) rolling, paper goods making, packing, labeling and assembling micro-electronics etc. (SEWA, 2014). This sector provides employment to both men and women. A large number of workers within the Indian society are working as home-based workers by manufacturing various types of products within their homes. Though, the size of home-based workers as compared to non-agricultural workers was somewhat less in 2011-12 due to a decline in the share of rural workers. Despite this decline majority of home-based workers are still in rural areas. It is a fact that during all periods manufacturing sector continued to be the most important branch of economic activity for the employment of both women and men home-based workers. However, there was a shift from home-based work in manufacturing to trade and within manufacturing a shift from tobacco, textile and wood products to food and beverages, wearing apparel and other manufactured products. Some of the home-based workers are independent self-employed workers who take entrepreneurial risks. On the other hand some home-based workers are dependent on a firm or its contractors for work orders, supply of raw material and sale of finished goods and this category of home-based workers are referred as sub-contracted workers, also known as home workers (Raveendran, Sudarshan and Vanek, 2013). Above all out of the 37.4 million home-based workers, it is reported that approximately half of them are women who have to balance their household responsibilities along with their domestic work.

Significance of the study:

Keeping in view the importance of workers for the development of society, present paper has been written in order to study various life aspects of home-based workers in India. The paper will help in understanding the role of home-based workers and the various policies framed by the government for the welfare of home-based workers. The paper will prove to be an important document for the government because with the help of this paper the importance of welfare and social security measures for informal workers will be put forward. Above all, the study will discuss the scope for implementing changes in the policies related to home-based workers. The research will be an academic response to solve the problems of home-based workers in India.

Methodology:

The present research paper has been prepared with the help of secondary data. The data for the researcher has been collected from research papers, books, government official documents and from international reports. Further, in order to fully understand the research problem concerned subject experts were also consulted by the researcher. Their guidance and secondary information helped the researcher to understand the problem in a holistic way.

Concentration of home-based workers:

Home-based work which is mostly carried out at home and that also particularly by women enables them to work together for the welfare of the family. Further, home-based work also enables workers to take care of their children, elderly and sick members of the family. Both household chores and economic activities are performed within the four walls. Keeping in view the importance of home-based workers which are found almost in every corner of the Indian society engaged with different economic activities. It is important to mention here the various sectors in which home-based workers are engaged in large numbers.

Bidi industry:

This industry in India is largely a home-based industry and this sector provides employment to at least 4 million people and most the workers in this sector are women. Economic activities within this industry are mostly carried out with help of contractors and by way of allocating work in private dwelling houses where the workers take the raw material provided by the contractor and after completing the work handover the finished product to him. Rolling of bidi demands a lot of labour, as each bidi is rolled individually. Therefore, rolling bidi becomes easier for women while being at home and also along with rolling bidi they also perform household chores and take care of their children as well. Those women who are skillful are more suited for bidi rolling & women are considered to be more sincere and hardworking. It is important to remember that bidi rollers work mostly under unhygienic, dirty and congested places having little facilities for safe usable water, toilet or washing. As bidi workers are poor and because of this reason they cannot afford these facilities due to financial conditions. In search of two times of meals, these workers work for long hours in rolling tobacco under conditions that are harmful to their health. Further, the working hours are often indefinable. Along with men and women engaged with rolling bidi, involving children in this sector is very common. It is important to mention here that some of the common occupational health problems faced by the bidi workers are mostly skeleto-muscular, respiratory, gastrointestinal, and neurological problems (Adhikary and Hajra, 2016).

Handloom industry:

This business is mainly home-based business. Handloom industry is one of the largest, though unorganized economic activity in the country and this sector provides employment directly and indirectly to more than 43.31 lakh weavers belonging to rural and semi-urban areas maximum of which are women and people from economically disadvantaged groups with as much as 77 percent of the adult weavers and associated workers in the sector being women. The strength of this sector is that it relies very less on capital and power, environment-friendly production processes and flexibility to innovate and provide products as per the demand of the market. Third Handloom Census, Government of India reveals that almost 27.83 lakh handloom households are engaged in weaving and allied activities. Out of this total handloom workers, 87 percent are in rural areas and the remaining 13 percent are in urban areas. It is important to mention here that majority of the handlooms are located in the north eastern region (NER) of India, which comprises for nearly 65.2 percent of the total handlooms that are operational in the country (Thought Arbitrage Research Institute, 2019). Household based handloom and even manufactory based handloom has become one of the lowest paid segments of the textile industry. It can be said that this situation has come into being due to the advance of power loom. Modern power handlooms increased the production level and due to this reason there is a consequent decline in the returns of per unit of labour time for handloom. It has also come forth that each power loom has the capacity to replace 12 handloom weavers. Therefore, it is not surprising that with the growth of power loom on the one hand and on the other hand handloom based incomes have been shrinking, resulting in the number of working handlooms having fallen sharply and above all leaving lakhs of workers jobless. It is essential to point out here that only a fraction of them have been absorbed by the power loom industry. The situation is worse when it comes to women. It has also come forth that in handloom sector women from the early periods were engaged with spinning or in ancillary functions of warping, setting the loom or reeling and often excluded from actual weaving by males and this leads to gender division of labour. Now women are found to be working as weavers on the household looms or as paid labour processing yarn for power loom weavers, while on the other hand men have been gradually moving out of the sector precisely because of its declining status and incomes (Mazumdar, 2005).

Manufacture of wearing apparel/Readymade Garments (RMG):

In India with the production of wearing apparel shows an increase of almost 14 lakh women home-based workers across the first 12 years of the 21st century, above all garment industry has perhaps emerged as the important sector of expansion for home-based work in

India. It is a fact that home-based work has long dominated the profile of women workers in Indian readymade garment manufacture. However, the remarkable increase in the share of home-based workers among women garment workers in the new century from 63.7 percent in 1999-2000 to 85.5 percent in 2011-12, proposes an additional concentration in home-based work. It is important to mention here that garment exports certainly played a catalytic role in forming a significant industrial base for the readymade garments (RMG) industry in India, changing the earlier mode of limited production of ready-made that was led by shop level retailing. Some of the studies have shown that during the early phase of the rise of the garment export industry in India from the late 1960s onwards, it was driven by merchant exporters with limited manufacturing capacities in their factories. It is important to mention here that as compared to men, women are found more in all the sectors. In all the sectors home-based workers are mostly those who are socially and economically backward. Apart from the above three major sectors where home-based workers are found in abundance, there are some other sectors where home-based workers are found as well. Those sectors include agarbatti making, gem cutting, preparation of food items like papad, pickle, handloom, lace and chikan work, etc. Table (01) as mentioned below will through light on the number of home-based workers in India.

Table 1: Home-Based Workers: in Millions and as a Percent of Non-Agricultural Workers, by Sex and Rural-Urban

Population Segment	1999-00	2004-05	2011-12
Women, rural	5.67 (40.7)	8.63 (43.8)	8.71 (32.8)
Women, urban	3.91 (26.0)	5.66 (29.4)	7.34 (30.5)
Women, total	9.58 (33.1)	14.29 (36.7)	16.05 (31.7)
Men, rural	7.89 (14.2)	9.63 (13.3)	11.79 (12.7)
Men, urban	5.85 (8.2)	7.09 (8.4)	9.61 (9.4)
Men, total	13.74 (10.8)	16.72 (10.7)	21.4 (11.0)
Worker, rural	13.56 (19.5)	18.26 (19.9)	20.51 (17.1)
Worker, urban	9.76 (11.3)	12.74 (12.3)	16.94 (13.4)
Worker, total	23.32 (15.0)	31.01 (15.9)	37.45 (15.2)

Source: WIEGO, 2013

The table (01) as mentioned above highlights the number of male and female home-based workers in India. The table makes it clear that as compared to urban areas, majority of the home-based workers are found in rural areas of India. Figure (01) as mentioned below will highlight the growth of home of home-based workers in India from 1990 to 2012.

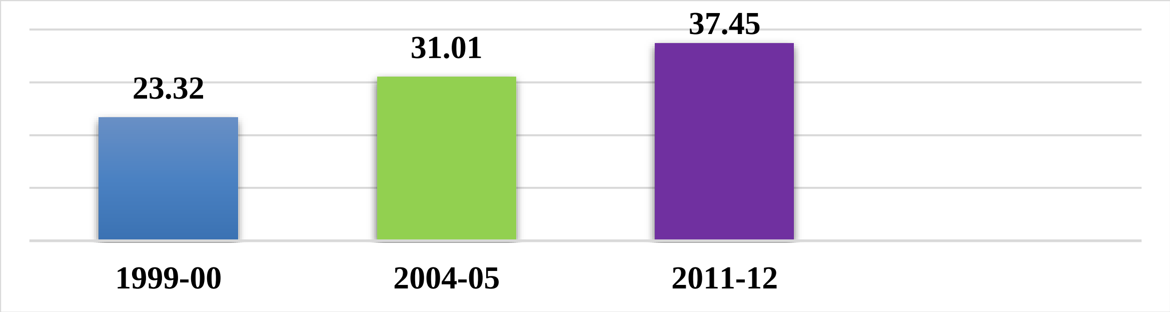

Figure 1: Gowth of Home Based Workers in India from 1990 to 2012

Figure (01) as mentioned above shows that in India from 1900 to 2012 there is a continuous increase in home-based workers. Percentage of home-based workers increased in the urban areas from 9.8 million in 1999-00 to 12.7 million in 2004-05 and further to 16.9 million in 2011-12. In rural areas home-based workers increased from 13.6 million in 1999-2000 to 18.3 million in 2004-5 and then to 20.5 million in 2011-12. In India home-based workers forms a vital part of the growing informal labour market which has been pegged at 93.2 percent as per National Sample Survey Organization (NSSO 2011-12). Figure (02) as mentioned below will highlight the percentage of women home-based workers in various industries.

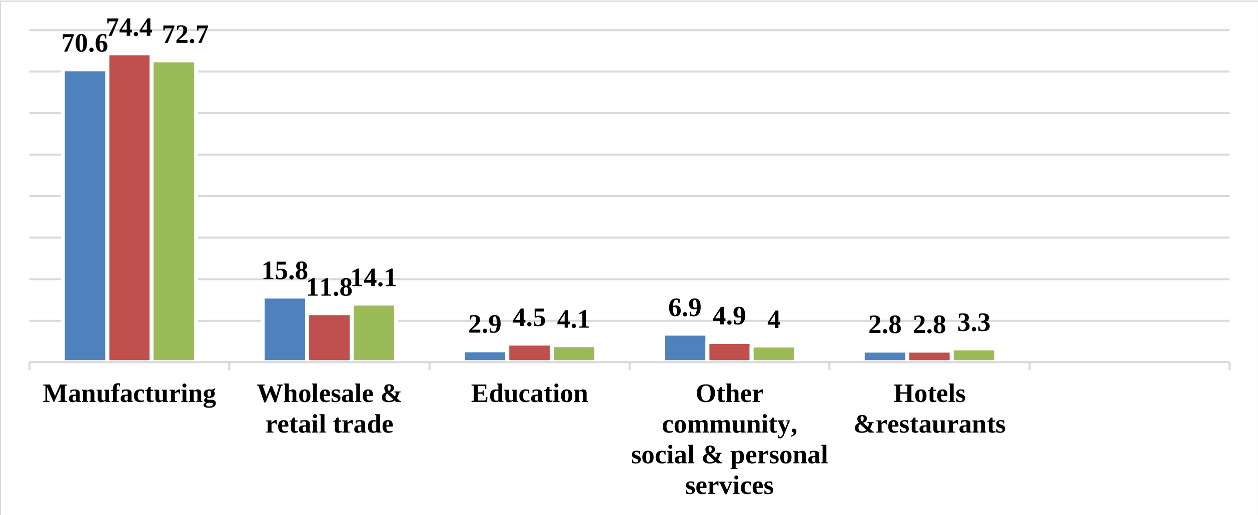

Figure 2: Broad Industrial Distribution of Women Home-based Workers in India (%)

Source: Raveendran et al 2013

From the figure (02) as mentioned above it has become clear that from the beginning majority of the home-based workers are engaged with manufacturing sector. Manufacturing sector includes activities like tobacco products, wearing apparel, textiles, wood & products of wood & cork and furniture.

Driving forces and conditions of home-based workers in India:

There are many factors which have prompted millions of people to work as home-based workers. The key factors are poverty, illiteracy, lack of equal opportunity, inefficient steps from government side and lack of skill. In India home-based workers earn very less especially sub-contracted home-workers who are paid as per piece and above all depend on contractors or middlemen for work orders and also for payments. Those home-workers who produce for global value chains receive a very marginal percentage of final profits. It is a fact that in India for every 100 rupees paid by a customer, gold thread (zardozi) embroiderers earn 15 rupees, home-made cigarette (bidi) rollers each earn 17 rupees and incense stick (agarbatti) rollers earn only 2.3 rupees. Further, home-based workers in India work for long hours from 5.2 hours per day to 9.2 hours per day (Mehrotra and Biggeri, 2007). Most of the home-based workers lack capital in order to start their own businesses and invest in new machinery. Lack of capital on the one hand and further lack of basic infrastructure facilities such as electricity shortage hinder productivity. Another problem associated with home-based workers is that they are supposed to travel to market for purchasing raw material and also for selling the finished goods. Some of the workers cover long distance by foot and others use different modes of transport like rickshaws etc. The costs of transport reduce earnings. Another important thing about home-based workers is inadequate housing and this is a major challenge. It becomes impossible for workers to take bulk work orders due to shortage of place. It is important to mention here that some home-based work generates dust or uses hazardous chemicals and there is often no separation between the work space and living space. Working under these conditions ultimately endanger both the home-based worker and other family members as well. Lack of social security is one the critical problem associated with home-based workers. Further, in India no policy or law exists for home-workers. It is worth to mention here that home-based workers are paid on piece-rate basis and not on a time-basis. The most crucial problem of home-based workers is that they receive poor wages. Apart from these problems, home-based workers lack bargaining power and social protection. Home-based workers are economically and socially weak and have little or no bargaining power. Therefore, it becomes very difficult for them to sustain. It is important to mention here that in early 70s, The Self-Employed Women's Association (SEWA) was born as a trade union of self-employed women. It came into being out of the Textile Labour Association (TLA), which is India's oldest and major union of textile workers founded in 1920 by a woman, Anasuya Sarabhai. There are two basic goals of SEWA which includes full employment and self-reliance of members. For the welfare of home-based workers, Self-Employed Women's Association (SEWA) has formed membership-based organizations of home-based workers engaged in making bidis (local cigarettes), incense sticks, garments, candles, kites, fireworks, agricultural or forest products, etc. Up to 2012 Self-Employed Women's Association (SEWA's) country-wide membership had increased to 1.4 million. At present Self-Employed Women's Association (SEWA's) membership base stands at 1.7 million women members out of which one-third are from urban areas and two-thirds from rural areas who live and work in 15 districts in Gujarat state and another nine states in India (International Labor Organization, 2015).

Developmental model for home-based workers:

Keeping in view the problems associated with home-based workers, some of the suggestions are put forth in the form of model (figure 03) as mentioned below. If the model will be implemented on ground with proper follow up from the government side, definitely to a large extent major problems associated with home-based workers can be solved. Therefore, it is important here to discuss the model in a detailed manner.

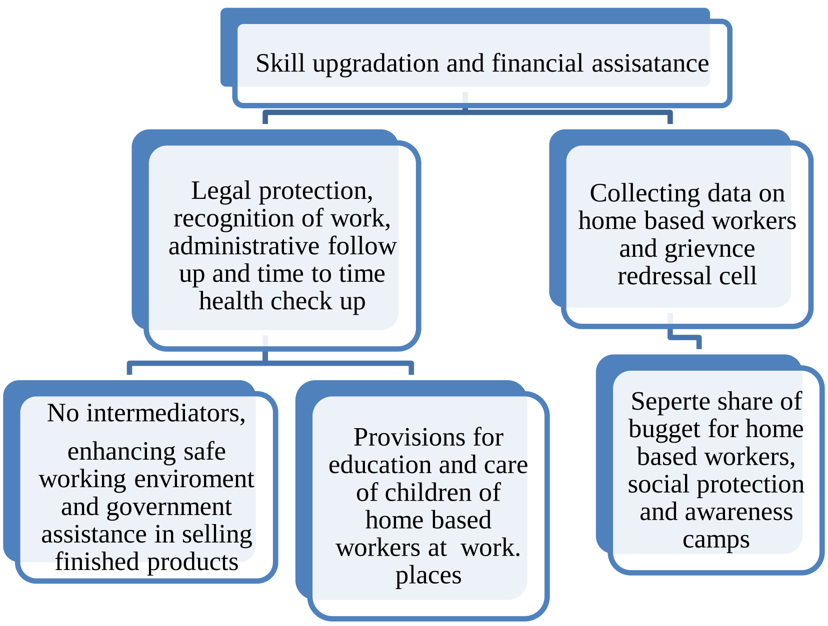

Figure 3: Developmental Model for Home-based Workers Source: Authors own model

The model (figure 03) as mentioned above is about the development of home-based workers in India. As the society has changed a lot and in order to survive it is very important that the skill of the home-based workers need to be upgraded, therefore the government should provide skill based training to home-based workers and during this training period stipend should be provided to home-based workers, so that along with learning new skill they will earn as well. The first and the foremost step should be taken for providing skill to home-based workers. This skill can help them to earn more day by day. Further, home-based workers should be brought under the scanner of legal protection, so that nobody can exploit them. The government should recognize the work of home-based workers and therefore should take proper steps for their welfare. Above all the government from to time should involve administration for inspection of home-based workers. This step of government will definitely bring change in the overall development of home-based workers and further will enable the workers to discuss their problems with the government. As home-based workers are prone to too many health problems due to their nature of work, especially those engaged with rolling of bidis and other harmful activities, therefore the government should arrange time to time free medical camps for them. In these camps workers should be made aware about the various health safety measures. Though, NSSO 2011-12 shows that in India there are about 37.4 million home-based workers but there may be more home-based workers which have not been covered because it is not easy to collect data on all home-based workers as they work within the four walls, therefore some of them remain uncounted. So efforts should be made in order to collect data on all home-based workers. For this purpose community leaders should be taken into consideration. In every district and community redressal grievance cell should be constituted so that during any problem home-based workers can file their complaints. The complaints should be taken seriously and appropriate steps should be taken. Most of the home-based workers work on piece rate basis and work is provided to them by the intermediators and these intermediators exploit the workers a lot by taking advantage of their poverty and illiteracy. For this purpose it is important to lower down the role of intermediators and this problem can be solved by the administration deployed by the government for the welfare of home-based workers. The government itself should make proper arrangement of work for home-based workers. Apart from providing work, focus should be paid towards the working environment. Steps should be taken for providing safe working environment to home-based workers. The most critical problem home-based workers face is the involvement of intermediators in providing work and selling of finished goods and gaining maximum benefits out the work performed by home-based workers. Therefore, home-based workers should be made aware about market price of their products and they should be provided such facility where they can sell their products on their own. These steps will definitely benefit them. Most importantly the government along with the help of non-organizations should organize festivals once twice in a year where home-based workers should be invited to sell their products, this step will help them to show their talent in front of the wider society. This step will help them to gain publicity and also will them to get more and more work. In order to boost the talent of home-based workers the government should deploy trained masters which can train workers in their respective skill. Government schools should be monitored properly by the government and by the civil society as well. Children of home-based workers should be provided education within these schools.

Conclusion:

Living with dignity is the right of every individual and in order to enable people to live with dignity the government should provide decent work opportunities to all sections of the society. Decent work denotes fruit full work carried out in conditions of freedom, security, equality and justice. This is the positive step for the empowerment of all sections of society. Further, decent work involves opportunities for work that is fruitful and delivers a fair income, security at the workplace and social protection for families, better prospects for personal development and social integration, freedom for people to express their concerns, organize and participate in the decisions that affect their lives and equality of opportunity and treatment for all women and men. Mostly importantly it offers employment and hence an opportunity to enhance and diversify their income. Need of the hour is to curb all the obstacles which home-based workers are facing. Government, non-government organizations (NGOs) and civil society can play an important role for the overall development of home-based workers in India. Above all there is a dire need to recognize women's dual responsibility in production and reproduction by providing support services such as child care centers for children of working women. It can be said that a full situational analysis of the proposed beneficiary is required and the findings need to be incorporated into the design of the scheme making it relevant for the target group. It is the right time now to be as inclusive as possible and come up with an empowering, comprehensive and above all implementable policy for home-based workers.

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FINDING ME IN THE WORKPLACE: MINDSETS AND GOALS SET FOR A DESIRED STATE OF BEING. UNDERSTANDING A CASE NARRATIVE THROUGH THEORETICAL LENS

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Structured Abstract:

Purpose

Theoretical application on a case narrative of a services sector employee to find the underlying psychological process leading to employee experiences of workplace suffering, estrangement and alienation.

Method

Two-part theory-based method to analyse the situation of concern and to derive a remedy.

Research limitation and Implication

The model/theory of Dweck & Leggett, 1988 was initially based on children in school settings but the theory is validated for its generality beyond time and across challenging situations. Hence it is applied here to study adaptive behaviour and optimal functioning among employees.

Practical Implication

The study provides enlightenment for aggrieved employees, inquisitive to know, reflect and improve their workplace behaviour and functioning. The study aims to facilitate early-career counsellors and practitioners to engage, re-train and re-orient employees estranged and alienated from work towards a sense of self-worth and work meaningfulness leading to positive workplace functioning and a desired state of well-being.

Social Implication

The study aims for business organisations to realize in their human resource practices, the theme of the fifth industrial revolution which focuses on humanism, inclusiveness, purpose, civility and creativity whereby limiting loss of talent and livelihood.

Originality/Value

Employee experience is captured as a re-telling/case narrative. Scientific theory-based analysis was adopted to address the case narrative. The study is placed in an interpretive paradigm with the dimensions of the philosophy of knowledge explained to guide the study.

Keywords: Mindset, Goal orientation, Employee experience, Organisation-based self-esteem, Meaningfulness of work, Well-being, Case narrative.

Type of Paper: Case study

Introduction - Changing Times

An insight from McKinsey & Co., authored by Emmett *et al.* (2020) surprisingly consolidates that most business enterprises did a solid job of addressing their employees' basic needs of safety during the first phase of 2019's global health hazard. However, unintended and intended consequences due to contingency approaches by organizational leadership and respective governments led to voluntary and involuntary turnover, associated reduction or loss in employees' monetary income and challenges through business cycle disruptions. Employee statistics by Gallup Inc.- noted for its worldwide surveys, released the 'State of the Global Workplace 2019' report which cautions that 85% of the employees worldwide are not engaged or are actively disengaged in their jobs. Changes have hit employees and entrepreneurs in widely diverging and sometimes unexpected ways ranging from experiences of suffering, languishing, withering and in certain instances, enduring, thriving and capitalizing on new channels, providing for the needs of the community.

In such a situation, this study introduces a case narrative that captures the experience of an aggrieved employee that resonates with many others. The researchers aim to find out what is the phenomenon or scientific perspective underlying such occurrence among working employees and proposes to address the responsible factors using scientific theories and models from seminal experimental and empirical works of Carol S. Dweck, Ellen L. Leggett, Carol I. Diener, Elaine S Elliott, Mary Bandura and Terry A. Beehr. Absolution is arrived at through the further use of scientific models/theories whereby an aggrieved employee can reflect and improve their approach towards work and for counsellors and practitioners to engage, re-train and re-orient employees estranged and alienated from work towards a sense of self-worth and work meaningfulness leading to positive workplace functioning and a desired state of well-being.

The structure of this research work starts with the case narrative and general questions related to it. This is followed by a novel two-part theory-based method using domain-specific theories for analyzing the problem and providing absolutions at individual and organisational level. The first part is to analyse the case narrative and the second part is to find remedy to the problem under study.

The Case Narrative: Re-telling

In a cosmopolitan workplace - A situation of concern

She was academically proficient, valedictorian on graduation day. She was full of joy at how she had worked hard at her studies and reaped the reward in the end. Though she was a cared-for daughter, a hard-worker, her personal life was a journey of struggling. This motivated her to do the best in studies and aim for a job and be self-sufficient. She had with her ample work experience at hand, gained through sincere hard work. Thus, in spite of the pandemic challenges, she was soon able to get employment and started her working life with the intention to contribute and perform based on the work experiences she had obtained earlier and the current knowledge she had learnt from recently completing a new course. The work-role and mode of functioning had significantly changed from the traditional mode of work, she was experienced with, to a completely technology-based hybrid version in line with the protocols given by authorities.

She was of a quiet persona with her share of hobbies and joys. But once she re-started at the workplace, she was feeling different and working was not the same experience. She was trying to understand what was the reason? Yet, she did her assigned tasks with utmost sincerity knowing that different places and organisations have their own practices and culture. According to her perception, she had a lot to contribute, she was extremely detailed-oriented and focused on her work in spite of her shy personality and over-conscious nature. She was facing sufficient job stressors on the job that was leading to a strain. What appears to be evident of the situations in the workplace includes frustrations in doing the tasks attributed to her personality, a new job profile with new job roles and job-description, new structure of working and difficulty in discussing with leadership and team members with respect to the difference in culture. The workplace was structured in such a way that she did not have her share of needed focus and concentration along with the required support to completely engage in her work. It seemed as though her colleagues would carry out their respective works with ease and showed progress. She was tired of the constant rivalry and was losing the will to defend herself after understanding that someone or another wanted to bully and get away with unprofessional work behaviour. She understood she had to be extra cautious and heedful in the workplace. The authority figure was not ethical but was constantly creating difficult situations. She completed her commitment period at the organisation and left hurt, wanting to get into a different line of work or upgrade on other professional skills.

General Questions

Why did this happen to a working employee in the workplace? What could be the reasons an employee gets demotivated? Do situations like this frequently occur in the workplace? Is this situation, an individually created one or do organizational elements contribute to it? Was not the talents and strengths possessed by the employee identified and deployed in a proper way? Was the mindset of the employee not forward-looking to new things and people, new pattern of working? What will be her future prospects in the workplace?

Research question -1

This study through the case narrative asks the research question:

'What causes employees with sufficient even similar ability to perform in different ways and respond differently to assigned tasks in the workplace? Is there an intrinsic explanation that causes this difference resulting in effective functioning or in-effective functioning?'

New Opportunities!

At certain times in a year and now mostly all-around the year, recruitment and call for vacancies arrive. She reflected back on the organisations she had worked for. Organisations she came to work to fulfil her passion. She recollected the work-profiles that were done and further upgraded the resume. She remembered the positives that were experienced. The challenges that she overcame, the negatives that she had to endure and the changed perspectives as a result of those experiences. She pictured in her mind how she would carry herself in the future based on the past journey in the workplace.

She was confident about going through the interview process. She had good communication skills and presentation skills. There was ample knowledge, there were different types of work-experiences taken. Yet, she thought there would be much more to learn in the journey of life and work. She was courageous to explore the unfamiliar.

Re-telling of the lived experience at the job interview

She walked in with grace to meet the interviewers. They looked at her resume and looked at her. She was expecting questions related to the work that she had done, which was mentioned in her resume. Instead, they were only questioning her on why she left the previous organisations. Imploring in detail; in a way questioning her character strengths, accusing her as a wrong-doer. They were criticizing her personality and her work-ethics. The tenure with the organisation she worked for happened to be short, according to the interviewers, to which she responded, “but each working minute that I was with the organisation, I had given my full commitment”, she had asked them “to consider the job descriptions and tasks she had done as mentioned in the resume rather than on just one aspect”. To which, they responded, “you will be given the remuneration of a junior-most employee as your resume shows a lack of consistency, will you agree to join?”. She kept quiet for a few seconds reflecting on what is happening? - have I lost my place, my chance to be part of a working community.

She left the premise of the institution questioning; were they accusing her so that they could offer her the lowest pay? Is it really this that happens to an employee who worked sincerely but due to certain reasons both personal or may be psychological, could not continue in the same organisation for a long period? What could she have done in the former workplace that would make her endure and thus prevent this difficult experience in the interview process and in the employment market?

Retelling of the lived experience at another job interview

She was short-listed to attend the interview process for a much-liked work profile. She refreshed her knowledge and prepared herself. As she introduced herself and exchanged basic information, she could feel, the interview board being positive about her experience, mannerisms and conversation. She answered the questions with respect and sufficient knowledge. They appreciated her for the job-tasks she had done. Immediately, a person from the interview panel, started asking her questions out of context in an unpolished manner. One such being "If you are so big with your experiences and expertise, why haven't your former employer given you greater work profiles?". The interview environment as resonated on the faces of the other panel members changed to shock. The lady on the interview board who was the head of the department continued to be rude but the candidate responded with maturity and respect. The interview process was deviated against the candidate. As the interviewee left the room, she noted how they were staring at her without emotion. She returned to her seat outside feeling it was so wrong. Was it the way she spoke? Did she resonate unknowingly with an attitude of superiority, not at all, but of course, she had age and experience? Was it incivility that she experienced in a professional meeting due to certain perceived factors? How was she to move ahead if professional environments function out of apprehension wrongly judging potential employees? What was she to do to not be alienated from work or re-employment?

General Questions

What approach can the organisational mentors do to prevent a potential competent employee from being alienated and de-motivated while going through the human resource management processes at a time when world-over mankind is trying to heal and focus on inclusion, purpose, civility, creativity and humanism?

The Problem Statement

'Competent, capable employees with sufficient ability and effort who initially show positive affect and vigor in the workplace is seen to end up demotivated showing in-effective functioning and mal-adaptive behaviourial response.'

Review of Literature

The research work of Spreitzer *et al.* (2012) argues of the critical nexus that exists between employees' effective functioning, organisation's survival and a nation's economic progression. India's Finance Minister Nirmala Sitharam identifies six pillars in the Nation's 2021 budget, of which 'well-being' and 'reinvigorating human capital' measures were given prominence to ensure overall development of the country and resilience through the pandemic by aiming towards an Atmanirbhar Bharat. However, when businesses and workplaces aim to achieve set goals against human and situational challenges, it results in unintended consequences of psychological risks to personnel at the work-setting (Gismera *et al.*, 2019). An ongoing study by Wendt *et al.* (2011) acknowledged tragedy, trauma, conflict and misery experienced by workers in their fields of practice. The crises of the pandemic 2019 have exposed vulnerabilities and also new capabilities. Extant literature prior to the pandemic situation has attributed reasons in the event of workplace suffering arguing it's because of the imbalances in the working environment (Allard-Poesi & Hollet-Haudebert, 2017). Cheers *et al.* (2005, 2007) have conceptualised the term 'personal domain', arguing that this concept recognizes that workers bring their personal characteristics, worlds and histories with them, all of which underpin personal narratives about how to understand and respond to various work situations. This is in line with the concept of mindset which are beliefs held by individuals that influence one's goal-orientation. Pioneers in the mindset research domain, Dweck & Leggett (1988) argue in their seminal work that within-person differences in beliefs and values generate different ways of being and doing, thus, we have different personalities with different concerns and motivation. Irrespective of these within-person differences, Spreitzer *et al.* (2005) argue that individuals can thrive in the workplace, and move forward either with or without adversity. This scientific rationale by Spreitzer *et al.* (2005) is supported by the research work of van der Walt & Lezar (2019) who argues that individuals have an initiative-role to take the effort and to orient one's mindset to endure through workplace adversities and changes in the status quo. This could be achieved based on the scientific findings of Kim & Beehr (2020) arguing of appraisal of work stressors as a hindering one or a challenging opportunity which based on the conservation of resources theory generate other job resources helping employees to control their work stressors and thrive despite adversities. This leads to the second research question.

Research question - 2

'Does employees' mindset, goals set and appraisal of work stressors/demands as a hindrance rather than a challenge be a reason that leads to mal-adaptive or helpless-oriented work behaviour inspite of the fact employees' possess similar ability levels?'

Objectives of the study

Objective - 1

To understand the psychological process underpinning the phenomenon of the working employee in the case narrative using scientific theories and model.

Objective - 2

To identify the underlying factors - cognitive, affective and behaviourial aspects that influence and lead to different types of employee functioning in times of challenges and crisis.

Objective - 3

To provide theoretical-based absolution for ineffective employee functioning.

Method of the study

A phenomenon/situation of concern/practical problem that has occurred among a working employee in an organization located in India is re-storied and expressed by means of a case narrative. The narrated situation of concern resonates the problem faced by many employees across organisations and demographics. The case narrative is followed by a series of general questions that facilitated the researcher to identify the domain of the study and the related theories that would be used to analysis the case situation.

Two-part theory-based method was adopted to analyse the case narrative. Social cognition theory and its extended theories and models were applied to identify the phenomenon and the factors that explain the employee experience in the case narrative. Occupational stress theory and its extended resources theories were applied to gauge out absolution/suggestions to further develop interventions and an individual-centric strategic way of thinking that would pave the way towards positive recovery.

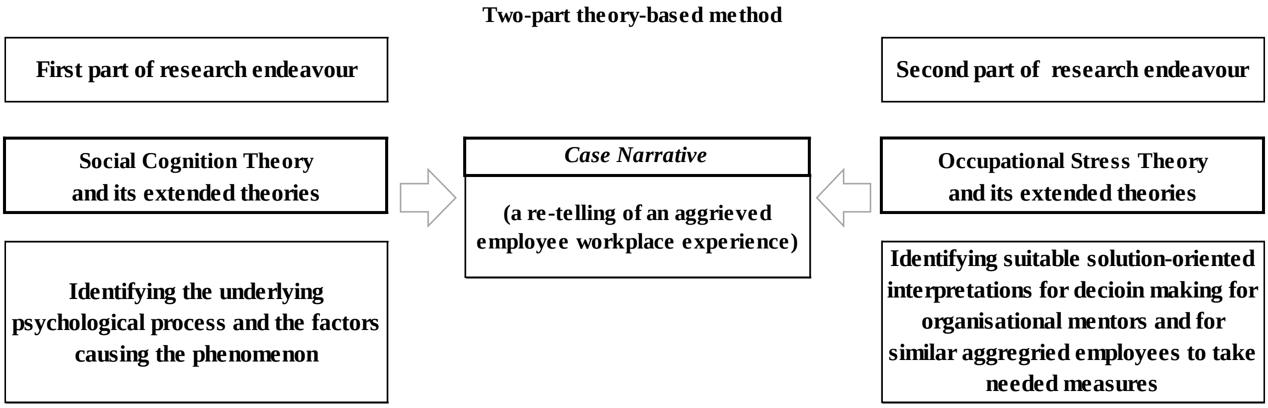


Figure 1. depicting the structure of the two-part theory-based method adopted to analyse the case narrative

Theory & Models adopted to examine the underlying process of the phenomenon		
1	**Social Cognition Theory**	**Albert Bandura (1988)**
2	**Cognitive, Affect & Behaviour Pattern Model for Effective and Ineffective Functioning**	**Dweck & Leggett (1988)**
3	**Types of Behaviourial Responses Model**	**Diener & Dweck (1978, 1980)**
4	**Implicit Theories of Intelligence**	**Bandura & Dweck (1985)**
5	**Goals Conceptualisation**	**Elliot & Dweck (1988)**
Theory & Models adopted for discussion and absolution		
1	**Job Demand - Resource Model**	**Bakker & Demerouti (2007)**
2	**Conservation of Resources Theory of Occupational Stress**	**Hobfoll (1989)**
3	**Challenge - Hinderance Model of Occupational Stress**	**Cavanaugh, Boswell, Roehling & Boudreau (2000)**
4	**Transactional Theory of Stress**	**Lazarus & Folkman (1984)**
5	**Appraisal & Resources Approach to Challenge Demands**	**Kim & Beehr (2020)**
6	**Freud Psychodynamic Theory**	**Sigmund Freud (1960)**
7	**Broaden and Build Theory of Positive Emotion**	**Barbara Frederickson (1998)**

Table 1. depicting list of theories used in the two part theory-based model of analysis of case narrative

Paradigm and philosophy of knowledge of the study

The research paradigm is interpretive in nature. It is a search for knowledge to make sense and meaning of the situation of concern among individuals in a working context and thus follows the ontological, epistemological and methodology paths of the philosophy of knowledge. Based on the ontological philosophy, the researcher has captured reality in the form of a narrated lived experience in the workplace. The questions that follow and the research questions enable the researcher to think through the objects (acquaintance knowledge) of the study i.e., what is already known and the domain of knowledge (justified true belief).

The domain of knowledge from where the problem is discussed is behaviourial sciences and organisational behaviour. Epistemological approach for this study considers the use of a posteriori knowledge and a priori knowledge. The use of a narrated employee experience along with reasoning using theoretical frameworks are the sources of knowledge by which 'what is not known' is identified.

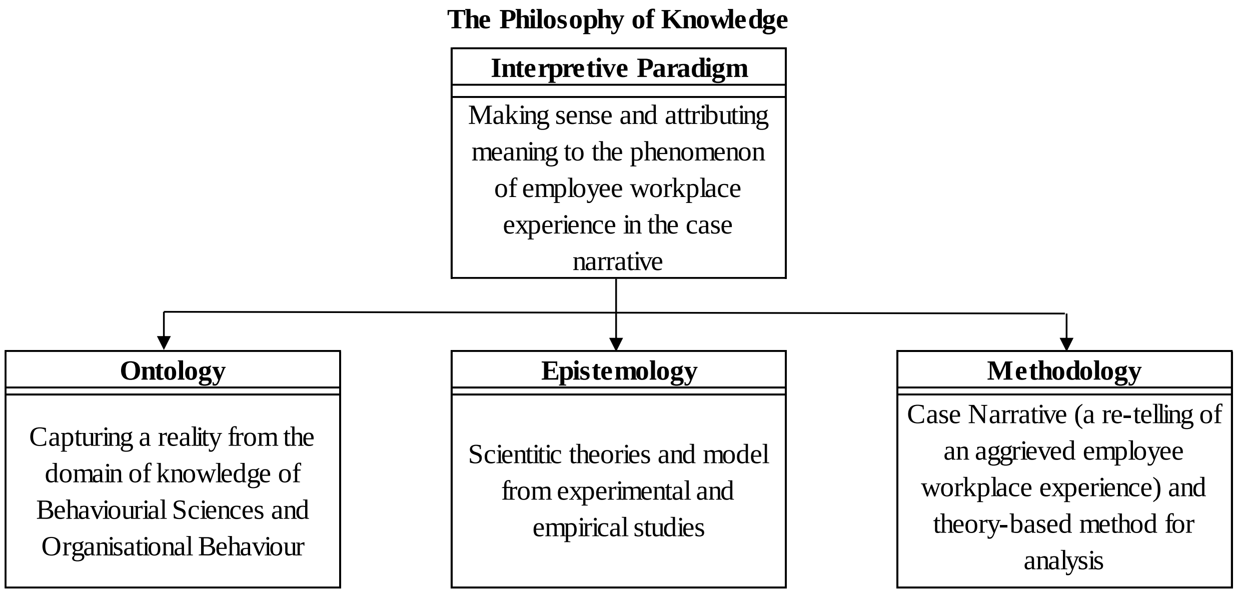


Figure 2. depicting the paradigm and the structure of knowlegde employed for the study

Standing in the interpretive paradigm, the purpose and methodology why the research design of the case narrative was adopted where the re-telling of the lived experience of a working employee is captured and applying suitable domain theories for analyzing, interpreting and finding a scientific absolution for a working individual's situation is to make sense of the position of the plight of the individual in the working context not through tacit theories, popular culture and beliefs but using experimentally verified scientific theories and models to arrive at providing sense and meaning for the aggrieved individual and for organisational leaders/mentors to exercise humanism, civility, inclusivity, purpose and creativity in considering, applying and developing human capital practices for aggrieved employees who show willingness to be a positive and rational stakeholder in the workforce community.

Case Analysis

First-part: *Absolution through the lens of Social - Cognitive theory*

Performance makes a person who they are. Cognitions have a prominent role in realising that performance. Cognition here refers to unconscious mechanisms in the mind that brings about representations or viewpoints of what an individual is surrounded with. In the workplace, social cognition plays a prominent role for employees to survive and thrive. Social cognition refers to a complex set of mental abilities underlying social stimulus perception, processing, interpretation and response. Together, these abilities support the development of adequate social competence and adaptation (Subramanyan, 2021).

According to the social cognition causal model by Albert Bandura - individual's cognition, behaviours, events in the environmental all operate as interacting determinants that influence each other (Bandura, 1988). Standing in the domain of social cognition, the series of experimental works done by Dweck and colleagues and their derived scientific point of views or theories are considered to understand the underlying personality and motivational variables that would explain work behaviours and functioning in relation to analysis of the case narrative.

Objective -1: Examining Dweck & Leggett (1988) model of effective and in-effective functioning

Challenges and obstacles are inevitable and inherent in all aspects of work in an organisation. A response pattern of behaviour that deters individuals from confronting obstacles or preventing them from functioning effectively in the face of difficulty, limits one's realization of the assigned tasks and goals in a sufficiently proficient manner. It is a matter of concern if individuals in the workplace show such behaviourial response. This response is called the mal-adaptive pattern of behaviour or the helpless-orientation characterized by avoidance of challenges and a deterioration of performance in the face of obstacles.

A favourable response that has a striking difference in cognition, affect and behaviour from the helpless-orientation is called the adaptive response or the mastery-oriented pattern of behaviour. This desired state of being is characterised by seeking of challenging tasks, enjoyment of challenges and willingness to sustain engagement with difficult tasks. The term mal-adaptive refers to the pattern of response that is found evident during times of adversity, risks, dilemma and barriers and are an inherent part of the journey in one's work and non-work endeavours.

Examining Diener & Dweck (1978, 1980) model showing characteristics of varied individual behaviourial response patterns

The behaviourial response in case of a mal-adaptive helpless orientation reports negative self- cognitions in the event of some form of setback. Reasons given by individuals for being stuck or in the event of failures would be attributed to personal inadequacy, spontaneously citing deficient intelligence, memory or problem-solving ability, absence of positive prognosis inspite of having attained competition and success in tasks done moments earlier. Most of the individuals in this mal-adaptive orientation engaged in task-irrelevant verbalization mentioning of talents in other domains, attempts to alter the rules of the task so that they direct their attention away from the task at hand and its completion to bolster their image in other ways. Finally, a noted characteristics of the helpless-orientation was the reduced ability to develop mature and useful strategy to approach a task as was strongly evident in the initial stages of functioning.

Strikingly contrast are the characteristics shown by mastery-oriented or adaptive pattern of behaviour in times of adversity. They did not think that they are failing when faced with a difficulty in goal attainment instead they viewed the unsolved problem of the task ahead as a challenge to be mastered with effort. They do not attribute difficulty in goal attainment to low or inadequate ability. They engage in extensive solution-oriented self-instruction and self-monitoring. They self-motivate themselves, use methods to plan and execute tasks, use suitable strategy to monitor outcomes. They instruct themselves to execute effort or to concentrate and then monitor their efforts or attention towards achieving task completion. Further seen characteristics include unflagged optimism that the efforts they put will be fruitful. They gain momentum and focus based on positive prognosis. They maintain positive affect towards tasks and some even show heightened positive affect in being able to take upon and solve a difficult task or as the difficulty in tasks arises. They carry the belief that they can surmount obstacles and reach a solution. A notable characteristic among these individuals is that their capacity and ability to solve problems do not get stagnated as challenges increase but showed a higher level problem-solving strategy.

Objective-2: Factors underlying the phenomenon in the case narrative

Factor 1: Goals set and its relationship with behaviourial response patterns

Diener and Dweck (1978, 1980) experimental research have experimentally demonstrated and verified the two diverse types of response patterns shown in times of adversity. The reason attributed for this difference are the goals set and pursued by the individuals. Following, Elliott & Dweck (1988) experimentally tested the hypotheses that different goals set lead to the observed helpless and mastery-oriented behaviourial patterns. They put forth their intellectual thinking by pointing out 'situations' as a reason for variations in performance. Dweck & Leggett (1988) proposed that the goals individuals set and pursue create a framework within which they interpret and react to events.

The two types of goals that individual's set and pursue are: (a)Performance goals, in which one seeks to maintain positive judgements of their ability and avoid negative judgements by seeking to prove, validate, or document their ability while not discrediting it. (b)Learning goals, in which individuals seek to increase their ability or master new skills.

With respect to situations, the pioneer researchers, Elliott & Dweck (1983) hypothesized that performance goals, which motivate individuals to focus on the adequacy of their ability, will render them vulnerable to a pattern of helplessness when faced with challenging situations, setting up low-ability attributions, negative affect and impaired performance. It was further hypothesized that learning goals, which motivate individuals on increasing their ability over time would promote mastery-oriented response when faced with obstacles by strategy formation, positive affect and sustained performance.

The cognitive component related to goal setting

(a)Within a performance goal context, the individual approaches the task with concerns that include measurement of available ability and talents. The individual would ask questions that would include 'Is my ability adequate or inadequate?'.

The concerns and the questions asked would give information to the individual related to the outcome of the task and if it is a perception towards a failure or a difficulty, then a helpless pattern of behaviour would be evident.

(b)Within a learning goal context, the individual would have concerns with increasing one's ability and extending one's mastery and would lead individual's to pose the question, 'What is the best way to increase my ability or achieve mastery?'.

These concerns and questions asked would give the individual information about whether one is pursuing an optimal course related to task performance, and, if not, what else might be necessary. Failure would simply mean that the current strategy may be insufficient to the task and may require upgrading or revision. Self-instruction and self-monitoring are therefore an activity that they initiate to achieve the task at hand. Thus, in the event of a difficulty in task, they have sufficient resource at hand to face the challenge and hence the mastery-oriented response pattern.

The affective component related to goal setting

(a)Within the context of performance goal, experiencing failure or exertion of high effort indicates low ability which in turn, poses a threat to self-esteem. Evidences from studies by Seligman *et al.* (1979); Weiner & Graham (1984) show that with persistent negative judgement, depressed affect and sense of shame sets in. An individual would adopt a more defensive, self-protective posture, devaluing the task and expressing boredom and disdain towards it (Tesser & Campbell, 1983). These similar findings were seen in Diener & Dweck (1978, 1980) studies showing anxiety, depressed affect, boredom, defiance were apparent among the helpless subjects as failure accrues.

(b)Within a learning goal, the occurrence of failure, simply signals that the task will require more effort and ingenuity for mastery. For such individuals, it is an opportunity to engage in more intellectual and collaborative pursuits which leads to more positive affect inspite of setbacks. They carry the continued belief that positive outcomes will occur with continued effort and hence greater determination to deal with difficulty with battle cries or vows of victory.

What leads individuals to favour performance goals over learning goals or vice versa?

(a)Within a performance goal, the individual orients themselves towards task choice that aims to maximize positive judgements from others and for the individual - a sense of pride being achieved through the performing and utilization of their abilities. The focus will be on minimizing negative judgements from others, thus, adopting a defensive behaviour and getting into a state of anxiety, shame and loss of self-esteem. Elliott & Dweck (1988) argues individuals pursuing performance goals, would sacrifice learning opportunity that pose the risk of errors and difficulty.

(b)With a learning goal, the choice of task would be one that the individual would invest where there would be a chance not just to use abilities but also to gain more exposure and take upon a challenging learning opportunity inspite of negative judgements. The individual who pursue learning goals, would withdraw from tasks where it is boring even if it given positive judgements (Bandura & Dweck, 1985).

What causes an individual to vary in the goals they set? Why do some individuals focus on the adequacy of their ability whereas others focus on the development of their ability?

Factor 2: Mindset and its influence on response patterns

Dweck & Leggett (1988) mentions that one of the consistent predictor of a person's goal orientation is their 'theory of intelligence', that is, their implicit conception about the nature of ability. These implicit theories of intelligence are personal resources that influence employees' work engagement via their enthusiasm for development, construal of effort, focus of attention, perception of setbacks, and interpersonal interaction (Keating & Heslin, 2015).

Based on Dweck (1986) studies, implicit theories are classified into: (1) Entity implicit theory (2) Incremental implicit theory. The former also called fixed mindset, reflects the underlying assumption that an ability is largely a static, fixed entity that is not amenable to change very much. The latter also called growth mindset embodies the assumption that abilities are malleable and can be cultivated through concerted effort. It is argued that when people hold fixed mindset, the assumption that abilities cannot be altered very much leads them to avoid challenges that might expose an inherent ability deficiency (Hong *et al.*, 1999).

A fixed mindset inclines people to view effort as fruitless (Mueller & Dweck, 1998) to ignore negative and potentially helpful feedback (Heslin & Vande Walle, 2005). Carrying the assumption that abilities are immutable leads those with fixed mindset to rapidly judge people for their perceived transgressions (Erdley & Dweck, 1993) which can strain their relationship with others (Knee *et al.*, 2003). Taking examples from Keating & Heslin (2015), statements spoken that reflect a fixed mindset underscoring limitations in the scope for people to develop are 'You can teach an old dog new tricks' and 'You can't make a silk purse out of a sow's ear'.

On the other hand, an incremental implicit theory re-labeled as growth mindset (Dweck, 2006) embodies the assumption that abilities are malleable and can be cultivated through concerted effort. Statements underscoring the process of ability and skill development, such as 'Talents are developed, not discovered' and 'Things are almost always hard before they are easy', reflects a growth mindset (Keating & Heslin, 2015). When people have a growth mindset, they show the tendency to embrace challenges and construe effort as crucial for mastering tasks (Blackwell *et al.*, 2007). The belief that abilities are malleable prompts people to seek and pay attention to corrective feedback (Heslin & Vanderwalle, 2005) and to perceive setbacks as reflecting a need for more effort and better strategies, rather than indicative of limited ability. Instead of condemning others for their perceived wrongdoings (Erdley & Dweck, 1993), a growth mindset is associated with helping others to develop and change (Heslin *et al.*, 2006). Burnette *et al.*, (2013) states that mindset is spread across a continuum between fixed and growth prototypes, for instance, when a person holds a growth mindset in one area, for instance, in quantitative ability, they can possess a fixed mindset about their ability to work with difficult customers.

The Prognosis of the case narrative based on First-part theory-based analysis method

Applying to adults in the workplace scenario where challenges and conflicts are an inevitable part with regard to task and interpersonal matters, the findings of the seminal work by Diener & Dweck (1978, 1980) stand relevant to understand the psychology behind effective versus in-effective functioning in the face of difficulty.

The absolution thus arrived at and taken to provide explanation for aggrieved employee awareness and for human resource practitioners to arrive at measures to facilitate effective functioning would be that 'helpless individuals focus on their ability and its adequacy (inadequacy), mastery-oriented ones appear to focus on mastering through strategy and effort. Helpless individuals view challenging problems as a threat to their self-esteem, mastery-oriented ones appear to view them as an opportunity to learn new things. When the tasks get difficult, learning-oriented employees take it as a challenge to do the task with the spirit of adventure but performance goal-oriented individuals see their routine being challenged and loss focus.

Question - What type of goal did the individual in the case narrative set? Was it competence judging goals or competency enhancing goals?

Rationale - The subject in the case narrative who was an employee with proficiency and capabilities may have had the orientation towards setting performance-goals. When the subject was not able to exercise routine tasks with proficiency; with changes occurring in the job-role and job-profile, the variation in job-performance affected her self-esteem causing vulnerability leading to negative affect spilling over to peers and reporting authority. The performance-based goals led to mal-adaptive functioning resulting in withdrawal from job and difficulty in future prospects.

Question - Can a suitable approach be taken by the aggrieved employee and the organisation towards developing the right mix of mindset, goals set for a desired state of functioning?

Rationale - Dweck & Leggett (1988) suggest that performance goal-orientation within a particular context stems from a fixed mindset while a growth mindset creates a desire to set learning goals. Dweck *et al.* (1995) further conceptualized mindset as a personal quality like hope and optimism rather than fixed traits, and hence can be cultivated by persuasion. Study by Murphy & Dweck (2010), state that mindset can be induced by working in an environment that endorses either a fixed or malleable view of intelligence. For instance, one aspect being where an organisational culture of genius propagate the belief that talents and intelligence are fixed attributes that are prime drivers of performance capabilities and gives more importance to recruitment and selection whereas an organisational culture of growth propagate the belief that people are more likely to be built and developed rather than bought from external labour market and hence give greater emphasis on human resource strategies that concentrate on training and development. These evidence verify that it is possible for an aggrieved employee and organisational mentors to make efforts in the needed direction.

Discussion and Implications

Theoretical Approach

A base theory that these study utilities to address the practical problem captured in the case narrative is the occupational stress theory (OST). The discipline of organizational behaviour, on the basis of the occupational stress theory, considers work stressor or demands as harmful as it creates strain that has multi-dimensional negative consequences (Beehr, 2014). Extensions of the OST known as resources theories of organisational stress include the conservation of resources theory (CRT) which state that job demands and job stressors deplete employees' resources, the challenge-hindrance model of organisational stress (CHM) proposes that some demands/stressors tend to be appraised by employees more as challenges and others as hindrances.

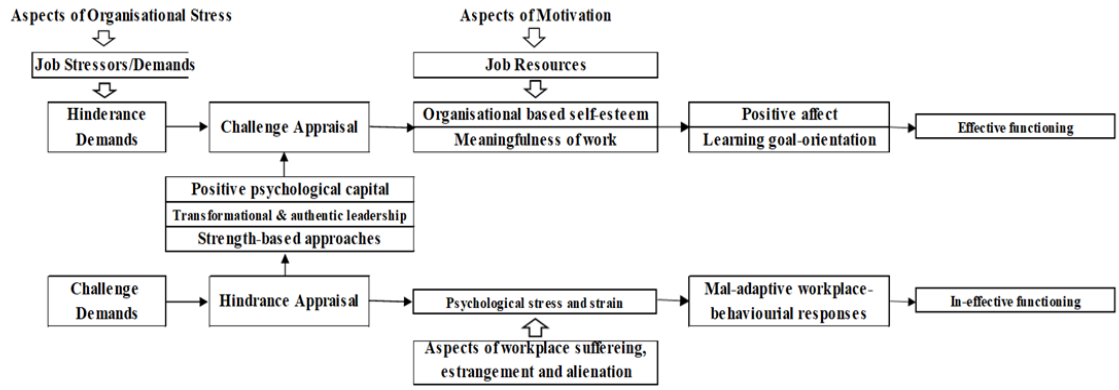
These theories come useful in the light of the changes in the work patters all over the world with the COVID-19 pandemic social restrictions put in place. A sudden change in the working status quo brings about its share of stressors, challenges, demands and strain in addition to the already existing stressors and in line with the conservation of resources theory (Hobfoll, 1989), job demands - resources theory (Bakker & Demerouti, 2007) maintains that stressful demands deplete employees' resources.

Based on challenge appraisal and resources approach model - Kim & Beehr (2020)

Kim & Beehr (2020) argue that appraisal matters - appraisal of job demands or stressors determine how resources are affected by demands. Hindrance demands/stressors are unmanageable barriers thwarting employees' progress towards work achievement, whereas challenge demands are tough situations that can be overcome by sufficient effort and skill. The transactional theory of stress (Lazarus & Folkman, 1984) explain that employees' primary appraisal involves cognitively evaluating a situation's chances as advantageous or disadvantageous for the individual and then moving on to judging or appraising the challenges/stressors/demands as a challenging form of demand or a hindrance form of demand.

Extant literature shows that challenge demands containing potential gains are sometimes more related to positive outcomes such as motivation, work engagement, organisational citizenship behaviour and organisational based self-esteem. Kim & Beehr (2020) argue that appraising a stressor as a challenge demand can lead to good effects in the form of employee flourishing because challenge appraisals lead more directly to personal and environmental resources that can help employees deal with job situations creating a motivation to move forward. Bakker & Demerouri (2014) state that accumulation of resources in the form of personal resource and work environmental resources would lead to employee thriving at the work place. Bakker & Demerouti defined personal resources as an employees' evaluation of their own ability to control their work situation, and they make the employee more resilient to stressful demands. Environmental resources help employees to deal with stressful demands, because they are features of the job or work situation that help employees function better to achieve work goals.

Rationale: The experimental study by Dweck & Leggett (1978, 1980) identified two varied sets of cognitive, affective and behaviourial responses in individuals in various situations inspite of similar ability and efforts. Further experimental research by Dweck & Leggett (1988) argued that the type of mindset carried by individuals leads to the type of goals set which causes individuals to function differently when faced with challenging situations. In this context, Kim & Beehr (2020) argue that difference in the type of appraisal of demands or stresses in the job lead to difference in the nature of employee work output and performance. Challenge appraisal is a positive form of appraisal in comparison with hindrance appraisal which is seen as a negative form of appraisal leading to withdraw from preforming tasks. The researchers argue that difference in mindset and appraisal patterns leads to different functioning when faced with changed or challenging situation. The researchers would further suggest that positive psychological capital, transformative or authentic leadership and strength based approaches would facilitate effective functioning by introducing them as interventions or as intervening variables to re-direct from a hindrance-based thinking to a challenge appraisal.



Source: Bakker & Demerouti, 2007; Hobfoll, 1989; Kim & Beehr, 2020
Fig 4. depicting effective/in-effective functioning based on appraisals and intervension/generation of positive job resources

Personal resource and Job resource - Organisational based self-esteem and Meaningful work

The researchers propose that an employee could make themselves to appraise stressors in the workplace as a challenge appraisal rather than a hindrance appraisal through the support of resources that are personal and work characteristics related. Pierce & Gardner (2004); Roso *et al.* (2010) states that two resources that are considered in this line are (1) Employees' belief of their worthiness as an organisational member (organisation based self-esteem) and (2) The degree to which employees' view their work as significant and worthwhile (meaningful work). This is also supported by the following theories: Job demand - resources model (Bakker & Demerouti, 2007); conservation of resources theory (Hobfoll, 1989) and appraisal & resources model (Kim & Beehr, 2020). When employees' carry these two beliefs related to themselves and their work, they are able to exercise the challenge appraisal leading to positive affect and experiences in contrast to the hindrance appraisal where they experience psychological strain. A sense of higher degree of organisational based self-esteem (personal resource) motivate the employees to show their abilities and a higher sense of meaningfulness of work (job resource). This motivates employees to take on challenging jobs that provide opportunity for learning, high achievement and future career gains, thus gaining the intrinsic worth of accomplishing job purposes. This can be attributed to more flourishing and more thriving at work. Greenhaus & Powell (2006) claim that employees would experience positive affect in their non-work life (general psychological well - being in life) through the spillover effect of positive organisational experiences at work.

Self-esteem within each self - concept Model (Dweck & Leggett, 1988)

It is argued that there exists a weak empirical relationship between mindset and personality suggesting that it exists independently of personality and not emanating from it (Spinath *et al.* 2003). Dweck & Leggett (1988) state that entity and incremental theories represent two different self-concept with divergent characteristics that operationally define the self or the individual. As a consequence of the different self-concepts, the processes that generate and maintain self-esteem (feeling of satisfaction with one's attributes) differs. It is attributed that the different goals resonating the different implicit theories may be seen as the means of generating self-esteem within that self - concept. For the entity theorist, self-esteem will be fed by performance goals. Outcomes indicating the adequacy of one's attributes will raise and maintain self-esteem. However, for the incremental theorist, self - esteem will be acquired and experienced through learning goals. Pursuit of, progress on, and mastery of challenging and valued tasks will raise and maintain self - esteem. Thus, placing mindset and goal set through self-concept and self-esteem within a system that predicts patterns of behaviourial pattern leads to personality based approaches to find solution to ineffective functioning.

Rationale: In the event of the practical problem in the case narrative, this self - concept and self - esteem may be the reason why challenging and recurring defeats are faced by the individual. It could be hard for them to give up their self-esteem and pride in their attributes and characteristics which has also given them good performance remarks. In the event of a challenging situation, in line with Freud's Psychodynamic theory (1960), their ego causes them to set up defenses to safeguard their self-esteem and their beings. This leads to negative repercussion both to the individual, work and relationships.

Leadership leading to positive behaviourial outputs

A fixed mindset sets in when successful performances are attributed to traits rather than working hard to achieve (Muller & Dweck, 1998). Employees are likely to hold fixed mindsets when they are routinely praised by managers or leaders that focus on who they are or the abilities they possess. When praised for their effort and initiative, employees bent towards developing a growth mindset.

Yet, Keating and Heslin (2005) mentions that a growth mindset is surely no panacea for higher effort, commitment and employee engagement. Study by Chiu *et al.* (1997) argued that leadership has a prominent role towards facilitating fixed mindset theorist employees to move forward. When leadership are seen not being supportive and procedurally just, growth mindset theorist help their manager to improve thereby fostering the desired supportiveness (Heslin *et al.*, 2006) and leader- member exchange associated with engagement (Christian *et al.*, 2011)

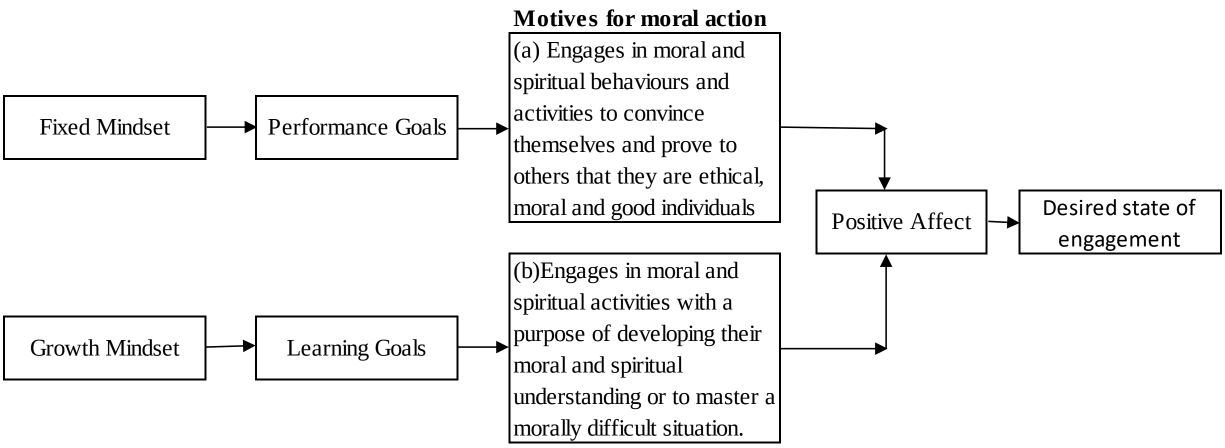
Rationale: A leader is a human with their own share of accountability towards actions. Leader-member exchange that is expecting from one alone without mutual discussions and being defensive result in lack of task being fulfilled by both the leader and member. This thought is taken when a grieved employee needs to carry their tasks reporting to the authority.

Spiritual/Moral Approach

With the entity theory of intelligence - fixed mindset and pursuing performance goals, a state of being that is seen is characterized with attention divided between goals and tasks - worrying about outcomes being as the mind wants it to be rather than on strategy formulation and execution, with constant negative affect interfering with concentration and focus, running away and withdrawing from tasks for reasons of fear of self-esteem being affected or even blaming problems and difficulties on self and lack of abilities. With the incremental theory of intelligence-growth mindset and pursuing learning goals, an accepted state of being is propagated with belief in self and efforts, with attention not divided with worry but a focus of relying on that intrinsic emotion to dwell into challenges to move forward.

The broad difference between the two is anxiety which is the enemy of stillness. The times that humanity sails through now is termed as the golden age of anxiety as fear, stress, sickness and worry ravage our modern culture. Overcoming a worrisome anxious mind is a priority as it takes away from one's joy and confidence, steals one thoughts and goodness. On a humorous note, a bugler would steal from a person once but the bugler of anxiety would steal from one for decades. Applying the conceptualization of mindset and goal sets to the moral domain, Dweck & Leggett (1988) argue that individuals tend to engage in moral actions in order to prove to themselves and others that they are ethical, moral and good individuals (performance goals), whereas others might tend to pursue courses of action that would develop their moral understanding or that would allow them to master a morally difficult situation (learning goals) according to an established religious or spiritual moral standard.

Spiritual approach to a desired state through mindset and goals set



Source: Rest (1985)

Figure 5. depicting the point that irrespective of the motive for moral action, positive affect is generated

Rationale: Dweck & Leggett 's scientific model provides explanation on individual's pursuit of moral actions by basing it on mindsets implying that beliefs a person holds moves them towards related actions by satisfying their respective goals set leading to generating positive affect. This positive affect as supported by Fredrickson's broaden and build theory (1998), broaden one's awareness and encourage novel, exploratory thoughts and actions. Over time, this broadened behavioral repertoire builds useful skills and psychological resources thus leads to moving forwards in achieving tasks and showing suitable adaptive behaviours and functioning. It is also argued that there exists a need for motivational variables in the form of moral, spiritual or prosocial actions to provide desired states of being (Rest, 1983). A perspective advised by theological sciences, proposes that trials and tribulations gives an opportunity to glorify the Omnipotent and to be focused on that power to ask for guidance, positive affect and stability of mind. Thus, the researchers propose that aspects of divinity to form a component of mindset and for goals being set.

Justification for use of theoretical method for analysis study and interpretation

Other research studies have also utilized the classical research model of Dweck & Leggett (1988) to arrive at making human resources based decisions to uplift employees during challenging situations. One such study is by Lin & Chang (2005) which is a longitudinal and empirical study on the relationship of employees' goal-orientation and organisational commitment with employees' promotion, turnover and retention. The study is the application of the seminal theories of pioneer researchers - Dweck, Leggett, Diener and Elliot where the positive link between positive learning goal-orientation and positive job performance was established. Practical implications were suggested for organisational leaders to create mechanisms and work environment that engages learning-orientation employees as meaningful contributors during times of challenges and adversity in the work scenario. The study showed that individuals with a stronger learning goal- orientation as compared to those who are performance goal-oriented will more easily accumulate experiential knowledge and in turn demonstrate a superior capability and performance, which will thus lead to their promotion. A study by Ozduran & Tanova (2017) based on Dweck & Leggett (1988) theory show that an incremental mindset in leaders can instill incremental mindset in team members motivating them towards organisational citizenship behaviour among team members through the task of mentoring, coaching and training.

Conclusion:

An iceberg is what resonates when human personality, behaviour and functioning are spoken of, with a little portion visible above the surface and a major chunk that drives human behaviour below the surface. With the iceberg simile, come the reminder of 'The Titanic' tragedy caused mainly by the submerged part of the iceberg and also due to the lack of alertness and awareness by not taking notice and showing concern; with late remedial action that could have saved many. Thus, understanding of the underlying human psychological processes and giving it due concern in the changing global and national scenarios would facilitate to uplift human engagement to optimal positive level. Intellectual (theoretical) and spiritual aspects in general deal with developing the right beliefs, attitudes and values conceptualized as mindset an individual carries based on which goals are set leading to varied responses and functioning.

This conceptual paper implies that an individual with willingness and wanting to learn but with patterns of ineffective or mal-adaptive functioning can reflect on scientific findings of behaviourial studies for knowledge but for wisdom and understanding to sail through challenges can center silently their attention on an eternal force that leads the minute and the enormous.

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SIGNIFICANCE OF PSYCHOLOGY IN THE FIELD OF PHYSICAL EDUCATION AND SPORTS

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Abstract:

Sports psychology is a relatively new sport science that has only begun to emerge in recent years in India. Despite the accelerated growth of sports, we find that the field of sports psychology is still in its infancy. Research on sports psychology intervention has concluded that the use of psychological tools and techniques lead to heightened efficiency in one's performance, as reviewed in the literature. Moreover, there is a need to understand the development of sport psychology in the Indian context while ascertaining the importance of psychological intervention in sports. The purpose of this review is to examine the current status of sport psychology, the seriousness and urgency for psychological intervention in sports. Lastly, the possible directions for future developments in sports psychology in India will be examined.

Keywords: Significance, Psychology, Sports, Athletics, Physical education.

Introduction:

Sport and Exercise Psychology is the study of psychological and mental factors that influence, and are influenced by, participation in sport, exercise and physical activity, and the application of this knowledge to everyday settings. Exercise psychology and sport psychology involve the scientific study of the psychological factors that are associated with participation and performance in sport, exercise and other types of physical activity. Sport psychologists are interested in two main areas: (a) helping athletes use psychological principles to achieve optimal mental health and to improve performance (performance enhancement) and (b) understanding how participation in sport, exercise and physical activity affects an individual's psychological development, health and well-being throughout the lifespan.

Review of related literature:

Psychology is the study of people's behaviour, performance, and mental operations. It also refers to the application of the knowledge, which can be used to understand events, treat mental health issues, and improve education, employment, and relationships. The subject lies at the intersection of applied, educational, and theoretical science.

There are sub-areas of psychology, including:

- Sports
- Education
- Business
- Media
- Physical conditions
- Human development

The subject involves other areas of study, including humanities, natural sciences, and the social sciences.

Early development of sports psychology in India

Sports psychology is a subcategory of psychology in which the principles and techniques of psychology are applied in a sports setting. The primary interest of sports psychologists is to provide and maintain an athlete's mental health and well-being in the midst of the stresses of a competition and to improve their athletic performance. Sports psychology as a field of study in India is extremely young and still evolving. One could say it is still in its nascent phase.

In order to understand the development of sports psychology in India, it is necessary to understand its provenance in India. Until the 1960's, we see a scarce application of science to the area of sports in India. What sparked the interest of researchers in sports psychology in India were the early publications of sports psychology studies in journals of medicine, physical education and psychology that found its way to India from abroad in the 1960s and 1970s. This stimulated a few research studies being conducted in the 1960's which vitalized a large development of research studies in the 1970's.

With the formation of the Indian Association of Sports Medicine (IASM), we see the first major development of the Indian sports science movement in 1970. Another important milestone for sports psychology in India was seen in 1977, during the seventh annual conference of the IASM, when some delegates from the IASM interested in the psychological aspects of sports came together to establish a group of their own. With this, we see the conception of the Indian Association of Sports Psychology. Over the years, we see the establishment of many more institutes and associations like the Sport Psychology Association of India (SAPI) that are facilitating the development of sports psychology in the country.

Current status of sports psychology in India

The establishment of the Faculty of Sports Science under the Netaji Subhas National Institute of Sports in 1983 paved the way for training sportspersons on a scientific line, aiming to impart scientific knowledge. It accelerated the development of sports science in India and sports psychology particularly. Due to such efforts, we see the term sports psychology come to life in its true essence in India, with sports psychologists at the National Institute training athletes prior to international competitions and accompanying them when they partake in competitions like the Asian Games or Olympics.

Succeeding the 1982 Asian Games held in New Delhi, the Government of India established a separate ministry for sports. This reflects the positive and zealous attitude of the government towards the development of sports. We also see a substantial increase in the budget allocations and provision of facilities for research in sports science and sports psychology thereafter.

The current research in sports psychology can be further divided into four different categories:

(i) Personality and athletes,

(ii) Anxiety and arousal,

(iii) Intelligence and creativity and

(iv) Other aspects and variables.

Currently in India, personality is the most studied topic in sports psychology followed by arousal.

Sports psychology has now become an important facet of sports science in India. This field of study has turned a new leaf today as it has become a subject of practical application without any constraints. Even though the field of sports psychology is developing in India and promises to be a critical component of sports science in the future, as of today, there is a great need for a more integrative approach of psychology and sports science, we are nowhere near meeting our goals. There are still so many obstacles and impediments barring the growth of sports psychology research that have resulted in many associations being rendered defunct. These obstacles are primarily a result from a lack of awareness and understanding, myths and most importantly, a lack of formalized academic courses that offer sports psychology as a subject leading to a deficiency of adequate number of trained professionals in this area of study.

Issues in sports psychology in India

It is a well-researched and widely established fact that psychology is an integral component and plays a vital role in enhancing the performance of an athlete in order to help them achieve their peak. Despite this, why is it that sports psychology in India is still in its nascent phases and faces a large number of drawbacks?

One of the foremost reasons could be the negative connotation associated with the term 'psychology.' For a vast segment of our population, the term 'psychology' hints at issues related to mental health or psychopathology. Till date many individuals including athletes and athletic coaches think of going to a psychologist as having a 'problem.' and that can prove to be a difficult perception to overcome. There is a lack of awareness about the understanding of what sports psychology is and what exactly do sports psychologists do. Despite the recognition that psychological aspects are important in an athletes' performance, many individuals including athletes fail to recognise and accept its importance. We see a lack of understanding and awareness towards this field of study.

Another issue linked to the previous one is the importance of an athletes "image". Image management is a key issue in India wherein the players want to maintain a problem-free and healthy image of themselves This linked with the negative connotation of psychology proves to be a major setback for athletes to seek the guidance of sports psychologists.

The lack of trained resource personnel and inadequate funding prove to be a major setback for the field of sports psychology in India. This has caused many sports psychology associations to collapse. The most part of people working in the sports psychology sector in India do not have the essential and needed training simply because it doesn't exist. The coverage of this field of study seems to be only superficial with the lack of established academic course offerings.

We also find misunderstandings and myths surrounding this field. Even though sports psychology is now more accepted than before, it still carries stigma in the eyes of many athletes, coaches and other individuals. Some of these myths include: sports psychology is only for athletes who are mentally weak or ill, sports psychology is a quick fix, sports psychology is only for elite or highly skilled athletes and sports psychology is simply about positive thinking and hypnotizing the athlete.

Need for sports psychology

Let's look at the following scenario- a highly talented and skilled athlete, on whom rests hopes of thousands, is physically well prepared and is dreaming of a gold. But just then, at the start of the game, he realises he hasn't efficiently dealt with his nerves (and thoughts), which are essential for him to perform well and focus better. Now, is it solely the athletes fault that he did know or learn how to manage the emotional or psychological aspects of the game?

Similarly, when Ron Artese, a basketball player for the Los Angeles Lakers credited psychological health for his performance and success on the court, quite a few took that as strange. However, it has been long recognised that psychological skills are critical and just as important for an athlete playing at any level. In India too, athletes and coaches began to recognize the importance of mental training as an essential component in the international competitive sports arena. The gradual decline of performance in popular and mainstream Indian games like cricket and hockey created a great amount of concern and in a way, hastened the acceptance of sports psychology as a channel to aid athletes' performance.

Athletes with a requisite of 'mental toughness' are more likely to be successful. In the past, it was believed that such skills were attributed to an individuals genetic endowment or were acquired early in their life. This view has now been replaced by a common acceptance that athletes and those that work with athletes are capable of learning a wide range of varied psychological skills that play a crucial role in learning and performance.

One of the primary concerns of sports psychology has been the deleterious effects that high stakes competitions can have on an athlete's performance. Competition too can facilitate performance in an individual but what's important to address here is the conditions under which it does. To answer this, the relatively new field of study, sports psychology focuses on the psychology of stress and coping. It is critical to note that stress is seen as a major factor in the failure of athletes to effectively and completely utilise their skills in varied performances.

The increased stress in competitions can cause athletes to not just react mentally, but also physically in a way that can negatively affect their performance ability. Some of these negative symptoms faced by athletes include them becoming tense, increase in heart rates, breaking into a cold sweat, worrying about the outcome of the competition and finding it harder to focus or concentrate on the task in front of them. This has not just turned the attention of athletes, but also that of coaches to take a growing interest in sports psychology with particular focus on competitive anxiety.

This increasing interest focuses on techniques that athletes can use in a competitive setting to maintain control and also optimize and boost their performance. These techniques help the athlete to relax and focus their attention on the task of preparing and participating in the competition positively. With the current research findings in this field of study and the positive effects it has on athletes and their performance, we can conclude that psychology is another weapon in an athlete's armory in gaining the winning edge.

Importance of sport psychology and how it may benefit athletes

Psychological training plays an integral part in an athlete's holistic training process when carried out in conjunction with other elements of training.

While preparing for a competition, simple psychological skills too can help athletes manage their competitive performance environment. Some of these skills include:

1) Relaxation skills, e.g., progressive relaxation, slow controlled and deep abdominal breathing and autogenic training.
2) A mastery of all the different types of concentration.
3) Both kinaesthetic and visual imagery.
4) Self-talk
5) Development of pre-computation mental routines that they should follow prior to their competition on game day.

In addition to this, this field also deals with injured athletes who experience at least three different emotional responses commonly: frustration, isolation and disturbances in mood. The techniques employed in sports psychology helps the injured athlete cope more effectively with these emotional responses and help prepare the athlete to get back to their sport and games.

Sports psychology is considered an important element in sports for various reasons.

The following points emphasise the importance of this field:

1) Psychology plays a very unique yet critical role in the enhancement of an athlete's physiological capabilities like strength, flexibility and speed. This enhancement in athletes is largely driven by motivation. It is widely accepted that psychological capabilities or power can increase an individual's physiological capacities.
2) Psychology is said to play a crucial role in the learning of motor skills. This depends on the athlete's level of readiness, that is, their psychological and physiological readiness. Psychological readiness is closely related to the learner, here the athlete's state of mind. It is the desire and willingness to learn a particular skill. Sports psychology is also helpful in the social-active, autonomous and cognitive stage of motor skill learning. On the other hand, physiological readiness is the development of strength, endurance and flexibility in the athlete as well as the strengthening of various muscle and organ systems for better performance of motor skills required for their sport.
3) An athlete's behaviour while they are engaged in competitive sports can be better understood with the help of sports psychology. One can come to know the athlete's level of interest, attitudes, drives, instincts and personality. Sports psychology not only plays a role

in understanding these behaviours in an athlete, but also helps in the medication of behaviour in different sports situations.

4) Another important role that sport psychology plays is, controlling the emotions of athletes not only during competitions but during training as well. Some of the negatives faced by athletes include disgust, negative self-thinking, anger and feeling of ownership among many others. These negatives can bring about spontaneous changes in their behaviours which if not controlled in time, can hamper and hinder their performance. Sports psychology plays a decisive role at such junctures. It helps maintain a balance in the arousal of emotions which can further improve performance.
5) Sports psychology helps prepare athletes psychologically for competitions. Sports psychologists also give psychological tips to athletes before and after their competitions. They help them deal with their anxiety levels and create a will to 'win' in athletes.
6) Other than common problems like stress, anxiety and tension that athletes face, there are some other emotional problems that they are subjected to like frustration, depression, panic attacks and anorexia. The knowledge of sports psychology can prove to be helpful in such situations. Various techniques can be taught to athletes faced with these problems like techniques of concentration and relaxation.

Future trends of sports psychology in India

Currently, India, the second most populous nation in the world, doesn't have the fundamental and required infrastructure to serve its athletes to enhance their psychological skills. However, we do see several professional as well as amateur sport teams take interest in utilizing the services of sports psychologists and scientists to help athletes achieve optimal performance. There still is a need to conduct more research in order to understand the psychology of sports better in the Indian context to determine whether these research findings hold true with the ones obtained in other countries.

Lastly, if sports psychology is to reach greater heights in India, top priority must be given to establish programmes and courses in educational institutes which would lead to the birth of first-generation Indian professionals specifically trained in the field of sports psychology.

What sport psychologists do?

With the rapid development of the specialised field of sports psychology in recent years, the importance of a sports psychologist as an integral member of a health-care team and coaching has been widely recognised. Sports psychologists teach skills and techniques to athletes that enhance their motor skills and learning processes, help them cope better with competitive pressure and anxiety, fine-tune the level of awareness that they need for optimal performance and to not lose focus amidst distractions and in a competitive environment.

The field of sports psychology is further subdivided into three broad categories: experimental sport psychology, clinical sport psychology and educational sport psychology. Each of these categories reflects different objectives and activities, and each of these categories are further subdivided into different branches.

Experimental sport psychologists attempt to either determine the relationship between two or more variables, e.g. anxiety and performance, or they conduct experiments to find out the changes that take place in an athlete either in a laboratory setting or on filed. These changes are a result of some kind of an intervention. In such experiments or studies, a precondition is evaluated, for example pre-start anxiety. After the intervening condition has been imposed (which could involve multiple tools or techniques like a program for anxiety reduction or relaxation techniques), the experimenter tries to find out if the intervention brought about the hypothesised change.

Clinical sport psychologists help to reduce or prevent emotional problems in individual athletes and teams while trying to enhance an emotionally healthy athlete's performance potential. Another area of their study is, athletes who experience moderate to severe levels of stress in their daily lives as well as in sports and help them cope with it better and more efficiently.

Whereas, educational sport psychologists focus on the aspect of education. And on educating prospective athletes, coaches and others connected with sports which includes administrators.

Conclusions:

Conclusively, one can say that sports psychology plays a key role in enhancing performances in athletes while dealing with the different mental qualities like confidence, commitment, emotional control and concentration which are linked to success in sports. It helps the athlete to stay focused and continue to sustain their best performance

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THE CONCEPTUAL FOUNDATIONS UNDERLYING THE IMPLEMENTATION OF ARTIFICIAL INTELLIGENCE IN HUMAN RESOURCE MANAGEMENT

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Abstract:

The goal of this chapter is to build a conceptual framework for the use of artificial intelligence in the management of human resources, and that will be accomplished via the conduct of this research (HRM). The six fundamental characteristics of human resource management theories are combined with the possible uses of technological advances in artificial intelligence. The management of human resources encompasses a vast array of responsibilities and tasks, including the formulation of a human resource strategy and plan, recruitment of prospective employees, the provision of training and development opportunities, the analysis of past performance, and the administration of employee relations.This AIHRM conceptual model offers suggestions in addition to a potential path forward for progressing in this area.

Keywords: Artificial Intelligence, Human Resource Management, Conceptual Framework, intelligent recruitment system

Introduction:

A new generation of labour, such as human intelligence or artificial intelligence, has emerged as a critical component in the survival and transformation of organisations in an environment that is constantly changing as a result of the development of Artificial Intelligence (AI) technology [1]. This new generation of labour is essential to the survival and transformation of organisations. Because of this, the cultivation of a new generation of workers has become an essential component in the continued existence of organisations as well as their ongoing evolution. In this next phase of development, we will be incorporating aspects of both human intelligence and artificial intelligence [2,3]. The goal of the area of research known as artificial intelligence, which is also sometimes referred to as machine intelligence, is to create an intellectual and practical capacity in machines that is equivalent to that of a human being. This objective makes artificial intelligence a multidisciplinary field of study. Artificial intelligence (AI), which takes over and assists managers in their mundane and repetitive day-to-day responsibilities, is a tool that is becoming increasingly popular for use in the decision-making process of businesses and is enjoying growing popularity[4]. AI also assumes and supports managers in their day-to-day responsibilities. It helps managers to focus their time and attention on duties that are more vital to the organisation as a result of its extensive database and analytical support, which in turn enables them to better serve their customers. This releases managers from the mundane responsibilities that consume a significant portion of their time. There is a possibility that the manager's duties and responsibilities may evolve throughout time as a result of a diverse set of external influences. These elements may include, but are not limited to, the following: coordination and governance, problem-solving and collaboration, employee and community interactions, strategy and innovation work, the utility and impact of intelligent technology, as well as a great many more. Artificial intelligence has the potential to take over and aid in the administration of jobs that are monotonous and repetitive, and it also has the ability to perform both of these things.

In addition to this, it may also give a comprehensive database in addition to beneficial analytical assistance, freeing up managers to focus on operations that are more vital than those that are routine. The overarching concept that is referred to as "human resource management" incorporates not only a wide variety of company-wide policies on the topic of human resources but also management activities that are closely related with those policies[5]. These activities include recruiting new employees, training current employees, and evaluating employee performance. There is a possibility that these policies are connected, either directly or indirectly, to the functioning of the management system in some way. The term "management of human resources" refers to a broad concept that encompasses a diverse range of individual duties and actions. These responsibilities include the formulation and execution of policies and procedures related to human resources, as well as the sourcing, hiring, training, and development of people. In addition, these responsibilities include the development of human resources. In addition, the formulation and execution of policies and protocols connected to human resource management. In addition, the development and implementation of policies and procedures that is relevant to the management of human resources. When applied to the management of a company's human resources, the use of artificial intelligence has the potential to result in considerable monetary gains for the organisation as a whole. It is becoming an essential trend for the future growth of human resource management to make use of artificial intelligence (AI) to boost the efficiency of human resource management. This trend is becoming an essential trend because it is becoming an essential trend for the future growth of human resource management. This tendency is becoming more important as a result of the fact that it is becoming increasingly vital for the further development of human resource management. This trend is getting more essential as a consequence of the fact that it is becoming more crucial for the continued development of human resource management. This development is one of the primary reasons why this tendency is becoming more important. One approach that might be used to achieve this purpose is to implement automation software into procedures that, in the past, were carried out manually. As a result of this, the chapter presents a conceptual AI application to the HRM model based on the six components of HRM and the core AI technical applications in order to assist businesses in utilising AI technology to assist with HR management. The conceptual AI application is based on the six components of HRM and the core AI technical applications. The key AI technological applications as well as the six HRM components serve as the foundation for the conceptual use of AI. This is done with the goal of reducing the amount of time and effort that businesses are obliged to invest into the management of their human resources departments.Because of a framework that is known as AIHRM (Artificial Intelligence for Human Resource Management), it is now feasible to merge the management of human resources and artificial intelligence into a single platform. This was previously not possible. This framework provides support, not just theoretically, but also practically. In addition to this, suggestions are offered for developing areas of study that need to get the lion's share of emphasis.

When performing an examination of the present state of the technology relevant to artificial intelligence, it is required to take into consideration a total of three levels: the Basic support layer, the Platform foundation layer, and the Domain technology layer [6].

The Basic Support Layer:

The development of this layer of artificial intelligence technology requires the incorporation of three crucial components: large amounts of data, powerful computers, and innovative models. The rapid accumulation of ever-increasing volumes of data serves as a primary motivator for the advancement of research into artificial intelligence. In recent years, there has been a significant expansion in the capabilities of machine learning as a consequence of the implementation of a newly updated algorithm model. This growth came about as a result of the introduction of a new algorithm. The concept that is known as "deep learning" is a great instance of this. It does very well in learning activities that are both supervised and unsupervised, as well as those that are demanding.

Platform Framework Layer:

Internet behemoths such as Google, Facebook, Microsoft, Baidu, and Amazon have all created their own deep learning frameworks independently. In addition to this, educational institutions such as the University of California at Berkeley and the University of Montreal, both of which may be found in Canada, are also considered to be part of this. Because they need just small tweaks and are fairly easy to install, advanced deep learning systems should be much easier to work with for businesses and software developers.

The Technology Layer:

The use of artificial intelligence is now being observed in a wide variety of commercial settings. Figure 1 provides an illustration of the technology application network. Natural language processing, also known as NLP, and computer vision, also known as CV, are two of the technologies that are employed the most often. Both of these acronyms stand for the same thing. Two examples of more advanced technologies include the technology that recognizes passengers' faces at airports and payment systems such as Alipay. Both of these technologies are used at airports. Significant volumes of data relating to natural language may be analyzed and evaluated by computers thanks to the development of software that is tailored to the processing of natural language in particular. The day-to-day operations of translation software (such as correct translation), search engines, question-and-answer systems (such as knowledge), emotion analysis, and automated response have all made major use of related technologies.

The human resource management system is made up of the six components that make up human resource management. These components are interconnected with one another and work together to form an efficient human resource management system.

1. **Human resource Strategic Planning**: The planning of human resources is the first step in the management of any and all areas of human resources. Primarily, it helps the company foresee future people needs and, through the strategy, the core qualities of possible personnel. This is one of the primary benefits of having this capability.
2. **Recruitment and Deployment:** The processes of recruitment and deployment, which use human resource planning as their point of departure, are comparable to the blood of the corporation since they provide nutrition to the organisation while simultaneously resolving the challenges of organisational staffing and staff matching.
3. **Training and Development:** The primary emphasis of both training and development is on educational pursuits.
4. **Performance Management:**There are a total of six components, with performance management sitting squarely at the center of all of them. In addition to this, it serves as the main information source for all dimensions that come after it.
5. **Compensation Management:**The purpose of compensation management is to incentivize individuals to discover solutions to the difficulties faced by the corporation [8].
6. **Human Relations Management:**The management of employee relationships works to ensure that workers are satisfied while also providing assistance to the company in the

establishment of an effective cycle for allocating human resources in a strategic manner [7].

When presented with a massive quantity of data, developing a model for "AI+HRM" is all about providing assistance to human resources management in the form of judgments that are better informed. The question of how artificial intelligence may be incorporated into the management of human resources can be answered by using this approach. The interrelated nature of human resource management, sophisticated artificial intelligence technology, and the Intelligent System that finally arises as a result of these three variables is shown in Figure 2, which can be found here.

When it comes to human resource management (HRM), strategic planning should begin with HRM. The term "human resource management" is abbreviated as "HRM." Artificial intelligence-based technologies are often used by managers as an auxiliary instrument of decision-making throughout the process of strategy planning. The first thing that needs to be done is to gather data from all over the world, combine it with the data that already exists both internally and externally, and then combine all of this information using methods such as data mining and the discovery of new information. This is the first thing that needs to be done. Both the recruiting and deployment procedures are very vital to the organisation.system components; the process of recruiting includes evaluating, screening, and interviewing prospects, in addition to matching qualified individuals with open vacancies. A software business that has automated the hiring process by making use of artificial intelligence in its products. The capacity to automatically analyse applicants is the primary benefit of using artificial intelligence in the recruitment process. This helps to decrease the possibility of prejudice. An artificial intelligence system may be educated to comprehend the attributes that productive workers bring to a certain job, and then it could utilise this information to choose individuals who are a good match for the role, as well as evaluate and score them. As a direct and immediate result of the firm's usage of artificial intelligence software, the company was able to cut the amount of money it spent on recruiting by 71 percent. Concurrently, the efficiency of the recruitment process increased by a factor of three as a result of this change. Employees are continually pushed ahead in the process of training and development for continued growth by both the organic internal development that occurs naturally inside the company and the effect that comes from the outside world. The management of employee relationships encompasses both the management of corporate culture and labour relations, in addition to the management of the connections that exist between employers and workers. When it comes to the management of labour relations and communication, the technology of artificial intelligence can be used as a support system to resolve several complex process stereotypes, carry out management activities, and serve as performers, helpers, and advisors. This can be accomplished through the use of artificial intelligence technology. The management of labour relations and communication includes all of this as an integral aspect. The primary responsibility of the assistant is to give support to the manager and the rest of the manager's staff in carrying out the different administrative tasks. Recording, scheduling, reporting, and the maintenance of a scorecard are all included in these activities. One of the examples of how artificial intelligence might be put to use in this sector is the "Virtual Assistant System," which is one of the applications. This system is responsible for organizing meetings by reading and composing email, coordinating attendance, and monitoring calendars. Additionally, it is responsible for monitoring calendars. These intelligent systems will progressively gain relevant knowledge and service areas as they absorb the expertise of their workers, both themselves and their fellow employees. This process will continue until the systems are fully functional. These technologies grow into what is known as a "advisor system" and expand the application of artificial intelligence in the workplace.

Implications

1. The use of machine learning and other types of artificial intelligence to the management of human resources is fast becoming the industry standard.
2. The software is now at a mature stage where it is used for recruitment and makes use of ChatBots in addition to machine learning. Recruiting is one of the applications that the Programme is used for.
3. Efforts are now being made to create artificial intelligence methods, such as machine learning and augment learning, with the intention of giving intelligent solutions for the management of human resources.
4. In spite of this fact, the great majority of businesses still do not have the necessary infrastructure in place to use AI in their human resources departments.
5. In addition, this process involves not only the distribution of technology but also the integration of corporate strategy with the organisational behaviour, business culture, and management processes that are already in place inside the company.
6. It is recommended that research into the ways in which the use of artificial intelligence (AI) technology might potentially enhance human resource management be maintained. The use of artificial intelligence in human resources may have a number of possible benefits; however, there is also the possibility that it may have a number of potential disadvantages as well, such as the inadvertent revelation of sensitive information and its misuse.

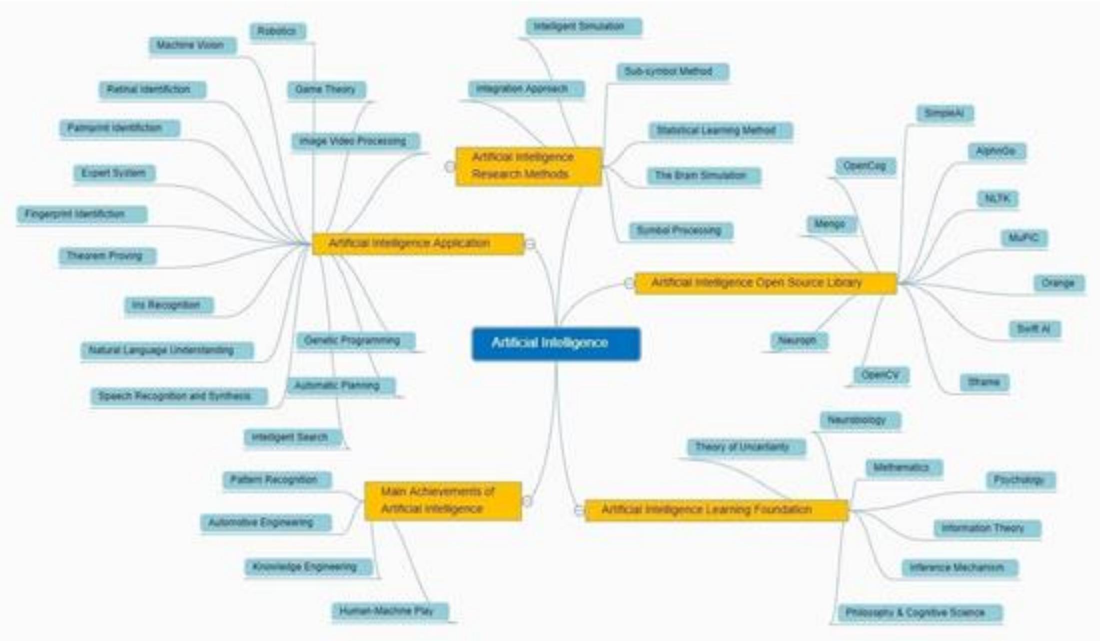

Figure 1: The AI technology network [2]

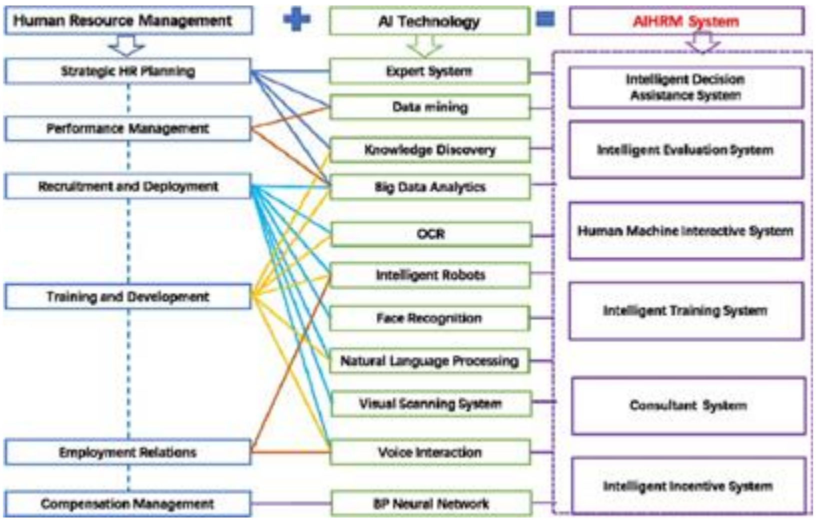

Figure 2: An abstract paradigm for the use of artificial intelligence in human resource management [2]

Conclusion:

The goal of this chapter is to develop a conceptual AI framework that can be used to the management of human resources. The present degree of artificial intelligence technology, in addition to the six qualities of effective human resource management, serves as the foundation for the framework. It is possible to create an intelligent decision support system by combining human resource strategy and planning with data mining and knowledge discovery; the process of interviewing potential new employees can be automated by combining facial recognition technology with natural language processing technology; intelligent robots and visual scanning technologies can assist humans in learning and teaching throughout the process of training and development. The creation of a corporate advising system may be aided by robots and voice interface technologies, which together can provide support for the management of employee interactions. The creation of an intelligent incentive structure may be accomplished via the combination of data mining and performance management. It is possible to develop a method of wage evaluation that is based on neural networks. The expansion of artificial intelligence in business human resource management may be assisted along with certain ideas and recommendations that are offered by this AIHRM conceptual model. These thoughts and proposals are provided by this AIHRM conceptual model.

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IMPACT OF YOU TUBE ADVERTISMENT ON CUSTOMER PURCHASE INTENTION TOWARD PRODUCTS AT CITY BILASPUR, CHHATTISGARH, INDIA

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Abstract:

You tube is the biggest worldwide online video data framework with 1.9 billions dynamic worldwide client more than 24 thousand hours of video content are transferred on to you tube consistently 70% of substance is seen by means of cell phones and 7 billions hours of video substance are viewed on a week by week premise that incorporates how to do recordings instructive recordings content music recordings and wide scope of authoritative and brands substance, for example, channels news (for example advancements promoting big name endorsers tribute influencer and item position will have more than 4 billion client around the world). Shoppers are being impact by various things today in the realm of online networking advertising. The job of influencer, for example, you tubes recordings bloggers, YouTubers has expanded continually with the you tube getting more than 30 millions guests for each day there is no doubt you tube is a very force full apparatus for the marking and advertising. The catch is, it requires a ton of time and cash on the sponsor part to make it powerful. Regardless of how large the spending plan is publicizing can be succeed just on the off chance that it gain the consideration the networks well. YouTube and show system of the assortment of approaches to contact specific crowd Keyword logical focusing on we can utilize catchphrases that it will help coordinate our objectives our add to the video content. hence, this study was planned to analyse the impact of youtube advertisment on customer purchase intention toward products at city Bilaspur, Chhattisgarh, india

Keywords: Social media marketing, YouTube, advertisement, purchasing intention

Introduction:

Internet based life are intuitive PC innovation that encourages the production of thought and sharing data, thought, vocation intrigue and different kinds of data by means of virtual system. Clients get to social medias for the most part through work area, advanced mobile phone and tablets internet based life changes the focal point of the rising field of techno self-considers. Web-based social networking is very surprising paper based media like magazines, paper and customary electronic media, for example, TV broadcasting radio telecom from multiple points of view like quality, reach, ease of use and execution. Probably the most well known internet based life sites with more than 100 million enrolled client are face book, YouTube, we visit, Instagram, Twitter, Wire, LinkedIn, Whatsapp, Sanpchat, Pinterest and that's only the tip of the iceberg. Numerous specialists have discovered that there are wide scopes of positive and negative effect of the online life use. lt can assist a person with improving his/her association with world and can be a successful correspondence (advertising) instrument for organizations, business people, non-benefit association, ideological groups and governments.

Consumer are being influenced by a number of things today in the world of social media marketing the role of influences such as YouTube video bloggers youtubers help increase contently with the YouTube getting over 30 million per day there is no question YouTube is powerful tool for branding and marketing the catch is required a lot of time and money on the advertiser part to make a defective no matter how big the budget is advertising can succeed only if it gained attention of communities well prepared message and contents on advertising are vital in today's costly and cultivated advertising environment. Social media has become in main screen and advertiser have noticed this friend the percentage of companies using social media for advertising is growing day by day YouTube advertising done through Google ads is a main publishing source or we can say that it is a main method for publicity your video content on YouTube for enquiry item so you can amplify your client reach. This could be your video playing before a client she is another video or appearing in YouTube index list for individual to watch in full. Now a days purchaser have tendency to watch product review through YouTube videos before purchasing their requirements. Therefore, the current study is designed to investigate the impact of YouTube platforms for marketing of various commercial products in public.

Research Methodology:

The study was carried out at public domain of Bilaspur city of Chhattisgarh state. The responses were taken from different Whatsapp group including students' online groups of through Google forms. The study was performed during 1st March to 30th June 2021 and seeks the individual to questionnaires. It includes open and ended questions while seeking data to understand the influence of the YouTube advertisement on customer purchase intention for various commercial products. Non-probability sampling method is used. Under non- probability technique, convenience sampling method is used. The population consists of people who are using YouTube and samples were those people who watch YouTube advertisement. Primary data were collected using structured questionnaire having close ended questions from the 200 respondent including different Whatsapp group including students' online groups via Google forms. Data analysis and interpretation will be done with the help of appropriate data which has been collected through the questionnaire (through google forms) on worksheet. Pie chart applied for the interpretation.

Findings and Discussion:

The present study charily raveled that the majority of people watch YouTube videos comparing to another platform. It is found that respondents watch YouTube videos for more than 30 minutes per day. Most if the respondents watch YouTube because of the content of the video and advertisements. Most of the respondents identify trends from YouTube all the time. Majority of the respondents of age group 18-22, 23-27 watch YouTube videos. It is observed that maximum number of the respondents who watch YouTube advertisement prefer to buy a fashion apparel from online. It is observed that majority of the respondents get influenced by the YouTube advertisement looking at the current trend. Most of the respondents do not immediately change their buying decisions due to YouTube advertisements. Majority of the respondents get to know about new apparel brands from YouTube advertising. It is observed that respondents buy apparel brands only if the advertisements are convincing **(Figure 1)**.

Age of respondents

The present study clearly indicated that out of 200 respondents, there were 40% of respondents (YouTube users) belogs under the age of 18- 22 year old followed by 40% from 23-27%, 17% from 18-32, 10% from 33-37 and 5% were belongs to the age group from above 37 year old respectively.

Gender of respondents

Out of 200 respondents there were 44.3% male and 55.7% females. Hence, the result shows that the female respondents were recorded as higher in respect to using YouTube than male respondents.

Respondents watching YouTube video

The results shows that about 98.6% people watch YouTube videos and only 1.4% does not watch which indicated that almost all respondent watch the video except 2 respondent out of 200.

Respondents watching advertisement on YouTube

In the set of 200 respondent 22.1% watch advertisment on YouTube, 21.4% does not watch advertisement on YouTube while 56.4% sometimes watch. It shows that the people prefer YouTube as a medium for gaining insight on product and services with the advertisement published.

Influencing social media platforms

The result shows that 3.6% of respondents were influenced about advertising from Email, 56.4% from YouTube, 16.4% from Facebook, 0.7% from Twitter and 22.9% from the other media. It depicted that majority of the respondents were influenced by YouTube while the respondents influenced through the Email was feound to be least.

Duration of time for watching YouTube videos

The current study revealed that among 200 respondent 40% were used YouTube for 30 mints per day followed by 27.9%,14.3%, 17.9% respondents were used YouTube for 1 hour, 2 hour and more than 2 hour respectively per day. Which means the maximum number of people was used YouTube for only 30 mints of optimum time per day.

Interest of respondents for YouTube advertisement

The result shows that out of 200 respondent 28% percent people watch you tube for content, 7% watch for celebrities, 25% for trends/popularity, about 3% for technology and about 24% and 13% cooking and creative ideas. Hence, most of the people watch youtube videos for content while least uses it for technology according to the data set.

YouTube advertisement as discovering/identifying new fashion trends

The result clearly indicated that among 200 respondents about 19.30% people identify trends from YouTube all the time, 76.0% people identify trends from YouTube videos sometimes and 4.3% people never identify which means maximum number of people mostly identify the trends while very few were unable to identify the trends in the following dataset.

Influence of YouTube advertisement to buy a product

The result revealed that out of 200 respondent 15.7% were influenced to buy, while 61.4% do not buy and 22.9% sometimes buy the products seen in you tube advertisement. It indicated that that even through most of the people were influenced and watch Youtube advertisement very few people tend to buy the product seen in the advertisement. in this case 61.4% of 50 people do not buy.

Source of purchase

The result revealed that out of 200 respondent 55.7% respondent's preferred online shopping, 22.9% prefer retail markets, 13.6% prefer street and 7.9% prefer other option which means more than 50% people preferred online shopping while the rest prefer retail, street shops or other vendors.

Influencing factors for buying decision of respondents

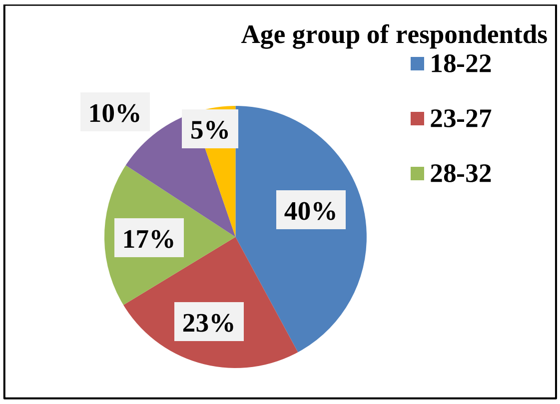
The result revealed that out of 200 respondent 38.6% follow current trends, 34.3% follow style, 7.1% prefer colour and 20% visualize themselves in the apparel. Hence, themaximum numbers of respondent buy a certain product or apparel based on the current trends while colour trends become the least preference among these.

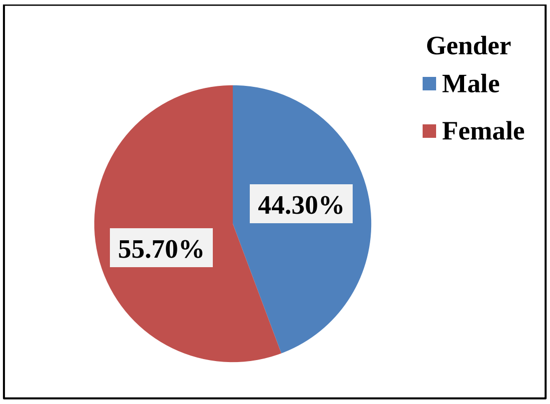
Impact of YouTube advertisement on change in product buying decision

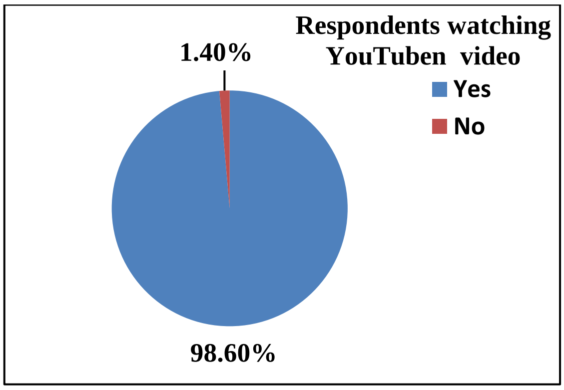
The result revealed that out of 200 respondent 17.1% respondents changed in products buying pattern due to YouTube advertisement while 22.9% did not change however, 60% respondent changes sometimes which means about 60% of respondent most of the time change the buying decision due to the advertisement seen in YouTube.

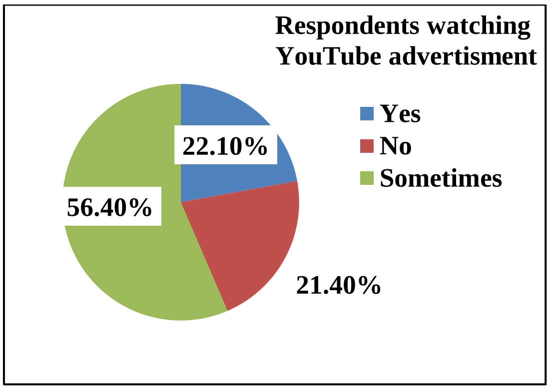
Time factor for showing interest of purchasing products through YouTube advertisement

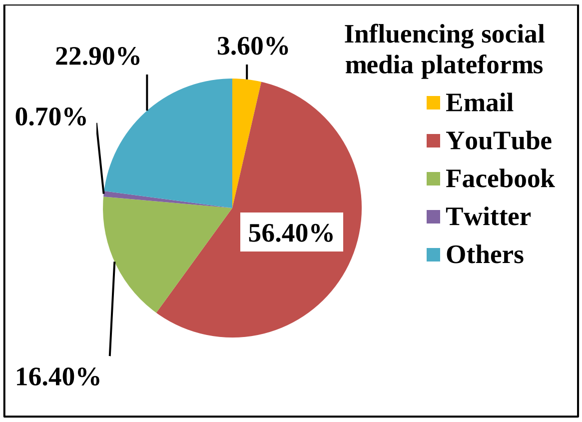
The result revealed that out of 200 respondent 5% people buy fortnightly, 21.4% people buy monthly, 40% people buy quarterly while 33.6% buy yearly. Hence, it is found that maximum number of people buy product quarterly.

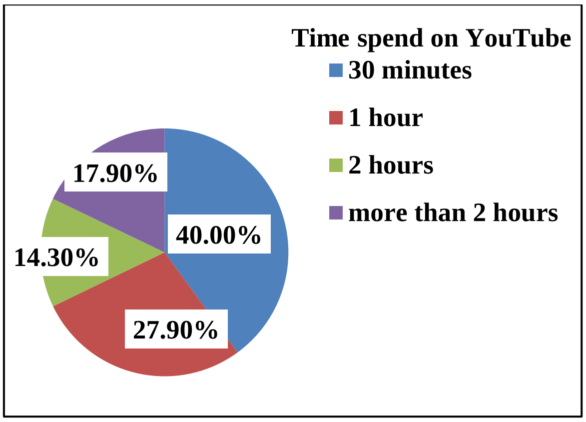


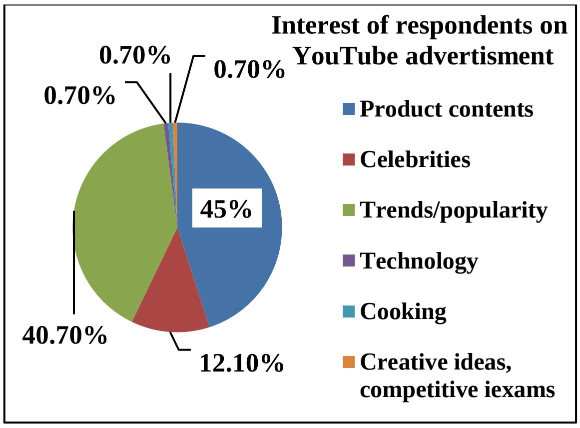


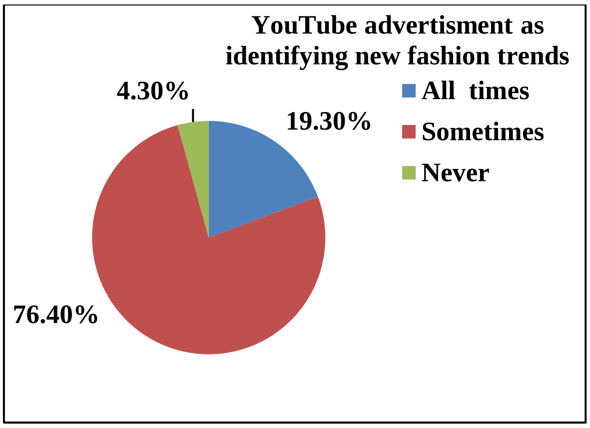


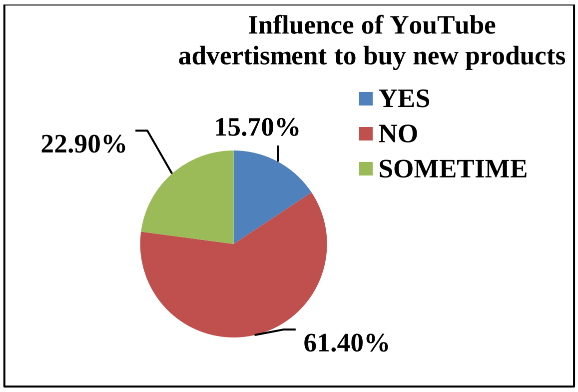


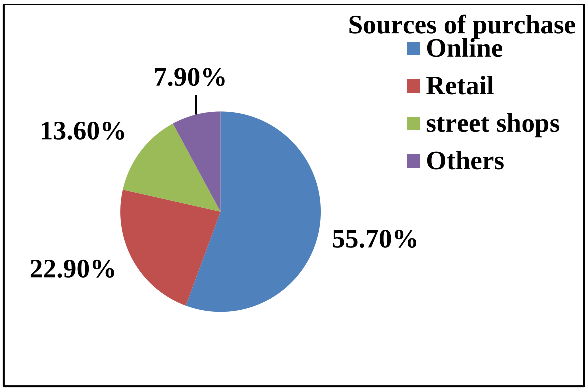

Influencing social media plateforms
Email
YouTube
Facebook
Twitter
Others
3.60%
22.90%
0.70%
56.40%
16.40%

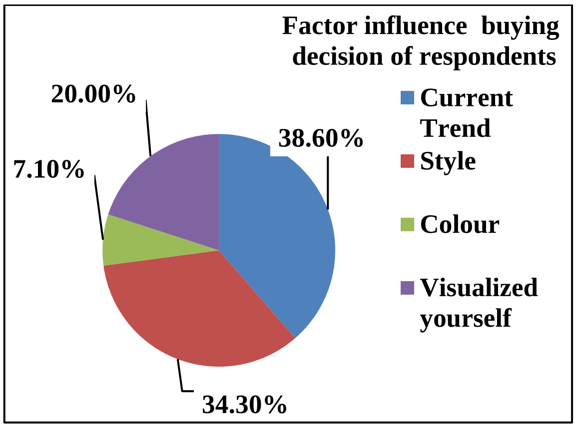

Time spend on YouTube
30 minutes
1 hour
2 hours
more than 2 hours
17.90%
40.00%
14.30%
27.90%

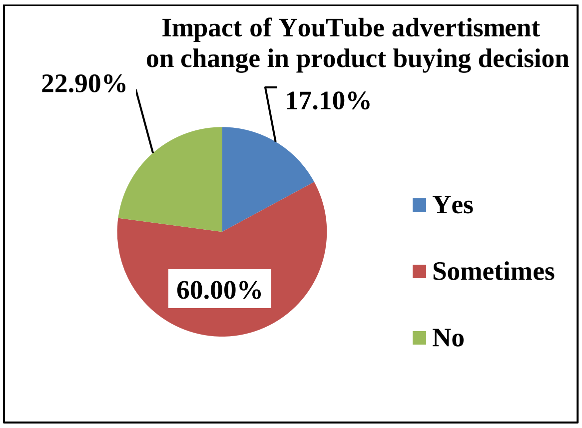

Interest of respondents on YouTube advertisment
Product contents
Celebrities
Trends/popularity
Technology
Cooking
Creative ideas, competitive iexams
0.70%
0.70%
0.70%
45%
40.70%
12.10%


YouTube advertisment as identifying new fashion trends
All times
Sometimes
Never
4.30%
19.30%
76.40%


Influence of YouTube advertisment to buy new products
YES
NO
SOMETIME
22.90%
15.70%
61.40%


Sources of purchase
Online
Retail
street shops
Others
7.90%
13.60%
55.70%
22.90%


Factor influence buying decision of respondents
Current Trend
Style
Colour
Visualized yourself
20.00%
38.60%
7.10%
34.30%


Impact of YouTube advertisment on change in product buying decision
22.90%
17.10%
Yes
Sometimes
No
60.00%

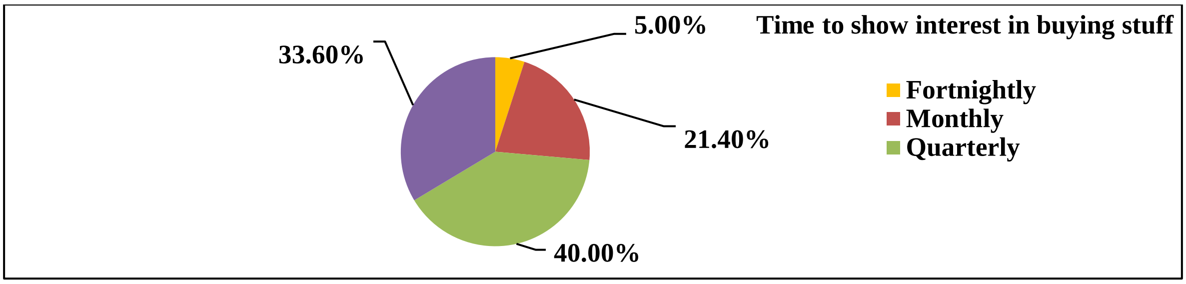


Figure 1: showing different pie-chart analysis for influence of Youtube advertisment on customer purchase intention towards products at city Bilaspur, Chhattisgarh

Conclusion:

From this research work, it is comprehensible that YouTube is now one of the most essential marketing tools. YouTube promoted videos are easy to upload and promote. There are more than 40 million videos viewed per day on YouTube and hence it has become a marketing platform. Numbers of advertisements are shown to the people and advertisement creativity, content, brand, time that captures the viewers. Therefore, the main objective of the study was to specify the factors affecting YouTube advertisements views and to evaluate the effect of buying pattern due to these advertisements. The hypothesis of our study is based on the factor - time spent on watching YouTube videos, we analyze if this factor effect the buyer's decision or not. The results demonstrate that YouTube advertisements has important effect on the consumer purchase intention however the time spent watching YouTube videos does not directly effect the purchasing intention. Hence, it can be concluded that YouTube advertisement has a major effect on purchasing intention.

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DECEPTIVE MARKETING

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Abstract:

In today's competitive environment, gaining and maintaining a competitive advantage is a challenge for everyone, as every company tries to show its worth by claiming to be the best and finest in the business. In a difficult and unpredictable climate, many businesses are embracing and delivering appealing value propositions to customers. Marketers are finding new ways to communicate with existing and prospective consumers in response to technological advancements, rising consumer expectations, a myriad of new media venues, and the desire to give more with less.

With the rise of consumerism and the consumer as the ultimate determinant of a product's success, the marketer may now gratify the customer by providing better service, higher-quality items, and maintaining a constant relationship with potential customers.

This article explains the definition and types of deceptive advertising used by businesses to acquire clients, as well as examples of various deceptive advertising attempts. It also discusses Indian legislation, norms, and regulatory agencies, as well as their roles in preventing fraud and false advertising claims.

Keywords: Consumerism, deceptive advertising, false claims, competitive advantage

Introduction:

In 1915, the term "consumerism" was used to describe the "promotion of consumer rights and interests." It also refers to the consumerist movement, consumer activism, or consumer protection, which strives to protect and educate customers through practices including truthful advertising and packaging, product warranties, and stricter safety standards.

Marketing communications encompasses both information and persuasion. It informs the audience about products/services so that they may make informed choices between various things or brands. Advertising benefits businesses by assisting them in marketing their brands. According to J. Walter Thompson, "Advertising, like electricity, is a morally neutral force that both illuminates and electrocutes. The way it is used determines its worth to civilization."

When marketing a product, deceptive advertising, often known as fraudulent advertising, refers to the use of unclear, misleading, or outright false representations. It has been accused of fostering materialism and consumerism, stereotyping, making us buy things we don't need, exploiting children, controlling our behavior, objectifying women, and contributing to the breakdown of our social structure in general. Advertising does not operate in a vacuum, but rather in a market context influenced by a variety of elements such as customer wants, company interests, and government laws. Furthermore, the tremendous prominence and pervasiveness of the campaign cause criticism and debate.

Since it refers to exaggerated facts asserted by a brand, puffery, and disparagement play a significant part in deceptive advertising. Puffery is defined as "advertising or other sales representations that praise the item to be sold with subjective opinions, superlatives, or exaggerations, vaguely and generally, stating no specific facts," whereas disparagement is defined as "when an advertiser intentionally and misleadingly portrays an identifiable competitor in a negative light to establish the superiority of its brand."

Deception Prevention Initiatives...

Advertising in India is regulated by the Consumer Protection Act, the Monopolies and Restrictive Trade Practices (MRTP) Act, JagoGrahakJago, the Drugs and Cosmetics Act, and other legislation. Even the Advertising Agencies Association of India (AAAI), for example, advises advertisers on their obligations to truthful advertising and healthy market competition, with one of its main goals being to benefit Indian consumers and protect their interests by assisting in the enforcement of honest and in good taste advertising.

The Federal Trade Commission (FTC) defines deceptive advertising as "a representation, omission, or practice that is likely to mislead the customer." False oral or written representations, misleading price claims, sales of hazardous or systematically defective products or services without adequate disclosures, failure to disclose information regarding pyramid sales, and the use of bait and switch tactics are all examples of practices that have been found misleading or deceptive in specific cases.

The Advertising Standard Council of India (ASCI) is a non-profit organization in India that regulates advertising. Consumer and industry complaints against ad campaigns that are deceptive, misleading, indecent, illegal, leading to unsafe practices, or Unfair to competition, and therefore in breach of the ASCI Code, are handled by the ASCI and its Consumer Complaints Council (CCC). Self-regulatory advertising code to counteract misleading advertising, the government's Department of Consumer Affairs and ASCI have linked up.

Deceptive advertising and labeling regulations enforced by the Competition Bureau prohibit misleading statements made to promote a product or a corporate interest and encourage the provision of sufficient information to enable and educate customers to make informed decisions. False or misleading assertions, as well as deceptive marketing efforts, are prohibited by the Competition Act. They also protect customers from being deceived by deceptive representations that aren't backed up by adequate testing. False or misleading ordinary selling price assertions, erroneous, deceptive, or unlawful use of tests and testimonials, and the sale of a product for more than its stated price are also not acceptable.

Few laws that impact deceptive advertising practices,

- Cable Television Network Act
- Drugs and Cosmetics Act
- Drugs Price Control Act,
- Drugs and Magic Remedies (Objectionable Advertisements) Act,
- Emblems and Names (Prevention of Improper Use) Act
- Copyright Act
- Trademarks Act
- Patents Act – Introduction to Intellectual Property Rights
- Indecent Representation of Women (Prohibition) Act

Conclusion:

Globalization has not only opened up new company prospects, but it has also turned customers into virtual kings when it comes to product/service selection. As more businesses enter the market with varied sorts and ranges of products, competition has increased significantly. As a result, advertising has transformedto match shifting client expectations. Marketing communications has undoubtedly played and will continue to play a significant part in influencing and affecting how we live our lives. And, as the millennial generation grows in number, it is becoming increasingly important for businesses to stay up with the competition to survive and develop. Moreover, competitions that do not reveal needed information are prohibited by the promotional contest regulations. False or misleading claims are prohibited by the Consumer Packaging and Labeling Act, the Textile Labeling Act, and the Precious Metals Marking Act, among other laws. They also demand particular labeling or marking information, to assist and educate consumers in making well-informed purchase decisions.

As a result, misleading and fraudulent advertising claims and methods are ideal for a limited time, but they do damage to the firm once the deception is exposed to the public.

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SUCCESSFUL POULTRY BUSINESS AND MARKETING STRATEGY

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Abstract:

Poultry farming in India, regardless of numerous constraints, has improved substantially over the last decade. Poultry production in India became restrained to backyards until recently. Local breed of birds had been reared for the deliver of eggs and meat. The growing call for for poultry merchandise necessitates augmenting the deliver via way of means of uploading stepped forward breeds of hen. In 1961, the percentage of hybrid populations' with inside the general populace of hen became approximately 2 percentages. Within multiple decades, those birds have ruled the marketplace sidelining the indigenous birds. The technological advances have revolutionized the function and the shape of poultry enterprise in India. It has become one of the maximum specialised organizations in lots of components of the country. A preferred self belief has been created the various human beings that inexperienced revolution has ushered a technology of self-reliance with inside the food grain production. The hastily developing populace has created a few doubts with inside the stated hypothesis. In fact, crop production by itself might not clear up the food trouble of the country. The advances in cereal technology, of course, can fill the empty stomach; however it is able to now no longer assist with inside the balanced boom of the human body. The leader substances of balanced food regimen additionally incorporate proteins, fats, minerals and nutrients, which can be crucial for boom. The deliver of those gadgets can without difficulty be elevated via elevated production of livestock merchandise.

Keywords: Poultry business, poultry products, marketing strategy, source of economy

Introduction:

The poultry enterprise in India represents a prime fulfilment story. What became in large part a outdoor undertaking earlier than the Nineteen Sixties has been converted right into a colourful agribusiness with an annual turnover of Rs 30 000 crores (Basic Animal Husbandry Statistics, 2012). Today, India is the 0.33 biggest egg producer around the world and the 19th

biggest broiler producer country. Undoubtedly, this dazzling boom is a end result of numerous factors, together with energetic broaden intellectual assist from the country and relevant government, studies and improvement assist from studies institutes global collaboration and personal region participation (Bhardwaj *et al.*, 2012). A factor really well worth bringing up right here is that Indian poultry is self-reliant, sustained via way of means of a huge and sturdy genetic base wherein the productiveness levels of broilers and layers are identical to the ones performed elsewhere (e.g. with inside the United States of America and the European Union). Undoubtedly, those achievements are pretty considerable (Goutard and Magalheas, 2006).

Today, however, globalization is posing more challenges: namely, making the enterprise globally aggressive and viable; and gratifying the pretty large ability for boom this is provided via way of means of converting meals conduct and preferences (Headley, 1964). Poultry is a business commercial enterprise which enables a person to keep his / her financial system. In the rural enterprise, hen manufacturing is a high example, which vertically integrates (Hunter, 1981). This enterprise has divisions and those are, ‘poultry meat production and egg production. The layers deliver us eggs and from broilers, we are able to get meat. In fact, the poultry commercial enterprise is reward capon a position and useful activity and one can also additionally enhance this commercial enterprise via way of means of analyzing those notes.

Development of poultry farms

It refers to rural poultry keeping due to the fact this organization operates in a low scale, the usage of much less capital and conventional technology. The unit quantity of production is low because of the above constraints. However, the idea of developmental hen could be very applicable for India´s rural regions to decorate coins income of rural bad populace (Iqbaluddin, 1996). To popularise poultry farming in rural areas, several Central and State Government-backed programmes, such as the Tribal Development Program (TDP), Integrated Rural Development Program (IRDP), Special Livestock Production Program (SLPP) and others, were implemented.

Marketable poultry production

Commercial / business poultry production check with big-scale organizations in which the range of birds in keeping with unit is big sufficient to obtain most benefits of technological improvement. These businesses benefit from a large number of economies of scale, allowing them to absorb swings in demand, delivery, and input costs. (Seetharaman, 1996). The boom of this region has remained particularly considerable over the years. However, it's been restrained to a few pockets of the country.

Poultry development in India

The level of poultry farming in specific states / UTs became tested via way of means of building developmental indices on parameters together with layer discern inventory, range of stepped forward birds relative to the overall hen populace, range of hatcheries (each in non-public and public region), and performance (i.e., range of eggs produced/year). This approach became used to construct indices for principal hen generating states/UTs withinside the country (Pandey and Bhardwaj, 1996). The Poultry Development Index became built for the principal hen generating states of Indian Union. The states had been categorized in ascending order of WPDI. Assam and the Northeastern States were ranked first and second, respectively, indicating that poultry farming is the least developed in those states, as evidenced by Bihar, Chhattisgarh, Orissa, and Himachal Pradesh, among others. Andhra Pradesh provided the maximum evolved poultry producer in India (Pandey *et.al*., 1996). In order to categorise all states into WPDI corporations, the 0.52 level became arbitrarily selected because the cut-off of various states classifying all states in corporations on the idea of low/excessive hen farming improvement.

Categories of marketing strategy for poultry

For poultry items in a market, the categories should be followed:

1. **Farmer's Trader:** The products are sold at the local market at the farm gate.
2. **Farmer-**to-retailer: In this case, the products are typically sold to supermarket and restaurants.
3. **Farmer-to-farmer leadership:** A leading farmer accesses the demands for huge volumes and the products are sold to him.
4. **Farmer-owned co-operatives:** Farmers stock their principal poultry products and sell them to packers, who then sell them to co-operatives.
5. **Make a sign-up with farmer:** The market buyer guarantees the farmer.

Significance of a Poultry Marketing Plan

Poultry has a very importance for mankind by supplying food, economy and the generation of employment, etc. It plays an important role directly or indirectly. Such as: Poultry is extremely important to humans in terms of supplying food, the economy, and the creation of jobs, among other things. It has a significant impact, either directly or indirectly. For example:

1. **Food source**

We can get minerals and vitamins from poultry meats. Poor people can get an income source easily from poultry business. Hare anyone can do many works earns money for his / her livelihood. The meats and eggs of poultry supply rich protein and human can cook this very easily. Poultry meats are a good source of minerals and vitamins. Poultry farming is a simple way for poor people to earn money. Anyone can undertake a variety of jobs and earn money to support them. Poultry meats and eggs are high in protein, and humans can prepare them quickly.

2. **Using in industry**

- **Egg-** Decomposed eggs are utilised as fertilisers and animal feed during vaccine production.
- **Egg yolk**–We can utilize egg yolk for producing cake mixes, soaps, shampoos, and paints, among other things.
- **Feathers-** The feathers of chickens are used to make pillows, cushions, dusters, and other insulating items in animal feed.
- **Egg shell**–Egg shell is used to make mineral mixed fertilisers, decorations, mosaics, handicrafts, and other items.

3. **The goal of the study research:**

To be fancy, easy to find, and to provide a competitive edge to the company. Another goal of this firm is to hatch large numbers of chicks. Substance of nature: Feathers, eggshells, and other discarded poultry parts are used as a natural product.

4. **Souce of income**

Poultry farming and poultry rearing are excellent ways to get money. Women might supplement their income by selling chicken and its products in the hamlet.

5. **Source of employment**

Rural women can make use of their otherwise wasted time by starting a family chicken farm. Hawker, farina, and other marketing channels can be used to promote chicken and its products. Poultry farming helps to alleviate poverty by providing work opportunities. Still, all poultry is undeniably a boon to humanity's ability to thrive in the best social and economic environments.

Marketing of poultry product poultry product marketing

Three actions must be completed prior to making a marketing change. The stoner market is being investigated and analysed. Making a judgement regarding how to break into a new market. Putting the decision into action that satisfies you.

Step 1- Observation and assessment

In the first stage, it is necessary to determine whether or not a market exists, as well as to have a basic understanding of marketing issues. The next stage is to figure out what the market wants (U.S. Department of Agriculture, 2004). The prices must be affordable. The prices must not be excessively high or low. The third step of marketing is customer service, which includes goods, delivery price system, ready-to-cook, and so on. The market research appears to be finished in the fourth and final step. The information must be analysed indefinitely because it is required.

Step 2- Making a decision

The result of research and analysis is the first decision. Everybody should be determined to fulfill their wishes. So next decision should take very carefully and complete this task carefully. The initial decision is based on the findings of investigation and analysis. Everyone should be committed to achieving their goals. As a result, the following decision should be carefully considered, as should the completion of this assignment.

Step 3- Action on Decision

Implementation is the final step in the decision-making process. If one is determined and persists in his or her endeavours. He will be successful, but he must be truthful in his marketing. The quantity, packaging, and price of the product should all be appropriate. After reading this article, you may find assistance for your business, so now all you have to do is strive to fulfil it.

Profitable Marketing Strategy

Here are some essential ideas for any poultry business owner or marketer who wants to make the most of their poultry business. These pointers will assist you in locating the greatest prices and businesses in your area, ensuring that you make the most money from your chicken products.

1. **Marketing Tips 1- Avoid the Middlemen**

In general, most poultry farmers rely on middlemen to assist them sell their products to consumers. As a result, the middlemen take a large portion of the revenues. Instead, with some more expenditure, you should open some retail stores, which will significantly improve your profit. Selling to customers from your own retail location will also give you a good sense of market pricing and conditions.

2. **Establish an online presence for your business and customers.**

A big portion of the general public uses the internet to shop for whatever they desire. So, if you want your firm to develop, you can't avoid looking at the internet. Posting professional images, posting them on social media, and engaging in other online activities can help you attract more clients than you would have gotten if you advertised offline. Improve your web presence and encourage consumers to order and purchase your stuff.

3. **Become a restaurant and hotel supplier**

Restaurant proprietors and motels account for a significant portion of the business. Go get the market; write clear and appealing ideas and business plans in collaboration with restaurants, and you've got yourself a poultry firm.

4. **Hire a large number of marketers**

The truth is that if you are not a marketer, you will never know what the true business marketing strategy is, and you will only waste your time and money. It's a better idea to hire some online and offline marketers who can help you grow your business and improve your poultry company's internet image.

5. **Provide appealing supplies as well as home delivery services.**

Offering clever, inexpensive services with free home delivery is a smart strategy to grow sales and attract potential long-term consumers. This should be your final strategy for business growth, especially if you are just starting your own poultry business. Because people will not buy your stuff unless you have earned their confidence and reliability.

Conclusion:

Poultry production has evolved from a simple household/backyard pastime to a full-fledged industry as a result of rising demand for poultry products. In India, technological advancements have changed the role and structure of the poultry business. The poultry population appears to be concentrated in a few small areas based on its distribution. Only roughly 16 percent of the overall poultry population is found in the Northern region, with 42 percent in the Southern region, 22 percent in the Eastern region, and 20 percent in the Western region.

Improved poultry breeds make up 59 percent of the entire bird population and contribute 89 percent of the country's total egg production. During the various plans, just a small amount of money is set aside for poultry farming development. The poultry industry, on the other hand, has met its production targets. The degree of development of poultry farming in various states demonstrates that the poultry sector in the majority of states is still underdeveloped. Only a few states have considerable poultry production, including Andhra Pradesh, Maharashtra, Haryana, Punjab, Tamil Nadu, and Gujarat. The marketing channel is well-organized, and it competes in a competitive market. Prices in both the wholesale and retail markets have risen significantly in recent years.

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RETHINKING UTTARAKHAND TOURISM INDUSTRY IN PANDEMIC COVID-19 PERIOD

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Abstract:

The pandemic caused by Nobel coronavirus has badly impacted the travel and tourism industry almost all over the world. The United Nations World Tourism Organization (UNWTO) reported that the 100% travel restrictions on global destinations in 2020 had hardest hit the tourism industry, compared to the other trades. Uttarakhand tourism is one of them and is facing severe threat due to the pandemic. In the year 2012, it was among the top ten states in attracting domestic tourism but since then, it has not able to make its position in the top ten lists of domestic tourism and further the pandemic in 2020, has completely ruined the travel and tourism industry. The study aims to analyze the effect of covid-19 pandemic on the tourism industry and also aims to determine the impact of the COVID-19 outbreak on the tourist arrival in the state. The study focuses on all sectors of tourism and discovers the challenges they confronted in tourism and the strategies to overcome those challenges. The present study has used secondary source of data due to the unavailability of essential data for further statistical analysis. The findings will help to face challenges in the tourism industry, and strategies to revive the industry.

Keywords: COVID-19, Uttrakahnd, Tourism, Domestic, foreign

Introduction:

The pandemic caused by Nobel coronavirus has badly impacted the tourism industry; it has directly affected the lives of those associated with travel and tourism. The lockdown all over the nation has been largely disruptive in terms of economies and public services of all the states. With the things being normal and with the surging vaccination rates, travellers are gaining confidence to make their holiday plans, leading to tourism industry seeing early signs of rebound. Many countries have already developed the strategies to build a more resilient tourism economy. In India domestic tourism has already started in most of the states and it is mitigating the impact on jobs and business in some destinations. Tourism Industry was hit hard by lockdown in Uttrakahnd and the state went into a tailspin as the horders of migrants returned home and hit Uttarakhand economy (Hindustan Times, 2020). The pandemic affected all kinds Of tourism in the region for e.g., the tourist footfall during the ***Yatra Season*** was about three lakhs less than a tenth of the previous year's turnout, further the cancellation of ***kanwar Yatra*** in Haridwar, Kumbh Mela restrictions hit hard the state's economy leaving lakhs of people unemployed. It is estimated that the industry suffered losses worth INR 1600 Crore in the year 2020 due to the Pandemic (Business Standard, 2021)

Methodology:

This review used secondary data for analysis. As the first step of the analysis process, a literature review was conducted in two parts first Impact of COVID-19 on tourism industry in India and then second review was done on impact of COVID- 19 on tourism sector in Uttarakhand. The statistical data on tourist inflow was used to further analyze the progress of tourism industry and how it has been hit by pandemic. The study evaluated and prepared the loss in the terms of both domestic and foreign tourist arrivals in the state. Researcher mainly used reviews, journals, articles, State Development Plans, Annual Report of Ministry of Tourism, Webinar reports, Newspapers etc.

Objectives:

- To identify the impacts of COVID-19 on Uttarakhand tourism industry
- To identify and evaluate both domestic and foreign tourist arrival at the time of pandemic.
- To identify the impact of COVID-19 on tourism in terms of loss in FEE.
- To analyse different schemes and polices of the government in order to boost tourism post pandemic and give specific recommendations

Purpose of the study:

The overall aim of the study is to identify and evaluate the impact of COVID-19 on Uttrakhand'stourism. The study focuses on all the sectors of tourism and discovers the challenges they confronted during the pandemic period and also highlights the strategies to overcome those challenges by discussing the schemes, policies of the state designed to re-build the tourism sector of Uttarakhand.

Need and significance of the study:

Before COVID- 19 travel and tourism in Uttarakhand had become one of the most important sectors contributing to the economy of the state (80 % economy and employment is dependenton the tourism). The COVID-19 pandemic severely impacted the tourism sector of the State, which is a mainstay for the residents, offering employment and income to hundreds of thousands of families. Uttarakhand Finance Department estimated Uttrakhand's revenue loss to be about Rs 7000- 8000 Crores due to lockdown restrictions. In terms of employment, an estimated 2.5 lakh people engaged in the hotel industry had lost their jobs by the end of June 2020. Amongst other tourism sector stakeholders, travel agents, transporters, tour operators, eateries, and homestay owners were severely impacted. A drop of 90-95% in number of tourists was experienced in 2020 as compared to 2019. (Uttarakhand Economic Survey 2020-21). The study aimed to observe the impacts of COVID- 19 on tourism sector and in the same breath to analyze the polices and strategies of the government to rebuild the industry in the state.

Review of Literature:

1. **Impact of Pandemic on Tourism Industry in India:**

In a study by Abbas *et al.* (2021), they opined that international tourism is the major contributor to the service industry and specially Europe region has played a big role. The study suggested that tourism enterprises and scholars must consider and change the basic principles, main assumptions, and organizational to rebuild and establish the tourism sector. The study concluded that COVID-19 pandemic has reflected social, psychological and socio-economic, and cultural influences on various tourism stakehold- ers, and they will suffer from the adverse effects for a longer time. The main conclusion of the study was to reposition the tourism industry and change the tourism products.

Chandel *et al.* (2021), their study was conduct in Rajasthan to map the impact and assessment of the COVID 19 pandemic situation by using geospatial technology. The study suggested various measures to control the pandemic situation. Their methodology consists of four main phases. In the first they understand the risk of the pandemic situation at three primary levels i.e., risk analysis, risk evaluation, risk management, In the second step they identified the target risk zones of COVID-19 cases using geospatial technology based on bulk screening. In the third phase assessment and mapping of pandemic risk was done, in the fourth phase, treatment of the risk and evaluation of future occurrence possibilities was done. The result of the study stated that COVID 19 pandemic is the greatest threat globally. Geospatial technology provides valuable support in assessing and mapping the risk of COVID 19 cases in Rajasthan at the initial level. The study also highlighted, the need of speedy vaccination so that COVID-19 cases can stop spreading; people will start feeling safe, the economy will boost, commercial activities; hotels and hospitality, Tourist destinations will get back to its stage and revive.

Jaipuriya *et al.* (2020), they conducted a research using Artificial Neural Network (ANN) model to predict the impact of the epidemic outbreak COVID-19 on India's foreign tourists' arrival and predicted the loss of Foreign Exchange Earnings (FEE) considering the exchange rate and tourists' number. Four scenarios were generated to analyse the impact of COVID-19 on tourism in terms of FEE. The study concluded with an important aspect that if the policies in the tourism sector are not restructured, then the FEE will fall below USD 1790.53 million and maybe entirely lost to the economy. If it is managed at some level, then the FEE value will be at least USD 13351.07 million.

The study was conducted using secondary data to determine the impact of the COVID-19 outbreak on the global tourism industry. Their research focused on all the countries and determined the challenges they faced in tourism; the study also concentrates on the impact of the hospitality, air travel, food and beverages, transport, and communication sector of tourism. His findings indicated the cumulative cases of covid 19 cases in the world along with the death dueto COVID-19 (Kumudumali, 2020)

The study by Pandey *et al.* (2021) gave the framework of “RESPOND” which tries to address the above concern and postulates a sustainable recovery for the tourism sector ina post-pandemic era. The suggested framework is posited through the acronym ‘RESPOND’ each letter of which proposes a specific set of measures which can be adopted by the various stakeholders of the Indian tourism industry in order to combat and mitigate the impact of the COVID-19 pandemic and take concrete steps towards a sustainable recovery. “R” means Restart travel, “E” stands for Establish Protocols, “S” stands for Safety, “P” denotes Promote Coordination, the letter “O” symbolizes Operationalize the New Normal, “N” denotes Nurturing New Options and “D” stands to develop Digital Solutions.

Their framework has been developed in the Indian context, but it can easily be adapted in other countries with some changes based on local conditions. The study gave some recommendation in order to boost tourism post pandemic; it includes to responsibly restarting travel in a phased manner based on detailed guidelines for travel and stay as countries move towards opening up with Vaccination drive all over the world. Establishing and following safety protocols go a long way in assuring the tourist that his travel and stay would be at reduced risk levels. They also suggested that the countries must be ready with strategies as post-pandemic era will see a shift in destination demand and may also throw up newer formats of travel such as quicker and shorter holidays, need for safe stays, self-guided or self-drive travel plans, etc. The study emphasized theneed to reconfigure the current strategies of tourism, to stimulate demand in categories including the small players of the industry that were probably ignored earlier and for the timely recovery of the tourism in sustainable manner all bodies associated with the industry needs to work intandem to ensure a smooth transition of the industry post-pandemic phase. The study concluded that the industry is moving towards a ‘new normal’ and necessary steps are required to operationalize the same through greater empowerment to the travellers and providing personalized travel experiences could be the key to faster and more sustainable recovery. The industry also needs to explore and nurture newer options in terms of developing niche tourism and nurturing the hitherto underdeveloped areas of medical and wellness tourism, spiritualtourism, etc. Lastly the study highlighted for developing digital initiatives through the adoption of artificial intelligence, data analytics, etc., that could go a long way in sustaining the sectorover the long term (Arshad *et al.*, 2021). Their study was one of the first attempts to study and analyse the impact of Covid-19 on FTAs in India. They have used SARIMA and H-W models for the forecasting of FTAs. The study developed an appropriate model to forecast the expected loss of foreign tourist arrivals (FTAs) in India for 10 months (March2020to December2020). Since the FTAs follow a seasonal trend, seasonal autoregressive integrated moving average (SARIMA) method has been employed to forecast the expected FTAs in India from March 2020 to December 2020. The results of the proposed model were then used to compare with the data obtained by Holt- Winter's (H-W) model to check the robustness of the proposed model.

The objective of the study was to assess the impact of the ongoing pandemic on FTAs in India. The data sets available were univariate and seasonal. Seasonal ARIMA and Holt-Winter's (H-W) method were adopted in the study. The nonlinear autoregressive (NAR) method was not employed in study, as in such situation the prediction may mislead or overfit

Further, the performance of the SARIMA and H-W forecasting model was compared based on mean absolute percentage error (MAPE), mean absolute deviation and root mean square error (RMSE) to predict FTAs in the financial year of 2020–2021 accurately. The steps of the adopted forecast models are discussed in the upcoming section.

The findings of the study using the SARIMA model seeks to manifest the monthly arrival of foreign tourists and also elaborates on the progressing expected loss of foreign tourists arrive for the next three quarters is approximately 2 million, 2.3 million and 3.2 million, respectively. The study further pointed out that in the next three quarters, there shall be an enormous downfall of FTAs, and there was a need to adopt appropriate measures. The comparison of both models demonstrated that SARIMA is a better model than H-W model.

2. Impact of Pandemic on Uttarakhand Tourism

According to Business Standard newspaper, the injured tourism industry of Uttarakhand is hoping to revive from the relief package for hoteliers, owners of roadside eateries, tour and travel operators and people connected with adventure tourism who are facing a livelihood crisis. The paper also cited the findings of a study conducted by IIM, Kashipur, and the minister said Covidcaused losses worth INR 1600 crore tourism Industry of the state in 2020 besides rendering around 23000 people jobless. The very popular Kumbh mela was scaled down because of rising cases of covid 19 virus and for people's safety and as a result of second wave, the Char Dham Yatra was hit hard resulting in loss to the tourism industry of Uttarakhand.

Mishra and Mishra (2021) in their research based upon secondary sources with the objective to identify the impact of COVID-19 on the social sustainability of tourism in Uttarakhand, their study provided a novel insight into the change in social sustainability in tourism amidst the coronavirus pandemic, which has been overlooked in tourism studies. The findings of their study highlighted how the current pandemic has exacerbated the social sustainability in tourist destinations in several ways and they also appreciated the short term got, steps to improvetourism but in the long run improvement is still required. Their study also highlighted the possibilities of bringing new sustainability ideas and initiating well-being programmes for the local community of the state to boost tourism once the pandemic is over.

Kumar *et al.* (2020), they used questionnaire for their survey and selected total 111 respondents from the City of Haridwar & Dehradun districts of Uttarakhand. The study wasdone on impact of COVID19 on (1) Employment and work-environment, (2) Impact of COVID-19 on livelihood and financial security, (3) Impact of COVID19 on Personal & family life. The study was divided into four parts to access the impact of COVID 19 pandemic i.e. demographics of respondents), employment status of participants, Government support in business & medical facility livelihood and financial security and personal & family life In addition, The study showed a strong response from participants for the need of the change in the service of the tourism industry indicating a change for its survival with the present threat. Uttarakhand as a tourist destination has lots of prospects and during the lockdown period, there were many ecological beneficial outcomes has happened which can be later promoted to attract tourist after lockdown is over with more care to maintain sustainability.

From a review of the literature available on COVID-19 impacts in India and Uttarakhand, it is seen that the pandemic has severally impacted the tourism industry due to restrictions on traveling, social distancing, quarantine polices of the state. In this regard, the tourism sector could be pinpointed as the sector, which is most severely and negatively affected by theunpredicted economic shocks. Thus, the current study addresses the impact of COVID-19 pandemic on the tourism industry of Uttrakahnd.

Findings of the study:

As far as Uttarakhand state is concerned, the COVID-19 pandemic has had large scale ramifications. The strict lockdown enforced by the government to curb the spread of the virus in India precipitated a humanitarian and economic crisis. The imposition of a complete lockdown in March 2020 to prevent a rise in COVID-19 infections has had a substantial impact on the state's economy and health. Over the past one and half year, a large proportion of people, mainly the socio-economically marginalized, have found it difficult to find jobs, feed their families and access basic healthcare. Consequently, the impact of coronavirus pandemic on Uttarakhand state has been largely disruptive in terms of economic activity as well as a loss of human lives. Almost all the sectors have been adversely affected as domestic demand and exports sharply plummeted with some notable exceptions where high growth was observed. (Webinar Report on Impact of Covid-19 in Uttarakhand: Management and Lessons learnt).

The COVID-19 pandemic has impacted the tourism industry of the state due to severe restrictions and policies to control spread of the virus. In this regard, the tourism sector could be pinpointed as the sector, which is most severely and negatively affected by the unpredicted economic shocks. Following are the impacts on the tourism sector:

1. Declining trend of domestic and foreign tourist arrival in the state:

These is a significant decline in the both domestic and foreign tourist arrival of the state in the year 2017 the tourist inflow was 3.5crores which has just come down to 0.90 Crores in year 2021(upto June 2021).

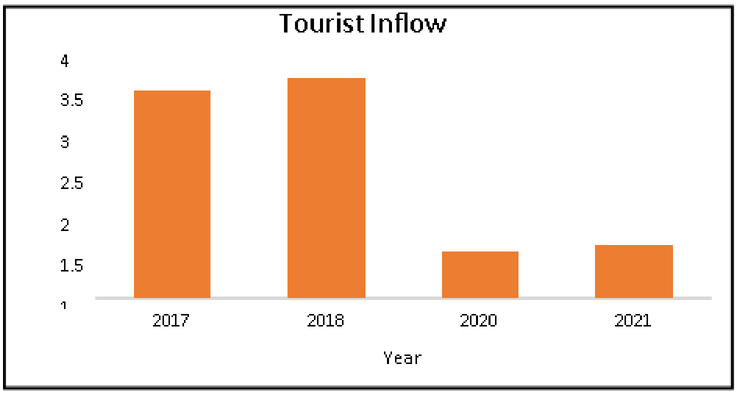

Figure 1: Tourist Inflow from 2017-2021 (Source: TOI 15th Sep.2021)

2. Declining Trend of CHAR DHAM YATRA:

The annual six months pilgrimage in Uttrakahnd is usually the backbone of the state's economy. Tour operators and other state holders in the Yatra also suffered a huge loss due to restriction and delay in Char Dham Yatra. Kailash Mansarovar Yatra and Adi Kailash trekking taken by around 1000 tourist every year, has not been held for two years now. **In the year 2017 21.9 lakhs tourist took Chardham Yatra and in the year 2020 on 3.2 lakh tourist went on char Dham Yatra,** ahuge loss to the domestic tourism of Uttarakhand. Shown in fig.2.

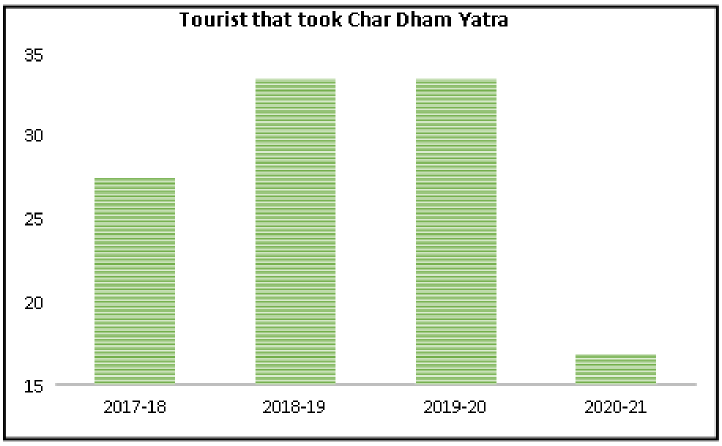

Figure 2: Tourists that took Char Dham Yatra from 2017-18 to 2020-21 (Source: TOI 15th Sep.2021)

3. Declining Trend of Foreign Tourist Arrival in the State:

Uttarakhand is falling behind Himachal due to several reasons as this neighbouring state is way ahead in pulling foreign tourists. The state was attracting 0.11million tourist in the year 2015, which has come down to only 0.04 million tourist in the year 2020 causing huge loss to FOREIGN EXCHANGE EARNINGS of the state.

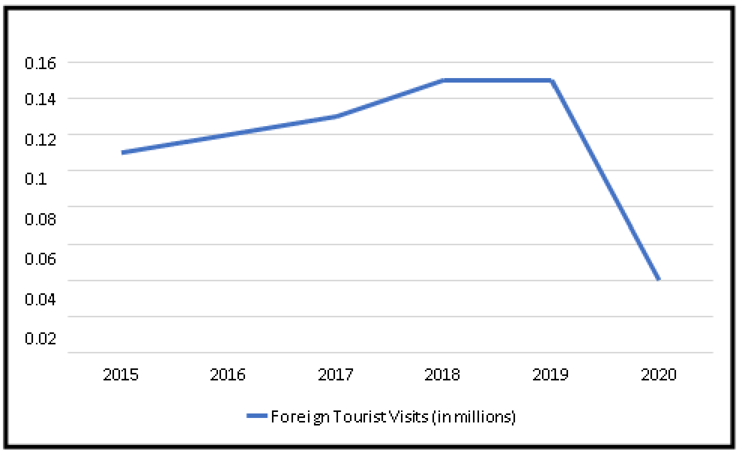

Figure 3: Foreign Tourist Arrival in the state (Source: Uttarakhand State tourism 2020)

4. Fall in the Ranking of Domestic and Foreign Tourist arrivals In India.

It was in the year 2012 that the state was among the top 10 states in attracting maximum number of domestic tourisms. Since then, it is not able to maintain its position in the top ten lists of foreign and domestic tourist arrival of the state.

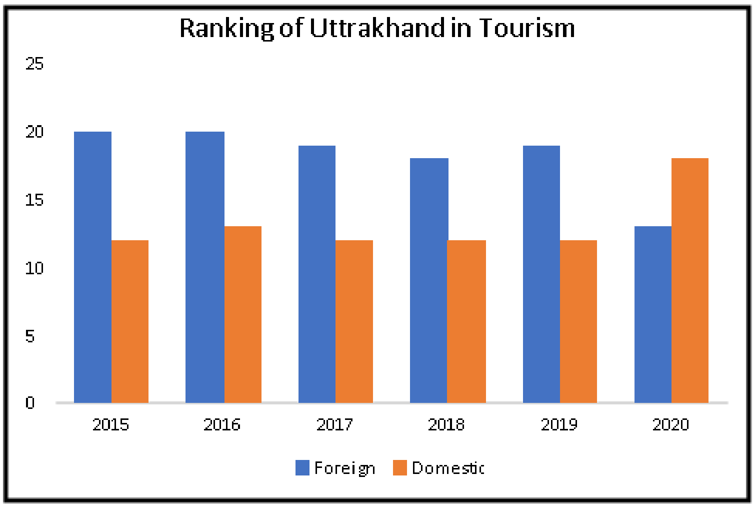

Figure 4: Ranking of State in Domestic and Foreign Tourist (Source: Ministry of tourism Statistics 2020)

5. Declining Trend of Domestic and Foreign Tourist in the State

The covid-19 has hit the hotels, tour operators, travel agencies which are the mainstay of the sector. Hotel industry is the worst hit over 2.5 lakh people have lost their jobs in the state.

(Business standard 18th June 2020.) Many hotels were on the verge of clousere due to lockdown as they have incurred losses around 500 to 600 Crores. Hospitality sector of Uttrakahnd was worst hits, as there was no footfall of tourist. In the TOI April 2021 edition, it was stated that, Due to COVID-19, many budget rooms were unoccupied resulting in Loss of Rs.20, 000 per day to the people involved in the industry. Rafting business also suffered a great loss one case of rafting is also important where a rafter has to pay Rs. 500 to enjoy a high current raft ride in the river Ganga for 9km. and Rs 800 for 14km. In order to increase the business, the rafting guides have reduced their rate by 20% to attract tourists, but the effort was useless as there were no takers. As a result, total losses accounted up to millions, which is a big jolt to the state. Further bookings at CORBETT TIGER RESERVE (CTR) were badly hit and the advance bookings have fallen by over 90% Bookings. In the year 20120 total 0.04 million foreign visitors came to the state causing a huge loss to foreign exchange earnings of the state. Fig.below shows the tourist arrival in the state.

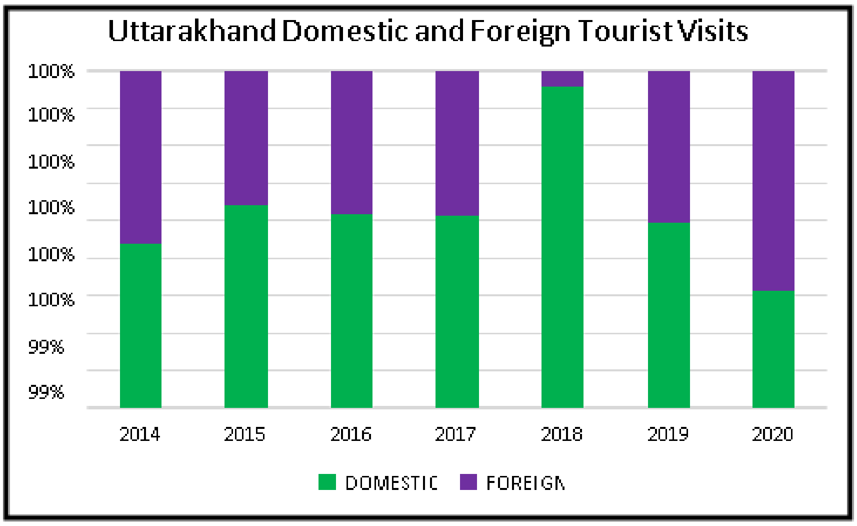

Figure 5: Domestic and Foreign Tourist arrival in the state

(Source: Ministry of tourism Statistics 2020)

According to Uttarakhand Economic Survey Report 2020-21, the state will make a V shape recovery from the hard-hitting economic shock created by the global pandemic. The speed of this recovery depends on the speed of the vaccination drive and on the ability of the State to recognize and convert new opportunities into reality. The government needs to hedge through the pandemic, especially in light of the 2nd COVID19 wave while ensuring multi sectorial structural reforms which will lend flexibility and resilience to supply chains and will also create new demand, which hopefully in quick time will lead to growth and development in Uttarakhand.

With the efforts of government the sate proved its excellence. Uttarakhand has won ***India Today Tourism Survey and Awards 2021 in three categories***. The state has won the best wildlife destination, best adventure destination and best spiritual destination award...

Jim Corbett National Park in the state has been declared as the ***best wildlife destination***, ***Rishikesh as the best adventure destination*** and ***Kedarnath as the best spiritual destination***.

"Since Corona, Uttarakhand has emerged as a major hub in tourism, wellness tourism and AYUSH. Uttarakhand has been the destination of choice for its natural beauty. It has been continuously attracting tourists from abroad. The state has potential for adventure tourism in the state, and has now become a prominent destination for adventure seekers. The government is committed to promote tourism in Uttarakhand in an environment friendly manner and development of local communities.

Initiatives to revive tourism industry by Ministry of Tourism*:*

According to ministry of Tourism, FTAs during 2020 in India were 2.74 million (Jan-Nov) Provisional with a growth of - 74.69% over same period of the previous year. FEEs during the period during Jan 2020 – March 2020 were Rs.6958 Crores (Provisional estimates) with a growth of -76.8% over same period of previous year. FEEs during the period during Jan 2020 – March 2020 were US$ 6.159 billion (Provisional estimates) with a growth of -17.1% over same period of previous year.

In order to increase the inbound tourism, the Ministry of Tourism has taken the initiative with Ministry of Home Affairs and Ministry of External Affairs for achieving the same.

- As on December, 2020, **e-visa facility** has been extended to the nationals of 171 Countries under 5 sub-categories i.e 'e-Tourist visa', 'e-Business visa', 'e-medical visa', 'e-Medical Attendant Visa' and 'e-Conference Visa'. The latest country added is Togo. The e-Visa is valid for entry through 28 designated Airports and 5 designated seaports. This step of government is definitely going to boost foreign tourist arrivals in the states post covid-19
- Further the visa fee has been rationalized and has been fairly reduced wherein e-Tourists Visa fee reduced to $80 for 5 years, $40 for 1 year and one-month e-tourist Visa fee reduced to $10 for lean season and $25 for peak season. During 2020, a total of 8.38 million (Jan-Nov) foreign tourists arrived on e-Tourist Visa registering a growth of - 67.2%.
- For tourism infrastructure creation in the country and helping the states , Ministry of Tourism has two major schemes, launched during 2014-15, viz**. Swadesh Darshan** - Integrated Development of Theme-Based Tourist Circuits and **PRASHAD**- Pilgrimage Rejuvenation and Spiritual, Heritage Augmentation Drive for development of tourism infrastructure in the country including historical places and heritage cities. **Swadesh Darshan** scheme has a vision

to develop theme based tourist circuits on the principles of high tourist value, competitiveness and sustainability in an integrated manner by synergizing efforts to focus on needs and concerns of all stakeholders to enrich tourist experience and enhance employment opportunities. Under the scheme, fifteen thematic circuits have been identified for

- In order to promote **domestic tourism** the prime ministers has taken an initiative requesting people to visit at least 15 destinations by the year 2022, to promote domestic tourism in India, the Ministry had launched the ***Dekho Apna Desh*** initiative in January 2020. ***Dekho Apna Desh*** is promoted extensively on social media accounts and website of the Ministry and by Domestic India Tourism offices. Under this initiative Ministry has been organizing webinars, quiz, pledge, discussions to keep connected with the stake- holders and to encourage citizens to travel within the country
- The Ministry of Tourism has taken up the ***GST taxation slabs*** with the Ministry of Finance, Government of India, from time to time, as a result of which the following changes have been effected in GST rate slabs with respect to tourism products and services:
  - ✓ The GST rate on hotel rooms with tariffs of up to Rs 7,500 per night has been cut to 12% from the existing 18%.
  - ✓ Similarly, the tax on room tariff of above Rs 7,500 has been slashed to 18% from the existing 28%.
  - ✓ There will be no GST on room tariffs of below Rs 1,000 per night.
  - ✓ GST (Goods and Services Tax) Council announced a cut in the tax rate on hotel room tariffs, a move aimed at giving a boost to the hospitality sector.
  - ✓ The GST rate on hotel rooms with tariffs of up to Rs 7,500 per night has been cut to 12% from the existing 18%.
  - ✓ Similarly, the tax on room tariff of above Rs 7,500 has been slashed to 18% from the existing 28%.There will be no GST on room tariffs of below Rs 1,000 per night.
  - ✓ GST on restaurants eateries has been brought down to 5% irrespective of whether they are air-conditioned or not.
  - ✓ Restaurants located within the premises of hotels, inns, guest houses, club or any commercial place meant for residential or lodging purposes with a daily tariff of Rs.7500 per day per unit or above, the tax will be 18%.
- In order to keep a check of COVID_19 situation in the country, the Ministry of Tourism took timely cognizance of the COVID-19 crisis and engaged with Industry Stakeholders to mitigate the risks and difficulties to foreign tourists on account of impact of the crisis. The Ministry has set up **COVID-19 cell** to respond to crisis due to COVID-19 and to provide support to the Industry and foreign tourists during the crisis. With a view to facilitating and extending support to foreign tourists who were stranded in the country the Ministry had

set up a portal '***Stranded in India'*** to disseminate information regarding the services that could be availed by them. The portal helped tourists get information/details of State / UT Tourism Departments and Regional offices of Ministry of Tourism. The site also provided Helpline numbers of the Ministry of Health & Family Welfare, Bureau of Immigration, Ministry of Tourism and Ministry of External Affairs.

- ***Sensitization workshops*** are being conducted on promotion of Home stays/ Incredible India Bed & Breakfast Establishments in all States through its domestic offices. Incredible India B&B Establishments approved by the Ministry automatically get recognized by these State Governments.
- The ***24x7 Tourist Info-Helpline of the Ministry*** had also received calls related toCOVID 19 and responded to them based on the advisories / guidelines issued by the Ministry of Health & Family Welfare and other Ministries / Authorities
- With a view to preparing for a ***post COVID 19 revival***, the Ministry of Tourism formulated ***Operational Recommendations*** for different segments of Tourism Service Providers in the Travel sector for facilitating smooth and safe resumption of business. Such recommendations have been issued for Travel Agents, Tour Operators, Tourist Transport Operators, Tourist Guides and Facilitators, which were formulated in consultation with State Governments and tourism / hospitality stakeholders and in keeping with the overall guidelines issued from time to time by the Ministry of Health. The Ministry of Tourism has issued modified guidelines for Recognition of Tourism Service Providers dated 08.12.2020 which would be effective from January, 2021.Which includes Category of Greenshoot / Start-up- Agencies is being introduced for the first time. This is in keeping with the policy of the Govt. of India for encouraging Start-Ups and will also further the cause of 'Atmanirbhar India'. There will be no requirement of minimum Annual Turnover and Previous Experience for this category. These provisions are in line with the Startup policy of the Govt. of India (Source: Ministry of tourism, Annual Report, 2020-21).

Recommendations:

To overcome the negative impacts of the pandemic there is an urgent need to encourage tourism in the state apart from the peak seasons. The pandemic has once again retuned the beauty of the state which was destroyed during the peak seasons, the nature is healing and this is the right timeto develop ecotourism and other green tourism with COVId-19 guidelines. One thing that must be considered is local community involvement particularly in emerging and remote tourism destinations. Domestic tourism of the state has always been upscale over the past few years, as in the year 2012 state was on 8th position in Top Ten Domestic Tourist Arrival of the Country. Now with the things being normal, the domestic tourism activities of the state need to be focused for developing Homestays, Adventure, Medical Wellness, Eco-Tourism, film Tourism.Sustainable Tourism, Rural Tourism with involvement of local communities.

The state is working in its full capacity to minimize the loss on the industry and has come upwith the various important policies and compensations post pandemic.

With the growing media and entertainment industry in India ,the state has immense potential for film shooting, and especially the unexplored destinations, the state offers the best film policies for the producers and directors, including making films tax free that have more than 50 per cent or more outdoor shooting in the state, The government is also providing 50 per cent discount on rest houses for units during the time of shooting among others and in an attempt to boost and revive its tourism sector, ***Uttarakhand Tourism Development Board*** has come up with some guidelines and financial assistance which are being issued in accordance with the pandemic.

1. The state is *working on CHARDHAM DEVASTHANAM BOARD, HOME STAY POLICY,Adventure TOURISM, ROPEWAY PROJECT and 13district 13 destination project* UTDBhas been coming up with several schemes during the revival period to support various sectors in
2. *The state has launched* **The TOURIST INCENTIVE COUPON (TIC***)*, *a discount coupon for their stay in hotels and homestays of INR 1000, which will boost tourism*

3. The state is considering development of spiritual and religious theme-based circuits for tourism. Under the **Swadesh Darshan Scheme** of the Central Government,
4. The Tourism Department has received INR 66.66 crores from the **CM Relief Fund** for the **Covid19 relief package**.
5. Financial assistance of INR 2,000 per month for 6 months to the persons working in the operation of various activities of tourism business registered in tourism and other departments.
6. An amount of INR 60 crores will be allocated to 50 beneficiaries
7. The registered tour operators and adventure tour operators will be given financial assistance at INR 10,000. INR 65.50 lakh will be allocated among 665 beneficiaries.
8. 630 trekking guides registered with the tourism department will get financial assistanceof INR10000 will be given to 93 boat operators of Tehri
9. Financial assistance will be provided on interest reimbursement for 6 months for Veer Chandra Singh Garhwali and Deendayal Upadhyay Home Stay Scheme loan.

In a bid to revive the industry, regulations have been eased for visitors coming to Uttarakhand. ***Movement restrictions for travelers with a mandatory COVID-19 negative test report havebeen removed.*** Such travellers will now be allowed to enter the state and stay in a hotel for as many days as they wish. As the state, gradually lift travel restrictions and tourism slowly restarts in many parts of the state with a declining trend of total cases of COVID-19, we hope to revive tourism in the state. Refer to the table below:

Table 1: COVID-19 pandemic in Uttarakhand by district as on 8th September 2021

District	**Total cases**	**Recoveries**	**Deaths**	**Active cases**
Total	**3,42,423**	**3,28,569**	**7,368**	**6,486**
Almora	12,135	11,330	194	611
Bageshwar	5,698	5,602	60	36
Chamoli	12,138	11,826	62	250
Champawat	7,542	7,294	53	195
Dehradun	1,11,931	1,07,654	3,511	766
Haridwar	51,389	49,008	1,004	1,377
Nainital	39,074	37,998	943	133
Pauri Garhwal	17,539	16,512	313	714
Pithoragarh	10,154	9,818	180	156
Rudraprayag	8,736	8,457	106	173
Tehri Garhwal	15,818	14,816	107	895
Udham Singh Nagar	37,806	36,222	761	823
Uttarkashi	12,463	12,032	74	357

Source: Wikipedia

Conclusion:

The unavailability of sufficient data regarding effect of COVID-19 on Uttrakahnd Sate is more challenging to point out a specific influence on the various sectors of tourism industry. The studyfound that there is decline in both domestic and foreign tourist arrivals in the state and as a result loss in earnings for the state (Webinar Report on Impact of Covid-19 in Uttarakhand 2021). During COVID-19 pandemic, tourism was the most hit sector in the state where the footfall declined consequently impacting the livelihood of the residents. Hence, there is need to diversify our economy from tourism to other sector like horticulture, agriculture and other sectors COVID- 19 has impacted millions of people in the tourism sector. In Uttarakhand state, COVID-19 has impacted the daily wages people associated with hospitality sector, education system, supply chain system, tourism sector and other sectors. There is need to provide work and amenities tothe migrants. As they have worked in metropolitan cities having new skills and knowledge; the states can use their skills for overall development (webinar report, 2021). It has badly impacted travel industry, hotel industry and has left various local people unemployed.

Thus, it can be concluded that the COVID-19 pandemic has hit hard the tourism sector of the region. The study concludes with more limitations than the other studies because of the limited data available data on the COVID-19 outbreak. The present study suggests that the travel and hospitality sector should restructure their approach by introducing measures like changing people's social behavior, wearing a mask when stepping out, social distancing, and hesitation to travel far distances. This study is to be continued in the future with the availability of statistical Data on various sectors of tourism to the researcher.

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ALTERRNATIVE APPROACH: COMMUNITY CONSTRUCTIVE PROGRAMMES AND HIND SWARAJ

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Abstract:

Mahatma Gandhiji is an eminent philosopher, social reformer, teacher and prophet who pointed out the role of common man in building the nation and in the growth of rural India. Spinning of yarn, ahimsa or non-violence are the main preaching of Gandhiji and till the last breath of his life he aimed Satyagraha, principles of non-violence and rural constructive programmes as an alternative approach to reach hind swaraj. He aimed to dream of a nation where life of all living beings was equal in terms of economic, religious and social growth. Gandhiji believed that to bring any social change in society, changing own self is necessary and later on society will change. He advocated the path of satya, ahimsa, vegetarianism, silence and simplicity and to achieve this in our life at least minimum basic education is required to live a simple, peaceful and longer life. According to Gandhiji industrial and technological development must not be related with the growth of small section of society but must take into the consideration the whole humanity and thus he thought of the survival Indian artisans, their hand made product, spinning yarn as an alternative approach to community constructive programmes of rural India for which economic simplicity is necessary. Gandhiji laid emphasis on yoga along with tapas which will help human being to achieve self purity.

Keywords: Alternative, Satyagraha, Social Change, Nature, Ahimsa, Discipline

Introduction:

In Indian society, a child through the process of socialization undergoes various norms, values, customs, traditions which are adopted and learned by him during childhood and as a member of society. Socialization is the process by which children realize the culture of one particular society whereby they learn the attitudes, values and actions appropriate to individual as a member of a particular society and culture. Socialization is a learning process which starts at birth and ends with death. Human life is related with all this four stages of growth. Social factors such as family, peer group, school, mass media plays an important role in shaping the personality and inculcating good moral values in child which may lead to overall growth of individual personality and in turn leads to national development. Gandhiji supported the philosophy of Sarvodaya – sarva dharma sambhavana is based on the concept of the unity of existence as they represent spiritual strength. Gandhi saw truth and non -violence as most crucial factors of life for dignity and peaceful existence to achieve hind swaraj. Satyagraha was an important constituent of Gandhiji's programme of national self-purification and self -purity.

Ideologies of Gandhiji:

Gandhiji has been a supporter for the protection of the vulnerable and marginalized communities of the society as he followed the principles of hind swaraj – a society where no difference between rich and poor but all respect each other and in economic terms they are dependent on each other. Many of his ideologies are based on highlighting the upliftment of the underprivileged people, their daily struggle and empowerment of marginalized communities of society. In his opinion, way to attain hind swaraj is to work towards constructive programs of self-sufficiency among individuals.

Indian culture from ancient time has given importance to Vedas, Upanishads, Gita which has made India rich in its culture. Simplicity was followed by Gandhiji and he chose a rural lifestyle for himself. According to him, India lived not in the cities but in the villages and thus to stop migration to cities and urbanization of rural people, he introduced the concept of self-sufficiency through developing small-scale business among rural people. He preached that land belongs to the person who cultivate the land, works hard on it and thus tried to instill a sense of belonging among the rural people. Gandhiji advised to all of us was to lead a very simple life which must be surrounded to nature and natural elements.

Gandhiji insisted that truth does not mean only verbal truth, but also propagated the more philosophical ideology of the truth of ahimsa. Ahimsa literally means "non- violence". But at the same time he would not sanction the forcible overthrow of capitalism. Gandhiji in his preaching emphasized the doctrine theory of equal distribution of property in society for the total welfare and happiness in general. Thus he strongly advocated in all his ideologies that capitalist structure should be framed in such a manner that the rich should become trustees of their surplus wealth for the good of society. Gandhiji gave importance to simple village life and community living and thus constructive programme of village is necessary. Sarvodaya is the path for progress of society.

Community Constructive Programmes and Hind Swaraj:

For the positive growth of industry and nation, Gandhji introduced the following stages as his approach towards framing of rural constructive programs cannot be ignored:

1. Gandhiji empashized on the concept of giving importance to proper care and dignity to Indian artisans, peasants and industrial worker. He suggested and believed that individuals must be made aware of their inner strength and capabilities to be self-sufficient and solve their socio- economic and political problems by their own with doing proper interactions and listening to each other situations. He thought that peace and unity can be brought into to society by discussions and by developing ideology of moral values to respect each other which will help us to gain peace in society. Overall any type of stressful situations and conflicts can be handled by respecting to each other's feeling and understanding the crisis faced by the other party, and thus respectful communications is necessary.
2. Several Indian traditions such as weaving and production of handicrafts were stopped during the British rule. Gandhiji aimed at promoting khadi to generate massive employment in villages to bring back these traditions by emphasizing on the importance of kutir udyog, focusing on the importance of cottage handicraft so that villagers could be self-sufficient. Two important organizations rose during this time were All India Village Industries Association and All India Spinner Association. The idea was to reduce unemployment and poverty and thus Gandhian dream of self -sufficiency of village can be achieved.
3. Gandhiji had a very clear vision. He was not in favor of chemical fertilizers and thus pressurized on usage of natural fertilizers. He thought of chemicalization to destroy the productivity of the soil and reduce the nutritional value of the crops. Additionally, chemical loaded crops would also ruin the person who consumed them. He favored usage of organic manure which would maintain the productivity of soil and keep crops natural and fresh.
4. Gandhiji aimed at the foundation of modern civilization must follow to protect nature and return to simplicity which must not follow the artificial luxury and superficial lifestyle. He believed in simple living followed by supremacy of ethical values, sarvadharma sambhavana, truth and non-violence. His aim was to reconstruct the society through love and mutual trust.

Summary:

The widespread ignorance and illiteracy of the masses in India was a challenge. According to Gandhiji the utmost need was to bring together the educated people and the masses to integrate education with the life of the people and to remove mass illiteracy. Gandhiji had already placed his constructive programme before the nation as a necessary discipline for winning independence and village industries with Khadi heading the list. Trust, brotherhood, peace, respect for each other and a right system of value based education would mobilize the energy of the population to make economy a productive undertaking and non violent society.

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INNOVATIVE SOURCES OF BUSINESS FINANCE

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Introduction:

Finance is considered as the life and blood of every business. It is defined as the availability of money as and when it is required. No business, whether big or small, can exist without money. It is required from the time a business idea is generated to the time the business wants to run.

Finance can be explained as the process of raising funds for a particular activity or business. It is the process of determining the amount as well as the kind of funds required for the said activity; and finding out the sources to raise those funds from. It involves calculating the cost at which the funds will be available for the business and if that cost can be fulfilled.

The purpose of this chapter is to highlight and discuss in detail the concept of business or corporate finance. This is the money which is required for use by the business for its inception and its day-to-day activities. Money can be raised from various sources - traditional sources as well as modern/innovative sources.

Traditional sources of finance include - bank loans, issuing shares and debentures, commercial papers, factoring, certificates of deposit, among others. These are sources that generally carry a fixed cost of return with them and have been used by companies since ages. On the other hand, as the world progresses and as we get more wrapped up in technology, there are certain **new and unique sources of finance** which are now being developed all across the world. These are innovative sources which do not require the interference of banks or various financial institutions and do not require a collateral to be pledged at the hands of a business.

Figure 1: Innovative sources of finance

These innovative sources help the business to break the conventional stereotypes of raising money. Most businesses are preferring these sources of finance than ever before due to the low risks they involve and due to the availability of money at any time and at any cost. The various new and innovative sources of finance are discussed below:

I. Initial Coin Offerings (ICOs)

Initial Coin Offerings (ICOs) can be defined as the *"tokens"* or *"coins"* being issued in the form of cryptocurrency by start ups and new ventures looking to finance themselves. This term is the modern equivalent of Initial Public Offerings (IPOs) wherein a new company issues its shares for the first time to the public to raise funds. In place of shares, an ICO issues "tokens" in the form of block-chain technology or a new "coin" or an application on any mobile service in order to raise funds from the people willing to invest in the said business (Divyashree, 2019).

The concept of Initial Coin Offerings has its origins in the rise of cryptocurrency being used as an actual source of finance in the modern world. This form of currency uses technology to give returns to the "holders" or investors. Generally, this coin or token has some form of a benefit attached to it which can be exchanged by the investor for a product or a service offered by the company or it may just be a stake in the company (Lahajnar and Rozanec, 2018). Just like shares are regulated on the basis of their demand and supply in the financial markets, so are these coins. The investor or the "holder" of these coins hope for an increase in the market value of their holdings, and this is the return that the said investor gets out of it.

Steps involved in the issue of an Initial Coin Offering (ICO)

The issue of coins or tokens as a means of raising finance is a long term and complicated process (Sharma and Zhu, 2020). It includes the following steps:

1. Target investors

The first and foremost step in the issue of an Initial Coin Offering is to decide the target market for the issue of coins. Every new company wanting to issue ICOs starts with the decision of the selection of the audience to which they are intending to sell the stake in the company. Relevant materials are prepared accordingly.

2. Development of "tokens" or "coins" to be issued

The next step in the issue of an Initial Coin Offering is to develop the "coins" or "tokens" to be issued using the block-chain technology used for the forging of bitcoins. These tokens are representative of the desired stake in the company which is issuing them. Just like shares, these tokens are generally trade-able in the market and are issued on the basis of demand and supply conditions in the market.

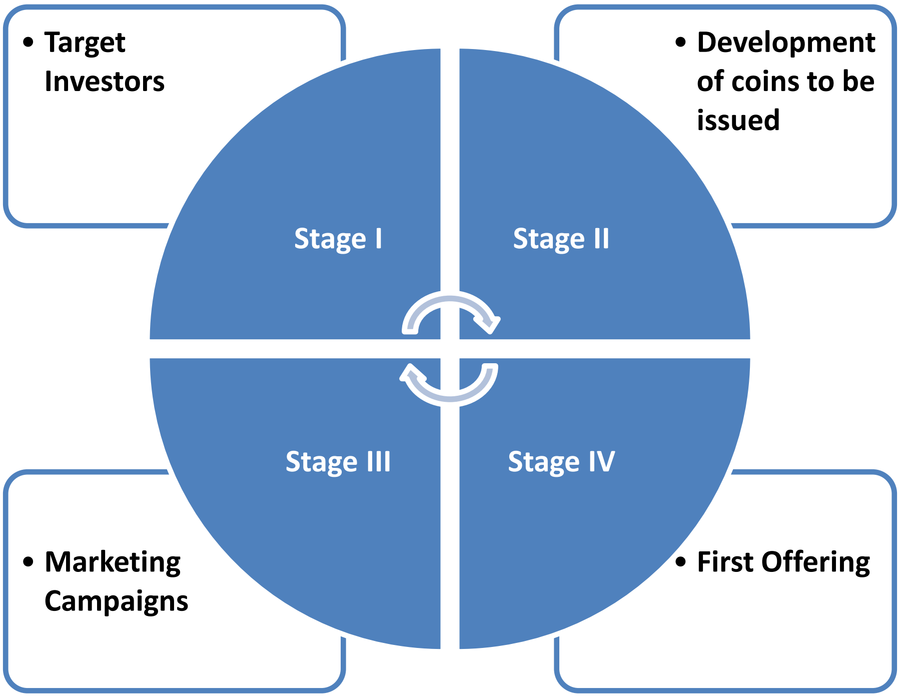

Figure 2: Stages in the issue of ICOs

3. Creation of marketing campaigns

The next step that a company follows in the issue of an Initial Coin offering is to design and develop a suitable promotional and marketing campaign. This campaign is designed keeping in mind the different requirements of the company as well as the needs of the target audience. The campaigns, for the issue of Initial Coin Offerings, are generally created online due to the use of internet technology in the making and issue of these tokens.

4. First offering

After the tokens have been created, and the promotional campaigns have been designed, it is now imperative that these coins be issued to the public. The company follows attractive offers and schemes so as to attract maximum potential investors so that they can raise the maximum funding for their ventures.

Advantages of using Initial Coin offering as a source of finance

There are many advantages of using ICOs as a source of financing new business ventures. Some of these advantages have been discussed below:

1. Online accessibility

"Coins" or "tokens" which are issued in an Initial Coin Offering are formulated as a unit of block-chain technology. These units have no physical presence. Hence, these offerings have an ease of accessibility which shares issued by companies often lack. All transactions are done on an electronic platform and thereby, they can also be traced with ease.

2. Liquidity

Liquidity can be defined as an asset's ability to be converted into cash or equivalents of cash at a short notice. The higher the liquidity of any financial device, easier it is to convert it into cash. Initial Coin Offerings have a high liquidity measure i.e. they can be converted into cash at a short notice. They are highly safe and do not require a physical shape or form to be traded or sold in the market. This is one of the biggest advantages of this source of finance.

3. Ease of development and availability

With the advent of modern technology especially in the form of cryptocurrency and block-chain technology, it has become extremely easy to develop and trade "coins" or "tokens" in the market in order to raise finance. Investors have found an interesting and easy avenue of investment for their funds; and companies have a unique way of raising finance.

4. Lack of paperwork and formalities

Many investors or rather, potential investors shy away from investing their funds in shares or bonds, etc. due to the complicated processes and lengthy paperwork involved in the buying and selling of such devices. Initial Coin Offerings have become attractive due to their easy fillings and use of technology for record-keeping.

Disadvantages of using Initial Coin offering as a source of finance

With every benefit of using a source of finance, there come an equal number of disadvantages as well. The disadvantages of using Initial Coin Offerings as a source of finance have been discussed below:

1. Lack of accountability

Since ICOs are not actually physical assets, there is a lack of accountability in the management of these sources of finance. There is a high level of risk involved in the use of block-chain technology, and therefore, there is no guarantee that these "coins" will actually give the desired results. Companies issuing these "tokens' do not actually take responsibility in case these turn out to be worth less than the value claimed.

2. High probability of frauds

It is extremely important that the investors pay close attention to the companies issuing coins to raise finance. Often, these new ventures do not have the desired expertise or the technology which is required for issuing these coins to the public. This often results in a high probability of it being a fraud issue.

3. Volatile nature

Coins or tokens issued to the public in an Initial Coin Offering do not have a physical form or value. These are often very volatile in nature and therefore, need to be dealt with properly. Many times investors with no prior experience in cryptocurrency or block-chain technology end up investing or issuing these coins which only results in huge losses.

II. Securities Token Offerings (STOs)

Much like an Initial Coin Offering, a Security Token Offering is a source of finance which issues "securities" in the form of tokens which can be traded in the market. These tokens can be used to trade products or services offered by the company issuing them (Ante and Fiedler, 2020). They are regulated in the securities token markets and can be used to finance assets and secure equities. This source of finance uses securities token ledgers (formed on the basis of block-chain technology) to keep a record of the transactions done and the tokens traded.

The processes followed for the issue of Securities Tokens Offerings remain the same as done in the case of an Initial Coin Offering. This process has already been discussed above in detail. However, an STO is traded on the stock exchange, much unlike an ICO which becomes its biggest advantage for raising finance for a new venture. The issue of an STO comes with a huge number of laws and regulations, and therefore, it is often known as a "tokenized IPO". On the other hand, ICOs are not dealt with on the stock exchanges which is why in recent times, people are shifting to STOs as a source of finance (Chew and Spiegl, 2021).

Difference between Initial Coin Offerings (ICOs) and Securities Token Offerings (STOs)

Both ICOs and STOs are very similar in nature. These sources of finance are dependant on issuing tokens or coins to the potential investors. These coins are formed using block-chain or artificial intelligence technology and are regulated with the help of the internet. Both these sources of finance do not offer any physical presence to the holder of such a security, but are rather present in the form of online coins issued in the name of said company. These coins are often trade-able in the market or they can be exchanged for a product or service provided by the company.

But these sources of finance have certain dissimilarities amongst them as well (Liu and Wang, 2019). These are discussed below in a tabular manner so that they are easily understandable at a glance.

Table 1: Difference between ICOs and STOs

Basis	Initial Coin Offerings (ICO)	Security Token Offerings (STO)
Underlying asset	An ICO does not contain an underlying asset in its value.	An STO contains an asset in the form of bonds, stocks, trusts, or real estate as an underlying asset.
Regulations	ICOs are unregulated.	STOs are created in a manner which is regulated.
Registrations	ICOs are not necessarily registered on the stock exchanges.	STOS are compulsorily registered in the market.
Ease of issue	ICOs are much more easy to issue.	STOs require a lot of compliance paperwork and thus, can be difficult to issue.
Barriers	No barriers of entry and exit.	Large number of laws and thus, more entry and exit barriers.
Participation	Anonymous participation allowed.	Anonymous participation by the investors not allowed.
Size of issuing companies	Generally issued by small to medium enterprises.	Issued by large scale companies.
Speculation	More speculation and chances of fraud.	Less chances of speculations and market manipulation.

III. Angel Financing

Angel financing is a form or way of financing a new venture wherein a person or a party provides funds for starting up the said company in exchange for ownership shares in that venture. These persons or parties act as "angels" for various new start-ups, especially the ones which are risky in nature and have a high chance of failure. These companies are not in a position to pay their investors immediately and are thus, paid in the form of a stake in the ownership of the company. These investors are also known as informal or private investors, business angels, seed investors, or angel money funders (Lerner, 2018).

The use of the term "angel" in the financing sector is an ode to an era gone by where wealthy upper-class men provided money for theater or musical productions which otherwise would have shut down. This is a manner of speaking the business language - a person providing money for ventures which are in danger of failing if not provided with the right amount of money and guidance at the right time (Fairchild, 2011). Angel investors provide these startups with their own personal funds, unlike in case of venture capitalists (explained ahead) where funds are pooled together from various sources. It is said that the higher the risk, higher should be the return. Angel investors invest in businesses which carry a high risk of failure or financial loss, and therefore, have a right to be compensated with a high reward or return. Thus, these investors generally do not agree to finance the entire venture, but instead make it only a smart part of their portfolios. The company generally raises finance from a number of angel investors instead of depending upon just one.

Advantages of angel financing as a source of finance

Angel financing comes with a lot of advantages for the businesses which are just starting up their operations. Some of these advantages are discussed below:

1. Business knowledge

The most important advantage of using "angels" to finance a business is that they have the required business acumen and knowledge relating to that particular business in which they are investing their funds. Generally, no angel investors agree to finance a particular business if they don not have the desired information about that sector or that kind of business; and if that don not seem to think that that business has the potential to yield good returns. Hence, angel financiers also help the owners of the businesses to take desired decisions relating to the day-to-day activities.

2. Large number of investors

As has been mentioned above, generally no single angel investor will agree to finance an entire business on its own due to the innumerable risks presented. Rather, various parties or persons come together and agree to finance the business. This leads to it being an advantage for the business so that it is not liable to providing a stake in the holding to only one party which ultimately would have led to a monopoly control. Also, large number of investors can also provide help in the successful running of the business.

3. No loans from banks or financial institutions

Angel investment provides a big relief to the businesses because it saves them the hassle of going through the formalities of taking loans from banks or financial institutions. Also, loans come with a huge responsibility of a fixed rate of interest with them. Hence, it is always in the interest of the businesses to agree to angel financing rather than depending upon bank loans.

Disadvantages of angel financing as a source of finance

Angel financing is usually extremely beneficial to the new businesses trying to raise finance. But at the same time, it is not free from its disadvantages. These are discussed below:

1. Dilution of control

Angel investors generally require a huge stake in the businesses in which they are investing their funds. This stake is in the form of equity ownership or convertible bonds. Also, they have a right to participate in the voting and management of the business. This leads to a dilution of control of the business. Major control of the business decisions (especially financial decisions) shifts from the owner to the investor.

2. Lack of transparency

Due to the ownership and control being in the hands of many angel investors rather than just one single hand, there is a problem of lack of transparency in the business decisions. This lack of transparency can often lead to a huge number of problems and can result in financial frauds. Even though angel financing is preferred by a lot of new business ventures, the lack of transparency in decision making is not favourable to any party.

3. Not suitable for large investments

An angel investor generally prefers to invest a small amount of funds in new businesses due to the fact of them being risky and not yet having a strong market standing. Hence, this type of financing is generally suitable where a small margin of funding is required and maximum funds have already been arranged from other sources. Angel financing is not suitable for large investments.

IV. Venture Capital

It is a form of financing whereby investment in new and upcoming projects is done by private firms which are known as venture capital firms. These firms accumulate funds from various potential investors, pool them together, and invest them in high risk and innovative businesses. This investment is done in the form of private equity in exchange for a stake in the said business much like in the case of angel financing (explained above). The major difference is that in case of angel financing, investment is done by individual investors on their own whereas in case of venture capital, financing is done by a firm which pools together money collected from various sources and invests it together (Gompers, 1996). Investment is done in new businesses or businesses still in their very early stages; these businesses have a high risk and high reward scenario.

Venture capital investments are most commonly done in companies based on innovative technologies or developing new and unique products or services. Because of this reason, venture capital firms generally have a high rate of failure. This model of financing is solely based on the hope that some of these innovative projects might become successful. The investment is done in rounds i.e. initially only a little part of the investment is done and if it yields a good result - only then the rest of the funds will be invested slowly.

Venture capital firms can have members from various backgrounds, such as operational backgrounds, financial backgrounds or IT/technical backgrounds among others. These are all known as venture capitalists (VCs) and provide various levels of support and expertise when decisions have to be taken regarding the level and forms of investment to be done. These VCs are paid compensation in the form a fixed fees or in the form of stake in the companies in which they have invested their funds.

Venture capital firms generally have a very strict set of rules and guidelines to be followed when decisions have to be taken regarding the investment to be done. More times than not, venture capital firms also seek investment from angel investors for the early stages of a new business. These angel investors are willing to invest in highly risky and speculative businesses, and if they turn out to be successful, it makes it easier for the venture capital firms to invest further. Sometimes, venture capital firms will only invest in businesses which have proven themselves in the market but require funds to expand themselves (Barry, 1994). This gives a guarantee to the venture capital firms that their investments will be successful. Venture capital firms also play a role in generating employment in various industries across the country.

Table 2: Stages of a venture capital funding

Stage	Description
I	Seed Capital - To initiate the process of investments
II	Start-up Capital - Similar to the 1st stage but it is done after market analysis and thorough research is done.
III	Early Stage Capital - Often done when manufacturing of products have to be done after the 1st two stages.
IV	Expansion Stage Capital - Done during the rise and growth stage of the business.
V	Pre-Public or Bridge Stage - If the public is looking to issue its shares to the public, then this is done to bridge the gap between the company funds and the public funds.

Advantages of using Venture Capital as a source of finance

1. Large amounts of funds can be raised by new ventures which are generally risky in nature. It becomes difficult for these firms to raise money from bank loans and so, venture capital comes into play.
2. Collateral does not have to be given to banks or any financial institutions for raising money.
3. Funds can be raised in various rounds and stages instead of pooling all the money at once.
4. Venture capital firms often provide guidance in management and operational tasks as well.

Disadvantages of using Venture Capital as a source of finance

1. It is difficult to obtain funds for existing businesses.
2. There is a lot of pressure on businesses to perform well and up to the expectations of the venture capital firms.
3. Dilution of control is a bid problem when funding is raised from venture capitalists.
4. Venture capital invest only in risky and innovative businesses. It becomes difficult for firms which are playing it safe to raise money.

V. Crowdfunding

The next innovative source of finance is crowdfunding. It is a form of financing whereby money is raised from the public at large. It is generally done by the company themselves and no middlemen are involved in the task. Today, crowdfunding is generally done via the internet. This helps the company get a global reach within a very short period of time. Crowdfunding is known as an alternate means of raising finance and is generally done when the company has exhausted all other avenues for money (Belleflamme *et al.*, 2015).

Crowdfunding literally means “funding from the crowd”. It is usually done by companies which are innovative and unique in nature, most particularly, art companies focusing on theater, performing arts, crafts, etc. It is also done by non-corporate ventures for the purpose of raising money for medical expenses, travelling groups, social and non-profit related activities.

Crowdfunding, even though it sounds interesting, does not have a sustainable future. A lot of fraudulent activities are carried out in the name if raising funds via a crowdfunding application (Mollick, 2014). It has been heavily criticized due to its lack of use in the corporate sector, due to no returns or rewards for investment, due to it being used to carry out frauds, and due to it not being overall very reliable.

Crowdfunding does not come a lot of rules and regulations which support its cause and therefore, becomes a dubious source of raising funds as well of getting returns from making investments. Nevertheless, there are various types of crowdfunding that are discussed below:

Table 3: Types of crowdfunding

Type of Crowdfunding	Meaning
Reward based	It is done for the purpose of raising finance for projects which are expected to yield results but are to too unconventional to raise money from traditional sources of finance. The prime example is concerts or movies by any particular celebrities which otherwise would not get typical investors.
Equity based	It is done for companies which are expected to raise and issue equity to the potential investors.
Debt based	Investors generally pool their money in a fund and that fund is given as a loan to the individuals or companies seeking investment in small amounts. Generally, it is done via applications on the internet.
Litigation based	It is done for the purpose of raising money to fight legal battles for a public cause.
Donation based	It is done for the purpose of raising money for donating to charitable or social causes.
Digital Security based	In this, money is raised from the public to invest in companies which in turn issues stake to the investor in the form of Initial Coin Tokens or cryptocurrency made from block-chain technology.

Advantages of raising finance from Crowdfunding

1. It is often considered an easy and fast way of raising money.
2. No collateral security is required to be pledged with any banks or financial institutions.
3. Ideas which may not be accepted by banks or venture capital firms are generally accepted.
4. It helps to raise money for social or charitable causes.
5. It helps to build traction with the public for non-conventional business ideas and helps to build a solid customer base.
6. It helps to get publicity especially on social media which in itself is considered the biggest marketer today.

Disadvantages of raising finance from crowdfunding

1. It is not a popular method of raising finance and can easily turn into a fraudulent venture.
2. Crowdfunding is not considered a very suitable method for raising finance for corporate companies.
3. The crowdfunding ideas have to reach its target audience for it to be successful.
4. This method is generally not opted for by people looking to seriously invest their spare funds due to the possibility of very little to no returns.

5. Negative feedback from a few parties can affect how everyone else in the public responds to it.
6. It can be extremely expensive and can be difficult to advertise to a very large group of people.

All these sources of business finance discussed above are considered as modern or innovative sources of finance. Each source has its own advantages or disadvantage, all of which are explained in depth. It is up to the business and its financial requirements as to which source of finance they prefer for their funding needs.

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AGRICULTURAL ECONOMICS

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Introduction:

India is an agricultural economy where over 60 per cent of the total workforce in the country is primarily dependant on the business of farming. The recent spate of farmer protests across the country to demand loan waivers and better prices for their crops along with an alarming increase in farmer suicides over the years is indicative of a larger malaise in agriculture. India's farm crisis deserves urgent attention and therefore, the purpose of this chapter is to give a thorough and detailed knowledge about Agricultural Economics, a field that combines macro and micro principles of economics to solve the problems of the agricultural and farming industry.

Concept of agricultural economics

Agriculture is the science or art of cultivating land, producing crops, breeding and raising livestock. Economics, on the other hand, can be defined as the social science which studies the production, consumption and distribution of resources as a means to satisfy human wants. It studies human behavior as a relationship between needs and scarce resources which have alternative uses. Therefore, Agricultural Economics is an inter-disciplinary field which is concerned with the application of economic theory in the production and distribution of farm products. It is the scientific study of methods, conditions, practices and policies relating to economics that may affect agriculture, whether directly or indirectly. It combines both macro and micro principles of economics towards solving the problems of the agricultural industry and looks at all elements of farm production and planning as a whole (Anderson, 1974). The field of Agricultural Economics seeks to find the relation between the causes of problems and the effects of those problems in issues relating to agricultural production, rural development and natural resources. Agricultural Economics is also sometimes referred to as agronomics, which is defined as the science of crop production and soil management.

Agricultural Economics, initially, was a branch of economics that dealt with land usage only, the main focus being maximizing the crop yield while maintaining a good soil ecosystem. Throughout the last century the discipline has expanded and now the scope of it is much broader. Today, Agricultural Economics includes a variety of applied areas and has a considerable overlap with conventional economics. Agricultural Economics influences environmental policy, food policy and agricultural policy and has made substantial contributions to research in various fields including Economics, Developmental Economics, Econometrics, etc (Battie, 1989).

History and origin of agricultural economics

Agricultural Economics has its origin in the late 19th century and rose to prominence around the turn of the 20th century largely as an empirical branch of general economics. It combined the theory of the firm with organization and marketing theory. The history of Agricultural Economics can be traced back to the works carried out for the development of land economics primarily in the United States of America where a high degree of importance was given to the field of agriculture (McDean, 1983). Agricultural Economics in the U.S. was primarily derived from two intellectual streams. The first was neoclassical political economy and the second was an economic crisis in American agriculture in the 19th century which was focused on marketing of agricultural commodities through cooperatives and collective bargaining. The discipline made significant contributions to econometric methods and was closely linked to empirical applications of mathematical statistics.

The field of Agricultural Economics took center stage when in 1907; a session was devoted to it at the American Economic Association (AEA) meetings. Further, in 1915, the National Association of Agricultural Economists was founded. In 1917, the American Economic Association meeting was held jointly with the National Association of Agricultural Economists and The American Farm Management Association. The last two were merged in 1919 as the American Farm Economics Association, with Henry Taylor of the University of Wisconsin as its President. In 1968, it was reincarnated as the American Agricultural Economics Association (AAEA) and Taylor came to be known as the Father Of Agricultural Economics in the United States (Kunze, 1990).

In the developing countries, applications of optimization theory pushed Agricultural Economics in 1960s and 1970s towards new landmarks especially in the field of natural resource development. These helped attract a new generation of economists who were more concerned with domestic farm production than with the state of poverty in the third world countries. By the 1980s, environmental pollution became a major subject of applied Agricultural Economics pulling it away from the restricted view of agriculture that included only farm and farm products.

In India, in 1939, a Society of Agricultural Economics was established and it attracted considerable attention due to the importance of the agricultural sector as the prime supplier of wage goods. In the under-developed countries, Agricultural Economics was an important area of applied economics and was being supported by various aid agencies including the World Bank, U.S. Agency for International Development, etc (Venn, 1993).

In the 21st century, Agricultural Economics has grown leaps and bounds and has reached beyond the agricultural sector, expanding its scope through applications of the relevant economic theory. There is new found interest in experimental and empirical studies in this area suggesting that the gap between Agricultural Economics and general economics will reduce further in the years to come.

Nature of agricultural economics

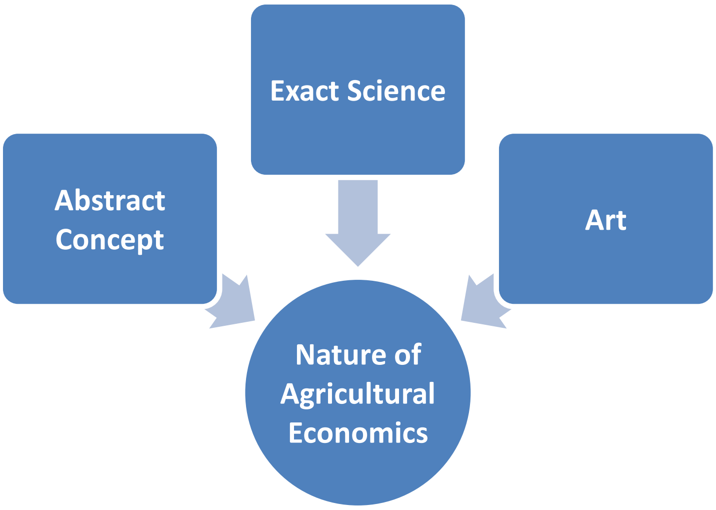
After having understood the concept and history of Agricultural Economics, it is now essential to understand its nature. Agricultural Economics derives its strength from the basic principles of its parent body i.e. general economics. It can be said that it is an applied phase of economics in which attention is given to all aspects of agriculture. It is a field of economics that helps the farmer in deciding what kind of crops he should raise, what kind of food grains he should produce, what should be the price of the goods he sells, etc.

Now a question arises. If the principles of Agricultural Economics are not different from the principles of general economics, what is the need of distinction between the two? The answer to this question is that Agricultural Economics does not directly use the principles of economics to solve the problem at hand. It is specific in nature. General economics is not industry specific.

It is an abstract concept. The principles of general economics have to be modified so that their postulates tally with the problems relating to crop production, animal husbandry, forestry, etc. for the purpose of economic analysis. Therefore, it is the branch of economics that deals with the problems relating to the use of land, labour and capital by a farmer to solve agricultural problems in an efficient manner (Gray, 1921).

Agricultural Economics is a science, yes, but it is also an art. In reality, agricultural economics should not be called an applied science but as a specialized form of pure science. It helps explain the cause and effect relationship between the economic variables relating to agricultural problems. Agricultural Economics is a normative science as well. It expresses value and normative judgments about what the goals of the agricultural economy or the results of the public policy should be. It can also be called a theoretical science. The theoretical framework of Agricultural Economics is more rigorous in nature because the basis of all agricultural pursuits -

land - is extremely limited in its supply. This branch of economics provides various procedures and methods such that this scarce resource can be put to use in the most efficient manner. Hence, it can be said that Agricultural Economics is a theoretical and applied science.



Scope of agricultural economics

The scope of Agricultural Economics is extremely vast. There was a time when it was only limited to a micro analysis i.e. management of farm and farm products only. But it was realized that agriculture has a macro aspect as well (Gray, 1921). Hence, experts in this field have pointed out various aspects which are included in the scope of agricultural economics. Some of these are:

Agribusiness: This word is portmanteau of agriculture and business and includes a range of activities including agrichemicals, crop production, processing and seed supply, breeding, marketing as well as retail sales. All the parts of the food value chain are parts of agribusiness and included under the scope of Agricultural Economics. The term 'agribusiness' mostly emphasizes the economic interdependence between all the activities of the production and distribution chain.

Rural Development: Rural Development is a wide and comprehensive term and primarily includes strategies for development of the local rural areas and the people living in those areas. It is the process of improving the economic well being and the quality of life of people living in the agricultural areas which are often sparsely populated. It also has its focus on the exploitation of land-intensive natural resources located in the backward areas and not in the mainstream urban areas.

Agricultural Policy: It is a set of laws by the government of a country which relate to the domestic agriculture practice as well as the agricultural produce. It is included in the scope of Agricultural Economics because this is implemented for the purpose of achieving a specific outcome in the agricultural sector. The outcomes of the agricultural policy usually involve maintenance of the supply level, price stability, poverty reduction, etc. It also includes the limits, reasons and the payment of subsidies on various farm products by the government to the farmers.

Farm and Ranch Management: It includes making and implementing of the decisions involved in operating a farm or a ranch such that it leads to maximum prosperity for the farmers. Agriculture Economics includes farm management as the principles of economics help in analyzing the information on prices, agricultural policy, markets, credit facilities, different types of soils and seeds, etc. It helps in control of weeds, insects and pests such that there is proper utilization of the farm resources and proper coordination of all physical, biological and social factors can be possible.

Natural Resource Management: It refers to the management of natural resources such as water, wind, land, soil, plants and animals such that maximum yield can be obtained from the farm activities being performed. Its main focus is on dealing with the ways these natural resources and the people responsible for them interact with each other. It brings together biodiversity conservation, water management, land use planning, industry sustainability, etc. Natural Resource Management falls under the scope of Agricultural Economics so that the principles of economics can be used to manage these activities.

Livestock Management: This aspect of Agricultural Economics includes the management of the livestock on an agricultural land i.e. the management of the domesticated animals which are kept for the purpose of producing labour and commodities such as milk, eggs, meat, fur, leather, etc. Livestock management also includes the management of dairy farms, cattle farms, animal ranches, poultry farm and other such related agribusinesses.

Environmental Economics: It is the branch of economics that is concerned with the management of environmental issues. Agricultural Economics undertakes various theoretical and empirical studies to determine the effect of the local, national and international environments on the agriculture industry. It also helps in determining the various costs and benefits of the different types of environmental pollution on the industry.

Agricultural Marketing: Agricultural marketing involves the services which are required for the movement of the farm products from the farms to the markets for sale. It is included in Agricultural Economics and involves the planning, organizing and directing of all the activities required for sale of the farm products with the help of economic principles. Numerous interconnected activities are included in agricultural marketing such as product planning, harvesting, packaging, grading and labeling, storage and transportation, etc.

Agricultural Finance: Probably one of the most important aspects of Agricultural Economics is agricultural finance which includes the management of financial services such as raising of short-term, medium-term and long-term loans, crop and livestock insurance, leasing, etc. Agricultural finance also includes financing of all the activities covering the complete agricultural value chain from planning, producing, supplying, distributing, wholesaling and retailing.

Agricultural Research: It can be defined as any research activity which is carried out for the purpose of adding to the existing body of agricultural knowledge. The principles of economics are used to study agricultural trends over a long period of time and analysis is done on the basis of these trends so as to help the agriculturalist in proper farm management. Research is also done for improving productivity, quality of crops, irrigation, farm mechanization and overall management of resources in an efficient manner.

Agricultural economics in India

The Indian Society of Agricultural Economics was established in December 1939 and is considered a landmark in the growth of Agricultural Economics in India. Important roles in the establishment of this society were played by Late Lord L. K. Elmhirst (founder of the International Conference of Agricultural Economists) and by Dr. T. G. Shirname. But the major growth and development of the society took place under the leadership of Sir Manilal B. Nanavati who was its president for a period of seventeen years (1943-1959) and gave it a major sense of purpose and direction. The society is registered under the Bombay Public Trusts Act, 1950 and the Societies Registration Act, 1860 (Kumar and Mittal, 2006).

The main aims of this society were initially limited to the study and improvement of the economic and social conditions of the economic and social life in the agricultural and rural sector. The scope of work of the society was later expanded and now some of the major objectives of the society are:

- Undertaking and organizing research in the problems of Agricultural Economics and rural development.
- Maintaining an Agricultural Economics resource center and library.
- Publishing reports, books, papers either collectively in a periodical or separately as articles.
- Holding conferences, training seminars and conferences to provide relevant information about the field.
- Providing memberships to those who are interested in the economic and social growth and development of agricultural and rural sectors.
- Co-operating and coordinating with other institutions having similar objectives.

Importance of agricultural economics for the Indian agriculture sector

Agriculture was and is the primary source of livelihood in India. Farming was once considered a prosperous career option among the Indians. But those days are now long gone. Today the condition of those who are practicing the business of farming is alarming to say the least. The need of the hour is to find a solution to the agricultural problems being faced in the country. For this purpose, efforts are being made to highlight the importance of Agricultural Economics with regard to the Indian farming sector.

Monitoring Economic Conditions: Perhaps one of the most important aspects of Agricultural Economics is that it helps in monitoring changes in the economic conditions of the country. Economic conditions are the state of the economy that changes from time to time with respect to the expansion and contraction in the business cycles. The principles of agricultural economics help in determining the various phases of the economy such as boom, recession, depression and recovery such that the agriculturalists can predict when to invest more in order to get positive returns. This would lead to them suffering significantly less loss on account of sale of their yield.

Understanding Sampling Techniques: Agricultural Economics is helpful in understanding sampling techniques that may be used to conduct different types of surveys. The sampling techniques including probability sampling and non-probability sampling can be used by agriculturalists in collecting samples, developing sampling frames and compiling statistics, etc. Sampling also helps in estimating the total quantity of crop that can be planted on the agricultural land such that judicious use of land is done. These techniques help in providing a detailed overview of the developments in the agricultural sector and helps in bringing together high quality research by various experts.

Devising Methods and Procedures for Obtaining Data: Agricultural Economics helps in devising procedures for obtaining the necessary agricultural data and analyzing it in order to convert it into helpful information. It helps in formulating plans for the collection and organization of relevant sources in such a manner that it helps the farmers in taking decisions which are required for the success of their businesses.

Developing Mathematical Modeling Techniques: Agriculture has always been an uncertain business due to its dependence on various exterior factors. Due to this it becomes essential for to the farmers to make forecasts regarding crop production, yield, climate changes, effect of climate changes, etc. Agricultural Economics helps to create and use various mathematical modeling techniques. These mathematical models are developed for the purpose of making forecasts which are as accurate as possible. Increasing the accuracy of agricultural forecasts helps in better agricultural management.

Creating and Using Models of Economic Behavior: In economics, a model can be defined as a theoretical construct which represents different economic processes by a set of logical and quantitative relationship between the variables given. These models of economic behavior help in simplifying complex processes. Agricultural Economics helps the farmers to create, use and apply models of economic behavior to agricultural changes and developments.

Advising on Costs and Benefits: Agriculture is the base of the Indian economy. Hence, it is essential to make those investments in farms and farm products which will be suitable for the long run growth and development of the country. Agricultural Economics helps in identifying and advising on the costs and benefits of different types of agricultural investment projects. The principles of economics provide a basis for the cost-benefit analysis of the agro-based investment ideas of farmers such that it makes it easy for them to decide whether such an investment will actually bear fruit. This reduces the burden of the loss that they might have to suffer if any new project does not work as planned.

Advising on Agricultural Policy Options: Agricultural policy is the set of laws and rules of the government which govern the practice of agriculture in the country. Agricultural Economics help different parties to make a detailed analysis on the various aspects of the agricultural policy such that appropriate course of action can be decided upon. It is not only useful for the practicing farmers but also for the government, the trade unions, the employees of the farmers and prospective farm business enthusiasts.

Producing Reports: As explained above, Agricultural Economics helps in forecasting and judging economic conditions, collecting data, advising on costs and benefits and agricultural policy options, etc,. Thereafter, it helps in preparing quantitative and qualitative analysis reports. These reports are primarily useful for the farmers as these contain highly useful information on crop statistics, crop prices, prices for cattle and sheep and for breeding of animals, etc. These analysis reports are always useful for various other parties such as the government, trade unions, investors and employees.

Agricultural economics as a career option in India

As the importance of Agricultural Economics for the Indian farming sector has been explained in detail above, it is essential that more people be interested in this field of study and take it up as a career option. Those people who study and specialize in this area of understanding and working within the frame of the economic activity within the agricultural sector are known as Agricultural Economists (Lele and Goswami, 2017). These economists examine and analyze data to determine trends and patterns in economic activity. They also conduct research to collect and study market data samples. They are expected to predict trends in the markets for prices of farm products, information about crop and crop patterns, new techniques of production and equipment.

Agricultural Economists often choose an area of expertise such as crop and livestock sciences, policy analysis, agribusiness, food safety, environmental economics, rural development and marketing systems. Currently the scope of this field is much broader and also covers food and nutrition economics, rural finance and natural resource development. Brief explanation has been given about how to get into this field, the skills required and the job prospects in India.

Getting In: In India, Agricultural Economics is normally studied at the post-graduate or doctoral level and requires a graduate degree in agriculture or economics. The basic criterion for a graduate degree in agriculture is a pass in 12^{th} class or its equivalent in science subjects. The minimum duration of the course is four years. A number of institutes in India provide a B.Sc in Agricultural Economics or a B.Com in the same field. A number of institutions provide a PhD in Agricultural Economics as well.

Skills Required: A person who wants to take up Agricultural Economics as a career option should have a keen and analytical mind. They should have an aptitude for research and good mathematical skills along with an ability to work in or as teams. They should have the ability to foresee future trends in the market as well as a positive attitude. Good observation skills, communication skills, computer skills are also a must. They should be able to handle pressure, have commitment and a high level of patience.

Job Prospects: There are several career options for trained agricultural economists. Work for agricultural economists is available in the non-profit sector, in the government organizations, in the private sector as well as academic areas and/or research sectors. They can also work as farm or agricultural business managers and consultants. There is an increasing demand for professionals with knowledge of farm management and logistics of the agro-business in the food retail and marketing sector. Agricultural Economists who possess the desired skills can also choose to work for lending institution such as rural and commercial banks. They can also choose to work for commercial research and development laboratories, seed companies and service companies or get a job in the field of veterinary medicine and management. Other job prospects include work as a writer for trade journals, magazines, newspapers and publishing of research articles.

Conclusion:

The backbone of the Indian economy is its agricultural sector with more than half of its population being dependant on it for their survival. Once considered a reputable source of occupation, its importance is gradually diminishing due to the number of problems being faced by the farmers. The purpose of this article is to provide a solution by studying a lesser explored branch of economics known as Agricultural Economics. After studying the meaning, nature, scope and its importance for the Indian agricultural sector in detail, it can be concluded that Agricultural Economics is the need of the hour. It combines the principles of economics with the principles of agriculture and defines the steps to be taken for reducing the difficulties faced by the farmers. Also efforts are made through this article to highlight the career prospects for those who wish to explore this field further. As the farming sector goes deeper into crisis, it is essential that the scope of this field of economics is widened and steps are taken to undertake necessary research in this area. There is much work on hand for this ever evolving field.

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SIGNIFICANCE OF EMOTIONAL INTELLIGENCE FOR HR MANAGER

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Abstract:

Emotional intelligence is a skill that is nowadays widely learned by most Human Resource managers to increase their efficiency and their relation with their surroundings. Psychologists Peter Salovey and John D. Mayer developed the theory of emotional intelligence (EQ). This chapter highlights the five aspects of emotional intelligence (EQ) given by Daniel Goleman. The role of emotional intelligence in businesses. Why should HR managers focus on emotional intelligence? Steps to develop emotional intelligence.

Keywords: emotional intelligence, HR manager, skills, effectiveness.

Introduction:

Emotional intelligence is the ability to see your feelings, understand what they are telling you, and be aware of how your emotions affect those around you. Emotional intelligence simply means recognizing and controlling your emotions. It includes understanding how your feelings affect you and those around you. It also involves how you see others when you understand how they feel, this allows you to manage relationships effectively. Emotional intelligence is often successful in many aspects of life.

In 1990, psychologists Peter Salovey and John D. Mayer developed the theory of emotional intelligence (EQ). In his book Emotional Intelligence, the famous writer Daniel Goleman describes five aspects of emotional intelligence (EQ):

1. **Self-awareness:** Emotionally intelligent People tend to be very self-conscious. They understand their feelings, and as a result, they do not allow their emotions to control them. They are confident - because they trust their feelings and do not allow their emotions to get out of hand.

2. **Self-Control:** This is the ability to control emotions and thoughts. People who are in control often do not allow themselves to become overly angry or jealous, and they do not make careless and careless decisions. They think before they act. Symptoms of self-control, flexibility, flexibility, and the ability to say no.

3. **Motivation:** People with a high level of emotional intelligence are often motivated. They are determined to reverse the immediate aftermath of long-term success. They are very productive, love challenges, and do well in whatever they do.

4. **Empathy:** This is perhaps the second most important factor in emotional intelligence. Empathy is the ability to see and understand the needs, needs, and opinions of those around you. Compassionate people are sensitive to the feelings of others, even when those feelings may be invisible. As a result, compassionate people are often better able to control relationships, listen and interact with others. They avoid speculative thinking and judgment, and they live their lives in a very open, honest way.

5. **Social Skills:** It is usually easy to talk to and love people with good social skills, another sign of great emotional intelligence. Instead of focusing on their accomplishments, they help others to improve and shine. They can control conflicts, they are excellent communicators, and they are good at building and maintaining relationships.

Difference between social intelligence and emotional intelligence (EQ):

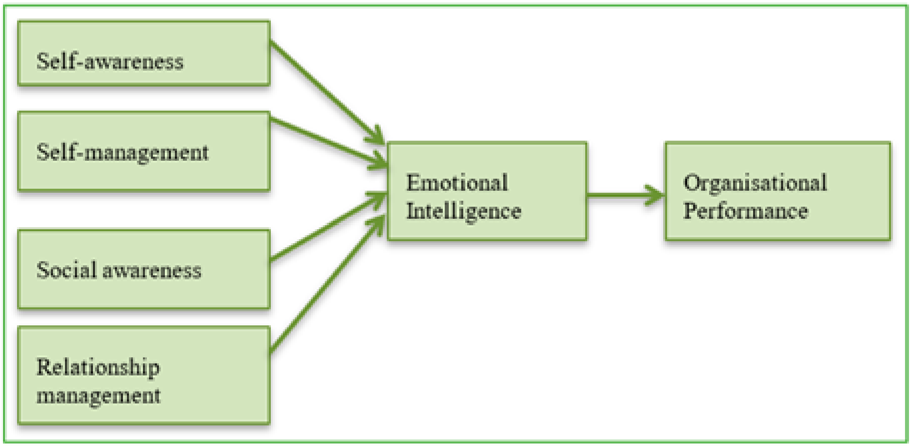
	Social intelligence	**Emotional intelligence**
Definition	Social intelligence is the ability to understand and interact with people.	Emotional intelligence is the ability to recognize one's feelings and other feelings.
Use	Used to make decisions for the current scenario.	Used to make decisions for future perspective.
Types of skills	It is an interpersonal skill	It is an intrapersonal skill
Depth	Sometimes an extension to a superset of emotional intelligence.	Not as broad as social intelligence.

Source:https://www.differencebetween.com/difference-between-social-intelligence-and-emotional-intelligence/

Role of emotional intelligence in business.

- Helps you to improve your relationships with other people, both personally and professionally.
- It helps to fix the situation before it becomes a problem. For example, if you notice a fellow worker quietly expressing his grief, you might do well to offer him some sympathy.
- When you are sensitive to the feelings of others, you can make decisions easily and complete tasks successfully.

- Emotional intelligence and leadership skills go together. Fully displaying skills such as patience, full listening, conviction, and empathy can help you progress to a leadership role or gain a promotion or promotion.



Source: https://www.mdpi.com/2076-3387/11/3/76

Why should HR managers focus on emotional intelligence?

The supervisor's emotions and feelings are contagious. They affect not handiest the supervisor but the human beings around him. As a manager, you are an amazing position version of your team. Your actions are an example of how others need to behave in the place of work. Coordinating your feelings creates a psychologically secure tradition for constructing belief. This tradition lets employees do their great.

The reasons why managers ought to attention to emotional intelligence are:

- **Emotional intelligence enables the construct of self-belief:**
  Managers who can look return on themselves at the end of every day are greater open to feedback and development opportunities at paintings. a great supervisor wishes to be conscious that no place of job is best. Accepting honest remarks is a good step to make sure that your personnel are glad and have to get the right of entry to the equipment they want to get matters carried out.
- **Emotional intelligence allows improve your self-regulation:**
  Self-adjustment is a notion of the internal emotional effect of a situation on you. It allows you to consciously choose the alternatives you are making when dealing with a selected scenario. In case you tighten self-regulation, you can adapt your behavior thus, even in stressful conditions.
- **Emotional intelligence facilitates to enhance of your social consciousness:**
  A very good manager is a superb listener. Harmonizing with others allows you to solve problems quicker, take care of conflicts seamlessly, and form an extra cohesive team. getting into the warfare space with the know-how of each other's perspectives and a preference to

benefit from context fast relieves tensions and in the long run, promotes a better solution for the business enterprise.

- **Emotional intelligence facilitates transform your relationship control:** Emotionally related and conscious facilitates you apprehend what motivates your group. Knowing this could assist boost worker morale and improving worker overall performance.

Significance of emotional intelligence in the workplace

Training, motivation, enjoyment, credibility, and self-confidence are one of the maximum well-liked qualities of recent job seekers. These days, emotional intelligence has emerged as one of the most renowned traits of people within the personnel nowadays. Emotional intelligence (EQ) plays an important position in the ability of personnel to paint efficiently as a part of an expert crew.

Feelings and personal connections have long been the challenge of taboos in paintings. This old concept shows that human interactions beyond the limits of professionalism are, exceptional, unproductive, and, in the worst case, dangerous. However, this couldn't be some distance from the fact. Despite everything, employees and agencies with excessive emotional intelligence are extra effective and successful than people who do not. Fantastic awareness and empathy promote crew ties and shared motivation. Anybody works for the success of the institution and the business enterprise as an entire. Recruiting this very crucial great talent is the first-class pastime of all corporations.

How to develop emotional intelligence?

1. Take a look at your emotions:

We regularly lead a busy and busy life and cannot without problems contact our feelings. To reconnect, try setting timers at specific instances of the day. Whilst the timer expires, take a deep breath and notice that you're feeling emotional. Note in which the emotion manifests itself as a physical sensation to your frame and how that sensation is felt.

2. Be privy to your movements:

While training emotional recognition, make the effort to be privy to your movements as well. Study what you do while you revel in a specific emotion and the way it affects your each day existence. The greater conscious we are approximately how we react to our feelings, the simpler it is to deal with them.

3. Take responsibility for your feelings:

Your emotions and movements come from you, they do now not come from absolutely everyone else, and how you sense and the way you behave when you start taking obligation for it, it impacts your existence.

4. Take into account to breathe:

Existence brings us exclusive situations and most folks revel in pressure on a normal basis. Don't forget to breathe to control your emotions and keep away from explosions when this occurs. Take a smash and pour cold water on your face, get out and enjoy the fresh air, or have a drink. Live cool and provide yourself the opportunity to apprehend what is happening and the way you must react.

5. Maintain a diary:

A good way to take an accurate photo of yourself is to maintain a diary. at the quit of each day, start writing what befell you, how it felt, and the way you dealt with it. by way of documenting these details, you could higher recognize what you're doing and where the hassle is coming from. Take a look at your remarks frequently and live tuned for tendencies.

6. Renowned your emotional trigger:

A confident person can recognize an emotion while it happens. It's far essential to be flexible on your emotions and adapt to your situation. Don't deny your feelings at degree times, however, don't stick with them both, take some time to process your feelings earlier than telling them.

7. Be interested:

An important element in coping with yourself and your emotions, whether it's an enterprise or an individual, is to consciously make time to be inquisitive about the topic.

8. Being realistic:

Once you have got set a brand-new purpose, set a practical and clear aim to achieve that intention, and keep in mind that alternate is an inevitable part of your existence. Achievement builds self-confidence, and as self-self-assurance increases, so does the capability to obtain more. See how it works.

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DIMENSIONS OF INTERNATIONAL HUMAN RESOURCE MANAGEMENT

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Abstract:

This study explores aspects of International human resource management. The process of procuring, allocating and effectively using talent in an international business is called IHRM. People, goods, capital and information move around the world. As companies enter new markets, they face the issue of uncertainty. We must consider various perspectives such as environment, culture, and human resource management. It may affect the survival rate overseas. This result will give you a better understanding of how domestic HRM differs from IHRM.

Keywords: International, Dimensions, Compensation methodology.

Introduction:

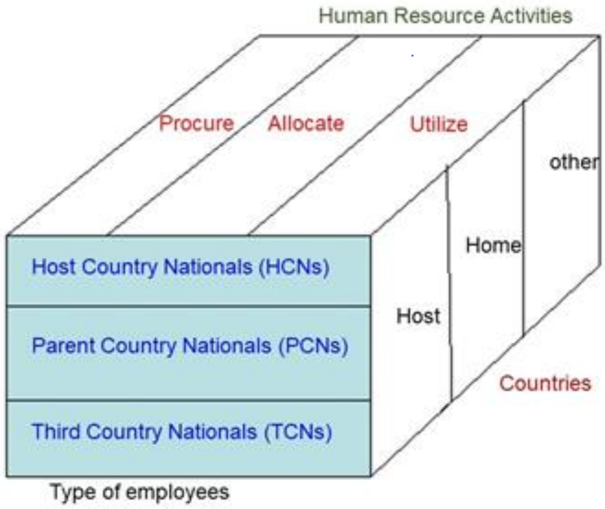
Global businesses need to gather, train, promote, grow and maintain without effectively utilizing their resources at all levels of operation, be it their business office, in the manufacturing units of foreign production, hence, the process of procuring; distributing and utilizing human resources in international business it is called International Human Resource Management.

International human resources management has a wider operation and working concept and scope compared to local Human Resources Management. There are different approaches to International Human Resources Management. IHRM is concerned with identifying and understanding how the MNCs manage their work force in order to leverage their human resources for obtaining global competitive advantage.

Morgan (1986) developed a three-dimensional model of IHRM which first reveals broad human resource activities such as procurement, allocation and utilization and, secondly, the national or national categories (host, home, other) involved in IHRM activities (Figure 1). And finally the three categories of employees of an international company (HCN, PCN, and TCN). Morgan defines IHRM as the interaction between these three dimensions. In general, the IHRM includes the same activities as the local HRM; for example, it refers to procurement, human resource planning and personnel; however, local HRM only focuses on activities within a suborder. Many companies underestimate the complexities involved in international operations and there is some evidence to suggest that international business failures can often result from poor human resource management (Desatnick & Bennett, 1978).

Morgan defines international human resource management as the interaction between these three dimensions.

A Model of IHRM – IHRM is the interplay among these three dimensions- human resource activities, types of employees and countries of operation



Approaches of International Human Resource Management

There are many different approaches to international HR management

Ethnocentrism Approach: In this approach, all important positions of multinationals are filled by NCP in the early stages of internationalization. Within a multinational company with an ethnic-centric approach, they formulate missions, goals, strategies, product designs, etc. at the headquarters, make important branch decisions, and the branches implement them for all of the headquarters. I expect to report to the feature / line manager.

Polycentric Approach: The Polycentric Staff Policy requires hiring nationals from the host country to operate a branch office, but as nationals from their home country, they occupy an important position in the corporate office.

Geocentric approach: In this approach regardless of nationality, the best talents are recruited by multinationals for key work across the organization. This policy has a number of benefits. First of all allows the company to make the best use of its human resources. Second and perhaps most important, a geocentric politics allows the company to build a framework of international executives who feel at home while working in a number of cultures. It is useful in building culture and informal management networks.

Regiono-centric approach: In this approach MNCs believe that though there is a difference in various aspects of culture from country to country yet there are similarities in particular region. They can classify Regions on the basis of their activity and presence in certain regions. Some companies may have Asia as a region, while other multinationals may have Asia Pacific as a region. There are various multinationals that now prefer to have a regional office in the Asia-Pacific region or the Asian region in India.

Such organizations are strong in innovation and creativity due to the diversity in their workforce. At the same time, these multinationals are able to channel innovative practices around the world in a meaningful way. Interregional transfers and expatriate management become the rather critical activity of Human Resource Management.

International Human Resource Management Activities

Human resource planning: Human resource planning from the point of view of international human resource management is quite difficult and complicated compared to national human resource management. This is because international human resource planning needs to take into account some additional issues such as language, culture, adaptability of spouse and family in addition to job skills, talents and required knowledge. Multinationals should do this, taking into account not only current work and country requirements, but also future missions in the many other countries in which the MNC currently operates. And/or suggest future action. In addition, multinational companies should also consider possible alliances such as joint ventures, alliances, mergers in which the human factor is also a key factor, in their human resource planning. In addition, there is an international business environment that is relatively volatile compared to the national economic context.

Recruitment and Selection: Recruitment is the process of identifying and attracting potential candidates from within and outside an organization to begin evaluating them for future growth. Once candidates have been identified, an organization can begin the selection process. This includes collecting, measuring and evaluating information about the qualifications of applicants for certain positions. Organizations involved in international HRM are basically of two types (a) multinational companies and (b) national companies. These companies try to recruit potential employees both in the country of operation and abroad. The sources of recruitment at the macro level include the ethnic minority approach, the polycentric approach, and the geocentric approach.

Training and development: Selection is only the first step to being suitable for a management position. The next step is to train the manager to do a particular job. An intensive training program can be used to provide expatriate managers with the necessary skills to succeed in their assignment abroad. Management development is a much broader concept. It is aimed at developing the skills of the manager during his work in the company. Therefore, as part of a management development program, managers may be sent abroad for a total of several years to develop their cultural sensitivity and cross-functional experience. The two most common reasons for failure in a foreign country are the manager's spouse's inability to adapt to the foreign environment and the manager's ability to adapt to the foreign environment. Training can help managers as well as spouses deal with these issues. Cultural training, language training and hands-on training seem to reduce expat bankruptcy.

Cultural education: Cultural education aims to promote appreciation of the host country's culture. The beliefs that understanding the host country’s culture will help managers empathize with the culture, thereby improving their effectiveness in dealing with the citizens of the host country. It is suggested that foreigners receive training in the culture, history, politics, and economy, religion, society and business practices of the host country. If possible, a formal transfer should also be arranged prior to the acclimatization trip, as this is likely to alleviate culture shock.

Language training: English is the language of world affairs. It is possible to conduct business all over the world using only English.

Efficiency indication: Multinational companies need effective performance management systems for their global operations. Monitoring performance and ensuring compliance with agreed standards is an important element of a multinational management control system. Performance appraisal systems are used to evaluate the performance of managers against several criteria that the company deems important to executing its strategy and achieving a competitive advantage. A company's performance evaluation system is an important element of its management system. Unintentional bias makes it difficult to evaluate the performance of objectively expatriate managers. In many cases, two groups evaluate the performance of expatriates’ manager-host country manager and home-office managers, both are prone to prejudice. The host nation managers can be influenced by their own cultural structure reference and expectations. For example, Odd and Mendenhall report the case of the US manager which introduced participatory decision making while work in an Indian branch. Manager subsequently received a negative rating from the host - country manager because the social force is strong in India stratification means that managers are seen as experts that he shouldn't ask subordinates for help. The local employee apparently took the attempts of the US investee manager as a sign that she was incompetent and unaware of her job. Several things can reduce bias in the performance evaluation process. It seems that most expats feel that they should give more weight to local managers' assessments than external managers' assessments at first. Proximity allows local managers to better understand soft variables, an important aspect of expats. Assessments can be particularly useful when the local manager is of the same nationality as a foreigner, as cultural biases must be removed.

In practice, managers in the country often create performance ratings after receiving information from local managers. In this case, most experts recommend that former expatriates who worked in the same location participate in the assessment to reduce bias.

Compensation:

Compensation can be defined as monetary compensation that an employee receives for work. He handles the management of commissions, salaries, salary increases and other monetary matters. The reward system is used as an incentive to provide fair compensation to employees and retain a good workforce. Cherrington writes that compensation decisions must meet the critics' five goals.

1. Legalization: Offset decisions must comply with federal, state and local laws.
2. Be Adequate: Remuneration must be sufficient to induce a qualified candidate to be hired.
3. Motivation: Rewards should be sufficient to provide the necessary incentives to motivate high performers.
4. Fair: Employees must do what they believe is fair compensation.
5. Provide security: Employee should feel that their income is secure and safe.

Cultural issues in the International human resource management

As can be seen from the above discussion, cross-cultural management is becoming more and more important in business as companies globalize their business. It describes the behavior of people in organizations around the world and shows how they work in organizations with employees and customers from different cultures (Dowling et al., 1999; Pucik, 1992). Thus, cross-cultural management goals describe and compare organizational behavior in countries or cultures and ultimately understand and improve the interactions of employees, managers, and other stakeholders around the world. That Understand how intercultural relationships influence behavior at work. You need to understand what culture is and the cultural differences that have a major impact on business operations. The anthropological literature has generated a lot of controversy in understanding the cultural system in this regard. Culture is viewed from different angles around the world, which has important implications for managerial work outside of the home country. In 1870, Edward Taylor defined culture as a complex whole, including knowledge, art, morality, law, customs, and beliefs in other abilities that humans have acquired as part of society. Intercultural differences and management expert Geert Hofstede (1980) defined culture as a collective programming of the mind that distinguishes members of one human group from another. In this sense, it includes a value system. Values are one of the building blocks of culture. According to him, each direction leads to values that influence behavior and attitudes. In the United States, for example, there is a focus on culture-oriented and highly individualistic learning and development to promote individualized learning.

Hofstede's cultural Dimensions

1. Power Distance Index (POI): It indicates the degree of inequality that exists and is recognized between those in power and those who do not. A high POI indicates that the company embraces an unequal and hierarchical distribution of power and that people understand their "place" in the system. A low POI means that power is dispersed and widely distributed, and it means that members of society do not accept the situation in which power is unevenly distributed.

2. Individualism vs Collectivism (IDV): This indicates the strength of your bond with others in your community. High IDV scores indicate weak interpersonal relationships between people who are not part of a central "family." Here people are less responsible for the actions and consequences of others.

But in a collectivist society people must be loyal to the group to which they belong, and that group will defend its interests. The groups themselves are usually larger and people are mutually responsible for their own well-being.

3. Uncertainty Avoidance: These are the norms, values and beliefs about tolerance for ambiguity. Again, a company can be high or low on this score.

4. Masculinity vs. Femininity (MAS): This represents the distribution of male and female roles. In a male society, the roles of men and women overlap less and men are expected to behave with confidence. Demonstration of success, strength and speed are considered positive qualities.

However, in a women's society, the roles of men and women are generally consistent, and humility is recognized as a virtue. More emphasis is placed on maintaining good relationships with direct supervisors or working with people who work well with each other.

Conclusion:

This study is an attempt to understand how multinational companies manage their talent. Even the most common HR activities need to be handled differently in IHRM. This is because HR managers working at are faced with the problem of designing and managing issues in multiple countries. People different countries have different perceptions of about different things. Multinationals operating in these countries need to be aware of the different perceptions.

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EXPLORING PARENTAL ATTACHMENT AND MENTAL WELL-BEING OF ADOLESCENTS: TRACING THE ORIGIN OF ATTACHMENT

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Abstract:

The present chapter aims at understanding parental attachment with reference to adolescent wellbeing while tracing its origin, through review of related literature. It is found that children who share secure attachment relationships with their parents display an emotionally regulated, high self-esteem personality with effective stress coping skills. However, children who have insecure attachments have poor self-esteem and engage in risky behaviors like drug abuse etc. It is seen that research literature in the area of adolescent well-being and parental attachment is scarce and thus it becomes a necessity to study this area as attachments form during early formative years.

Keywords: Adolescents, Early years, Insecure attachment, Parental attachment, Secure attachment, Well-being.

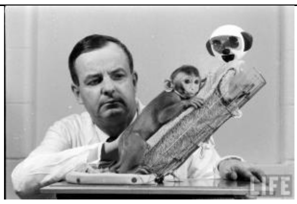
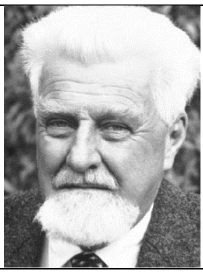
Introduction:

Despite cultural, linguistic, religious, and reginal diversities, all humans love to bond with each other as man is a social animal and the formation of close bond with carers (mother, father, peer, teacher) fulfils the attachment needs. During stressful times, one needs to turn towards an attachment figure that can provide a safe haven which can help one to feel safe, secure, loved (Shemmings, 2011). Over the last few decades, research interest in the area of mental well-being and emotional health of individuals especially adolescents have witnessed a steady rise. The study of subjective well-being reveals that persons who feel happy and satisfied lead healthy and longer lives (Diener & Chan, 2011). This is where the subject of attachment crops up as a research interest area and can be explored to understand how deep emotional bonds formed early in life can shape relationships in later life (Neil-Hall, n.d). Every child's need for attachments stems from the primary need to seek safety, security, love and fulfilment of need from a responsive and sensitive caregiver, who is attuned to their needs (NSPC learning, n.d.). Hence, this chapter aims at exploring the origin of the term attachment, its types and its impact on adolescent well being and mental health. The term attachment refers to a 'lasting psychological connectedness' or a deep, lasting emotional bond formed between human beings especially primary caregivers and infants (Bowlby, 1997). This bond forms during easy childhood and it is essential to study and understand its formation and origin as it has the capacity to influence the emotional and mental health of adolescents and adults by impacting future relationships. According to Bowlby, one can form bonds with multiple caregivers; however the deepest and enduring emotional bond is termed as attachment. It is formed with the primary caregiver (mother) during formative years. The mother is receptive and sensitive to every need and emotion of the child such as hunger, need for attention, care and close comfort (Howe, 2011). Such sensitive parents and caregivers can provide appropriate comfort to the child by fulfilling its needs. Though some caregivers can start forming attachments during the prenatal stage, according to Prior and Glaser (2006), the first two years of an infant's life is most critical towards formation of attachment. During this stage the child develops the formation of 'Internal Working Model' (IWM) which influences formation of future relationships.

Parental attachment, environment and personality dimensions influence the well-being of an individual; however, research in this area is scarce (Moreira *et al.*, 2021). Adolescence is a stage of great emotional stress and strain, a time of emotional turbulence. Thus, it is imperative to examine the role of secure attachment relationships with parents, emotional abilities, and protective factors against stress promote and maintain their well-being among adolescents. It was also found that previous studies mostly studied the attachment relationships between infants and mother, thereby neglecting father's role (Oldfield, Humphrey & Hebron, 2016). Hence the present chapter aims at exploring parental attachment and well-being among adolescents. It also aims at exploring and understanding the history of attachment.

Tracing the origin of attachment: Pioneers of attachment theory

John Bowlby (1969; 1973; 1979; 1980; 1988)		He is known for his pioneering work in attachment. He studied children, their families and the relationships shared through family interactions. He originally proposed the attachment behavioural system.
Mary Ainsworth (Ainsworth and Eichberg, 1991; Ainsworth *et al.,* 1974 and 1978)		She is best known for the Strange situation test and providing a classification of various tapes of attachment.

Mary Main (Main and Weston, 1981; Main and Solomon, 1990; Main and Hesse, 1998)		She is known for her work in the field of attachment especailly7 introduction of the classification disorganized attachment, development of Adult Attachment Interview (AAI) and coding system.
Harry F. Harlow (1965)		He is best known for his experiments on Rhesus Monkeys regarding maternal-separation, dependency needs and social isolation.
Konrad Lorenz (1935)		He is best known for studying attachment in animals (ducks) and giving the imprinting theory.

Some famous experiments in the area of attachment

Harlow's wire mother experiment: Harlow (1958) separated baby rhesus monkeys from their real mother immediately after birth and exposed them to surrogate mothers (a wire mother and a terry cloth covered wire mother). It was observed that even though the wire mother had a bottle of mild for feed, the baby monkeys spent more time with the cloth mother especially during stressful situations even if she did not provide food. Hence the cloth mother acted a s secure base for the monkeys. This experiment supported the 'evolutionary theory of attachment' which mentioned that children needed a sense of security and sensitive response as opposed to food to feel safe and carry out exploration. Harlow carried out several experiments which included isolation studies and it was found that baby monkeys who were deprived of the sensitive care and attention of a caregiver, even though they were provided food, behaved very differently from monkeys reared by natural mothers. Changes in the behaviour of these experimental monkeys, who were denied secure attachment relation included: inability to defend themselves, easily getting bullied, lack of experience to act with other monkeys in social groups, and such female moneys were inadequate mothers in later adult stages.

Lorenz's Imprinting experiment: Lorenz (1935) studied the attachment shown by animals. His famous experiment is called the imprinting experiment, in which he studied mechanism of imprinting among ducks (attachment with the first moving object after birth). He found it to be innate and genetically driven among ducks, which could not be reversed or modified. The claim of non-reversibility of attachment was later contrasted by Hoffman (1976) who stated that it can be reversed. Similar experiments were conducted afterwards where it was found that such attachments formed during critical developmental periods influenced relationship formation and even sexual orientation (Hess, 1958; Guiton, 1966; Hoffman *et al.*, 1976).

Ainsworth's strange situation experiment: This experiment was performed to observe the response of infants to separation from their attachment figures (primary caregivers) and their subsequent reactions on reunion in order to study the earliest patterns of attachment behaviour. This experiment was based on the hallmark criteria of attachment theory that infant seek contact and remain in proximity of attachment figure (Mcleod, 2018). It was done in order to assess the early security attachment relationships and its influence on the child's development. In this experiment, the infant was exposed to an unfamiliar situation surrounded by toys, and a stranger along with the presence of the caregiver. The infant was then exposed to several episodes of separation followed by reunion after each separation. It was seen that infants display several forms of behaviour which indicate the type of attachment style such as:

- Smiling, crying, and calling (known as signalling behaviour).
- Approaching, following, clinging, leaning, reaching–up, clambering, greeting (known as proximity-seeking behaviours).
- Ignoring the adult/stranger, turning away from adult/ stranger, moving away from adult/stranger (proximity-avoiding behaviours).
- Holding, clutching, embracing, resisting release of hold (contact maintaining behaviours).
- Hitting the adult, kicking, attempts to push the adult away, twist and squiring when picked up, throwing away of toys (contact resisting behaviours).
- Following the caregiver (mother), trying to open door as mother leaves, looking repeatedly/glancing at the door, going towards mother's empty chair or looking at it repeatedly (search behaviours).
- The chid may display stranger anxiety as the stranger adult tries to interact with the child in the absence of the mother.
- The child may try to explore the unfamiliar surroundings such as toys in the presence or absence of mother.

According to Wallis (2019), it's crucial for children to form secure attachments during the formative (first 03 years) of life. Such attachment relationships help the brain to develop survival, movement and emotional skills, which further helps in the higher intelligence, emotional regulation and. Presence of dyadic relationships which is a combination of nature and nurture, helps to develop strong attachments.

Stages of attachment across the lifespan

Lifespan stages	Nature of attachment
Pre-natal/Antenatal	Formation of bonding between child and parents/carers (Condon and Corkindale, 1997)
Birth to 6 weeks	'Pre-attachment phase': Sensitive and attuned caregivers/ parents lay the foundation for the formation of secure attachments, even though baby is unresponsive (Bowlby, 1997).
6 weeks to 6/8 months	Baby starts displaying preference for primary and secondary caregivers (Bowlby, 1997).
8 months to 18 months	Infant begins to display strong attachment to primary caregivers. Development of separation anxiety (Bowlby, 1997).
18 months to 2 years onwards	Dependence on caregivers reduces once secure attachment develops (Bowlby, 1997).

(Adapted from 'stages of attachment', NSPCC learning)

Attachment can be grouped into the following types (Ainsworth *et al.,* 2015):

Secure attachment: In this type of attachment, the parent or the caregiver is sensitive, caring and attuned to the child's needs and preferences. The care giver is available whenever needed. The care provided should be consistent and predictable. Hence the bond between the child and the carer is positive, strong and secure. *Behaviour displayed by child during stressful situations:* child seeks comfort and safety of the caregiver when threatening and stressful situations are encountered. He / she want to be in the proximity of the care giver and are also aware that the caregiver will be available during times of need. They display separation anxiety but are happy when the caregiver returns.

Insecure attachment: There is a lack of positive and caring support. It refers to deficit of consistent and secure bond formation between child and caregiver. Presence of insecurity adversely impacts emotional, physical and social growth of child, failure of relationships in future and impaired trust on caregivers and other persons, as the child feels he/she is unreliable and will not be available when needed. *Behaviour displayed by child during stressful situations:* poor emotional and mental health, poor relationship formation, easily breakdown.

a. **Insecure-avoidant attachment:** Children displaying this type of attachment relationship display no obvious or visible signs of distress when separated from their caregiver. However a decrease in exploratory behaviours reveals their underlying distress. However when reunited with the caregivers, they avoid their company by showing disinterest and prefer stranger as a strategic behaviour to keep the caregiver close. *Behaviour displayed by child during stressful situations:* avoid caregiver, show proximity to stranger adults.

b. **Insecure-ambivalent/resistant attachment:** infants displaying this type of attachment show increased levels of distress fearing separation. When reunited with the caregiver they initially display proximity seeking behaviour however later they show resistant behaviour by kicking, excessive crying and fail to return to exploratory behaviour. It's difficult to calm down such children after separation from caregiver. *Behaviour displayed by child during stressful situations:* Initially display proximity seeking behaviour and later show resistant behaviour.

c. **Insecure-disorganized attachment:** such infants show odd, conflicted behaviours such as seeking caregiver presence during separation and turning away during reunion. This results from conflicted perception about caregiver's presence and behaviour due to lack of consistency in caregiving. *Behaviour displayed by child during stressful situations:* odd, conflicted behaviour.

Parental attachment and adolescent mental health

A study by Moreira et.al (2021) found that out of 336 adolescents having mean age = 15 years. Self-reported measures were used to collect data and it was found that attachment dimensions such as trust, communication, and involvement were significant predictors of well-being, while controlling for age, gender, and personality dimensions. Age and gender was found to act as moderator for association between parental attachment and cognitive well-being. Those participants who were having low self-direction and persistence were found to be greatly dependent on parental attachment to have higher well-being. The study concluded that parental attachment was crucial for psycho-social development in the child through development of socio-cognitive processes. Evidence exist in plenty which indicate that the nature and quality of parental attachment is a leading factor that influences the socio-emotional and physical wellbeing outcomes in later life. It is evident that a well-loved individual will develop greater self-reliance in later life (Ali & Letorneau, 2021). Adolescents found engaged in risky behaviours and presenting behavioural problems are found to have an insecure attachment which results in emotional incompetence such as absence of emotional regulation (Holt, Mattanah & Long, 2018; Kerestes, Rezo & Ajdukovi, 2019). Adolescents who show greater life satisfaction, lesser stress, higher coping ability and high self-esteem are the ones who experience secure attachments with their parents (Acun-Kapikiran, Korukcu & Kapikiran, 2014; Jiang, Huebner & Hills, 2013). As adolescents aim at gaining greater autonomy, it's often seen that their attachment relationship shifts towards other figures such as peers etc. however parental attachment still remains an important factor for wellbeing especially for girls (Smith *et al.*, 2018).

Recommendations to develop strong attachment and maintain mental health of adolescents

- Every parent needs to validate the emotions which involves listening and reflecting on the emotions expressed by child (Wallis, 2019).
- Forming rules at home and making the child as leader, provides the child a sense of security.
- Adolescents need to be trained in emotional competency development and building Psychological Immunity through use of various educational and training programs like Life Skills development, Mindfulness training, meditation etc.
- It's crucial to educate and create awareness among parents in order to help them realize that forming positive and strong bonds between parent and child. Parents need to be sensitive and attuned to their child's needs and hence it is necessary for parents to understand that their child has to be respected and needs are to be met in an appropriate manner.

Research implications of this study

This study will help to understand the origin of the term attachment by providing an insight into the pioneering work of eminent scientists and psychologists. It showcases the nature and types of experiments done in the area of attachment. Further, this study gives an insight into the relationship between parental attachment and wellbeing of adolescents. This study can help parents, educationists, academicians, psychologists and other practitioners in the field of education and training to understand the nature of wellbeing of adolescents, design effective adolescent and parental training programs. A key advantage of this study is that it explores attachment and wellbeing among adolescent population which often remains less researched and lagging area as most studies focus on adults in areas of mental health and wellbeing (Smith et.al., 2018).

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QUALITY TEACHING AND QUALITY LEARNING PARADIGMS OF EDUCATION IN URBAN AREA

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Abstract:

Fostering quality teaching as with the pursuit of any objective requires a realistic assessment of the starting point – the current level of teaching quality – and a way to measure the progress made. Yet the quality of teaching in higher education is influenced by an array of factors that are both internal and external to the institutions. Quality teaching is one element alongside others (e.g., research, innovation and social responsibility) to be evaluated in assessing the global performance of an institution, with the emphasis depending on the institution's mission and strategic objectives.

More generally, evaluating quality teaching needs to be seen within the broader institutional context, closely linked to quality assurance mechanisms and supported by the development of suitable measurement tools that are robust, reliable and meaningful. The quality of teaching – learning depends upon the quality of the faculty. The selection and training of the faculty is extremely important in the context so that they facilitate the learning process effectively. TQM is a collective strategy that has meaning only if it is agreed upon and implemented by the staff of an organization. Applying TQM terms to instruction in a single course by a single teacher may provide a good experience for the students.

Keywords: Total Quality Management, Evaluation, Teaching Practice, Learning

Introduction:

India has made progress in terms of increasing the primary education attendance rate and expanding literacy to approximately three-quarters of the population in the 7-10 age group (Census, 2011). Indisa's improved education system is often cited as one of the main contributors to its economic development. While the quality of free, public education is in crisis, a majority of the urban poor have turned to private schools. There has not been any standardized assessment of how private schools perform, but it is generally accepted that they outperform public schools.

In recent years, India's government has substantially improved access to schools, but quality often remains low. The best available estimates report that among grade 5 students, 53 percent cannot read at a grade 2 level, while 46 percent cannot solve a two-digit subtraction problem (Datta, 2012). Quality teachers are the missing link in Indian education. Although pockets of excellence exist, the quality of teaching and the motivation to teach show a significant and potentially catastrophic downward trend. The shortfall of teachers is over 3 million. India needs 7 - 8 million primary/secondary schoolteachers, versus the 3-4 million available. Education in most schools is one dimensional, with an obsessive focus on marks. The products of Indian school education tend to be narrow minded and even selfish in their aims and approach. But in last decade Education is for overall development as in the words of **Swami Vivekananda**

"Education is the manifestation of perfection already present in man."-Vivekananda

In our national agenda, education is essential for all. For a scientific temper and independence of mind it is a must .Education develops man power for different levels of the economy. It is to strengthen "this world view" and motivate the younger students generations**.**

Education is not simply a promoter of wealth; it is a producer of citizens. Citizens in a democracy need to learn ask searching questions. The strength of the people is mainly upon the type of the system prevailing in the country. In the present scenario, learner autonomy has gained currency. Unless and until the learner is satisfied with what the learner and is well received by the latter, the learner achievement remains a distant dream.

Education shapes the overall development or integrated personality such as the development of an individual, modes of behaviour, interests, attitudes, capacities, abilities and aptitudes. It stimulates thinking i.e meaningful pursuit of a given idea to its logical conclusion.

The crux of the problem in the education today is that it is not student centered; it doesn't emphasize student's interests in learning and their appreciation for it. There is little focus on nurturing:

a) Behavioral skills - teamwork, leadership, community

b) Application skills

c) Creative-thinking skills

Learning can only be successful if it is built upon the interest s of the learner. It enables the incorporation of the pupil's interests and needs into the curriculum

The management of any quality education Institutions must lead by three things:

1. **MISSION** (defines and communicates the focus of education)
2. **VISION** (what we aspire to do?)
3. **VALUES** (what we need to inculcate?)

The focus or mission here is on learner centered education in urban area here, the organization has to provide all the students opportunities to pursue their studies according to their interest s, based on the market needs and the citizenship requirements. The institution has to effectively translate them into appropriate curricula and developmental experiences**.** Educational institutions are expected to focus more on active learning and on the development of problem solving skills in urban areas.

Fostering quality teaching as with the pursuit of any objective requires a realistic assessment of the starting point – the current level of teaching quality – and a way to measure the progress made. Yet the quality of teaching in higher education is influenced by an array of factors that are both internal and external to the institutions. Quality teaching is one element alongside others (e.g., research, innovation and social responsibility) to be evaluated in assessing the global performance of an institution in urban area, with the emphasis depending on the institution's mission and strategic objectives. More generally, evaluating quality teaching needs to be seen within the broader institutional context, closely linked to quality assurance mechanisms and supported by the development of suitable measurement tools that are robust, reliable and meaningful (World Bank, 2011)

A distinction also needs to be made between evaluating support for quality teaching and evaluating the quality of teaching in urban areas.

The evaluation of support for quality teaching is widely accepted by academia. Institutions have dedicated resources to monitor the implementation of quality teaching support (via progress reports) and keep track of the outputs. Institutions evaluate the unfolding of the initiatives as well as the level of satisfaction of beneficiaries.

Improvement in education in urban areas requires a strong emphasis on effective design of educational programs, curricula and learning environments. A central requirement of effective design is the inclusion of an Assessment Strategy.

Teaching-Learning and Evaluation:

Active learning may require the use of a wide range of techniques, materials and experiences to engage student interest. Interactive instructional techniques that engage students in higher order thinking and investigation through interviews, focused group discussions, debates, projects presentations, experiments, practical sessions, internships and resources are different options which the faculty may use appropriately.

The admission of students should be a transparent process and after the admission, a normative assessment is required to understand the level of the student in the learning process, design and organize the learning experiences according to the learning style and individual student needs. Evaluation is planned to measure progress against the expected outcome regarding what the student know and should be able to do.

The quality of teaching – learning depends upon the quality of the faculty. The selection and training of the faculty is extremely important in the context so that they facilitate the learning process effectively. It also probes into the adequacy and competence as well as the continuous professional development of the faculty (NCTE, 2012). Faculty and staff success depends increasingly in having opportunities for personal learning and practicing new skills. Besides the knowledge enhancement, the faculty needs to become more adaptive, innovative, flexible and responsive to the needs of the students.

NAAC (The National Assessment and Accreditation Council) is an autonomous body established by the UGC of India to assess and accredit institutions of higher education in the country. It is the only audit system and one of his parameters is **student's feedback.**

One of the **UGC's** guideline is **"Evaluation and assessment of performance of teachers". Therefore as far as the academic audit of the teacher performance is concerned the students are deemed as judges.**

Student Evaluation

Although student's evaluation methods are enforce, the student evaluation is highly desirable for the teacher also gets an idea as to where he stands in the estimate of the taught regarding his command over his subject, his teaching abilities and rapport with the students etc .He seems to be in a **touch me not** position as if his business is merely to lecture away unconcerned about the impact of it on the taught for very little effort is made for feedback. Therefore student feedback is an essential tool for quality enhancement. Student evaluation will provide useful data which will have some degree of cross comparability (Kishore Nand and Teerath, 2014).

The specific parameters for student evaluation include:

- Scholarship of teacher
- Command on the subject
- Capacity to organize , explain and clarify
- Skill in arousing sustaining interest
- Willingness to entertain ideas other than his own
- Rapport with the class and individual students
- Student ratings encourage communication between the students and their teacher which raises the level of instructions
- Students are asked a number of questions about the teacher: whether the teacher is humorous, punctual, do they like the teacher, does the teacher stimulate or encourage them, and does the teacher enthusiastic and dynamic.
- The position of the students in rating changed motivation, toward the subject taught, toward career associated with that subject, with respect to a changed general attitude.

Advantages of student evaluation:

- Learner autonomy is ensured
- Provides feedback
- Leads to student satisfaction

- Paves way for better rapport
- Diagnosis student's learning deficiencies
- Find to correct the tuning techniques
- Preparation of remedial material
- Planning of revamped activities is acts were not yield good results

The value of TQM in improving classroom instruction for Education in Urban Areas

TQM is a management approach of an organization based on quality and the participation of all its members, aiming at long term success for improvement of education in urban areas. It is a way of thinking about goals, organization, processes and people to ensure that the right things are done right the first time (Basu, 2003). This thought process could change attitudes, behaviour and results for the betterment in urban area

"**Quality is never an accident. It is always the result of intelligent effort. It is the will to produce a superior thing" (John Ruskin)**

The quality of education depends on the teachers. Teacher education is the heartland of any education system. The future of the world lies in the hands of the teachers. This can be possible if existing practices are reworked from time to time in the light of new developments and changing requirements**.** It is not difficult to find semantic links between teaching and total quality management. Almost every known strategy for teaching effectively cited in standard pedagogical references has counterparts on a list of TQM components. Examples include writing instructional objectives (clarity of vision, strategic planning); student-centered instruction (customer focus, empowerment, driving out fear), collaborative or cooperative learning (adopting a new philosophy, teamwork), assessment (measurement, benchmarks, continuous improvement), and training and mentoring new faculty members (human resource development, employee training).

The question is, if effective teaching strategies are known and validated by extensive research, why not simply incorporate them into classroom instruction without an added layer of jargon? If all that is done is to choose a subset of TQM terms that map onto known effective teaching strategies and then apply the strategies in a single course—which is what most of the published studies in the education literature consist of—the TQM model adds no value. (Youngless, 2000) Perhaps more to the point, TQM is a collective strategy that has meaning only if it is agreed upon and implemented by the staff of an organization. Applying TQM terms to instruction in a single course by a single teacher may provide a good experience for the students.
Improving teaching requires identifying problems with existing academic practices and then applying a combination of sound educational and psychological principles to devise a better approach. Such approaches have already been devised. Why not just use them?

Improving institutional teaching programs

The quality of an institutional teaching program may therefore be improved by persuading as many faculty members as possible to use those methods in their classes and providing them with the training and support they will need to implement the methods successfully.

Adopting the new philosophy

Demands and opportunities for teachers are constantly changing. The existing model of teacher education is:

THEORY → PRACTICE → PROBLEMS

Trainees after admission are told of various theories related to teaching and learning.Then to have practice for the development of various skills, they go for teaching practice under the supervision of their teachers. The practice is under controlled conditions, as they have to take two classes per day.(NCTE 2012) But after the training when they get employed and go to the field they face the real situation and problems and being unable to tackle these problems they fail in their real professional work.

To cope with this problem, the concept of '**Wholistic Teacher Education'** model as proposed by **A. K. Paliwal & B. K. Passi** can be followed:-

PROBLEMS → PRACTICE → THEORY

In this proposed model, firstly the trainees are sent to the field to face the actual problems.This will enrich them in experience and they will have a glimpse of the real world of teaching. Then they start practicising teaching, go to class, and try to use their experiences gained while facing actual situation, and finally they are motivated to construct their own theory of teaching learning based on their observations.

Total quality management (TQM) is a need of hour .The reasons are –

1. Ever growing number of students.
2. Increasing competitions due to privatization of education and access to education through distance mode and Internet.
3. Limited resources.
4. Inadequate involvement of students in teaching –learning.
5. Lack of proper communication among faculty, staff and students.
6. Lack of accountability and responsibility.
7. Lack o f systematic internal monitoring mechanism and review procedure.
8. Students not possessing requisite capabilities especially the generic skills of decision making, problems solving, creativity, independence, adaptability, willing to learn etc.

Parameters of quality

Quality of instructional →Quality of teaching instructional→Quality learners'
input process process

↓

Learning Situation

a. Active learning, **b. Cooperative learning**

c. Peer- assisted learning, **d. Daily Drill**

Use active learning in class

Most students cannot stay focused throughout a lecture. After about 10 minutes their attention begins to drift, first for brief moments and then for longer intervals, and by the end of the lecture they are taking in very little and retaining less. A classroom research study showed that immediately after lecture students recalled 70% of the information presented in the first ten minutes and only 20% of that from the last ten minutes.

Students' attention can be maintained throughout a class session by periodically giving them something to do. Active learning exercises may address a variety of objectives.

- **Recalling prior material**. The students may be given one minute to list as many points as they can recall about the previous lecture or about a specific topic covered in an assigned reading.
- **Responding to questions.**Any questions an instructor would normally ask in class can be directed to groups. In most classes—especially large ones—very few students are willing to volunteer answers to questions, even if they know the answers. When the questions are directed to small groups, most students will attempt to come up with answers and the instructor will get as many responses as he or she wants.
- **Problem solving**. A large problem can always be broken into a series of steps, when working through a problem in class, the instructor may complete some steps and ask the student groups to attempt others.
- **Explaining written material**. The instructor calls on one or two pairs to summarize their explanations up to a point in the text, and the students reverse roles within their pairs and continue from that point.
- **Analytical, critical, and creative thinking**. The more practice and feedback the students get in the types of thinking the instructor wants them to master, the more likely they are to develop the requisite skills.
- **Generating questions and summarizing**. The students may be given a minute to come up with two good questions about the preceding lecture segment or to summarize the major points in the lecture just concluded.

Conclusion:

In urban areas quality of education become the massive ingredient. It is decline day by day. Students who are the strength of nation are in trouble. In the present scenario Intelligence and potential are generally equated to the marks or grades achieved by the child. Teachers generally have limited knowledge of how to spark creativity in children. The knowledge transmitted to children is therefore bookish in urban areas. Few opportunities exist for children to apply their knowledge to real life situations. So to cope up with these problems quality teaching and learning is necessary in urban areas

Teacher with subject command or teacher with little subject, but more communication skill is not adequate. Knowledge without communication skill is like “high voltage and poor transmission”. Subject command as well as communication skill should be blend for the improvement of student. Teaching is no longer lecture based and teacher paced, it should be student centered and learning oriented. Students, Teachers, Parents, Managements of Institutions and the Governments, all of them are the parties/ role players for the enhancement of quality education. Therefore all the players who are affiliated either directly or indirectly strive for the enhancement of the quality of education. Particularly the students who are the ultimate beneficiaries/ nation builders of tomorrow have to participate vigorously in the promotion of quality in education in urban areas. It his /her prime responsibility to restore the values and ethics in the education. Relatively, students are in a good position to judge their teacher / responsiveness, in overall, the quality of education will be certainly enhanced. To be a successful, student evaluation should be a cooperative programme supported by teachers, students and administrators.

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A STUDY OF INDIA'S CURRENT DEMOGRAPHIC STATUS AND ITS IMPLICATIONS ON SOCIO- ECONOMIC DEVELOPMENT

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Abstract:

It has been estimated in United Nations study of 2019 that by 2030, India shall be the most populous nation in the world pushing China behind. After attaining peak at 1.65 billion by 2061, India population will dip and reach 1.4 billion by 2100. At present India population is growing at little less than 1% and stood at approximately 1.4 billion in first quarter of 2022.This tremendous rise has posed a great pressure on only on India but global economy as well. The paper attempts to examine and analyse gradual transformation of Indian demography and its socio-economic impact on development process of the nation in last few years.

Keywords: Demography, Transition, Human Capital, Human Development, Demography dividend.

Objectives of the study:

The present study aims to achieve following objectives:

1. To throw light upon different parameters of current Indian demography
2. To analyse how the changing trends of population has impacted different sections
3. To draw inferences about whether the current demographic trend is beneficial for India or otherwise.
4. To make recommendations on policy making which can result in converting current demographic trends to demographic dividends for India.

Research design:

The research design used in this study is descriptive and causal. It is descriptive as it gives a clear insight into various dimensions of changing demography of India in terms of changing birth rate and death rate leading to changing age profile, occupational composition, literacy level, socio economic status etc., of different sections of Indian economy. The study is causal by nature because it explains how different sectors and sections of Indian economy have been impacted by changing Indian demography.

Sources of data:

The data has been primarily obtained from secondary sources namely books, newspapers, websites, journals and resource persons.

Economic Survey, Government of India, 2002-03, 2001-02 2. National family Health Survey 2, 1998-99 3. Selected Educational Statistics, 2000-2001 4. Sample Registration System, 1998-99 5. Census of India, 2001

Limitation of the Study:

The study is based mostly on secondary data and inferences have been drawn on the information gathered from various sources which researcher doesn't know if they are accurate. And give the exactly what the researcher wants to study .The data might be biased and it is hard to know if the information was collected is accurate.

Hypothesis:

The researcher has assumed that the changing demography of India in the recent five years has positively affected the various sections and sectors of Indian economy in terms of socio economic welfare of people.

Backdrop:

India is a country of wide socioeconomic and demographic diversity across its states. The four large states of Uttar Pradesh, Bihar, Madhya Pradesh, and Rajasthan accounted for 37% of the country's total population in 2011 and continue to exhibit above replacement fertility (that is, the total fertility rate, TFR, of greater than 2.1 children per woman) and higher mortality levels and thus have great potential for future population growth. For example, nationally, the life expectancy at birth in India is below 70 years (lagging by more than 3 years when compared to the world average), but the states of Uttar Pradesh and Rajasthan have an average life expectancy of around 65–66 years.

Indicator	**2017**	**2022**
Population Total (millions)	1338676779	1405050791
Male (millions)	695880522	727010423
Female (millions)	642796257	681033830
Urban (millions)	449795398	481980332
Rural (millions)	888881381	898024053
Sex ratio (no of females per thousand males)	992	1020
TFR (no of birth per woman)	2.27	2.15
IMR(no of deaths per thousand live births)	33.41	27.69
MMR(no of maternal deaths per lakh live births)	113	103
Birth rate	18.32	17.16

Death rate	7.24	7.38
Life Expectancy	68.97	70.19
Male	69.16	68.2
Female	70.4	70.7
Population growth age group (%)		
0-14	27.48	26.16
15-64	66.54	67.27
65 and above	5.98	6.57
Literacy rate (%)	74.3	77.7
Male	82.3	84.7
Female	65.7	70.3
Urban	73.5	87.7
Occupational distribution (%)		
Rural	43.93	40.66
Urban (industry and services sector)	56.07	59.34

(Source: NSO)

From the data given in the above table, some of the major interesting demographic trends which Indi has been witnessing is clearly shown and can be explained in terms of its socio economic implications on the country.

1. Population of the country has been steadily growing at the rate of 0.99% in the last five years. And it is estimated that we are adding 12 million every year at this rate.
2. For the first time in 2021-22, sex ratio turned in favour of females ,showing number of females exceeded males at 1020.as against 896 in 2017.However sex ratio at birth still continues to be lower than expected
3. However the growth rate has slowed down and is not much a matter of concern as the women have now fewer children which is reflected in total fertility rate which has declined modestly from 2.27% in 2017 to 2.15% in 2022.
4. The other key indicators of demography like IMR and MMR have also shown improvement. While IMR has declined from 33.41 in 2017 to 27.69 in 2022, MMR too has declined from 113 in 2017 to 103 in 2022 which shows greater accessibility and availability of medical and health care facilities and increasing female literacy in the last few years.
5. India is now the youngest populated country in the world with 67.27% population being in the age group of 15-64 years in 2022 as against 66.54% in 2017.This modest improvement is going to be the dividend for the economy if the employability of the young workforce is increased

6. Literacy rate improvement have not been significant in the last five years showing that still more than 25% population needs to educated. Also there is a gender bias too with female literacy rate lower than male literacy rate and this trend has not changed much between 2017 to 2022.
7. Modest decline in birth rate and marginal improvement in death rate in last five years implies good welfare schemes, health care infrastructure and improving living standards of the people.
8. Data shows that there has been modest improvement in life expectancy from 68.97% in 2017 to 70.19% in 2022. However in 2017 male life expectancy was little higher than females but in 2021-22 life expectancy of females has slightly gone up compared to males.
9. In the last five years there have rural been growth of urban population. Urban population in 2017 was 33.6% whereas it was 35.7% in 2022 showing significant increase of growing urbanisation by more than 2%. On the other hand rural population in 2017 was 66.4% and significantly dipped to 64.3% in the same period. This shift is explained by the occupational shift of India's working population from rural to urban sector.
10. Growing urban population is explained by the changing occupational shift of India's working population in the last five years. The working population in urban sector has increased from 56.04% to 59.34% in 2022 whereas significant decline in rural occupation in the same duration was seen from 43.93% to 40.66% in 2022.

Socio –Economic Implications of the demographic trends of India on different sections of economy:

The relationship between Population growth and country growth is studied in terms of three aspects:

A. A country can be said to be befitted from demography changes if majority population is able to maintain certain level of living standards.
B. It's not possible to exploit all the nations' resources in optimum way so that entire present generation benefits from development. State have to consider needs of future generations as well.
C. Country benefits or loss due to demographic changes should be always considered in terms of whether the future vision has been compromised or preserved when with population growth, country development takes place.

In terms of the above three factors how India has benefitted socially and economically, is discussed below:

Health, family welfare and education are two critical and key component of human development.

The reported decline in the sex ratio during the current century has been a cause for concern, however for the first time sex ratio was reported at 1020 per 1000 males in the year 2021-22.Some of the states like Kerala, Goa, Mizoram, and southern states have done fairly well in the last two years in making focussed policies on welfare schemes. However, in most of the northern states still the sex ratio is a cause of worry as it is well recognised that the adverse sex ratio is a reflection of the gender disparity.

In the last few years maternal mortality rate and infant mortality rates have declined marginally which is the result of focus being given towards full and proper coverage of Maternal and health services, Reproductive and Child Health services, on contraceptive care, Gynaecological problems and improvement in quality of services. There has been decline in total fertility rate as well in recent years which has actually led to slowing down India population growth, bringing it less than 1%.

Literacy level stands currently at 74.04% with urban literacy rate at 87.7% and rural literacy at 73.5%. Though there is sectoral bias in literacy rates, still compared to last decade and some of the developing countries of the world, we stand at better position. Gender bias is reflected in difference between male and female literacy level, which needs to be addressed by the policy makers. Due to impact of covid 19 pandemic, it's expected that there would be some downfall in literacy rate .However with the announcement of new education policy and emphasis being given to more and more vocational, practical and technology based courses, both online and offline, the projected fall in literacy level is likely to be addressed.

In the recent years, India's growth has benefited primarily the urban class and elite sections of society in the recent years. It is estimated that nearly 750 million people living in villages and small towns do not have adequate access to basic amenities like drinking water, housing, healthcare, electricity, cooking fuel and stand still low on social status. They are mostly tied with prevailing social order and age old beliefs related to caste, customs, and traditions and are content with that. They struggle to make ends meet but do not want to be the part of changed modern system despite being encouraged by government and media.

Upgrade of India's rural sector population

Accessibility of rural population to services and goods like durables, FMCG, telecom, internet, services, etc. has increased and the share of these services has exceeded the urban areas. Infrastructure is changing the face of the countryside. Communications are just a mobile phone away. Digital revolution has been embraced by the rural youth. Rural farm and non-farm incomes are up, droughts notwithstanding. Technology and solar are invading rural households. The rural youth is sticking its neck out to view the country and the virtual world. Thus the middle class will climb up the pyramid, slowly but surely, reaching out to inclusive offerings of products and services. Traditions and customs will fragment as nuclear families increase.

Consumer behaviour in rural households is changing as well as its youth is learning to adopt modern practices that offer value, shaking old beliefs aside, and becoming ready to accept the rains of change that the clouds of inclusion will shower on the hinterland. Rural people want to imbibe urban ways, but their thinking is quite their own, influenced by their upbringing, family background and local ethos. To reach their hearts, one must evolve from among them; inclusion thus is both a science and art.

Movement of low income group households to middle income group category:

During last five years India has witnessed decline in BPL families has been decreasing due to government reforms and schemes, employment opportunities from road and highway infrastructure, small towns' urbanization, logistics and impact of all round economic activity. The rural households which earlier belonged to low income group is climbing up to lower middle groups as result of gradual and steady increase of their income levels from farming and non-farming activities. In the last five years, more than crore pucca houses, toilets, have been constructed in rural areas and consumption pattern of rural households has also witnessed change reflecting their improving living standards. Greater accessibility of use of cooking gas, second hand durables, electricity, pucca roads, and purchase of two wheelers has given boost to the living standards of rural families.

Emergence of India's Middle class:

Middle income group comprises of people engaged in small and medium enterprises, agriculture and allied activities, small traders and shopkeepers, salary earners, workmen, the technology service providers, government employees, medical health personnel, etc which has seen tremendous boost in the last few years .India middle class population is nearly half of its total population of 1.4 billion at present. , This section has shown aspiration for leading good quality life by developing new skills and taking plunge in innovative activities to enhance their earnings leading to giving tremendous boost to economy. Some of the sections which have made achievements in their fields like medicines, finance, food and beverage industry, law, hospitality, tourism and entertainment industry have further given momentum to nations growing economy.

Rising number of Billionaires in India

As a result of Make in India, .Skill India programmes under flagship of present govt policy, huge FDIs have come in the country and massive opportunities have been created for our youth to start their own businesses by acquiring skills .This has led to increasing number of start-ups by our young generation, more and more millionaires and billionaires with big corporate house like Tata's Ambanis, Adanis forming global alliances and going for acquisitions and mergers turning billionaires and carving niche in global market. These big corporate houses are becoming the generators of large number of jobs to India's skilled youth in areas of manufacturing, marketing, hospitality, entertainment, media exports, textiles and pharma. This new class is now going ahead with several global initiatives, getting engaged in innovations and research and development and seeking global partnerships in their businesses acquiring the status of global Indians.

Emerging Women power with rising number of women work force and entrepreneurs

Across all the above layers and classes in the pyramid, women have emerged as a major new driving resource. Rural women are raising their heads, getting some education, finding employment, contributing to household income. More skilled ones are migrating to small towns. Urban women are already well set in the economic mainstream and aspiring for leadership roles. So women are working with retail, BPOs, banking, telecom, diverse services, research, marketing, healthcare, insurance, financial inclusion and medical services. They are becoming change agents, unafraid and aggressive, but yet evolving. This is a huge phenomenon—the rise of women power in India. Imagine in future, when the majority of women, forming 48% of the population, start contributing to productivity, profitability, quality, and creativity, to the national economy, the outcome will be for the world to envy.

Conclusion:

During the last few years positive changes have been witnessed in socio-economic sector of the country with the changing structure of India's demography .We are the nation to have the largest youth population in the world, that can be converted into the largest human capital, which is key to contribution of development of not just the national economy but entire world. Emergence of India as the likely super power is due to its changing demographic structure. Nevertheless, our policy makers have yet a very long way to go to ensure that such policy measures are initiated which can transform our youth as human capital and enable us to reap demographic dividends.

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RISK OF SELECTED INDIAN BANKING AND PSU DEBT MUTUAL FUNDS: A REVIEW

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Abstract:

Indian mutual funds are rapidly in expansion phase. In chapter calculated risk of selected Banking and PSU Debt Mutual Funds. In the chapter preferred CRISIL rated ten Banking and PSU Debt Mutual Funds Direct Plan. Risk of selected Banking and PSU Debt Mutual Funds assessed with the help of Standard Deviation and Average Return.

The average of average annual return of Banking & PSU Debt Mutual Funds is 8.49% for the selected mutual funds. The average annual return is highest 8.91% Aditya Birla Sun Life Banking & PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund and average annual return is lowest 8.00% for Nippon India Banking & PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund

The average standard deviation is 2.02 for Banking & PSU Debt Mutual Funds. The standard deviation is highest 2.64 for Aditya Birla Sun Life Banking & PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund and standard deviation is lowest 1.25 for SBI Banking and PSU Fund (Direct Plan) Growth Banking and PSU Fund for the period 2015-2019.

This study show that the standard deviation is highest 2.64 for Aditya Birla Sun Life Banking & PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund so it is very high risky Banking & PSU Debt Mutual Fund. Standard deviation is lowest 1.25 for SBI Banking and PSU Fund (Direct Plan) Growth Banking and PSU Fund so it is low risk Banking & PSU Debt Mutual Fund

Keywords: Banking and PSU Debt Mutual Funds, Risk, Return, Average return, Standard Deviation.

Introduction:

Mutual Fund is more popular amongst individual investors for long-term investment. Individual and others investors indirectly put money in capital market in definite approach so that there is decent return on investment. In chapter study of selected Banking and PSU Debt Mutual Funds. Investors who invest for long period but like prefer lower risk than equity tending towards Banking and PSU Debt Mutual Funds because of normal return with lower risk. These mutual funds invest in bonds of banks, Public Sector Undertakings, Public Financial Institutions.

To know risk of mutual funds is significant for investment purpose. The Chapter will guide to investors and companies to recognize risk of selected Banking and PSU Debt Mutual Funds. The risk investigation will help to individual investors, researchers & mutual fund companies in India to take decision.

Review of literature:

1. (Prajapati., 2012) In research paper performance of nominated mutual funds calculated by risk-return analysis and maximum number of the mutual funds given decent return during time period of the study.
2. (S.Vasantha, Maheswari, & Subashini, 2013) In research paper all nominated Mutual Funds display not good return so no single fund given good performance.

Objectives of chapter:

1. To compare the risk of selected Banking and PSU Debt Mutual Funds with the help of Standard Deviation & Annual Return.

Methodology:

The Chapter comprise comparative study of risk of selected Banking and PSU Debt Mutual Funds, all CRISIL rated Banking and PSU Debt Mutual Funds are taken for the study. PGIM India Banking and PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund, Axis Banking and PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund, Kotak Banking and PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund, LIC MF Banking & PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund, L&T Banking and PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund, Franklin India Banking & PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund, IDFC Banking & PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund, SBI Banking and PSU Fund (Direct Plan) Growth Banking and PSU Fund, Nippon India Banking & PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund, Aditya Birla Sun Life Banking and PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund.

The risk of Banking and PSU Debt Mutual Funds is calculated with help of standard deviation and average return for five years (2015-19).

For study secondary data is used. Secondary Data for the study of Banking and PSU Debt Mutual Funds used from the websites www.moneycontrol.com

Discussion and Analysis:

The risks of Banking and PSU Debt Mutual Funds are calculated with the help of Standard Deviation and Average Return. Following table exhibit volatility of Banking and PSU Mutual Funds.

Table 1: Risk of Banking & PSU Debt Mutual Funds

Fund/Year/Annual Return%	2019	2018	2017	2016	2015	Average Annual Return%	SD
PGIM India Banking & PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund	11.71	6.11	5.97	9.98	9.21	8.60	2.50
Axis Banking & PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund	10.88	7.79	7.37	8.53	8.66	8.65	1.36
Kotak Banking and PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund	11.25	7.02	6.54	10.31	8.76	8.78	2.03
LIC MF Banking & PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund	10.40	7.76	6.83	8.93	6.42	8.07	1.62
L&T Banking and PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund	9.98	6.62	5.95	10.85	8.36	8.35	2.10
Franklin India Banking & PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund	11.49	7.22	6.75	10.06	7.79	8.66	2.03
IDFC Banking & PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund	11.56	7.50	5.70	8.08	8.64	8.30	2.13
SBI Banking and PSU Fund (Direct Plan) Growth Banking and PSU Fund	10.21	7.83	6.96	9.01	9.07	8.62	1.25
Nippon India Banking & PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund	11.05	6.69	6.17	10.35	5.74	8.00	2.50
Aditya Birla Sun Life Banking & PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund	10.28	6.94	5.95	12.55	8.81	8.91	2.64
Average of Banking & PSU Debt Mutual Funds						8.49	2.02

Compiled by author

Table I demonstration risk of Banking & PSU Debt Mutual Funds for the years 2015-2029. Table I show the annual return for the past five years, Average Return of Banking & PSU

Debt Mutual Funds and Standard Deviation of Banking & PSU Debt Mutual Funds for the selected mutual funds

Annual return of Banking & PSU Debt Mutual Funds is highest 11.31% for PGIM India Banking & PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund and annual return is lowest 9.98% for L&T Banking and PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund for the year 2019.

The annual return of Banking & PSU Debt Mutual Funds is highest 7.83% for SBI Banking and PSU Fund (Direct Plan) Growth Banking and PSU Fund and annual return is lowest 6.11% for PGIM India Banking & PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund for the year 2018.

The annual return of Banking & PSU Debt Mutual Funds is highest 7.37% for Axis Banking & PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund and annual return is lowest 5.70% for IDFC Banking & PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund for the year 2017

The annual return of Banking & PSU Debt Mutual Funds is highest 12.55% for Aditya Birla Sun Life Banking & PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund and annual return is lowest 8.08% for IDFC Banking & PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund for the year 2016.

The annual return of Banking & PSU Debt Mutual Funds is highest 9.21% for PGIM India Banking & PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund and annual return is lowest 5.74% for Nippon India Banking & PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund for the year 2015

The average of average annual return of Banking & PSU Debt Mutual Funds is 8.49% for the selected mutual funds. The average annual return is highest 8.91% Aditya Birla Sun Life Banking & PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund and average annual return is lowest 8.00% for Nippon India Banking & PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund

The average standard deviation is 2.02 for Banking & PSU Debt Mutual Funds. The standard deviation is highest 2.64 for Aditya Birla Sun Life Banking & PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund and standard deviation is lowest 1.25 for SBI Banking and PSU Fund (Direct Plan) Growth Banking and PSU Fund for the period 2015-2019.

Conclusion:

The Above study display that the average of average annual return of Banking & PSU Debt Mutual Funds is 8.49% for the selected mutual funds. The average annual return is highest 8.91% Aditya Birla Sun Life Banking & PSU Debt Fund (Direct Plan) Growth Banking and PSU

Fund and average annual return is lowest 8.00% for Nippon India Banking & PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund

The average standard deviation is 2.02 for Banking & PSU Debt Mutual Funds. The standard deviation is highest 2.64 for Aditya Birla Sun Life Banking & PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund and standard deviation is lowest 1.25 for SBI Banking and PSU Fund (Direct Plan) Growth Banking and PSU Fund for the period 2015-2019.

This study show that the standard deviation is highest 2.64 for Aditya Birla Sun Life Banking & PSU Debt Fund (Direct Plan) Growth Banking and PSU Fund so it is very high risky Banking & PSU Debt Mutual Fund. Standard deviation is lowest 1.25 for SBI Banking and PSU Fund (Direct Plan) Growth Banking and PSU Fund so it is low risk Banking & PSU Debt Mutual Fund.

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HUMAN RESOURCE INFORMATION SYSTEM

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Abstract:

HRIS stands for Human Resources Information System. This is related to Human Resources Management System (HRMS) and Human Capital Management (HCM), but there are some subtle differences between the three. HRIS helps use technology to improve HR processes and make both HR and organizations more efficient. As a result, they may be better placed to keep up with evolving workplace trends. This chapter highlights introduction on HRIS, significance of human resource information system, benefits of human resource information system, drawback of human resource information system, uasage of hris in companies, functions of human resource information system

Keywords: Human Resources Management, Human Resource Information System,

Introduction:

HRIS (Human Resource Information System). The Human Resource Information System is a system used to collect data and store it on an organization's employees. HRIS systems work by integrating various Human Resource functions into a unified system that shares data and outputs reports across the entire platform of HRIS. In a typical example, information about an employee is entered during onboarding and then gave to payroll, benefits and time and attendance.

An HRIS encircles the basic functionalities needed for end-to-end Human Resources Management (HRM). It is a system for management, recruitment, performance, learning & development, and more. The HRIS can either run on the company's own technical infrastructure, or, more common nowadays, be cloud-based. This means that the HR software is running outside of the company's premises, making it much easier to update.

Other commonly used names are HRIS system and HRMS, or Human Resources Management system. These are all different words for the same thing. Collectively, these systems are also called Human Capital Management systems, or HCM. In this article, we will use the terms HRIS and HRIS systems interchangeably.

Significance of Human Resource Information System:

Advanced technology and increasing business complexity have led companies to turn to tools as sophisticated as HRIS to streamline the organization's overall management operation. The Human Resources Information System (HRIS), also known as The Human Resources Management System has become especially useful for organizations of all types and sizes around the world. With the expansion of the market, companies naturally needed an effective management system to process data efficiently. HRIS is primarily a system that helps companies and their HR departments effectively manage a variety of tasks, from onboarding employees to track data collected at any time. More specifically, it makes it easier to handle and process activities such as storing employee data, accounting, employee engagement, and tracking useful information as needed to improve the overall productivity of your organization. With the help of HRIS, businesses can run their day-to-day operations very smoothly. You don't need to have a pile of documents or a pile of old-fashioned document folders. This concept is completely obsolete today. Amazingly effective software like HRIS can take over this task efficiently.

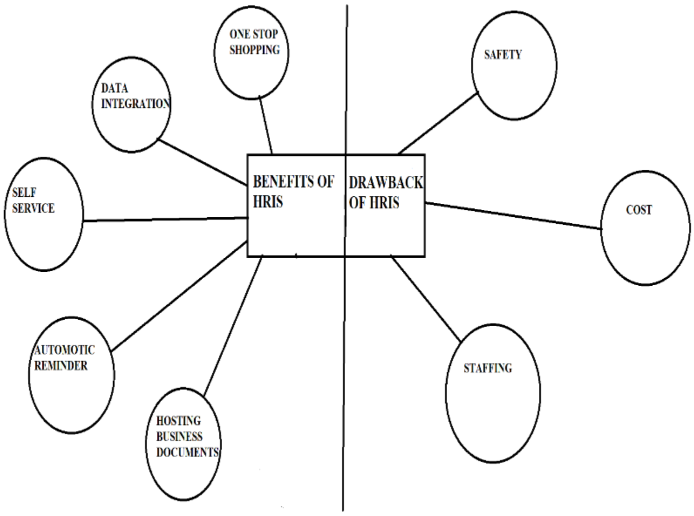
Benefits of Human Resource Information System

- **One-stop shopping:** One of the most cited benefits of HRIS is that you only have to enter the information once for many HR-related employee tasks. Similarly, only one job needs to be updated when employee information changes.
- **Data integration:** In addition, various parts of the system can "dialogue" with each other, enabling more meaningful reporting and analysis capabilities such as internal assessments, audits, and data preparation for outsiders.
- **Self-service:** This feature saves a lot of time for HR. Employees can enter the system to change data (for example, change their address), and managers and supervisors can enter the system to enter data (performance reviews, etc.) and data without disturbing HR. Can be obtained.
- **Automatic reminder:** The system can schedule events such as B. Performance evaluation and performance deadline, and if no measures have been taken, we will automatically notify you and make fine adjustments.
- **Hosting business documents:** The system can host materials such as employee handbooks, procedures, and safety policies. Materials can be easily updated in one place.

Drawback of Human Resource Information System

- **Safety:** Security is one of the biggest concerns. Systems must be designed to prevent unauthorized access to sensitive and confidential data and inadvertent disclosure of such information. This usually needed many "partitions" and levels of access, all of which had to be controlled and kept.

- **Cost:** Next is the cost factor. This can be a problem, especially for small companies. All systems are associated with the cost of purchase and maintenance. Software as a Service systems are somewhat easier to handle from a cost standpoint because they are cloud-based and do not require high up-front costs.
- **Staffing:** Larger installations may require the hiring of an IT professional to administer the system.



Source: Developed by the authors

Functions of Human Resource Information System

Candidate Tracking System (ATS): The software handles all your company's hiring needs. It tracks applicant and resume information, enables recruiters to match jobs with suitable candidates from the company's application pool, and helps manage the hiring operation.

Benefit Management: Another function of HRIS benefits it management. Employee benefits are an important aspect of reward and are also regulated in this system. More advanced systems supply a self-service model in which employees can benefit. In this case, the employee can choose the desired benefit. Someone might want more parental leave, and another might want a more expensive company car. This self-service approach to these benefits is also referred to as the canteen model.

Hour and attendance: This module collects employee attendance data. This is especially true for shift workers with staff coming and going. In the past, employees often wrote down their working hours on a piece of paper. The administrator then manually entered the data into the time tracking system. Based on this data, a payment order was created and paid to all employees. Today's workers often register for work with a fingerprint or HRIS sync card. You will be informed of the exact arrival and departure times. Late problems are easily detected.

Education: Training and development are key elements in human resource management. This module allows HR to track the qualifications, certifications and skills of its employees and to list the courses offered to the company's employees. This module is also known as an LMS or Learning Management System when standalone. LMS includes generally accessible e-learning and other courses that employees must follow.

Staff self-service: Employee self-service has already been mentioned. Organizations are increasingly focused on getting their employees and their direct supervisors to control their data. Requests for leave, etc. can be made directly by the employee. Once approved, they are at once stored in the system (tracked for payroll and benefits purposes).

Reporting and Analysis: A much rarer module in the HRIS system is Reporting and Analysis. Modern systems allow you to generate automated HR reports on a variety of topics such as employee turnover, absenteeism, performance, and more. Analytics involves analyzing these insights to make informed decisions. This will be covered in more detail in the section below.

Operational A human resources information system functions as a productivity tool for HR operational processes. Increased speed and accuracy result when HR transactions are performed with computer software rather than manually, and routine transactions such as employee headcount, payroll tracking and time and attendance reporting become automated and more cost-effective. HR representatives enjoy increased productivity and carry out more in their work week when manual processes take up less of their time.

Managerial An HRIS functions as a managerial information system to gather and supply keys data about staffing, turnover, benefits and regulatory compliance issues. Human resources personnel can supply reports on the total number of employees, cost to hire, vacant positions, benefits costs, needed reports such as EE03 and cost of raises and premium.

Uasage of HRIS in companies

Small companies

The growth of small businesses depends entirely on how their employees work. This means that having effective HR management strategies is a driving factor in the success of a small business. With the right HR procedures, employees will participate, have fun, and be productive. This allows your business to grow continuously and find its own niche in the industry.

Your HR team may not be too big right now. With HRIS, your employees will be able to manage everything they need successfully using a single, intermediate system — no additional staff needed. Papers can be handled online, and normal time-consuming tasks can be made easier or more automatic. This will put them in a better position to meet the changing needs of their organization as it grows and develops. When HR jobs are organized and organized, employees tend to do better. Also, the time that would be spent on management activities could be used to introduce strategic plans that uplift staff and improve productivity.

Medium-sized companies

Attracting and retaining talented staff is one of the biggest challenges for HR in the middle class. With manual HR processes, it can be difficult to implement talent management strategies that improve staff retention. This increases the risk of losing the most skilled and efficient employees, and the declining result of higher profits then undermines the growth and development of your company.

Having HRIS can take the strategies of managing the talents of medium-sized organizations to the next level. Everything from hiring to layoffs is automatic using HRIS, which frees your HR department from administrative responsibility and provides an excellent working experience for your worker. It empowers them to complete their HR tasks on their own. HRIS also improves staff interaction by improving performance reviews, enabling them to express their concerns and provide feedback. With participatory staff, middle-level organizations will be able to continue to grow without losing money at a high profit.

Businesses

Large businesses tend to have a well-organized HR department, where each HR team member is responsible for different strategic plans. However, managing the HR tasks of so many employees by hand can be very tedious and almost impossible. Also, employees in business expect their companies to have well-established, well-organized, and flawless processes, which means that your product reputation is directly in streak.

With HRIS, large-scale organizations can manage the HR activities of their employees in one order. Your organization may be prepared for auditing at all times as HRIS compiles its own documentation and maintains all necessary information and data to ensure compliance. With demographics, your organization can make data-driven decisions to improve employee interaction and introduce strategies and measures to increase employee knowledge. The self-help site enables your employees to access all the information and data they need, giving them more control over their work lives. These are just some of the many benefits that come with using HRIS at a business level.

Conclusion:

In conclusion, I realise that there are many types of human resources information systems and these systems have contribute success to many organizations in the world. Information systems can help the organization to save time, cost, and energy in their operations and managements. These systems have provided a large database inventory for the organizations to store and maintain all the information. the use of computerized HRIS is most effective then manual because its help to maintain data with more accuracy in less time. And that it also trues that HRIS functions improve HRM in terms of administrative purposes and analytical purposes.

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ROLE OF MICROFINANCE IN POVERTY ALLEVIATION

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Introduction:

Microfinance is a sort of banking service provided to low-income individuals or unemployed who would not otherwise have access to financial services as they are trapped in poverty or have limited financial resources. It emphasis on the provision of credit usually in the form of small loans for the setup of microenterprise and income generating activities. The concept of microfinance was introduced by Grameen Bank in Bangladesh, and now it is a global movement spread across many nations.

The two most prevalent models of microfinance in India are Microfinance Institutions and Self-Help Groups. Microfinance Institutions have their own equity or fund. If the Microfinance Institutions is a trust or society, the funds comes from donations; if it a company, the funds comes from equity investments and promoters' capital and in case it is a cooperative society, the funds comes from shareholdings. However, debts and borrowings from banks and major financial institutions account for the majority of the funds. Indian Microfinance Institutions are exceptional in the extent to which they utilize borrowed funds.

Self-Help Groups are informal associations of people who come together to find ways to improve the condition of their living. They have emerged to be the most efficient method for providing microfinance services to the poor. They offered a variety of financial services such as deposits, loans, money transfer and insurance. Self-Help Groups help to build social capital among the underprivileged and especially among women. Self-Help Groups consists of 10 to 20 members who collect savings from their members and provides loans to them. Non-Government Organizations, Government agencies or banks supported and form Self-Help Groups. They are linked to bank first with a group deposit account, after which credit is made available to the group which is then distributed to the members.

Due to lack of collateral that the poor can offer to conventional financial institutions and also transaction costs are too high for financial institutions to make lending profitable, it makes the lack of access to credit easily apparent. So they do not have enough income to do business with traditional financial institutions. Thus giving the poor individuals a chance to become self-sufficient is the ultimate goal of microfinance. The poor are forced to rely on loans at high interest rates from moneylenders or on family and friends who can only offer limited supply of fund. So with the evolution of microfinance, people excluded from conventional financial system can save and borrow instead of relying on family and friends. People can obtain acceptable small business loans through microfinance in a secure manner that adheres to moral lending principles. Microfinance institutions make effort to get through these obstacles through strategies like group lending and regular savings scheme, as well as fostering close relationships between the personnel of the institutions and the poor clients.

A wide range of initiatives are supported by Microfinancing organizations, from the provision of the fundamentals such as bank checking and savings accounts to startup funding for small business owners and also provide educational programs to teach investment principles. Many microfinance institutions focus on helping women in particular. In contrast to typical financing situations, where the lender is primarily interested in whether the borrower has sufficient collateral to cover the loan, many microfinance organizations emphasises on supporting entrepreneurs succeed.

Microfinance establish particular repayment plans with payments due at regular intervals. In some cases borrowers are required to save away a portion of their income in a savings account which can be used as insurance in the case that the borrower is not able to pay back the loan. Since most of the borrowers are recognised as poor, they cannot offer collateral. Therefore micro lenders often group borrowers together as a safety net so that recipients can repay their debts after receiving loans.

Microfinance and Poverty Alleviation

Poverty can be defined as an income or broadly welfare level below a socially acceptable minimum. It is said to exist when people lack the means to satisfy their basic needs. Poverty is a dynamic phenomenon. It is much more than just not having enough money. Poverty is a global affliction that stands in the way of development. Poverty is defined as the deprivation of a person's basic requirements such as food, clothing, housing, healthcare and other necessities. Poverty may exist in different levels in our society. Microfinance has shown to play a significant role in reducing poverty especially in the rural areas where it has been established.

World Bank, (2019), defined poverty alleviation as "the strategic use of tools such as education, economic development, and health and income redistribution to improve the livelihoods of the world's poorest by governments and internationally approved organizations." The goal of poverty alleviation is to permanently lift the poor from poverty by developing their capabilities on both economic and humanitarian level and thus raising their standard of living. One key strategy used to raise the standard of living for the impoverished is to provide them the access to credit.

Microfinance is an effective tool for poverty reduction and socioeconomic development by providing the poor new opportunities for entrepreneurship. By providing financial services to the low income people, they are able to engage in the economy and take advantage of entrepreneurial opportunities through start-up new businesses, growing existing ones or introducing new activities. The microfinance program provides poor people small loans for self-employment ventures that generate money enabling them to provide for their families and themselves. Thus if access to credit can be improved provided that there are no other binding constraints, the poor will be able to finance productive activities which will enable income growth. In this way they will then be able to fight poverty and independently meet the demands of their households. This is a route out of poverty for the non-destitute chronic poor. Microfinance also helps the transitory poor, that is, those people who are sensitive to income fluctuations that push them near to or below the poverty line. It offers them the chance of credit in times of need as well as the opportunity of regular savings by a household itself that can be drawn on in some schemes. By using such loans or savings, consumption smoothing is made possible preventing abrupt drop in family spending.

The microfinance institutions by investing affordable funds or capital and in some cases by providing their managerial knowledge provides the opportunity for the people who are living under the poverty line.

Along with strengthening social capital in poor communities, it also plays an important role in enhancing the socioeconomic wellbeing of women. It empowers women by creating jobs especially for those with low education. Consequently, microfinance gives women borrowers a chance to play a key part in economic development.

Role of Microfinance in Poverty Reduction

Poverty is a multi-dimensional problem. It is not only deprivation of basic human needs, but also severe deprivation of safe drinking water, health facilities, sanitation facilities, education, information, skills for development to improve their livelihoods, social exclusion, inability to participate in social activities, lack of information about their rights, and so on. Hence it needs multifaceted intervention. With the objective of helping the poor to build up capital and invest in employment generating activities, microfinance programs have been used to try and reduce poverty on a global scale.

In order to expand the reach of financial service provision, microfinance aims to serve the poor who are not served by traditional financial institutions. Among the numerous available tools for reducing poverty, microfinance can be an effective one. But it should be used with caution as poverty is a complex phenomenon with numerous constraints that the poor must contend. Therefore the relationship between microfinance and reducing poverty is not clear-cut. Understanding the circumstances and format in which microfinance is acceptable for the poorest is crucial; the mode of distribution, approach and products offered are all interconnected and consequently have an impact on the likelihood and promise of eradicating poverty.

It is difficult for the poor to have access to formal banking service. When seeking loans from formal financial institutions, the biggest obstacles faced by the poor is the requirement for collateral. Moreover the process of getting a loan also involves a lot of bureaucratic steps which means that the poor is required to pay higher transaction expenses. But formal financial institutions have no incentive to lend money to the low-income people. They always favour urban over rural economies, large scale over small scale transactions and non-agricultural over agricultural loans. Therefore in order to meet their fundamental financial needs, the poor would typically turn to informal financial sources, but this approach is not enough to address all of their needs. Because of the risk associated with repayment and concerns with collateral, moneylenders and pawnbrokers demands higher interest rates.

The reasons why formal financial institutions are not very motivated to lend to the rural poor are mentioned as follows:

1. Administrative challenges: Traditional financial institutions finds it difficult to administer loans to rural farmers as they often live in geographically dispersed places with poor communication infrastructure.

2. Systematic risk: The majority of poor people are engaged in the informal and agricultural sector. Agricultural productivity is linked to some systematic risks such as drought, floods, weather conditions, diseases, seasonal changes and so on for which it always resulted in significant decline in agricultural income. Traditional financial institutions are thus not so eager to lend them credit.

3. Lack of information: In the rural areas there is the absence of standardized information and lending tools such as financial statement and credit histories. Banks are not able to keep track of borrowers' financial behaviours and thus results in credit failure which is also a reason for the unfavourable behaviour of the traditional financial institutions.

4. Repayment problems: Due to asymmetric information, it is expensive for the formal financial institutions to assess the repayment risks of the poor. Thus they are reluctant to lend to low income households.

However, for low-income households, access to informal loans is comparatively simple, convenient and locally available. This is because of the following reasons-

a. A client's credit needs and credit worthiness can be evaluated by informal moneylenders as they have access to local information.
b. Even when lending a small amount of loan, informal lenders take their client's needs and requirements into account.
c. In order to lower the risk of default, informal moneylenders use interlinked credit contracts, such as developing business relationship with their customers.

d. Informal moneylenders can also benefit from social sanctions like those that may exist among family members in case of legal enforcement. Legal enforcement might be replaced by these sanctions.

e. Informal moneylenders practice unique incentives to encourage repayment, like repeat lending to borrowers who repay loans on time while gradually increasing loan amount.

Even though many rural poor acquire loans from the informal sector, this sector has some basic constraints. The fact that much of the local information tends to be segregated and flows mainly among particular groups is a characteristics of many rural areas. The informal credit market is typically based on local economies which places restrictions on it due to local wealth constraints and the covariant risk of the local environment. Since the majority of the world's poor lack access to essential financial services, they are unable to manage their assets and produce revenue. They must be able to borrow, save and invest money to protect their families from adversity in order to overcome poverty. Thus due to the failure of the formal financial sector to meet the credit needs of the poor, it has given rise to the recent growth of microfinance. It is becoming a significant credit partner for the poor in the developing countries and is believed to be able to minimise the aforementioned deficiencies of formal and informal financial institutions. The role and importance of microfinance in poverty alleviation are explained as below:

1. Job creation:

Microfinance is able to increase the employment opportunities at a moderate rate. It helps the borrowers to start their own business and earn more profit. By getting micro loans, the poor benefits by investing in businesses and creating self-employment which helps them to increase their revenue. Job creation has also spill-over effects as self-employed can also employ other family and community members. Overall, this lowers unemployment and hence reduces poverty levels improving the living standards of poor people in rural communities.

Improved living standard is very essential for poverty reduction and microfinance is being utilised as a strategy to raise the living standards of poor communities. It has a positive effect on income level by providing more employment opportunities. Microfinance also gives opportunities, hope and self-esteem to the poor and unemployed, since a person's sense of self-respect and dignity are greatly enhanced by having a job, whether self-employed or being employed by an employer. Furthermore, microfinance enables the borrowers to display their creditworthiness and as such it increases banks willingness to lend them larger quantities of money and thus helping them participating in economic activities. This will lead to reduction of poverty in the long run.

Microfinance Institutions being successful business ventures have also been able to generate a large number of well-paying jobs on their own and employed hundreds and thousands of people to completely previously unthinkable jobs. In this way, microfinance has a significant positive impact on economic development. Thus to reduce poverty, microfinance organizations should expand and create more quality jobs for the growing labour force. The poor can accumulate productive assets, improve their productivity and increase their prospects for sustainable lifestyles if they are given the opportunity to access to financial services which is in case not given by the formal financial institutions.

2. Increase in consumption:

Poverty is multidimensional and exists due to inefficient utilisation of human, financial and other resources. Lack of finance is one of the biggest obstacles in raising living standards and as such poor are not able to take part in economic activities to improve their living conditions due to lack of credit. The Gross Domestic Product is also directly impacted by microfinance services like savings and micro-loans. Microfinance provides credit to the rural poor which they are not able to access from formal financial institutions. It enables them to acquire credit and build savings. Accumulation of savings boosts poor farmers' output revenue from both on-farm and off-farm activities and helps them to sustain their income generating activities. As a result the disposable income of the poor increases for consumption and investment purpose thus boosting local economic development. Consumption increases as a result of participating in microfinance programs, which is the first step out of poverty.

3. Increase in per capita income:

As the economy receives more micro-credit, it helps the enterprises to grow and increase their productivity which leads to increase in profits and ultimately results in higher per capita income. As a result, microfinance has a positive effect on the economy. With the help of loans provided by microfinance, the income of the borrowers increases and as such they are able to spend more on family. Microfinance programs helps the poor in establishing reliable and stable source of income. As a result the poor is able to access food, healthcare, education, consumption smoothing, asset accumulation and so on.

4. Increase in productivity:

It is seen that microfinance has a positive impact on income and asset accumulation of household and enterprises. It helps small business owners to expand and make their business as a primary source of income. Moreover, as a result of their participation in certain micro-loans programs, there is a significant increase in their income and thus increases the demand for goods and services promoting high productivity in the economy.

5. Increase in skills:

In order to help their clients utilize the loans efficiently so that they are able to expand their business and repay their loans, microfinance institutions provide training to its clients especially focussing on entrepreneurs' skills.

6. Increase in household net-worth:

Microfinance also plays an important role in increasing household net-worth by facilitating in the establishment and expansion of businesses thus increasing profits and consequently raising their household net worth.

7. Impact on Savings and Investment:

The ability of the poor to access financial services encourages them to mobilise savings which in turn increase their capacity to invest. Thus with an improvement in investment capacity, it enables the poor for consumption smoothening and to handle external shocks leading to improvement of their coping mechanism.

Microfinance also by releasing the poor from the chains of predatory private moneylenders lessens the severity of social exclusion and poverty. The insurance, healthcare and housing facilities made possible by microfinance programs that encourage saving and investment also benefits the poor.

Poor people living in rural areas mainly depend on agriculture for their livelihood. As a result, the rural economy is unable to fully explore other opportunities that are essential for reducing poverty. But agriculture is seasonal and its productivity is linked with some systematic risks leading to severe rise and fall in the economic activities of rural areas. Production decreases during off-seasons due to people remain idle for lack of economic activity, which makes them more susceptible to poverty. Thus by injecting capital into the rural economy, this condition can be improved. People will employ the working capital for non-farm activities which will help them to fill in the production gaps caused by seasonality. Thus rural microfinance by motivating the people to engage in various entrepreneurial endeavours during the off-season to fill the gap helps in reducing poverty.

8. Impact on Education:

Education is necessary to increase the productive capacity of an individual. Poor people can improve their production with the help of an increase in productive capacity. It will lead to increase in income, output and employment hence reducing poverty. Even for the success of microfinance borrowers, education and training are important.

But it is seen that poor people are often illiterate. By incorporating educational interventions into their programs, microfinance schemes have the potential to raise the educational standard of a community. It encourage the people to change their way of life by educating individuals on topics like crucial business skills, important heath practices, and so on.

9. Impact on Basic needs and Capabilities:

Microfinance Institutions helps their clients to increase their income and provides them economic security which allows them to meet their basic needs and improve their capabilities to achieve the functionings which is essential for their well-being. The access of financial resources by the poor and low-income communities enhance their coping mechanisms.

Implications for Poverty Relief

With the advancement of microfinance movement, it has brought attention to the critical need for financial services in economic sectors that banks do not often serve. Most individuals in poverty do not have access to formal financial services as banks do not see enough of an economic incentive to reach this group of people. Here, microfinance plays an important role. In addition to making it possible for the poor to get small credit, microfinance institutions also help in creating jobs and generating income, empower women, provide access to better housing and nutrition for the underprivileged. However, microfinance providers face many challenges regarding what approach will reach the most number of people, provide the greatest amount of assistance to most people and benefit the poorest people. It must also choose whether to focus on lending or offer other services as well.

Traditional aid to remove poverty may include social investment and promise to provide services to the poor communities, but microfinance gives the poor person the chance to directly impact the wellbeing of himself and his own family. However, it is also likely true that using microcredit in conjunction with other social investment is the best anti-poverty strategy. This will not only help to reduce poverty but will also help to increase a nation's social resources. Together with initiatives that bring services to poor communities, microfinance would be more effective in application to reduce poverty.

Issues and Challenges

Microfinance is not free from challenges. Government might use microfinance as a reason to cut public programs and aid programs which would privatise anti-poverty initiatives. It can be a cause for concern if government substitute microfinance for other programmes of poverty alleviation.

The 'micro' aspect of microfinance is the most obvious barrier. People usually dislike them and does not want to be associated with small things. Even formal financial institutions prefer working with huge sums of money rather than small amount of money related to microfinance.

Another challenge faced by microfinance is the clients that they serve. Microfinance serves the world's poor. Poor people have to deal with a number of negative conditions such as lack of basic needs, poor health conditions, lack of access to education and healthcare, threats from natural calamities, and so on. All these become barriers to microfinance's ability to alleviate poverty especially in rural areas.

The fact that microfinance may have to strike a balance between two competing incentives is one of the most common criticism of it. Although not all microfinance programs explicitly aim to help the poorest of the poor, but majority of it makes an effort to reach out people that banks would not typically serve. In either case these programs must adequately address the needs of the very poor. But it is also the case that microfinance organizations are not charitable organizations. They must also charge rates high enough to offset risk, stay away from communities where operations would be labour intensive or avoid high risk areas altogether if they want to thrive. As a result these organizations must decide how they will be financially sustainable, especially if they want to be economically self-sufficient instead of relying on outside aid. In this case critics argue that either their interest rates are excessively high or that they are not lending to the most vulnerable members of the community. Thus these institutions are perceived as prioritising being self-sufficient at the expense of fighting poverty.

One of the tactics used by microfinance institution to ensure higher repayment rate is to target the less risky poor, that is, those who are eligible for its programs and both have an established credit history and a successful business. Indeed, a lot of programs have switched from lending to groups to lending to individuals as they are found to have high repayment rate as they form a less risky sample of the population. As a result wealthy communities are chosen to participate in programs and they are too focused on minimising risk to make any changes to their approach. As such many microfinance institutions avoid lending to the poorest members of a community in favour of giving loans to the less-poor.

Apart from these, microfinance is also criticised on the grounds of empowering women. Despite the fact that many microfinance programs only lend to women, but it is found that depending on the program, locality or measurement, control of the loan is frequently passes to her husband or another male relative. Thus women are often not the recipients of the loan but, they are still responsible for repayment of the debt.

Microfinance aggravated economic, social and environmental vulnerabilities and increased levels of debt among already destitute people. It is also argued that microfinance instead of alleviating poverty actually serves to exacerbate it.

Moreover it is argued that the core poor primarily borrow for the purpose of consumption smoothing and not for income creation. Therefore the majority of the poor find it difficult to acquire loans sanctioned for engaging in economic activity even if they wish to. Even they form only a very limited beneficiary of microfinance schemes as they are too risk averse to borrow for making investment in the future. Whereas the less badly-off poor benefit principally from microfinance.

Most Microfinance schemes charge interest rates that are nearly equal to market clearing interest rates even though they are often not enough to ensure full cost recovery given the high cost per loan of small scale lending. It is not possible that the core poor can afford such high rates due to lack of supplementary resources. Thus the core poor will either not use the service or use it but run into financial issues if high interest rates are required. Moreover when group lending is used, the core poor may be excluded by the other members of the group since they are seen to be a bad credit risk endangering the position of the group as a whole. Alternatively when trained professionals serve as loan officers, they may refuse loans to the extremely impoverished on the grounds of repayment risk.

Furthermore, sometimes microfinance ask the borrowers to provide certain paperwork and collateral security in exchange for the sanctioned loan which is against the directives of the Government and the Reserve Bank of India. Borrowers also experience significant delays due to strict protocols and procedures for sanctioning and disseminating loans to the beneficiaries, which demotivates them. Besides the cost of borrowing increases due to the transaction costs associated with the trips that must be made, the documents that must be provided in addition to the illegal fees secretly demanded by lending institutions making it less appealing to the borrowers.

Numerous issues still exist with the provision of microfinance, such as lack of adequate financial infrastructure, limited institutional capacity, unfavourable policy environment, insufficient investment in rural development and microfinance and so on.

The fact that poor people are not insured, make their operations risky is one of the difficulties with microfinance. Due to the absence of safety nets, the poor are extremely vulnerable. Unfortunately, developing countries lack well established legal and social frameworks like bankruptcy laws designed to help the underprivileged. Thus due to extreme exposure that the poor people experience in these circumstances, success of microfinance is severely hindered.

In this way it is seen that microfinance struggles in reaching the core poor. Therefore to ease these weaknesses, it establishes special programmes for the core poor. The main goals of the programmes are to offer a variety of services, including grants of assets or credits, training, healthcare, and more comprehensive social development for the underprivileged and greater flexibility in terms of repayment for the poorest.

Suggestions:

To achieve the aim of reducing poverty, there is a need to improve the microfinance programmes. Aspects of the programs that need improvement includes-

1. The loans provided by microfinance institutions were found too small by many borrowers while the repayment terms were excessively strict. Even sometimes they need to take a second loan to supplement their initial loan from a different source including another microfinance organization since the initial loan was insufficient to fully fund a new source of income. Moreover, the need to pay back as soon as possible after receiving a loan also

become a problem as it could take some time for some activities to generate the income needed to make repayments. As a result, some borrowers took out additional loans or did not invest all of their initial loan proceeds in order to start repayment. Therefore it is important to adjust the size of loans to meet the requirements of borrowers and the time of repayment in accordance to the type of investment activity and the ability of the borrower to utilize the credit. It will enable the borrower to extend their business which will lead to the creation of jobs and thus helps in achieving the objective of poverty alleviation.

2. To achieve the goal of reducing poverty, the allocation of microfinance resources to households that do not meet the requirements set forth by the organizations should be restricted and the resources freed should be directed to poorer households. Thus the organizations will need to create lending and repayment procedures that poor households can manage. Additionally it might be necessary for the firms to put less pressure on their employees to accomplish quick loan recovery and concentrate more attention on obtaining effective loan utilisation which would eventually lead to debt repayment.
3. The poorest household often fear the repercussions of not able to repay an instalment and thus they does not show eagerness to join a microfinance program. Therefore microfinance organizations should made their programme more flexible by making adjustment to their rigid loan recovery system in order to meet the requirements of the poor and thus promote their participation in the microfinance programs.
4. Many poor people did not join any microfinance program because of perceived high interest rates. In the recent times, microfinance organizations have come to act like traditional financial institutions for their profit motive and thus they are raising their interest rates. Hence the government needs to keep an eye on this rising trend and, if necessary, regulate it. Furthermore, the microfinance institutions should lower their interest rate to make these loan facilities more accessible to poor people, boosting the impact of microcredit among the poor communities.
5. If borrowers could develop their technical and business abilities, it would be easier for them to effectively use their loans. It could help the borrowers to boost the productivity of low return traditional rural economic activities or to launch non-traditional business with higher earnings. The accessibility of training would also help those who lack in appropriate skills and confidence to engage in microfinance program. But microfinance organizations don't offer any training in these fields. Therefore microfinance organizations should provide their clients with training skills and knowledge ahead of time so that they can use their loans more effectively. This will lower the rate of default among the clients and thus be advantageous for both the microfinance and the clients. In this case the microfinance organizations could

together work with the relevant government departments in providing development services to their customers.

6. Microfinance institutions should expand their service areas to reach more poor people as they have a greater grasp of the issues that rural areas face, enabling them to offer consumers better and more flexible services. This will result in more opportunities being created and increase in employment and income thus leading to economic empowerment.
7. Staff members of microfinance organizations should undergo customer orientation training in order to properly interact with their clients. In exchange, the staff members must be able to teach customers the necessary skills so that they can use their loans as needed.
8. There is not enough staff in relation to the number of clients in microfinance institutions. Therefore in order to meet the demands of their customers, they must either hire more employees or implement new cutting edge solutions.
9. Microfinance institutions need to make their application process and forms simpler so that they are less time consuming and easier to understand.
10. To expand the number of low income individuals who may access loan facilities, Microfinance institutions should offer a variety of financial services and products including mobile banking in accordance with the needs of their customers. Mobile Banking saves time and lowers transportation costs by eliminating the need to travel to urban centre for accessing banking services.
11. In order to efficiently provide their services, Microfinance Institutions can also form joint ventures with other Microfinance Institutions or any other money transfer agency that have established branches across the nation.

Conclusion:

In a developing country like India, microfinance is now a widely accepted and key instrument for eradicating poverty. The effectiveness of microfinance as a technique of eradicating poverty and promoting economic opportunities has been widely acknowledged. Particularly in the rural areas where the majority of the world's poorest people live, microfinance has become a useful tool for battling poverty. Poor people get the opportunity to launch their own small business by gaining access to small sums of credit at affordable interest rates provided by microfinance. With the help of financial services provided by microfinance, low-income people became able to increase their income and assets, withstand external shocks and invest in better nutrition, housing, health and education.

It is still generally true that microfinance may have had positive impacts on poverty, but it is unlikely to be a simple fix for reaching the core poor. It is challenging to reach the core poor and some of the factors that made it challenging to reach them with traditional financial instruments also make them potentially high risk and consequently undesirable microfinance clients. Microfinance by offering essential financial services to the segment of the population that is typically undeserved by conventional financial products and at the risk of financial exclusion is said to have the capacity to reduce global poverty. With the aim to replace commercial banks, the emphasis of microcredit was primarily to improve social welfare including alleviating poverty and bring social reform. Microfinance has evolved over time from just giving loans to disadvantaged people to collecting savings from low-income households, offering insurance, assisting in money transfer and even marketing and distributing customers' output. Microfinance provides a substitute for traditional financial services in both developing and developed economies and significantly aids in the financial inclusion of vulnerable groups. It is recognised as one of the most significant advancements in development policy and a key tool used by organizations to combat poverty all over the world.

Microfinance is viewed different by different people. On the one hand, some strongly believe that microfinance plays a significant role in eradicating poverty, but on the other some believe that it has a fewer impact on poverty alleviation. Borrowers must make proper use of their loans and microfinance institutions must have adequate policies and implications to play a greater role in reducing poverty.

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A STUDY ON SIGNIFICANCE OF PEOPLE, PROCESS AND PRACTICES IN THE WORK CULTURE

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Abstract:

Organization should believe in creating a great workplace that can create an environment and culture that supports people, process and practices of the organization to be successful. It means growing in an area wherein amazing skills need to work and in which they need to live and construct their career. It's about enabling superior performance and eliminating the policies, practices, and norms in your workplace that hinder people's success, progress, and innovation. The more flexible work environment you will provide to the employee of the organization they will be more productive and efficient. With the dynamic workplaces option present an opportunity to capitalize on the pace and scale of business, it also introduces a new practice towards the ability to facilitate the relationships between all of the fragmented elements in an organization. Either way, organizations need to by conscious at the introduction of extra fluid, adaptive offices in which personnel and groups are extra agile, transferring as needed throughout different place of business ecosystems with people, process and practices to be productive and engaged.

Keywords: Dynamic workplace, people, process, practices etc.

Introduction:

Organizations now have a massive funding planning, now no longer simply in allowing bodily infrastructure and expert development, however additionally in making sure intellectual fitness in their people. We have overhauled the complete working culture from past. The manner we perceived overall performance and believe at work has transformed. We have come up with the three "P" s framework for the reason that overall performance and productiveness is an final results of personal and professional well-being. The three "P" s stand for People, Process and Practices.

The core of this method is to be bendy to the evolving environment, reactive to the modifications that come round and nonetheless be effective and adaptive to the brand new tendencies for cumulative growth. Many organizations would have anticipated the kind of magnitude that the pandemic led were to have a team of people who were willing to go the extra mile with process to solve for the challenges that came our way to practices. A truly integrated platform ought to be created to welcome suggestions and wonder ensuing steps to secure qualitative outcome for the stakeholders.

This is a great line of thought for business leaders to instil in their managers but before you go down that road, you need to ensure they are focused on the right processes. There are key leverage points that always create the distinction between success and failure. Key to success in most organizations and, often not sufficiently targeted upon, are the design processes that change organizations to focus their resources to maximise their probabilities of success. The keys to fulfillment in making plans processes (strategic /marketing/enterprise making plans), for example, are an knowledge of the situation (internally and externally), an knowledge of the people involved in the planning and implementation of the set-up and a system that allows you to first broaden that expertise. An approach for placing that expertise into exercise to set techniques and methods correctly in order to complete the standards for an effective planning processes.

Objectives of the study:

- To get deep insight into the future work dynamics and discuss the challenges, trends, strategies and opportunities in future considering the people, process and practices
- To understand as what business agility really means and the real value of modern technology options with true nature of workforce productivity and essential nature of social interaction.
- To know however way forward for health and wellbeing may be safeguard by future dynamic work choices with the extended talent chance
- To focus on the lessons learned and highlight how experiences have altered perspectives in some areas in a way that will lead to positive change for the future.

Literature review:

Organization should conduct several employee engagements programmes to communicate the new people-centric approach to all our employees and create a completely transparent and approachable company culture. This mantra gave us remarkable results. Organization were able to, jointly, move out of rigidity, induce the flexibility in our policies and processes around work and people, which is a radical shift to a new way of progress. We should be optimistic that such a practice will continue to be quintessential for future workplace. (Martic, 2020)

By keeping people, process and practices at the centre of everything that organizations do, they will certainly have a huge impact on business continuity and helped mitigate the adversities. For being greater future-ready, HR leaders have a key position to play as they outline the company's culture. The onus is on them to continuously be agile, people-centric and assist encourage personnel withinside the evolving state of work dynamics of process and practices for a holistic growth (Ghosh, 2021).

In the organization, people need to understand the processes, both to perform them correctly and to execute them, as to be able to improve them continuously. Likewise, they should choose the appropriate practices to enhance information, data, and experiences into knowledge that can be disseminated to organizations, turning it into an asset for an organization (Vartanian *et al.,* 2020).

Dynamic Work associations ought to likewise give more admittance to virtual learning and advancement openings, and empower employing chiefs to recruit from a more extensive, more assorted pool of ability, as they are not, at this point attached to the actual imperatives of an office or city (Alan, 2013).

The rule behind Dynamic Work is basic: as our business scales and develops, and as we unite a worldwide work force in generally appropriated areas, it's less basic to look after enormous, incorporated central command where everybody is required to work. Maybe, the idea of the "workplace" should be downsized: we imagine an assortment of imaginative centers committed to face-to-face touchpoints and encounters. They ought to be reachable for employees, workers for hire, clients, and accomplices who are co-found topographically, and offer freedoms to work nearby, access assets, test items, and assemble for organization occasions—yet gone are the days when we were totally needed to be there. In addition to the fact that these models award our employee the adaptability they need to accomplish their best work, yet it empowers us to fabricate a more assorted employing pool and welcome on astonishing applicants from different districts (Volini *et al.,* 2020).

Conclusion:

With reducing limits between close to home life, work-life, and home workplaces, associations were to have a particularly adjusted vision for individuals with a tough spotlight on physical, moral, and passionate wellbeing. Virtual group gatherings and instructions for representatives by authority are the best two driving commitment rehearses. This new focal point has not just added a new viewpoint to imaginative working elements yet additionally prompted more brilliant methods of upgrading worker usefulness by empowering a solid balance between serious and fun activities. Working and teaming up in a virtual and distant climate which was once attempted to be just viable in specific fields like publicizing, media, counselling, and so forth, has become a set up training now for areas, for example, IT administrations, fabricating, instruction, and so on. Focus has moved from the quantity of hours spent to the quality results accomplished. This would not have been conceivable without significant collaborations among employee and employer. Furthermore, when experiencing the pliability of operating virtually, several might not wish to grant it up completely. whereas some workers may notice relief in being reunited with their colleagues, others can be affected by inefficiencies when returning to office. In the post-pandemic world, organizations ought to look to the long run of work with optimism, propelled by human resourcefulness and resilience. They have to be prepared that will help you humanize the destiny of work, raise your workforce, and foster the surroundings needed to recognise their complete ability and the businesses' favoured outcomes. They should also explore how to re-architect work, unleash the workforce, and adapt the workplace by understanding the importance of three "P" s framework that are essential for personal and professional well-being.

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MANAGING WORKFORCE DIVERSITY IN HUMAN RESOURCE MANAGEMENT

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Abstract:

Workforce diversity is both a challenge and an opportunity for businesses. More and more progressive organizations recognize the need to assess workforce diversity. The Supreme Court's decision that all states must allow same-sex marriage brings to the fore the issues of lesbian, gay, bisexual, transgender, and (LGBTQ). This development, coupled with the news that the famous Olympic athlete, formerly known as Bruce Jenner, has emerged as a transgender, will make changes that could impact you and your business more than you know. This chapter highlights the role of HR managers in managing diversity, the benefits of having diversity in the workplace, and steps to manage diversity effectively.

Keywords: Diversity, Human Resource, Workforce, LGBTQ, Management, Supreme Court.

Introduction:

Team of workers ranges refers to the heterogeneous composition of employees in an enterprise in phrases of age, gender, language, ethnicity, education, marriage history, and so on. Addressing this range is an actual task for HRM professionals. Variety of the group of workers has a fantastic effect on management. By treating all worker groups equally, managers understand the variations between them, promote creativity, boom productiveness, reduce turnover, and keep away from all varieties of discrimination. You want to shift your method to following hints like this.

According to **Moorhead** and **Griffin** – "Workforce diversity is concerned with the similarities and differences in such characteristics as age, gender, ethnic heritage, physical abilities and disabilities, race, and sexual orientation, among the employees of organisations."

Well-controlled body of workers variety improves communique, interpersonal relationships, and a relaxed paintings subculture inside an agency. India is a country of diversity as a result of many factors, consisting of B. The multilingual composition of the subcontinent, the coexistence of people who observe many faiths, the deep-seated multi-caste gadget of historic instances, and the cultural invasion from the out of doors global that has disrupted the proper values of the Indian spirit.

Figure 1: The Key Variables of Workforce Diversity

Source: https://15writers.com/sample-essays/employee-diversity-management-hospitality-industry/

Role of Human Resource Manager in Managing Diversity:

To be sure, diversity is constrained. Still, it's no longer unmanageable. The spirit of promoting variety is a prerequisite for the very best stage of management. We need to be aware of the fact that diversity may be a crucial factor in a company's success. But, having such understanding isn't sufficient. Alternatively, the enterprise's imaginative and prescient, undertaking, and enterprise strategy want to reflect those commitments. In an effort to acquire what is set out within the enterprise's imaginative and prescient task, the employer.

Wishes to clarify and formalize hard and fast HRM variety guidelines at the tactical level. Those are described below.

1. **Recruitment and Selection :**

   Whilst a company provides an employee to a team, it wishes to make certain that there is no prejudice. Prejudice can have an effect on the hiring process, from attempting to find candidates to selecting applicants.

2. **Performance Management :**

   Educate managers on overall performance control strategies and exams. Ensure that managers are fair in assessing performance.

3. **Reward Management :**

   A powerful repayment management system based totally on the precept of identical pay for equal paintings and performance can be of exceptional assistance in addressing a variety of troubles and attracting and retaining a diverse team of workers.

4. **Learning And Development :**

   It's far critical to make sure that each person has equal L & D opportunities, as schooling and improvement will have a big effect on performance and provide multiplied profits will increase and capability for advertising.

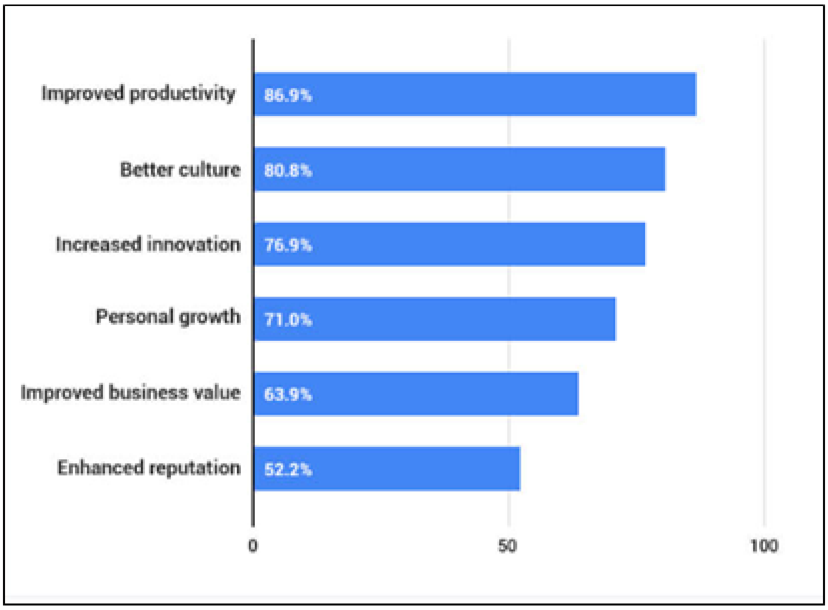
5. **Talent Management :**

   In terms of succession planning and the way excessive-capacity candidates are selected, you want to make sure and measure that there may be a representative human being in the skills pipeline that displays the candidate pool in society, not just for your employer.

Benefits of having Diversity in the Workplace.

- Employees with diverse backgrounds fill the organization with creative new ideas and perspectives informed by cultural experience
- Diverse workplaces provide more insight into the demographics targeted by the organization and its drivers. Helps to better understand
- Diverse workplaces allow organizations to change the culture in India.
- Customer satisfaction by improving the way employees interact with a wider variety of customers and the general public Improve

Benefits of workforce diversity:



Source: https://www.goodfirms.co/resources/inclusion-in-the-workplace

Advantages of diversity in the workplace:

1. **This design allows each team member to focus on their strengths.**

When an employer can create diversity in the workplace, the strengths of each employee complement the strengths of everyone else on the team. This will allow you to order in a more targeted way and improve the quality of your work.

2. **It increases the number of job opportunities for minority workers.**

Workplace diversity takes into account all demographics of the population when adopting an open position. This means that your employer is not limited to a particular group of people, so you have the opportunity to find the best person for your job. This advantage allows more women to work for the company and encourages minority recruitment. This applies to all levels of employment, from local SMEs to multinationals.

3. **Employers have more chances to cross-train workers and teams.**

Workplace diversity creates a team where each person brings their own strengths to work every day. Individuals can specialize in their careers. In other words, you can pass on your skills and knowledge to other team members. Thanks to the different backgrounds and educational opportunities each person has achieved, there is a higher level of information exposure so that everyone can learn and grow every day.

4. **Companies have access to more talent.**

If workplace diversity is an organization's top priority, managers and recruitment managers can extend the selection process to include more people. There are less restrictions on geographic location, educational qualifications, or previous work experience. The top priorities of the hiring process focus on an individual's talents and skills, and how that person fits into the team.

5. **This perspective can help companies to start growing bigger and faster.**

Approximately 70% of recruitment managers in the United States say that implementing diversity initiatives has helped the company grow. This benefit helps organizations raise wages as they create new opportunities for existing team members, establish new positions, increase productivity and creativity, and promote a stronger sales environment.

Disadvantages of diversity at the workplace.

1. **Hiring managers focus on leadership qualities too often.**

Workplace diversity seeks professionals with excellent careers, roles, and team environments of choice. The goal is to create a set of strengths that enable everyone to grow over time. All of these are benefits, but they can be a problem if the hiring manager hires all the people. Competition can be healthy, but it can also be dangerous if it goes out of control.

2. Diversity can create workers who are over-qualified for some jobs.

As the economy settles into a comfortable pattern, the community naturally grows and shrinks. Workplace diversity can create stable relationships and greater employment security, but it can also cause a variety of problems for workers to be over-qualified for their work. If the person loses his job for any reason, he may find it difficult to find a job elsewhere.

3. Diversity in the workplace can create too many opinions.

When recruiting managers to focus on diversity, they create a variety of different opinions that can make it easier to find the right path to progress. The vast number of opinions available can also cause problems for an organization. When everyone gets the chance to hear, the pace of the project can slow down as fast as it recovers.

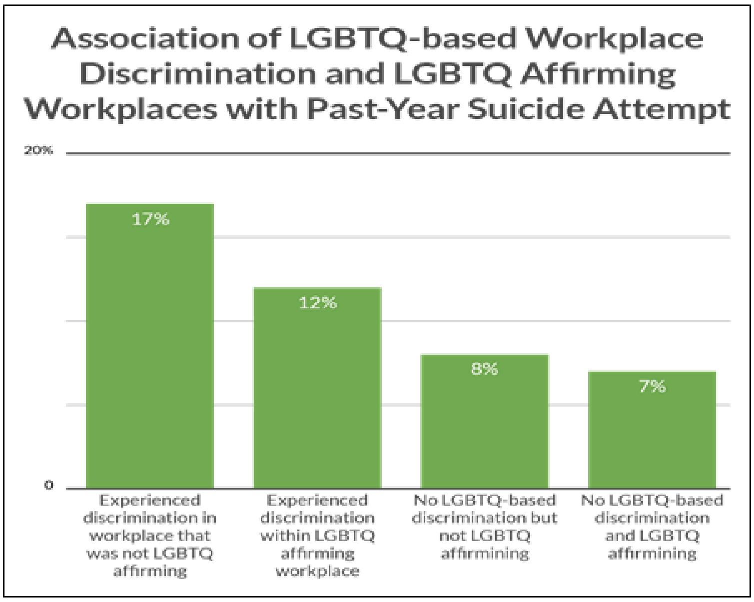
4. Offshoring can become a point of emphasis with diversity in the workplace.

Domestic diversity can be a costly proposal. Between salary and benefits, it costs a lot to hire the best people for your open position. Because of this problem, it is not uncommon for companies to look for offshoring opportunities to help them add their own perspective to their identity without a lot of work. This issue can lead to a lack of employment security for existing workers, limiting their concentration and productivity.

5. Diversity in the workplace can lessen the amount of trust that exists.

When an organization decides to prioritize diversity initiatives, trust in the workplace quickly diminishes. This disadvantage affects all sections of the population, including people with the same culture, education, and work experience.

Why does LGBTQ suffer in workplaces in India?



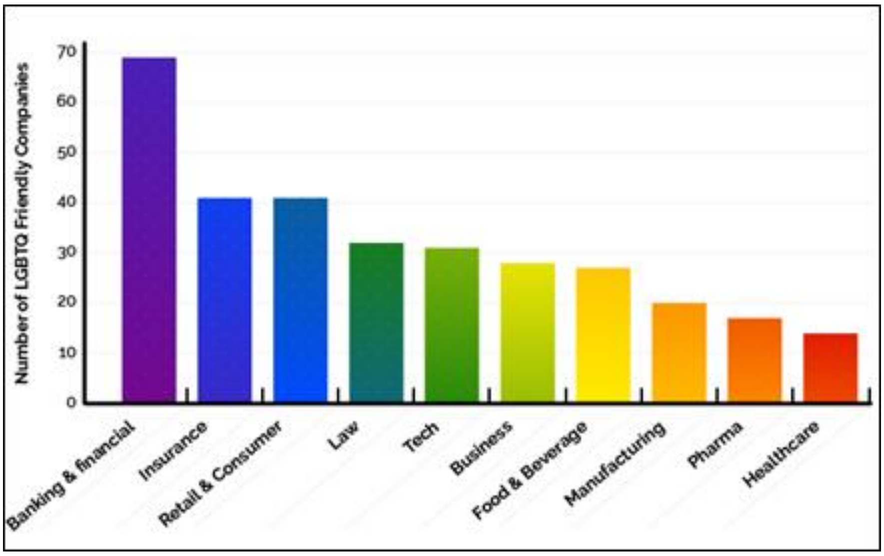
Source: https://www.thetrevorproject.org/research-briefs/lgbtq-youth-in-the-workplace/

Many LGBTQ issues in the workplace are due to the fact that there is currently no federal law that specifically protects employees from gender identity, gender identity, or gender expression-based discrimination. Such protection inevitably arises from state and federal court proceedings that interpret the laws to protect LGBTQ workers. This patchwork of court decisions and state law leaves many vulnerabilities.

Top 10 LGBTQ-friendly industries in the EUROPEAN Country.

Banking, finance, legal, and insurance companies are at the top of the list, with 15% of all LGBTQ-friendly companies in these three sectors.

When compared side-by-side, industries such as marketing, education, and fashion are at the bottom of the list, with only 1% of LGBTQ-friendly companies falling into these three industries.



Source: https://hrdailyadvisor.blr.com/2019/02/13/study-reveals-top-lgbtq-friendly-and unfriendly-industries/

Steps to effective diversity management:

1. **Effective Communication:**

   To motivate a diverse workforce and keep all members on the same page, it is important to establish effective communication at all levels. HR management needs to emphasize communication, receive feedback, and use data to create an inclusive and positive work environment.

2. **Equality**

   Stops the assumption of stereotypes that are both positive and negative. Do not guess based on their cultural background or class. Set your prejudice aside. Respond quickly and resolutely to employee prejudices and stereotypes. Please be aware that the law prohibits discrimination.

3. **Encourage Diverse Teams**

   Working in diverse teams promotes the uniqueness of a diverse workforce. A diverse work team encourages employees to know and respect each other. Various groups also expand the team's perspective and beliefs and assess the strength of shared skills and insights. This is the beauty and power of a diverse workforce, and businesses need to harness it. And it all starts with the inclusiveness and equal opportunity of the members, and the collaboration of diverse teams.

4. **Sensitivity Training**

   If workplace diversity is new to your organization, it is your responsibility to properly train them. Older employees are accustomed to a homogeneous culture and may hesitate to follow new norms.

Why is workforce diversity a challenge for human resource managers?

Workplace diversity has many benefits. Different perspectives, opinions, and ideas can lead to more innovation and better problem-solving. This allows companies to better serve their customer base, enter new business markets and gain a competitive advantage. However, putting together a diverse group of people can also present some challenges. Explore what it is and how to overcome it.

- **Communication issues.**

  Communication problems are very common in heterogeneous teams and for a variety of reasons. Your team may have language barriers, different communication styles and preferences, or people with deafness. It is important to address these challenges before they occur.

- **Cultural misunderstandings.**

  Misunderstandings can also occur when connecting people from different cultures. For example, in some cultures it is unpleasant to raise your thumb, use your left hand, or tap your back.

- **Slower decision making**

  Different perspectives, opinions and ideas are great for innovation, but they can delay decision making and achievement of goals. For example, a team member who disagrees with the status quo at a meeting may raise important issues that need to be investigated.

- **Discrimination**

  As teams diversify, prejudice, discrimination and harassment can increase. In fact, 61% of workers experience or experience workplace discrimination based on age, race, gender, or

LGBTQ + identity. This prevents employees from bringing their true self to work and can hinder innovation, creativity and teamwork.

Conclusion:

Nowadays, the diversification of the labor force has become an unavoidable reality. Organizations need to embrace diversity. However, embracing diversity can be a daunting task for a company. This is because diversity has both strengths and weaknesses. There is no doubt that diversity can prove to be a key factor in business success. However, if not managed effectively, it can lead to organizational conflicts, employee dissatisfaction, absenteeism, and increased turnover.

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A STUDY ON EVOLUTION OF FINTECH INDUSTRY IN INDIA

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Introduction:

The term "financial technology" (or FinTech) refers to the use of technology to provide financial services. Fin-Tech refers to technology startups that are beginning to compete with traditional banking and financial market players, offering a wide range of services from mobile payment solutions and crowd funding platforms to online portfolio management and international money transfers. FinTech companies are interested in what the future of the financial sector represents, both from financial services users and investment companies. The term FinTech can be traced back to the early 1990s, more specifically projects initiated by Citigroup, but the sector has begun to attract more and more attention from regulators, industry and consumers was until 2014. Although FinTech is seen as a new close collaboration between financial services and information technology. The global financial crisis of 2008 was a game changer and one of the reasons FinTech has become a new norm. This change has created challenges for both regulators and market participants. It has an extended definition that includes complementary technology solutions focused on financial services such as digital identity, biometrics, wearable’s, and compliance enhancement technology (RegTech) Therefore, the financial services sector has been heavily influenced and influenced by new technology-driven trends that drive innovation.

A recent Ernst and Young (2016) report, Capital Markets: Innovation and the FinTech Landscape, identified the following nine technologies or technology-enabled trends that, individually or collectively, are facilitating current and future FinTech innovation:

1. Cloud technology
2. Outsourcing processes and services
3. Robotic process automation (RPA)
4. Advanced analysis
5. Digital transformation
6. Block chain
7. Smart contracts
8. Artificial Intelligence (AI)
9. The Internet of Things

Globally evolution of FinTech industry:

1860	The Pantelegraph was Invented
1880	Using Charge Plates and Charge Coins For Credit
1918 -1970	The Invention of Fedwire
1919	An Important Book Was Published Linking Finance and Technology
1950	DinerS Club Introduced a Credit Card
1958	American Express Introduced Their Credit Card
1960	Quotron Allowed Stock Market Quotes to be Shown on a Screen
1966	Telegraph Replaced by the Telex Network
1967	First ATM Installed By Barclays Bank
1971	NASDAQ Established
1982 -1983	Evolution of E – Trade and Online Banking
2009	Release of Bitcoin
2011	Google Pay Send Developed (Google Wallet)
2017	Smile To Pay‘‘ Services Introduced by Alibaba

FinTech industry in India:

According to a report from KPMG 2016, India is emerging as a dynamic ecosystem that provides a platform for fintech start-ups to grow into multi-billion dollar unicorns. From developing new segments to developing overseas markets, Indian fintech startups have many goals. According to NASSCOM, the Indian fintech software market is projected to grow from $ 1.2 billion today to $ 2.4 billion by 2020. India's traditional cash-driven economy has successfully responded to FinTech opportunities driven primarily by the rise of e-commerce and the proliferation of smartphones. The transaction value of India's fintech sector is estimated to be approximately US $ 33 billion in 2016, reaching US $ 73 billion in 2020, and is projected to grow over five years. 22%CAGR. Investor attention focused on the city's hits in 2015, with 11 VC-backed investment transactions in Bangalore amounting to $ 57 million and 9 and 6 offers in Mumbai and Gurgaon, respectively. Bangalore, the capital of India's startups, has benefited and is ranked 15th among the world's top startup cities.

The government is the catalyst for the success or failure of FinTech, a highly regulated financial industry. The Government of India, along with regulators such as SEBI and RBI, is actively supporting the Indian economy's ambitions to become a cashless digital economy and a strong fintech ecosystem through financing and financing initiatives.

The following multifaceted approaches have been adopted to instill a digitally enabled financial platform in institutions and the public community.

Financial Assistance:

1. India-Launched Startups India Initiative The government introduced $ 1.5 billion in start-ups in January 2016.
2. Jan Dhan Yojana: More than 200 million people without bank accounts have joined the banking sector.
3. Aadhar has been expanded to a pension fund, a fund fund and Jan Dhan Yojana. The Treasury is proposing to eliminate the additional charges for online and card payments for the use of government services.

Startups are backed by the government for moderator costs for patents, trademarks and other designwork.

Market valuation of FinTech unicorns in India:

Source: https://blog.cfte.education/fintech-unicorns-in-india-full-list 2022

The future of FinTech in India:

As we understand, FinTech has already begun a revolution and FinTech entrepreneurs are beginning to disrupt the financial services industry in many ways. Now let's take a look at the

Fintech ecosystem and the Fintech sector that will bring about the next set of innovations are blockchain, alternative lending, robo advisory, digital payments and insurance sector.

Challenges and future prospects:

The government itself encouraged everyone to use cashless technologies such as digital wallets, internet banking, and point-of-sale (POS) for mobile control. In connection with the Aadhaar card, eKYC, UPI, and BHIM have restructured the financial sector of India. FinTech start-ups like PayTM increased website and app traffic by 435%. This has led to the growth of many FinTech startups in India, as there are many growth opportunities. digital financial companies have benefited from many government launch measures. The Reserve Bank of India has also promoted an easy way to create a FinTech startup. The government also provides financial support to start-ups up to Rs 100 million. Customers have begun to accept digital currencies for both personal and commercial use. Various changes in the Indian economy have changed the financial structure of Indian banks and financial institutions, making digital wallets an essential channel for remittance of payments. banks such as HDFC and Federal Bank have linked official digital transactions with smaller Indian start-ups such as Startup Village, which has also led to the growth of smaller FinTech start-ups.

With the modernization of the traditional banking and financial sector, we have gained more customers, and has been able to save time and provide customers with fast and fast service.

FinTech start-ups have some challenges in the FinTech industry as it is somewhat difficult to reach the growth stage of the business cycle.

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MAJOR THEMES IN CHETAN BHAGAT'S FIVE POINT SOMEONE: WHAT NOT TO DO AT IIT AND ONE NIGHT @ THE CALL CENTER

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Abstract:

Chetan Bhagat has been acclaimed as one of the best-selling novelists of the Indian fiction. He has written about modern Indian youths and their needs in his novels. He says that novels are entertainment tools through which one can express his views and opinions about society and the youth. In the modern India human behavior changed into lust, greed, hypocrisy, and hatred and these are the major themes of Bhagat's novels. His novels are incomplete without realistic touch. The background in which Chetan Bhagat has written novels is predominantly of the society in the post globalization era. His novels are based on day-to-day happenings in the Indian society so ultimately he has written the problems of Indian society. He has handled the modern situation in proper manner. One cannot deny the possibility of family conflicts in which Bhagat has described. His characters easily get involved in friendship and love and suffer a lot. He takes upon the sensitive issues which concern to the society in his novels ranging from romantic love stories to a shocking condition of the Indian multiculturalisms. Chetan Bhagat describes here about the education system in Indian colleges, students running behind the grades and impact of globalization in India. This paper aims to study the realistic views of Chetan Bhagat about the social evil like dowry, mentality of Indian people and aims and aspirations of Indian younger generation.

Keywords: Globalization, religious conflict, dowry system, Indian education system

Introduction:

Chetan Bhagat is an Indian author, columnist, and speaker. He is the author of nine blockbuster novels, *Five Point Someone-What not to do at IIT* (2004), *One Night @ the Call Center* (2005), *The 3 Mistakes of My Life* (2008), *2 States* (2009), *Revolution 2020* (2011), *Half Girlfriend* (2014), *One Indian Girl* (2016), *The Girl In Room 105 (2018)* and *One Arranged Murder (2020)* and two three-fictions, *What Young India Wants* (2012), *Making India Awesome*

(2015) and *India Positive : New Essays and Selected Coloum (2019)*. All these books have best-seller since their release and some bollywood films like *3 idiots, Hello, Kai Po Che, 2 States* and *Half Girlfriend* took inspiration from these novels. Chetan Bhagat is seen more as a youth icon than just an author. This IIT and IIM-A graduate is making India read like never before.

Chetan Bhagat's staying at IIT Delhi for learning helped him to furnish materials for *Five Point Someone*. He adopts the tradition of realists and some parts of the novel seem realistic making the narrative comic. The novel has a bunch of characters and different themes set in IIT, Delhi. The story of the novel moves from ragging of the new students to speech at convocation programme by Professor Cherian.

Professor Dubey plays the role of typical Professor who in his Manufacturing Process lecture tells the definition of machine as "Anything that reduces human effort". All the students listen him carefully and throw the examples of machine at him. Professor writes the structure of marks of a semester on the blackboard. Ryan turns Professor's happiness into sadness by asking him a question. He asks him "Sir what about gym machine, like a bench press or something". Professors at IIT do not use innovative techniques in their teaching method, but instead they stick to old and traditional methods. Hari says, "He (Professor Dubey) went on to tackle casting, one of the oldest methods of working with metals. After an hour on how iron melts and foundry workers pour it into sand moulds, he ended the session".

Chetan Bhagat describes the aim of poor students who look at IIT as a job-giving factory and Alok is one of them. Alok is always worried about his father and sister. His father is a painter but after paralysis, he can't work and is bedridden. His sister attains the "marriageable age" but is still unmarried due to lack of money. Groom demands car in the dowry, which Alok's family cannot afford. His mother, a biology teacher, is the only earner in the family. Alok many times tries to deny the company of Ryan and Hari who spend money lavishly on cinema and food at the restaurant. He wants to study hard to fulfill the urgent needs of his family. In the past, he struggled a lot to get passed the IIT entrance. He says, "Every day after school I was nursing him (his father) and reading my books".

Ryan always uses the word 'crap' for assignments, test and study. He doesn't want to waste his time on mugging the notes. He opposes the teaching learning process at the IIT. He says, "This (IIT) has let me down. This isn't exactly the cutting age of science and technology as they describe themselves, is it? … Continuous mugging, testing and assignments. Where is the time to try out new ideas?" He calls education system at IIT a stupid system and always takes objections on mugging by his friends. He does not care about the less mark. How the Professors inhibit the talent of the students at IIT is shown through the character of Professor Vohra, who asks students to draw a diagram of screw-jack and expects the old and traditional diagram from them. All the students, except Ryan draw the old diagram. Ryan draws a somewhat different diagram and calls it a modified screw-jack. On seeing it, Professor Vohra's face turns red and warns Ryan not to act smart in his class.

Expectations of Indian parents from their children are very high. Professor Cherian wants his only son, Samir to take education from IIT. Samir wants to be a lawyer but to achieve his father's wish he tries to clear the entrance exam of IIT. He fails in the first, second and third attempts and ends his life by committing suicide as he does not want to face his father's anger. In a letter, which he writes to Neha about the condition of thousands of students who do not clear the IIT entrance, says:

> He (Professor Cherian) has seen thousands of IIT students in his life and cannot see why his own son cannot make it. He sees the students who make it, but he doesn't see the hundreds of thousands who don't make it. He has not spoken to me for two months. He doesn't even talk to mom properly because of me. What can I do? Keeping trying until I die? Or simply die?

The theme of dowry, a social evil, is also described here. Alok's family is poor. His mother is the only earner in the family as his father suffers from paralysis. Alok's sister attains the age of marriage. His worry for his sister's marriage increases with respect to his sister's age. His mother tries to save money but she has to spend it on Alok's education and her husband's medicines. Whenever any groom comes to see his sister, demands more dowries. His family is the sufferer of the dowry system. He expresses the pitiful condition of his family caused by the lack of money. When boy's side rejects his sister, he says to Hari "They canceled the proposal. They wanted a portion of dowry right now. To lock in the boy, mom said she will apply for loan but it will take a few months. Meanwhile, they get another deal and it is all over. Bloody idiots".

In the novel, Chetan Bhagat discusses teaching methods, which evoke several issues. After getting less marks in Professor Sen's surprise test, Alok asks Ryan and Hari to study hard but these friends again get less marks in the physics quiz. Bhagat uses Ryan's character to reveal the truth about teaching-learning process at IIT. Ryan, though he is intelligent, gets fewer marks as he does not mug the notes given by the Professors. He blames IIT system by saying, "How many great engineers or scientists have come out of IIT?" He laments on the education system at IIT where innovation and creativity have less scope. He says:

> I mean this is supposed to be the best college in India, the best technology institute for a country of a billion. But has IIT ever invented anything? Or made any technical contribution to India? … Over thirty years of IITs,

> yet, all it does is train some bright kids to work in multinationals. I mean look at MIT in the USA … This system of relative grading and over burdening the students. I mean it kills the best fun years of your life. But it kills something else. Where is the room for original thought? Where is the time for creativity? It is not fair.

The novelist through the character of Ryan and Professor Veera discusses the necessary things required for the improvement of teaching methods at IIT. Ryan reveals out the drawbacks of IITian Professors who do not correctly handle the genius and meritorious students. If somebody asks them difficult questions or tries to do something new, they hesitate to give an answer and warn them. Professor Vohra asks students to draw a diagram of screw jack. He expects the familiar design that all his students draw year after year. He becomes angry on seeing the different diagram drawn by Ryan. Excerpt from the novel shows the inability of Professor Vohra to handle clever student:

"What is this?" Professor Vohra said,

"Sir, this is modified screw-jack" Ryan said, It can be attached to the car's battery…"

"Is this an electrical engineering class?"

"No sir but the end need is the same…"

"Is this an internal combustion engines class?"

"Sir but…"

"If you don't want to be in my class or follow my course, you may leave."

The theme of liberty and individualism is expressed through the character of Neha. She is born in such a family of Professor Cherian who wants his son and daughter to choose the career which he wants. She is a student of fashion designing and is not allowed to have any friends, particularly boyfriends. She shares her views with Hari and tries to enjoy her life with his company at ice-cream parlor and talkies. The theme of education system at IIT dominates in the novel. However, it is human interest, which makes it memorable. Ryan and his friends since their admission in the college struggle to get good marks. Teaching methods, assignment works, major project, minor project and surprise test make their life miserable. Alok wants to study seriously to overcome his bad score but Ryan and Hari do not allow him for it and take him for playing games and watching movies. Traditional teaching methods inhibit Ryan's talent, which ultimately reduces his interest in the learning. Professor Vohra, Professor Goyal and Professor Cherian do not give Ryan a chance to show his talent. However, they inspire students to score maximum GPAs by mugging notes.

All the characters from the novel are explorers of some mystery and consciously or unconsciously, they move towards a predetermined direction of truth. The interest of the novel lies in neither the glamour nor craze of an IIT nor in the job security after the completion of degree but in the hidden sign, which inhibits the innovative talent of bright students. The novel suggests the conflicts, the friendship, the problems and solutions. Professor Cherian who rejects the proposal of Ryan, who is responsible for his son's death and who keeps his daughter in strict environment away from friends is not a bad person but the expectations of Indian people and old traditions at IIT make him like that.

Chetan Bhagat by his writing reveals the truth about IIT and its educational environment. In the convocation programme, Professor Cherian, in front of all the students tells the reality and attitudes of Professors. For the first time in his life, he admits the mistakes committed by the Professors. He says:

> And that is when I realized that GPA make a good student, but not a good person. We judge people here by their GPA. If you are nine, you are the best. If you are five, you are useless. I used to despise the low GPAs so much that when Ryan submitted a research proposal on lubricants, I judged it without even reading it. But these boys have something really promising. I saw the proposal the second time, I can tell you, any investor who invests in this will earn a rainbow.

The theme of liberty and individualism is expressed through the character of Neha. She is born in such a family of Professor Cherian who wants his son and daughter to choose the career which he wants. She is a student of fashion designing and is not allowed to have any friends, particularly boyfriends. She shares her views with Hari and tries to enjoy her life with his company at ice-cream parlor and talkies. She lives monotonous life at home. Professor Cherian not only makes student's life monotonous but his own girl's life too. Neha does not allow anybody to call on her landline number. How she dreads her parents can be seen from the following lines. Once she shouts at Hari when he makes a phone call at her house. She says, "God are you crazy or what, calling at home? … My parents are very strict about me getting calls from boys". She is a modern type girl who wants to enjoy her life without restrictions, but at the same time, she is traditional in using dress. In the words of Hari "She is traditional type who wears salwar-kameez, multi coloured bhindi and large earrings" .

The theme of education system at IIT dominates in the novel. However, it is human interest, which makes it memorable. Ryan and his friends since their admission in the college struggle to get good marks. Teaching methods, assignment works, major project, minor project and surprise test make their life miserable. Alok wants to study seriously to overcome his bad score but Ryan and Hari do not allow him for it and take him for playing games and watching movies. Traditional teaching methods inhibit Ryan's talent, which ultimately reduces his interest in the learning. Professor Vohra, Professor Goyal and Professor Cherian do not give Ryan a chance to show his talent. However, they inspire students to score maximum GPAs by mugging notes. Therefore, the students blindly mug the notes without using their own talent, which creates a group of students who mug blindly and those who use their talent for innovative learning. Ryan develops the C2D technique through which they save their time and use it for other work like watching movies and playing sports. The tension of passing the exam makes Ryan and his friends uneasy and forces them to steal a question paper from the office of Professor Cherian. Professor Cherian on seeing the low GPA on the cover page of Ryan's research proposal on lubricant denies without reading it. Most of the Professors at IIT reject student's new ideas in teaching learning process, which Professor Cherian admits in his speech at the convocation programme.

In the novel *One Night @ the Call Center*, different themes have been developed by using different means. The themes of Chetan Bhagat's *One Night @ the Call Center* involve the anxieties and insecurities of the rising Indian middle class, including questions about career, inadequacy, marriage, family conflicts in the changing India and the relationship of the young Indian middle class to both executives and ordinary clients whom they serve in the USA. There is an aspect of self-help in the book as the author invites readers to identify themselves and their lives that make them angry and that they would like to change. One of the salient features of the novel is that all the characters experience a dramatic and disturbing event during a night when they receive a call from God and all of them use this moment to re-examine their own lives.

Radhika, one of the female characters in the novel, does love marriage with Anuj and sacrifices her life in the service of her mother-in-law. She gives her daily 'almond milk' and says, "She is so old, it is the least I can do, especially when her son is not here". She always keeps herself busy in knitting a scarf for her mother-in-law. However, the same mother-in-law complains to her son, Anuj that Radhika does not take her care. Radhika feels extremely disappointed when Anuj tells her about her treatment to his mother. Later she cannot tolerate him when she comes to know that he deceives her by loving his girlfriend, Payal. She regrets for leaving her parents alone for the sake of Anuj. The dowry, a social evil is also presented here. Both, Shyam and Priyanka for their dating meet at various places in Delhi. During their second meeting, they see an old woman who curses her daughter-in-law for giving birth to girl child and not bringing dowry with her. The old woman says:

> Since the day this woman came to our house, our families fortunes have been ruined … The Agra girl's side were offering to set up a full clinic. I don't know where our brains were then … look at her now, sitting there with a stiff face. Go to hell now. Not only did you not bring anything, now you have dumped these two girls like two curses on me.

What difficulty one has to face in fulfilling one's aim in life is narrated through the character of Esha. India is the second most populated country in the world. Therefore, one has to struggle a lot to achieve one's aim. Bhagat beautifully shows this condition of Indian educated youngsters to his readers. Esha is one of the group members of Shyam's group who work at the Connexion call center. She always lives in tip-top style, wears new cloths and uses different scents and perfumes. Half of her salary goes on her dressing materials. Talking about Esha's, Shyam says:

> Her dress sense is impeccable. Esha dresses better on an average day than I ever did in my whole life. Her sleeveless coffee-coloured top perfectly contrasted with her skirt. She wore chunky brown earrings that looked edible and her lipstick was a thick cocoa, as if she had just kissed a bowl of chocolate sauce. Her eyes had at least one of these things-mascara, eyeliner and /eye-shadow.

The effect of globalization can be observed in the novel when the novelist uses Indian names in short form suitable to foreign people, not accidently but deliberately. Protagonist Shyam Mehra is known as Sam Marcy, Varun Malhotra as Victor Mell, Esha Singh as Eliza Singer and Radhika Jha as Regina Jones. Bhagat, in the novel highlights the effect of globalization not only on cultural things but also on human being. These Indian people work for foreign companies in India. Chetan Bhagat very well understands that this is the twenty first century and the method and manner of handling the foreigners is quite different. Bhagat says that the story of the novel is based on real event happened with call center agents. He chooses Shyam as a protagonist because when he meets him he sees much similarity between himself and Shyam. Shyam's love affair with Priyanka and later rejection by her is similar to what happened in the life of Chetan Bhagat. Bhagat intermingles his own experiences with Shyam's character. The theme of love and rejection is common in the twenty first century.

Insecurity in job is the most horrified question revolving in the mind of thousands of Indians who work in the private sectors and it is the dominating theme of the novel. Chetan Bhagat describes the reality of how the people in private sectors forcefully accept low salaries job. Shyam is educated and has experience of website designing course but he has to work at the call center at low salary. Group members feel insecure though they get salary. The tension and fear among them can be seen when Bakshi tells them that the company decides to reduce the number of employees. Radhika's face turns red, Priyanka and Esha get shocked.

Bhagat, in all his novels, presents the theme of conflict between husband and wife. The author's father was in Army and mother, a government servant. They used to fight. Therefore, clashes between his parents force Bhagat to write the reality of modern India. Due to globalization and western countries' effects, Indian people adopt their culture and life style. In this novel, the writer writes about the conflict between husband and wife through the characters of Vroom's parents. The children living with parents, who always quarrel, are the worst sufferer. They get disturbed and start doing things, which are dangerous to their life and Vroom is one of them. On the deadliest cold night, he prefers to come to the call center on his bike. He tells Shyam the reason of choosing a bike. He says, "I am stressed today. I need to get it out of me with a fast ride" Like anybody who is frustrated with his father, he says, "He (Vroom's father) argued with mom for two hours. Why did they separate? They can't live without screaming their guts out at each other?" Ill effects of parents' behavior fall on Vroom who in frustration starts smoking and drinking.

Bhagat, in this novel mainly describes the family problems. He tries to show the realities related to family life. Military uncle is one of the members in the group. He is very punctual about the time. Shyam says, "His tough manner comes from the Army background". After the retirement, he goes to USA to stay with his son and daughter-in-law. Old Indian people are very strict about following the traditions. He does not like his daughter-in-laws's coming home late at night and going out for job. Chetan Bhagat presents the traditional thinking of old Indians through the character of Military uncle. Military uncle regrets for his behavior and says:

> I want to be with my son and my grandson. I miss them every moment. Two years ago, I used to live with them. But my daughter-in-law did things I didn't like- she went for parties, got a job when I wanted her to stay at home … I fought with them and moved out. But I was wrong. It is their life and I have no right to judge them by my outdated values. And I need to get rid of my inflated ego and go to US to see them and talk it out.

'Inadequacy' is one of the major themes of the novel. All the characters including Bakshi are unable to deal with the situation in life. They do not think straight and live with a confused mind. Bhagat depicts the state of mind of all the characters that represent modern Indian people. Military uncle, the senior most member of the group is unable to understand the modern culture and tradition and restricts his daughter-in-law from taking part in any programme. He would have stayed with his son in America if he had learnt the modern culture. Later he tries to make his son accept him in his family. Shyam loves Priyanka and wants to marry her but his temporary service is the obstacle in their marriage. Shyam does not try to find a permanent job despite aware of Priyanka's mother's demand of son-in-law with a permanent job. He has lots of time before Priyanka rejects him. All his cousins are doctors and engineers. Vroom is also unable to succeed in getting Esha's love. He tries but fails to achieve, as she knows his love affairs in the past. He cannot make himself worthy of her love. Radhika could live happily if she takes the proper decision before her marriage. She acts against her parents' wish and does love marriage with her classmate, Anuj. She has a full faith on her husband who deceives her in return. She takes her mother-in-law's care with full interest. She fails to identify Anuj and makes a big mistake of her life. Esha is the worst sufferer of inadequacy in life. She without knowing the reality of fashion world, makes it her aim. She is not even tall enough, the most important requirement to become a model. Her parents try to divert her from modelling but she denies. Without understanding the situation, she sleeps with a designer who lures her with a promise of giving a modeling contract. In between, she rejects the real love of Vroom. Priyanka takes too long to understand Shyam who loves her the most. She without understanding the difficulty of Shyam rejects him only because of her mother. She does not give him enough time to achieve what he wants, deserts him and gets ready to marry Ganesh. Bakshi, the manager at the Connexion call center depends on Shyam and Vroom for his official work. He sends the website, prepared by Shyam and Vroom to Boston office without guessing the after effects. Bhagat here delineates the lack of understanding among these characters. He gives a message to modern readers to accept the realities and custom of modern world. One must decide one's aim according to one's abilities and patience for the work.

The impact of 'British Raj' on Indian people is shown through the character of Bakshi, a manager at the Connexion call center. His attitude and behavior are like those English people who ruled over India before Independence. He works for a company whose office is located in Boston, USA. He treats all the call center employees as 'servants' and keeps watch on them. Besides, he is treacherous by nature. He wants to take the credit of other's works. Vroom reveals out what type of work Bakshi does when sitting lonely in office. Bakshi calls all the employees for meeting in his office. Vroom, in Bakshi's absence, sees his computer and shows others all the porn websites Bakshi sees. Bakshi is the villain of the novel who looks lustfully at Esha.

Liking for materialism is told through the character of Priyanka's mother. She advices her daughter, Priyanka to choose a person as a life partner who has a permanent job and having lots of luxurious things. She does not like Priyanka's closeness with Shyam, as he does not have a permanent job. Priyanka's mother becomes happy when she comes to know that Ganesh is a suitable boy for her daughter and is ready for the marriage. She is very happy to know that Ganesh is rich and going to purchase a luxurious car and the most important thing, he stays in USA. She is too eager to see him and ready for Priyanka's marriage with him in a month. She tells Priyanka late night about her happiness. While talking with Priyanka, she says, "What sleeping? No one has slept a wink today". Chetan Bhagat here introduces the aspect of 'self help'. In the beginning of the novel Bhagat invites readers to identify the aspects of self-help in them. He asks readers the questions and advices them to read the story related to their answers. Characters in the novel identify power and strength within them after motivated by the God. While reading the novel, readers feel hatred for the manager of the call center.

Chetan Bhagat does the diagnosis of job at the call center. Bakshi tells the group members that head office at Boston wants to reduce the number of employees from the call centers all over India. Shyam and Vroom blackmail Bakshi by sending a fake email from his account to Esha's email and try to save job of hundreds and thousands of Indians. They force Bakshi to allow them to make a phone call to Boston from his office's landline number. What one may have to do for saving the job is told here by Chetan Bhagat. Bakshi allows them a speaker and broadcasting room. Vroom makes a speech on mike, tells other call agents about the danger in their service and appeals them to work more. Vroom assures head office of more profit. Bhagat's way of diagnosis of job is superb. Shashi Tharoor praises the theme and style. He says:

> … pitch-perfect, his observer's eye keenly focused on nuances and details … 'One Night @ the Call Center' has struck a chord with India's young- and it clearly has- it is more for its depiction than its politics, its diagnosis rather than its prescription. (Tharoor)

In the novel, the question of identity takes into account the loyalty of the common people to high-class society. It is Esha's painful experience that she leaves her home to become a model. She does everything to get modelling contract and she even sells herself by sleeping with a designer. She tries to commit suicide by cutting her skin and says to Shyam, "This pain takes my mind away from the real pain". She confesses before the God that she wants to live with her parents and do the work suitable to her personality. Bhagat through her character tries to put the truth of Indian film and modelling sector. Bhagat understands very well that this is the twenty first century and the method and manner of show is quite different. Globalization promotes BPOs all over the world and attracts young educated students for work. Mobiles are beneficial to human being if they are given proper range. Writer here makes the introduction of God by making mobile phones out of coverage area and gives different and new theme to the readers.

The relationship between young Indian Middle class with the company executives and ordinary clients in the USA is told here. With the starting of twenty first century, came BPOs in our country. Many foreign companies built their offices in India and recruited Indian unemployed educated youngsters in their companies. After the recruitment, the first thing they do is that they give them English accent training for the smooth conversation with the foreign customers. All the six characters have to tell their English name to foreign customers while giving products information. In the training Indian trainees are told that:

> A thirty-five-year-old American's brain and IQ is the same as a ten-year-old Indian's brain. … you need to be as patients as you are when dealing with a child. Americans are dumb just accept it. I don't want anyone losing their cool during the calls …

The interest of the novel lies in the episode, which happens on that special night with all the six characters. Being disturbed, all the group members decide to go outside the campus for refreshment. Vroom, in drunken state drives the Qualis and falls on the construction site along the road. All of them try for help but due to out of coverage area their mobiles do not work. Suddenly Shyam's mobile starts ringing and a call comes from unknown number, which is from God. God asks them questions and assures of help if they tell the truth. One by one, they tell what actually they want to do after getting free from there. Vroom says, "I want to have a life with meaning". Priyanka wishes, "I want my mother to be happy and I want to focus on my career". Military uncle says, "I want to be with my son and grandson…And I need to get rid of my inflated ego and go to the US to see them and talk it out". Radhika says, "I want to be myself again, just like I was before marriage, when I was with my parents. I want to divorce Anuj. I don't want to ever look at my mother-in-law's face again. To do this, I have to accept that I made a wrong decision when I married Anuj". Esha says, "I want my parents to love me again. I do not want to become a dumb model. I am sure I can find a better use for my looks, if they are worth anything. Any career that makes you compromise on your morals or judges you because you are not an inch taller is not worth it". At last Shyam says, "And I want to be worthy of someone like Priyanka one day. I do not deserve her as of today and accept that …But one day I'd like to be worthy of someone like her-someone intelligent, witty, sensitive and funny, someone who can seamlessly merge friendship with love. And yes, one day I want to be successful. Bhagat tells his ideas through these characters as to how one should take one's responsibility to follow elders and achieve one's aim in life.

The thematic study of *One Night @ the Call Center* indicates Chetan Bhagat's search for meaning of life. It would be more appropriate to recognize that he has contrived to introduce inter related themes in the novel. The intricate relationship of time, place and characters, often mind boggling, propels the readers to go on journey of past, present and future. The thematic originality and complexity bewilder the readers but close study of the novel discloses that Bhagat has universalized the specific through the concept of fear and insecurity. Bhagat introduces God's character to reveal the ability each human being possesses. People criticize God's character saying how God in this twenty first century can guide human being. Bhagat says those who do not have faith in God to consider it as Military uncle who is older and guides his group members.

Conclusion

Thus, Chetan Bhagat in his novel, *Five Point Someone- What not to do at IIT* and *One Night @ the Call Center* has tried to present to give all the realistic situations being faced by Indian educated people in their day-to-day life. In the novel, *Five Point Someone – What not to do at IIT* the author has given a stress on realistic things like education system in Indian colleges, family conflict, dowry system, and wife-husband relation. The characters like Hari, Alok, Ryan and Neha depict the condition of Indian society where we live. Professor Cherian represents the father of hundreds of millions of Indian parents who want their son to get admitted in top most colleges. In the novel, *One Night @ The Call Centre*, Shyam, Vroom, Military uncle, Priyanka, Radhika and Isha speak like real people not like merely bookish characters. Bhagat is successful in bringing realistic look to the novel by describing the present situation of Indian culture. New readers who don't know the literary language can also enjoy the writing style of Chetan Bhagat. Bhagat has succeeded here in describing all the themes in beautiful manner. He has also succeeded in keeping the readers stick to novel up to the end.

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IMPACT OF DIGITAL INNOVATION ON BUSINESS AND ECONOMY

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Abstract:

This chapter delves into the basics of digital innovation, highlighting the significance of adopting advanced technologies and digital innovations for business continuity and growth, by detailing the impact of digital innovation on businesses and the economy. It brings out that in today's rapidly evolving technological landscape, businesses, organizations, and individuals must embrace innovation to achieve long-term growth and remain competitive, relevant, and successful. Digital innovation is not just a trend but a fundamental aspect of modern business strategy and economic growth.

Keywords: Digital Innovation, Digitalization, Digital Technology.

Introduction:

Digitalization has taken many organizations by surprise at the onset of the COVID-19 pandemic, as companies across industries realized their lack of digital maturity. Digitization can be seen as "a technology/supply shock that affects major economic aggregates, notably through competition, productivity, and employment effects, and through its interactions with institutions and governance" (Frenzel *et al.*, 2021). Digital technologies are changing and evolving rapidly, competition is getting fiercer, and organizations need to innovate faster. They are also changing the way organizations conduct business and interact with suppliers, customers, and employees.

Since, digital technology is at the core of digital innovation, any new technology can be considered a digital innovation (Nambisan *et al.*, 2017). Not only do digital innovations provide progressive enterprise opportunities, but they also fuel fear and resistance from leadership to change (Khan, 2016). However, digital innovation has become a necessity for business continuity and growth. In today's era, it is of great significance to understand how organizations can embrace digital innovation to improve performance, how digital innovation can provide enterprises with new paths to success, and how digital innovation can bring about economic growth. Therefore, it is crucial to dive deeper into the basics of digital innovation and gain an in-depth understanding of its impact on businesses and the economy.

An overview of digital innovation

Digital innovation alludes to "the development and implementation of new digital technologies, strategies, or processes to create novel or significantly improved products, services, or experiences in the digital realm" (Nambisan *et al.,* 2020: p.4). It is about leveraging advancements in technology, data analytics, and digital platforms to enhance existing processes or create entirely new ones that bring value to businesses, individuals, and society as a whole. It helps organizations stay relevant and competitive by solving existing business problems and improvising organizational practices.

In essence, digital innovation is a disruptive, ongoing process that embraces technological advancements, creativity, and a forward-thinking mindset to drive positive change and value creation in various aspects of modern life (Nambisan *et al.*, 2017). Examples of digital innovation include:

- E-commerce platforms that revolutionize the way consumers shop and interact with brands.
- Mobile payment systems that provide convenient and secure ways to make transactions.
- On-demand services that disrupt traditional business models and change consumer behavior.
- Artificial intelligence-powered chatbots that enhance customer support and response times.
- Internet of Things (IoT) devices that enable smart homes and connected environments.
- Cloud-based solutions that improve data storage, collaboration, and software delivery.
- Virtual and augmented reality applications that enhance training, entertainment, and marketing experiences.

Key aspects of digital innovation

- **Technology Adoption:** Adopting and integrating emerging technologies such as Internet of Things (IoT), augmented reality (AR), virtual reality (VR), artificial intelligence (AI), machine learning, blockchain, and cloud computing to transform operations, products, or services.
- **Process Optimization:** Using digital tools and technologies to streamline and optimize existing processes, making them more efficient, cost-effective, and agile.
- **Customer Experience Enhancement:** Creating digital solutions that deliver improved user experiences, engaging customers, and meeting their evolving needs and expectations.

- **Data-driven Insights:** Leveraging data analytics and big data to gain valuable insights, make data-informed decisions, and identify trends or patterns that drive innovation.
- **Disruption and Transformation:** Redefining industry norms and challenging traditional business models through disruptive digital innovations that create new markets or alter existing ones.
- **Collaboration and Open Innovation:** Encouraging collaboration within and outside the organization to co-create solutions, fostering an open innovation culture.
- **Scalability and Global Reach:** Digital innovations often have the potential to scale rapidly and reach a global audience, offering opportunities for widespread impact.

Types of digital innovation

Digital innovation encompasses a wide range of technologies and solutions that leverage digital capabilities to create value, improve processes, and drive progress. These diverse types of digital innovations, as discussed below, continue to shape our world and have the potential to create positive impacts across various industries and sectors.

- **Artificial Intelligence (AI):** It involves the advancement of smart machines that can perform tasks that normally require human intelligence. Applications of AI include machine learning, computer vision, natural language processing, and robotics.
- **Internet of Things (IoT):** IoT refers to a network of physical devices with embedded sensors, connections, and software that allow them to exchange data and interactions over the Internet. Applications of IoT range from smart homes & offices to smart cities.
- **Big Data and Analytics:** It involves collecting, processing, and analyzing large volumes of data to make informed decisions. Big data analytics helps organizations identify patterns, trends, and correlations that can lead to improved efficiency and better decision-making.
- **Blockchain:** It can be seen as a distributed ledger technology that enables secure and transparent transactions between multiple parties (Beck, 2018). It has applications in smart contracts, supply chain management, digital currencies (e.g., Bitcoin), etc.
- **Augmented Reality (AR) and Virtual Reality (VR):** AR enhances the real world by overlaying digital information, while VR immerses users in a simulated environment. Both technologies have applications in gaming, training, education, and marketing.
- **Digital Twins:** Digital twins are virtual representations of physical objects, systems, or processes. They help in monitoring, analyzing, and simulating real-world assets and can be valuable in industries like manufacturing, healthcare, and urban planning.

- **Robotic Process Automation (RPA):** RPA involves using software robots to automate repetitive and rule-based tasks, increasing efficiency and reducing human error.
- **5G Technology:** The fifth-generation cellular network technology offers faster data speeds, lower latency, and greater capacity, enabling new possibilities in communication, IoT, and mobile applications.
- **Cloud Computing:** Cloud computing provides "on-demand access to a pool of computing resources" (e.g., storage, servers, databases) over the internet (Weins, 2020). It enables businesses to scale quickly, reduce infrastructure costs, and access a variety of services without maintaining on-premises hardware.
- **Biometrics:** Biometric innovations use unique human characteristics (such as fingerprints, facial recognition, or iris scans) for identification and authentication in various applications, including security and mobile devices.
- **Smart Cities:** Smart city innovations integrate technology and data to enhance urban living, including intelligent transportation, energy-efficient buildings, and connected infrastructure.
- **E-commerce and Digital Marketplaces:** Innovations in e-commerce have transformed the way businesses and consumers buy and sell goods and services, enabling online transactions and global reach.
- **Digital Health and Telemedicine:** Digital health innovations use technology to improve healthcare delivery, remote monitoring, diagnostics, and telemedicine consultations.

Innovation is crucial in a digital world

In today's rapidly evolving technological landscape, businesses, organizations, and individuals must embrace innovation to achieve long-term growth and to remain competitive, relevant, and successful.

1. **Competitive Advantage:** Innovation allows organizations to create unique solutions, products, or services that make themselves differentiated from their competitors. It enables them to offer something new and valuable to customers, attracting a larger market share.
2. **Risks with Rewards:** Any change in corporate strategy comes with risks, but the benefits, if implemented correctly, can drive a business up against competitors that have failed to digitally innovate. Companies must quickly adapt to new technologies if they want to continue to be successful.
3. **Adaptation to Change:** The digital world is characterized by constant change, and innovation helps organizations adapt to these changes. Being innovative allows

companies to respond to technological advancements, market shifts, and changing consumer preferences proactively (Tidd & Bessant, 2011).

4. **Efficiency and Productivity:** Innovative digital tools and technologies can streamline processes and boost productivity. Automation, artificial intelligence, and other digital innovations can free up human resources for more creative and strategic tasks.
5. **Addressing Customer Needs:** Digital innovation enables businesses to better understand and meet customer needs. Through data analytics and feedback mechanisms, organizations can identify pain points and develop innovative solutions to address them effectively. Hence, it enhances the overall customer experience and builds loyalty.
6. **Market Expansion:** Digital innovation enables organizations to reach new markets and audiences. Online platforms and digital marketing strategies open up opportunities to expand globally and access customers beyond traditional geographical boundaries (Tidd & Bessant, 2011).
7. **Collaboration and Connectivity:** Digital innovation facilitates collaboration and connectivity among teams, partners, and stakeholders. Cloud-based platforms, collaboration tools, and virtual communication systems enable seamless interactions regardless of physical location.
8. **Sustainability and Environmental Impact:** Digital innovation can contribute to sustainability efforts. For example, digitalization can reduce paper usage, optimize energy consumption, and enable remote work, leading to a smaller carbon footprint.
9. **Disruption and Transformation:** Digital innovation might positively disrupt traditional business models. Companies that embrace innovative technologies can transform their operations, create new revenue streams, and drive industry-wide advancements (Bradley *et al.*, 2015). Embracing a culture of innovation encourages organizations to continually seek better ways of doing things, leading to ongoing growth and development.

Today's digital challenges

Successful digital innovation can lead to significant advancements and improvements in various industries, but it also comes with its fair share of challenges. Some of the key challenges to successful digital innovation include:

- **Rapidly Evolving Technology:** Technology is constantly evolving, and keeping up with the latest trends and advancements can be challenging. Organizations need to invest in continuous research and development to stay ahead of the competition.
- **Resource Constraints:** Implementing digital innovation often requires substantial resources, including financial investment, skilled personnel, and time. Smaller companies

or startups might struggle to compete with larger, more established organizations that have greater resources at their disposal.

- **Resistance to Change:** People naturally resist change, and digital innovation can disrupt existing processes and workflows. Convincing employees and stakeholders to adopt new technologies and ways of working can be a significant hurdle.
- **Security and Privacy Concerns:** As digital innovations rely heavily on data and interconnected systems, security and privacy become major concerns. Data or security breaches can have serious consequences for an organization and its customers.
- **Integration Complexity:** Many organizations already have a complex technology infrastructure in place. Integrating new digital innovations with existing systems can be challenging and may require significant effort to ensure compatibility and seamless operation.
- **Regulatory Compliance:** Depending on the industry and region, digital innovations may be subject to specific regulations and compliance requirements. Adhering to these rules while innovating can be complex and time-consuming.
- **User Acceptance and Experience:** Digital innovations must provide value to end-users and offer a smooth and intuitive experience. If the innovation fails to meet user expectations or is difficult to use, it may not gain widespread adoption.
- **Lack of Digital Skills:** The demand for digital skills is growing rapidly, but there is often a shortage of talent with the necessary expertise in emerging technologies. Finding and retaining skilled professionals can be a challenge.
- **Inadequate Planning and Strategy:** Rushing into digital innovation without a clear strategy and roadmap can lead to wasted resources and missed opportunities. It's essential to plan carefully, set realistic goals, and align innovation efforts with the overall business objectives.
- **Market Volatility and Uncertainty:** Markets can be unpredictable, and what may seem like a groundbreaking digital innovation today could become obsolete or less relevant tomorrow. Organizations need to be adaptable and agile in response to changing market conditions.
- **Competition and Imitation:** In competitive industries, successful digital innovations can quickly attract imitators. Staying ahead requires continuous innovation and the ability to differentiate products or services effectively.

Impact of digital innovation on businesses

Digital innovation is having a profound impact on businesses across industries. Embracing and leveraging digital technologies can bring significant benefits and change the way "businesses operate, interact with customers, and compete in the marketplace" (Khan, 2016). The significant ways in which digital innovation impacts businesses are discussed below:

1. **Improved Efficiency and Productivity:** Automation and digitization of processes can lead to increased efficiency and productivity within the organization. Digital tools can streamline workflows, make knowledge share easier, reduce manual tasks, and eliminate redundancies, allowing employees to focus on more strategic and creative tasks.
2. **Enhanced Customer Experience:** Digital innovations enable businesses to provide personalized and seamless customer experiences. Through data analytics, companies can better understand customer preferences and behavior, leading to more targeted marketing efforts, tailored product offerings, and improved customer support.
3. **Access to Global Markets:** Digital technologies break down geographical barriers, enabling businesses to reach a global audience. E-commerce platforms, online advertising, and social media allow companies to expand their market reach without the need for a physical presence in every region.
4. **Data-Driven Decision Making:** By providing access to vast amounts of data, businesses can make smarter decisions based on real-time insights. Data analysis tools help identify trends, patterns, and opportunities, enabling organizations to optimize their strategies and operations.
5. **Innovation and New Revenue Streams:** Digital innovation often leads to the creation of entirely new products, services, or business models. Companies that embrace digital disruption can tap into new revenue streams and gain a competitive advantage over traditional counterparts.
6. **Agility and Adaptability:** In a rapidly changing business landscape, digital innovation allows companies to be more agile and adaptive. They can respond quickly to market shifts, customer demands, and emerging trends, staying ahead of competitors and potential disruptions.
7. **Cost Reduction:** Digital technologies can help businesses cut costs in various areas, such as paperless transactions, remote work opportunities, cloud-based infrastructure, and optimized supply chain management.
8. **Collaborative Opportunities:** Digital innovation fosters collaboration both within the organization and with external partners. Cloud-based collaboration tools, video

conferencing, and project management platforms enable teams to work together efficiently, regardless of their physical location.

9. **Enhanced Marketing and Advertising:** Digital platforms offer a wealth of marketing and advertising opportunities. Social media, search engine marketing, influencer partnerships, and content marketing enable businesses to engage with their target audience on a more personal level.
10. **Competitive Advantage:** Companies that actively embrace digital innovation gain a competitive edge in their industry. By being at the forefront of technological advancements, they can differentiate themselves from traditional competitors and newcomers alike.

Impact of digital innovation on economy

Digital innovation has had a transformative impact on the growth and development of the Indian economy. India, with its large population and rapidly expanding technology sector, has become a significant player in the global digital landscape. Several factors contribute to how digital innovation is influencing the Indian economy:

1. **Digital Infrastructure:** The Indian government's initiatives to promote digital infrastructure, such as the Digital India program, have led to increased internet penetration, affordable smartphones, and widespread access to digital services across the country. This has empowered businesses and individuals to connect, collaborate, and transact online.
2. **E-commerce Boom:** The rise of e-commerce platforms has revolutionized the retail sector in India. Companies like Flipkart, Amazon India, and others have enabled consumers to shop conveniently for a vast range of products and brands, even in remote areas. This has boosted consumption and driven economic growth.
3. **Digital Payments and Financial Inclusion:** The introduction of digital payment systems like UPI (Unified Payments Interface) has facilitated secure and convenient financial transactions. It has contributed to financial inclusion by bringing a significant portion of the population into the formal banking system, promoting cashless transactions, and reducing the dependence on physical currency.
4. **Startups and Entrepreneurship:** Digital innovation has fueled a thriving startup ecosystem in India. The country has witnessed a surge in technology-driven startups, especially in areas like fintech, ed-tech, health tech, and e-commerce. These startups have not only created jobs but also attracted significant investments, contributing to economic growth.

5. **IT Services and Outsourcing:** India has long been a global leader in the IT services industry. Digital innovation has played a crucial role in the growth of IT companies, making them more competitive and allowing them to offer a wide range of services to clients worldwide. The IT and software services export industry remains a significant contributor to the Indian economy.
6. **Skill Development and Employment:** Digital innovation has created a demand for skilled workers in various digital domains. To meet this demand, there has been an increased emphasis on skill development and vocational training programs, enhancing employability and contributing to economic development.
7. **Digital Government Services:** The adoption of digital technologies in governance has resulted in improved efficiency, transparency, and accessibility of government services. This has reduced bureaucratic hurdles, streamlined processes, and encouraged investment and entrepreneurship.
8. **Artificial Intelligence and Data Analytics:** Indian businesses are leveraging AI and data analytics to gain insights, optimize processes, and make data-driven decisions. These technologies are enhancing productivity and driving innovation across industries.
9. **Fostering Innovation and Research:** Digital innovation has inspired a culture of research and development in India. Research institutions and academic organizations are working on cutting-edge technologies, leading to patents, breakthroughs, and a knowledge-driven economy.
10. **Remote Work Opportunities:** The COVID-19 pandemic accelerated the adoption of remote work in India. Digital technologies enabled businesses to continue operations, and remote work has become a viable option, offering flexibility and reducing commuting expenses for employees.

Conclusion:

Successful digital innovation can lead to significant advancements and improvements in various industries, but it also comes with its fair share of challenges. Overcoming these challenges demands a combination of visionary leadership, strong organizational culture, a willingness to invest in research and development, and an openness to learn from failures and adapt strategies accordingly. Innovation in a digital world is essential for organizations to thrive and remain relevant. It empowers businesses to adapt to changing environments, provide better products and services, and capitalize on new opportunities that arise in the dynamic digital landscape.

To conclude, digital innovation has become a driving force behind the growth and development of Indian economy. It has transformed various sectors, empowered businesses, and consumers, and created new opportunities for entrepreneurship and employment. Digital innovation is not just a trend but a fundamental aspect of modern business strategy and economic growth. Organizations that fully embrace digital transformation and continuously innovate are more likely to thrive in today's dynamic and highly interconnected business environment. As India continues to embrace digital transformation, its economy is expected to experience further advancements and global competitiveness in the digital age.

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EVALUATING ONLINE WEB STUDIO LTD: STRATEGIC INSIGHTS FOR LAUNCHING A PREMIER ENGLISH DAILY MEDIA PLATFORM CASE STUDY

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Abstract:

Gupta Dhas, CEO of Online Web Studio Ltd., is faced with a major decision about launching a new English daily newspaper, Online Web Studio Ltd, in New Delhi. While examining the IRS 2009 data, Gupta noted a stagnation in mass media reach, especially in the press, though the combined reach of TV and Press has shown growth. With this context in mind, he plans to compete with mainstream national dailies and business newspapers by launching a new product, targeting the growing middle-class population and offering an exclusive supplement on money matters. Gupta is seeking advice from Vinod Gupta, the VP of Marketing, to explore whether the company should focus on niche marketing and conduct a thorough market research study. Gupta suggests that a targeted, focused approach is key to success in this venture, particularly focusing on the rising middle class and their investment habits. He also emphasizes the importance of market research in making a well-informed business decision.

Learning Objectives

- Understand the role of market research in strategic decision-making for new product launches.
- Analyze the implications of mass media reach data and its influence on marketing strategies.
- Evaluate niche marketing strategies and their potential for success in competitive markets.
- Develop a plan for a market research study to inform a business decision in the media industry.
- Discuss the factors influencing mass media consumption trends, including demographic shifts, technological advancements, and changing consumer habits.

1. Discussion Questions

- What are the implications of the IRS 2006 data on the decision to launch Online Web Studio Ltd?
- Analyze how the stagnation in press reach, coupled with growth in other media, impacts the viability of a new daily newspaper.

- What factors should Online Web Studio Ltd consider when deciding whether to target a niche market of middle-class consumers with a focus on money matters?
- Discuss the growing middle class, investment habits, and the opportunities and challenges in catering to this demographic.
- How should Online Web Studio Ltd approach market research in the context of launching a new newspaper? What specific information should the research focus on?
- Discuss the types of market research (qualitative vs quantitative), the target audience for the newspaper, competitors, and potential consumer demand.
- What strategies could Online Web Studio Ltd use to differentiate from existing national and business newspapers?
- Explore product differentiation techniques, branding, and content strategies for a new player in a competitive media market.
- How might the evolving media consumption habits (e.g., TV, internet, and print) affect the success of a new print newspaper?

Suggested Teaching plan and objectives

Introduction (10 minutes): Present the case and introduce the background, key players (Gupta Dhas, Vinod Gupta), and the decision at hand (launching NextGen Morning - Star).

Activity (Depends on the Questions)	**Instructional strategy**	**Duration (Minutes)**
Q1: Discuss the implications of the IRS 2006 data and how it informs Gupta’s decision to launch a new newspaper. Encourage students to assess the risks and benefits of entering the media market based on this data.	Class Discussion	45 minutes
Q2: Break students into groups to analyze the potential success of targeting a niche market. Have each group discuss market research strategies and identify key consumer segments, specifically the middle class with investment habits.	Group Discussion	45 minutes
Q3: Focus on identifying the main strategies for differentiating Online Web Studio Ltd from existing competitors. Groups should suggest content and branding approaches.	Group Discussion	45 minutes
Conclusion (10 minutes): Summarize the key points from the discussions. Conclude with a focus on the importance of market research and understanding media consumption trends when launching a new product.	**Conclusion**	10 minutes

Roadmap for the Discussion

Step 1: Introduce the case, the company, and the key issue: the decision to launch Online Web Studio Ltd.

Step 2: Present the first discussion question regarding the IRS data, and allow students to assess how the stagnation of press reach and growth in other media may impact the decision.

Step 3: Move on to the second question, focusing on niche marketing and the middle-class demographic. Discuss whether this strategy could succeed based on current market trends.

Step 4: Transition to the third question, focusing on the importance of market research and the data required to make a well-informed decision.

Step 5: Encourage groups to work on strategies for differentiation, and present these strategies for class discussion.

Step 6: Conclude the discussion by summarizing the key insights and takingaways.

Swot Analysis

Strengths:

Expertise of Online Web Studio Ltd in launching new products.

Opportunity to cater to the growing middle-class population and their interest in investment.

Potential to create a unique offering with a supplement on money matters.

Weaknesses:

Stagnation in print media consumption, especially in the face of growing digital media.

The challenge of competing with well-established national and business newspapers.

Opportunities:

Potential for niche marketing targeting middle-class consumers with a focus on money and investment.

Increasing literacy and economic growth in India, creating demand for more business-related content.

Threats:

Declining print media reach and competition from digital media (internet, TV, and radio). The rise of 24-hour news channels and online platforms may reduce the newspaper's reach.

Conclusion:

The decision to launch Online Web Studio Ltd involves navigating a multifaceted landscape that requires a thorough understanding of market dynamics, evolving consumer behavior, and the rapidly shifting media environment. Although the decline in traditional press reach presents a significant hurdle, it also opens avenues to explore underserved niches, particularly among the expanding middle class whose growing disposable income and investment interests signal potential for targeted content. Comprehensive market research becomes indispensable in this context, serving as a foundation to identify precise consumer needs, preferences, and media consumption patterns. By leveraging these insights, Online Web Studio Ltd can focus on creating a differentiated offering that resonates with its target audience. Strategies such as tailored content, innovative delivery formats, and a strong digital presence can help the company carve out a competitive edge. Ultimately, by aligning its value proposition with the aspirations and habits of the target demographic, Online Web Studio Ltd can position itself not just as another player in the crowded media space, but as a distinctive and indispensable resource, fostering long-term growth and customer loyalty for Online Web Studio Ltd in a challenging yet promising market environment.

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STRATEGIC GROWTH AND HOSPITALITY EXCELLENCE: AN IN-DEPTH CASE STUDY ON LEMON TREE HOTELS

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Abstract:

Lemon Tree Hotels, recognizing the increasing need for enhanced security in the hospitality industry, upgraded their security measures at the Lemon Tree Premier, Delhi Airport, by adopting NEC's advanced face recognition technology. This project aimed to provide a seamless and secure experience for guests while meeting stringent security guidelines set by Indian security agencies. The face recognition solution implemented by NEC offers high accuracy in identifying individuals, even in low-quality images and despite attempts to conceal identity. This technology helps in maintaining a secure environment and enhances customer service by notifying staff of VIP guests.

Learning Objectives

1. Understand the importance of advanced security measures in the hospitality industry.
2. Explore the capabilities and advantages of NEC's face recognition technology.
3. Analyze the challenges faced during the implementation of advanced security systems in hotels.
4. Evaluate the impact of enhanced security measures on guest experience and satisfaction.
5. Discuss the integration of innovative technology with existing IT infrastructure in the hospitality sector.
6. Examine the role of security systems in meeting regulatory and safety guidelines.

Discussion Questions

1. Why is there a growing need for advanced security measures in the hospitality industry?
2. How does NEC’s face recognition technology enhance security and customer service at Lemon Tree Premier?
3. What are the key challenges faced during the implementation of the face recognition solution at Lemon Tree Premier?

Suggested Teaching Plan and Objectives

Activity	Instructional Strategy	Duration (Minutes)
Q1: Class Discussion	Discuss the growing need for advanced security measures in hotels and the role of technology in addressing these needs.	45
Q2: Group Discussion	Analyze the specific advantages and challenges of implementing NEC's face recognition technology at Lemon Tree Premier.	45
Q3: Group Discussion	Explore the impact of enhanced security measures on guest experience and satisfaction, and discuss strategies to integrate such technologies seamlessly.	45

Roadmap for the Discussion

1. **Introduction**:
   - Provide an overview of the Lemon Tree Premier project and the adoption of NEC's face recognition technology.
   - Discuss the context and importance of enhanced security measures in the hospitality industry.
2. **Class Discussion (Q1)**:
   - Explore the reasons behind the growing need for advanced security systems in hotels.
   - Discuss how face recognition technology can address security challenges and enhance guest experiences.
3. **Group Discussion (Q2)**:
   - Break the class into groups to analyze the advantages of NEC's face recognition technology, including its ability to handle poor-quality images and identify individuals from a distance.
   - Each group can discuss the challenges faced during implementation, such as IT infrastructure upgrades and compliance with security guidelines.
4. **Group Discussion (Q3)**:
   - Compare the benefits of the "white-list" management system for VIP guests with traditional customer service methods.
   - Discuss how integrating face recognition technology with existing IT infrastructure can improve hotel operations without disrupting guest experiences.
5. **Class Summary**:
   - Summarize key learnings from the discussions, highlighting the importance of advanced security measures, the capabilities of face recognition technology, and its impact on guest satisfaction and hotel operations.

SWOT Analysis

Strengths:

- **Enhanced Security**: Advanced face recognition technology improves overall security by accurately identifying individuals, even in challenging conditions.
- **Improved Guest Experience**: The "white-list" management system allows staff to offer personalized services to VIP guests.
- **Compliance with Guidelines**: The solution meets stringent security guidelines set by Indian security agencies.
- **Operational Efficiency**: The technology captures facial images from a distance, minimizing the need for direct interaction with guests.

Weaknesses:

- **Initial Investment**: Upgrading the IT infrastructure and implementing advanced security systems require significant investment.
- **Learning Curve**: Both IT and security teams need to rapidly adapt to new technologies, which can be challenging.

Opportunities:

- **Technology Integration**: Further integration of advanced technologies can streamline operations and enhance guest experiences.
- **Scalability**: The success of the project at Lemon Tree Premier can be replicated across other properties in the hotel chain.
- **Market Leadership**: Being an early adopter of advanced security measures can position Lemon Tree Hotels as a leader in the industry.

Threats:

- **Privacy Concerns**: Guests may have concerns about their privacy and the use of face recognition technology.
- **Technological Challenges**: Rapid advancements in technology require continuous updates and maintenance.
- **Competition**: Other hotels may adopt similar or more advanced security measures, increasing competition.

Conclusion:

The integration of NEC's cutting-edge face recognition technology at Lemon Tree Premier, Delhi Airport, underscores the brand's proactive approach to adopting innovation in the hospitality sector. This strategic move not only strengthens the hotel's security measures but also elevates the overall guest experience by streamlining check-in processes and ensuring personalized service. By leveraging this advanced technology, Lemon Tree Hotels demonstrates its commitment to aligning with modern safety standards and adhering to stringent regulatory requirements, which are increasingly critical in the hospitality industry. Moreover, this initiative highlights the potential of technology to redefine operational efficiency, guest convenience, and trust in a competitive market. While the implementation of such advanced systems brings numerous benefits, it also poses challenges, such as the need for significant investment, staff training, and addressing data privacy concerns. However, by successfully navigating these hurdles, Lemon Tree Hotels sets a benchmark for the seamless integration of innovative solutions, showcasing the transformative role of technology in shaping the future of hospitality. This case study serves as an inspiration for other industry players, emphasizing the importance of balancing technological advancements with customer-centric values to achieve sustainable growth and enhanced service quality.

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MARGIN-FREE RETAILING IN INDIA: A STRATEGIC CASE STUDY ON DISCOUNT SALES

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Abstract:

Margin Free, a retail chain that originated in Kerala, has emerged as a key player in the Indian discount retail market. Initially registered as a co-operative society in 1993, it entered the supermarket business in 1994 and has since expanded significantly, with 240 stores across India and a turnover of Rs. 600 crores. Margin Free operates on a model that allows it to sell products below MRP by cutting out the middleman and purchasing directly from manufacturers at ex-factory prices. This strategy enables it to pass on the savings to customers, offering products at lower prices compared to traditional retail chains. A significant part of Margin Free's strategy includes providing customer benefits through its franchise model, private labeling, and loyalty programs. They have introduced consumer cards priced at Rs. 40 per year, offering customers discounts on bulk purchases and government-subsidized goods. Additionally, the chain is set to launch large hypermarkets with diverse product offerings under one roof, replicating the success of large global discount retailers such as Wal-Mart. Despite facing challenges from entrenched competitors, Margin Free has managed to gain substantial market trust, contributing to its rapid expansion.

Learning Objectives

1. Understand the discount retail model and its impact on consumer behavior and market dynamics.
2. Examine the role of direct purchasing from manufacturers and its advantages in price reduction.
3. Analyze the factors contributing to the success of Margin Free's business model.
4. Explore the significance of franchise-based growth and the importance of customer loyalty programs in retailing.
5. Evaluate the competitive challenges Margin Free faces and how it has managed to sustain growth in a competitive market.
6. Discuss the implications of large-scale retail expansion and the shift toward hypermarkets in the Indian market.

Discussion Questions

1. How does Margin Free's strategy of eliminating intermediaries affect its pricing model and customer satisfaction?
2. What are the key factors that have contributed to Margin Free’s success in the Indian retail market?
3. How does Margin Free's use of private labeling and loyalty programs enhance its competitive advantage?

Suggested Teaching Plan and Objectives

Activity	Instructional Strategy	Duration (Minutes)
Q1: Class Discussion	Discuss Margin Free’s business model, its pricing strategy, and customer benefits.	45
Q2: Group Discussion	Break the class into groups to analyze Margin Free’s competitive edge, expansion, and customer engagement strategies.	45
Q3: Group Discussion	Compare the strategies of Margin Free with other global discount retailers like Wal-Mart and assess the potential for growth in India.	45

Roadmap for the Discussion

1. **Introduction:**
   - Brief introduction to Margin Free, its origins, and its rise in the discount retail industry.
   - Overview of its business model: direct purchasing from manufacturers, private labeling, loyalty programs, and the focus on lower pricing.
2. **Class Discussion (Q1):**
   - Discuss the advantages of eliminating intermediaries and how it impacts the product pricing and customer satisfaction.
   - Explore how Margin Free’s customer loyalty programs (such as consumer cards) help build a strong customer base.
3. **Group Discussion (Q2):**
   - Divide students into groups to analyze the key elements of Margin Free's success: pricing strategy, franchise model, private labeling, etc.
   - Each group can discuss one of the elements and present how it contributes to Margin Free’s overall growth.

4. **Group Discussion (Q3):**
   - Compare Margin Free's approach with international discount retailers like Wal-Mart. Discuss the differences in the Indian market and how global models can be adapted to Indian retailing.
5. **Class Summary:**
   - Summarize key learnings from the discussions, highlighting the importance of pricing strategies, customer loyalty, and the impact of retail expansion on business growth.

SWOT Analysis

Strengths:

- Competitive Pricing: By eliminating intermediaries, Margin Free offers products at lower prices than traditional retailers, attracting price-sensitive customers.
- Large Customer Base: The loyalty program with consumer cards and the ability to offer discounts on government-subsidized products strengthens customer retention.
- Strong Expansion: The rapid growth of its franchise model and its planned hypermarket expansions positions Margin Free for continued success.
- Efficiency: The use of computerized pricing software ensures rational and competitive pricing across all stores.

Weaknesses:

- Limited Product Variety: The focus on generic and private-label products may limit product differentiation, reducing appeal for some customers.
- Reliance on Local Markets: Currently, the company is primarily focused on Kerala and other southern states, limiting its national reach.
- Operational Challenges: Managing a large number of franchisees and maintaining consistent quality and service can be challenging as the business grows.

Opportunities:

- Expansion into New Markets: Margin Free has the opportunity to extend its reach to other regions in India and internationally.
- Hypermarket Growth: The planned expansion into large-format hypermarkets provides significant growth potential.
- Private Labeling: Further development of private-label products can boost profit margins and create a unique value proposition for customers.

Threats:

- Competition from Large Retailers: The rise of organized retail chains, including global brands like Wal-Mart and local giants like Big Bazaar, poses a threat to Margin Free's market share.

- Price Wars: The discount retail sector is highly competitive, and price wars may erode profit margins.
- Economic Conditions: Economic downturns or shifts in consumer spending could affect sales, particularly for price-sensitive customers.

Conclusion:

Margin Free has revolutionized retailing in India by adopting a discount model that directly benefits consumers through lower prices, rationalized pricing software, and customer loyalty programs. Its success in Kerala and rapid expansion into new regions showcase the effectiveness of its business strategy. However, as the market becomes more competitive, it will need to continuously innovate and adapt, ensuring that its pricing, product offerings, and customer experience remain compelling against larger global and local competitors.

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