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Research Papers

PROGRESSION OF INDIAN RAILWAYS W.R.T. PASSENGER SERVICES

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ABSTRACT
Indian Railways, one of the oldest businesses in India has completed 166 years. Over these years there has been tremendous increase in the number of services offered to the passengers. Just like other sectors railways has also very well adopted technology in all its operations and most importantly in the passenger services. Through the website of IRCTC the Indian railways offer countless facilities to passengers. The study covers progression in the passenger services, use of technology and online facilities offered to passengers. The study also comprises of the analysis of Satisfaction Level of passengers w.r.t. online services of IRCTC.

Keywords: Progression, Passenger Services, Satisfaction Level

OBJECTIVES OF THE STUDY
(i) To study the history of Indian Railways and upgradation in passenger services

(ii) To study various online facilities offered by Indian Railways to the passengers

(iii) To analyse satisfaction level of customers about the services offered by IRCTC

RESEARCH METHODOLOGY
The Research design applied for the study is of Descriptive nature. The data required is collected from Primary and Secondary Sources. For secondary data Books, internet, research papers and articles are used. Primary was collected by sharing Google form with the respondents. A Non-probability Convenience Sampling technique was used for selecting the sample for the study. A Sample size of 65 respondents was drawn for the study. The statistical tool applied for the study is Descriptive Statistics.

INTRODUCTION
Indian Railway is a departmental undertaking of the Government of India, which owns and operates most of the rail transport in the country. It is the third largest rail network in the world having total route network of 67,368 kms in the year 2016-17. It operates 12,617 passenger trains carrying over 23 million passengers every day and handles around 8,200 million passenger traffic per annum. This number is expected to increase to 15.18 million by 2020. In the commercial segment, it had freight traffic of 1,159.37 million tonnes in the financial year 2017-18.

HISTORY OF INDIAN RAILWAYS
Indian Railways started its operation in April 1853. Actually, it was a by-product of British colonial rule but has expanded manifold over 166 years. India's first passenger train was operated in 1853 between Bombay's Boribunder station and Thane for a distance of 34 kms carrying around 400 passengers. By 1880, the railway network had reached three major port cities of Bombay, Madras and Calcutta covering 9,000 miles. In the decade of 1890 additional passenger facilities like toilets, gas lamps and electric lighting were introduced. World War I immensely affected development of Indian rail as major production was diverted to meet British requirements outside of India. By the end of the war, the condition of railway network had worsened and many services were downgraded. After independence and partition more than 40% of the network was lost to the newly created Pakistan. In the post-partition riots, violent mobs damaged railway infrastructure and attacked trains carrying refugees.

In the last three decades of the 20th Century, the Indian Railways started becoming modernised. Some of the developments were introduction of electrical engines, electrification of tracks, opening of first metro in Calcutta, opening of the Konkan Railway, a 738 km route connecting the western coast of India with the rest of the country.

However, the major revolution in the passenger services was after the introduction of computers. In 1985, Indian Railways launched online passenger reservation system and the same was gradually introduced at Delhi, Madras, Bombay and Calcutta. This system allowed passengers to reserve and cancel train ticket on any train from any terminal in the country. This service was extended with the introduction of the Country-wide Network of Computerised Enhanced Reservation and Ticketing (CONCERT) in 1995. Another greatest step was the launch of IRCTC which made online train reservations and ticketing possible for passengers.

TECHNOLOGY ADOPTION IN PASSENGER SERVICES

Indian Railways is becoming technologically advanced entity year after year. The most important advantage of the use of technology is that people can book tickets and many other services of the railways online. Tickets can be booked through the website of Indian Railway Catering and Tourism Corporation Limited (IRCTC) and mobile apps. IRCTC is a subsidiary or the marketing division of Indian Railways. The system of online reservation was launched in August, 2002. Some of the other initiatives are as follows:

1. Alternate Train Accommodation Scheme known as 'VIKALP' has been introduced to give option to waitlisted passengers to shift to alternate train having vacant accommodation.

2. There is facility to physically handicapped persons to book reserved tickets online.

3. Paperless unreserved ticket can be booked through mobile phone.

4. Automatic refund of confirmed/ Reservation against Cancellation (RAC)/e-tickets on cancellation of trains.

5. Acceptance of all International Credit/Debit cards for booking of e-tickets through IRCTC website.

6. The passengers having confirmed/RAC/Waitlisted Passenger Reservation System (PRS) counter tickets may cancel the same through IRCTC website or through 139 within the prescribed time limit and the refund amount maybe collected across PRS counter on surrendering the original ticket.

7. Facility for booking unreserved ticket including platforms tickets and Season Tickets through mobile phone in the 6 suburban sections of Indian Railways.

8. Provision of Automatic Ticket Vending Machines to facilitate purchase of unreserved journey tickets.

9. Online booking of retiring room at over 488 Railway stations.

10. User interface of IRCTC website has been totally changed making it more user friendly.

11. Waitlist ticket confirmation prediction facility to users.

12. No charges on debit card for e-ticket booking.

13. Launch of Chat window, Ask Disha which helps website and mobile app users to get their queries resolved immediately through the chat with customer relationship executive.

14. Booking of online Darshan passes for Shirdi through IRCTC website.

15. Introduction of Water Vending Machines to provide purified, chilled and potable drinking water to railway passengers at an affordable rate of Rs.5 per litre.

16. Using Artificial Intelligence IRTCT allows passengers to live stream kitchen and see how the food served on the trains is made.

ONLINE PASSENGER SERVICES OFFERED BY INDIAN RAILWAYS

• E-ticketing

This is the most important and popular online service offered by Indian Railways. It is done through IRCTC website. It provides a large number of services to the passengers. These services include booking of ticket, cancellation of ticket, PNR enquiry, checking train schedule and even tracking the running train. IRCTC has also started with the service of booking holidays, stays, flights and meals through this website. It has recently commenced with the facility of online cancellation of the ticket booked on the counter.

The individual who wants to book any service through this website has to register and can perform transaction only after entering the registered login id and password. This website is the hub of all online services of Indian Railways. During 2018-19, 70% of the reserved tickets of the railways were booked online. On an average, more than 7.78 lakh tickets were sold through IRCTC website during 2018-19 with the annual sale of 2841 lakh tickets.

• FTR Service

Full Tariff Rate (FTR) is a service which allows passengers to book an entire train or a coach through a separate portal of IRCTC. A separate User id and password for booking has to be created. Currently the booking is allowed on around 1500 trains all over the country. The booking for the same can be done maximum six months in advance and minimum of 30 days prior to the journey date.

For booking of both these services details like booking type, journey details of coaches and route should be provided. Registration fess cum security deposit of Rs.50000 per coach has to be paid in case of coach booking. For journey beyond seven days an additional of Rs.10000 per day per coach has to be deposited. In case of train booking, registration amount of Rs. 9 lakh for minimum of 18 coaches and up to seven days has to be paid by the party. For coach beyond 18 coaches additional Rs.10000 per coach should be paid. While for a journey of more than seven days additional Rs. 10000 per day per coach should be added in registration amount.

- **PNR Status**

PNR stands for Passenger Name Record. It is generated when a passenger books a railway ticket through Passenger Reservation System (PRS) either online or on the counter. A PNR has details of the passengers such as name, age and gender, details of the train, which include train number, coach and seat numbers, class of travel and departure station and also details of the ticket, which include the mode of payment, transaction ID and fare. PNR is mainly used to check the status of the ticket like Wait listed, RAC or Confirmed. Such status can be checked online through the website or on call or SMS or even with some apps like m-indicator. Now a days PNR is also needed to book meal online and even for booking retiring room.

- **Train Arrival and Departure**

This is a useful feature where arrival and departure timings of the train can be checked online. It can be done through National Train Enquiry System. Approximate live location of the running train can also be checked through this system. The system also provides information about fog affected trains, trains cancelled, trains rescheduled and trains diverted.

- **E-catering**

This is a service where the passenger can place order for food online and get it delivered at the seat or berth in the train. The food can be ordered through IRCTC's e-catering website or the app. The passenger has to provide travel details such as PNR number, train name and number, and seat/berth number at the time of placing the order. IRCTC has tied up with more than 500 restaurants for the food delivery. Due to this service the passenger gets an option to eat food of his own choice ranging from north Indian, South Indian, Pizzas, Biryanis, butter chicken and Chinese delicacies etc. Indian railways has tied up with famous brands like Domino's, Haldirams, Subway, Sarvana Bhawan, etc. Group booking facility is also available for a group of minimum 15 passengers. At present the e-catering service is available at 325 stations. The average daily bookings under e-catering in the financial year 2018-19 were 11,859 meals.

- **Booking for Retiring room**

Railways Retiring Rooms are rooms which are available on Railway Stations across India. They are available in Single, Double and Dormitory type of occupancy with AC and Non-AC combination. Such rooms can be booked for minimum 12 hours and maximum 48 hours but on selected stations they can be booked on hourly basis also. Instead of staying in costly lodges a passenger can stay in these retiring rooms for an affordable price. A valid PNR number is needed for the booking which can done through IRCTC website

- **Unreserved Ticketing Services (UTS)**

Indian Railways supports the Government's idea of cashless economy by giving option to book unreserved tickets through mobile phone throughout India. Passengers can purchase suburban train journey ticket and even season ticket through Unreserved Ticketing Services (UTS). Mobile app for the same was made available nationwide from November 1, 2018. The most important benefit to the passengers is that they can avoid long ques for booking the tickets and season tickets. To avail this facility the user needs to download the application on the mobile and then register on it. After registration the use gets user id and password with which he can book the desired tickets. Currently 90% of the unreserved tickets are generated through UTS.

FINDINGS

Primary study was carried on w.r.t. Services of IRCTC. Areas such as problems faced by passengers in offline booking, online services of IRCTC and satisfaction level of passengers for services of IRCTC were covered. Data was collected from 65 respondents by sharing Google form. The findings of the same are as follows:

(I)   Problems in Booking at the Railway Reservation Counter
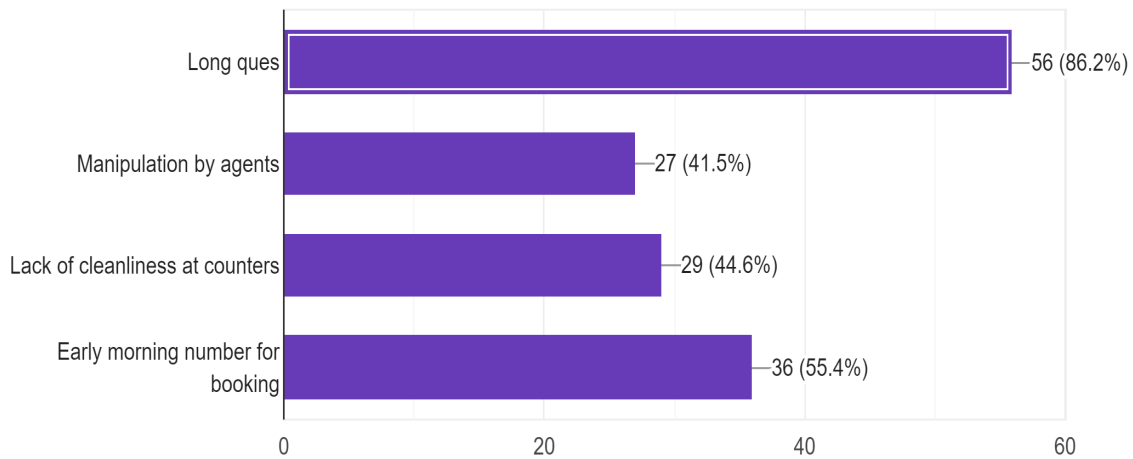
Out of the 65 respondents, 56 i.e. 86% respondents feel that long ques for booking the railway tickets on counter was a major problem. 36 respondents which is more than 55% are of the opinion that standing early morning in the que for booking is a big problem.

(II)   Services availed on IRCTC website
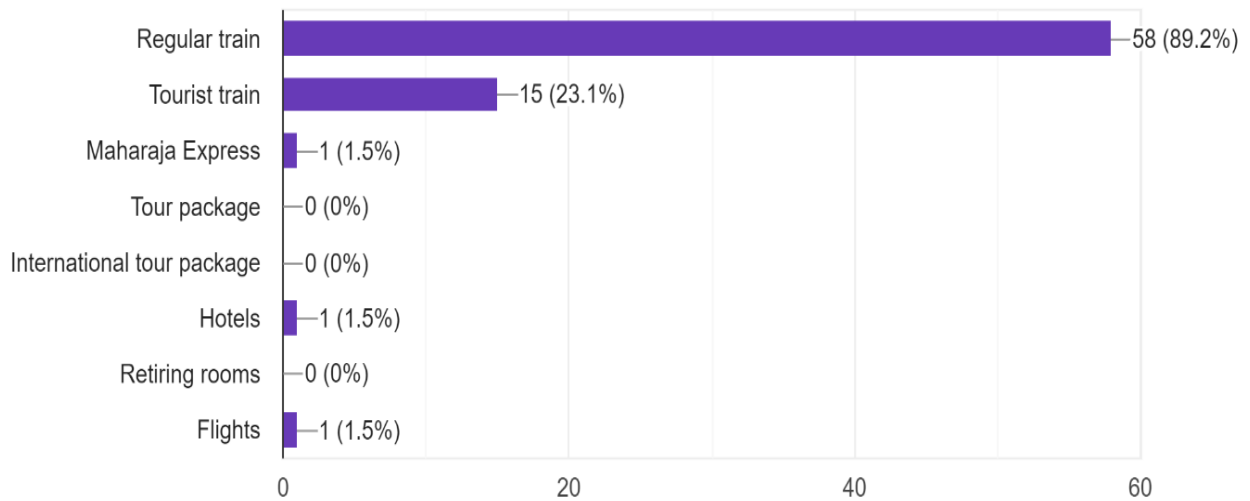
Maximum service used by people is booking of Regular train. Almost 90% people use the service of booking regular train on IRCTC website. After that, only 23% people have booked Tourist train online. Rest of the services like booking Maharaja Express, tour packages either domestic or international, hotels, retiring rooms, flights are hardly used by people.

(III)   Food from IRCTC vendors
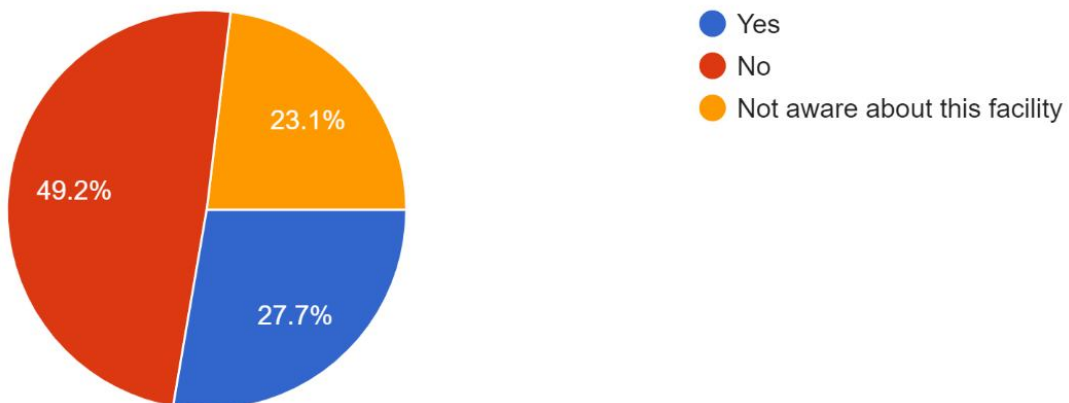
It is interesting to note that only 27% people have booked food during travel from authorised IRCTC vendors. 49% have not availed this facility and surprisingly 23% are not even aware about this facility.

(IV) Satisfaction Level w.r.t. Services of IRCTC

	Speed of Booking	Getting Confirmed ticket	Tatkal booking	Premium Tatkal booking	Food quality	Security of payment	Concessions offered	Refund of money	Rail Neer/Water
N	65	65	65	65	65	65	65	65	65
Mean	3.22	3.14	2.77	2.85	2.51	3.45	2.95	3.14	3.22
Median	3.00	3.00	3.00	3.00	2.00	4.00	3.00	3.00	3.00
Mode	4	4	3	3	2	4	3	3	4

Descriptive Statistics Method is used to analyse the Satisfaction Level of respondents w.r.t. various services of IRCTC. The findings are as follows:

(i)   **Mean** – The Average satisfaction for the services Speed of Booking, Getting confirmed ticket, Tatkal booking, Premium Tatkal booking, Food quality, Concessions offered, Refund of Money and Rail Neer is Neutral which means they are neither satisfied nor dissatisfied. Only for the service Security of Payment the Average satisfaction is satisfied.

(ii) **Median** – For the services Speed of Booking, Getting confirmed ticket, Tatkal booking, Premium Tatkal booking, Concessions offered, Refund of Money and Rail Neer 50% of respondents' satisfaction level is Neutral which means they are neither satisfied nor dissatisfied. For the service Food quality 50% are dissatisfied and remaining 50% are more than dissatisfied. For the service Security of Payment 50% are Satisfied and remaining 50% are less than satisfied.

(iii) **Mode** – For the services Speed of booking, Getting confirmed ticket, Security of Payment and Rail Neer Maximum respondents are satisfied. For the services Tatkal booking, Premium Tatkal booking, Concessions offered and Refund of Money Maximum respondents are Neutral. For the services Food quality maximum respondents are dissatisfied.

CONCLUSION

Indian railways is the third largest rail network in the world operating 12,617 passenger trains carrying 2.3 crore passengers every day. For the growth and to escalate revenue it has always undertaken initiatives such as introducing new trains, operating special trains during peak seasons, running premium special trains with dynamic pricing and so on. IRCTC, a public sector enterprise is providing numerous passenger services online. It is one of the largest e-commerce platforms in Asia handling around nine lakh transactions every day. Maximum passenger services can be booked online through this website. Launching of IRCTC has eliminated many problems of the passengers like standing in ques for long hours, reaching to the booking counter early morning, manipulation of agents and many more. However, it is observed that passengers use this website typically for booking regular and special train tickets. Many other services are not at all used by them either because of lack of awareness or uncertainty about quality of service. Satisfaction level is also not good w.r.t. these services. Thus, it can be concluded that though the Indian railways has improved in terms of number of services offered it still needs to work on the quality of services.

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ROLE OF HUMANITIES IN MANAGEMENT EDUCATION

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ABSTRACT
Management education in the twentieth century has largely focused on developing scientific and rational management practice. It is imperative, however, to realize the significance of the emotional and the imaginative in management process. These two aspects of human personality are important assets in an era of ever-changing technological and organizational models. The emotional and the imaginative play a peculiar role at every stage in the management process, viz. setting goals, developing strategies and working for their realization. Since literature and the humanities 'nurture and educate' human imagination, they need to be properly integrated in management education. This should not, however, be seen as 'applying' what humanities and the arts 'teach', but as an exercise in broadening and deepening the personality that engages in scientific management practice. The literary universe and philosophical concepts provide important tools to exercise imagination, develop empathy, shape leadership and sensitize the human personality to certain aspects of the environment.

Keywords: literature, humanities, emotional, imaginative, personality, goal setting

"Most of what we call management consists of making it difficult for people to get their work done."

– Peter Drucker

"If your actions inspire others to dream more, learn more, do more and become more, you are a leader."

– John Q. Adams

If one specifically looks for them, one does find top managers from humanities background although their number may not be statistically significant – Starbucks CEO Howard Schultz (communications), CEO of HBO Richard Plepler (political science), YouTube CEO Susan Wojcicki (history and literature) and Alibaba's Jack Ma (English, started as a university teacher). A cursory glance at student profiles of business schools indicates that around 7-15% of MBA students are from humanities background. In India the figures are nearer the lower end of the spectrum with engineering and commerce students predominating the scene. A more important question is whether all management students, irrespective of their academic background, would benefit from the study of humanities. For the last two decades management educators all over the world have been discussing the question at different levels.

This paper explores why and how humanities can be integrated in management education. It begins by noting important conclusions from recent discussions on the role of humanities in management education and goes on to discuss how humanities can develop skills necessary in different stages of the management process. It also has a brief look at humanities components in the curricula of certain management schools before discussing ways of integrating these components in a better way.

FROM A SCIENTIFIC PARADIGM TO A HUMANISTIC ONE
Management education in the twentieth century has largely followed the paradigm of rational and scientific reasoning. Accordingly, the process of making and implementing decisions has been understood in terms of systems, principles and technologies. Managers have come to be seen as professionals who build organizations by following this triad. As organizations increasingly became saturated with rapidly changing technological innovations, there accumulated a formidable body of 'expert' knowledge on management. This knowledge has played an important role in shaping the current multi-national business environment. No doubt this expert knowledge forms the core of management education. It needs to be recognized, however, that the scientific paradigm has developed at the expense of emotional and imaginative aspects of the human personality. One must remember that building organizations involves managing meanings, feelings and values as well; it requires 'culture' along with 'systems'.

The flux and uncertainty characterizing the twenty-first century have made us acutely aware of the significance of the humanistic aspects of life. As Nancy Adler argues, time has come to combine "global entrepreneurial skills of business with the creative and improvisational skills of artists" (2006, p. 497). The chaotic and ever-changing business environment shaped by unseen market forces makes 'search for meaning' all the more valuable. Humanities-oriented learning can contribute meaningfully to management education by cultivating empathy, stimulating creativity and exercising imagination.

The Carnegie Foundation Report (2011) titled 'Rethinking Business Education' urges us to reconsider the scientific-logical paradigm through a helical (not linear) integration of liberal learning and business education. In a similar vein, Statler and Guillet de Monthoux (2015) point out that management educators should think of themselves as humanists who inculcate not only "managerial skills, but philosophical concepts and even aesthetic sensibilities" (p.4). They also make it clear that there is considerable disagreement about the way liberal arts and humanities can be integrated within the management curriculum. They highlight the key questions as follows: How to balance the scientific and the humanistic? How to emphasize normative and practical judgment rather than objective and scientific analysis? How digital technologies can contribute to the integration of humanities in business studies?

THE MANAGEMENT PROCESS AND HUMANISTIC LEARNING SKILLS

The management process involves three key stages, viz, setting goals, formulating strategies, and implementing both. Obviously these stages require an expert scientific grasp of the systems at work both within and outside the organization. But they also depend on the recognition that systems and principles work through human personalities. Human interaction is a complex of language, action, perception and empathy. It is successful when the participants pursue unobtrusive ways of asking for feedback. How honest this feedback would be, in turn, depends upon the trust between them. Human interaction also involves what Marshal McLuhan calls 'feed-forward', i.e. the sender of the message anticipating receiver reactions in the very process of composition and modifying the message accordingly. These processes require both a grasp of personality differences and imaginative projection in a socio-cultural set-up. The humanities, especially literature, deal precisely with these as they build arguments or plots.

One key strength of the humanities is that they work through 'association' rather than linear logic. The scientific logic is analytic, i.e. it breaks things apart and considers details and their sequential interaction. But the humanistic logic is synthetic, i.e. it is capable of seizing upon unexpected links and understanding things in a holistic manner. Synthetic logic is essential to grasp the bigger organizational picture and to innovate. Humanities can successfully inculcate what has come to be called 'lateral thinking' through alternative universes and conceptual leaps. This provides an interesting and experience-based alternative to technical discussions of 'lateral thinking'. This is precisely why Chiarmonte and Millis (1998) argue that fiction and film go beyond conventional case studies in providing concrete emotional experience of abstract organizational issues. Here one can think of movies such as *Remember the Titans*, *Invictus*, *Social Network*, *Lagaan* and *Chak De India*.

No doubt decision-making requires technical knowledge and rational logic, but the appropriateness of the decisions for a particular human set-up and their successful implementation depend upon the manager's intuitive grasp of the overall situation. In other words, decision-making requires a 'worldview, imagination and leadership' which can be developed (although there are no guarantees) through the experience of liberal arts and the humanities. In the words of Kathy Mack, humanities enable a management student "to experiment with new forms of knowing, to convey the tacit knowledge that may have been difficult to represent using positivist and quantitative means" (p.301). Vincent Kaufmann argues that humanities can develop the skill of 'interpretation', a core competence required in management (cited in Landfester and Metelmann, 2019). Humanities and the arts also develop skills required in practical reasoning, in learning from experience and in acting collectively (Statler and Monthoux, 2015).

HOW TO INTEGRATE HUMANITIES AND LIBERAL ARTS?

Keeping in view the peculiar role humanities can play in management education, certain well-known institutions have incorporated humanities courses in their curriculum. Harvard Business School conducts an elective titled 'War and Peace: Lessons of History for Leadership, Strategy, Negotiation, Policy and Humanity'. IIMs have courses on 'History, Philosophical Foundation of Management, Semiotics and Management through Films'. The Management School at NMIMS has a course in Indian Philospohy. All management schools conduct courses on 'Writing for Managers' and 'Corporate Communication'. An important point, however, is that the humanities themselves have come to be divided into 'hard' humanities, better known today as 'social sciences' (economics, psychology, sociology etc.) and 'soft' humanities (philosophy, literature, history etc.). The former are believed to be capable of practical 'application', whereas the latter are seen as devoid of application. This needs to be countered by emphasizing the role of humanities in exercising imagination and shaping personality. To certain extent, the effective incorporation of humanities in education depends on the individual educator; any demand for standardized 'methods' and 'techniques' is likely to be counter-productive.

A number of humanities classics can be of great help in developing visualization, in simulating situations and in grasping the intricacies of decision-making. One may think of Plato's *Republic*, Hobbes' *Leviathan*, Cervantes'

Don Quixote, and Swift's *Gulliver's Travels*, not to say works by Adler or Eric Fromm. Plays such as Girish Karnad's *Tughlaq*, Arthur Miller's *Death of a Salesman*, Shakespeare's *Othello* can also be used fruitfully (Singh 1988). One can use biographies, case studies and comparative analyses to promote discussion of concrete situations. Humanities have the potential to sensitize individuals to other people's needs. They can be effective in developing the vital skill of reflecting upon one's experience and interpreting it in social terms. Humanities can help us recognize the real 'human substance' rather than empty slogans.

It is important, however, to realize that to a certain extent the humanities have 'dehumanized' themselves through dense 'theorization' after the 1960s. Enthralled by the success of science, they have made attempts at being 'scientific' rather than remaining merely 'impressionist'. This seems to have robbed them of their real forte – grappling with the 'human' – a process which is non-scientific, judgemental and at times irrational. The theoreticised version of humanities would be of little help to management students. In fact, it is in relation to 'scientific' management education that one can clearly grasp the distinctive strength of the humanities (and what they have ignored on account of their theoreticization – although the latter has its own importance for those specializing in the humanities *per se*).

The question remains, however, as to 'how' one can integrate humanities in the management curriculum. At a superficial level, they are seen simply as adornments or aids to the communication process, as sources of discrete motivational or insightful quotes. A better approach is to see them providing certain 'human' principles and concepts. But even this does not suffice. A deeper engagement with the humanities involves experiencing how they exercise human emotions, human imagination and human ethical sense. A number of formal and informal activities can be woven around them, sometimes directly into a core management course.

CONCLUSION

The humanities provide management professionals ways of fine-tuning their personalities and sensibilities, thereby compensating for the grossness of dry scientific principles. By engaging reason and emotion together, the humanities can activate empathy and imagination. In conjunction with arts, they can promote institutional as well as individual well-being. In fact, the humanities can play a broader role in defining and achieving goals at the societal level – moving from organizational leadership to social leadership. But that is a far cry; first it is necessary to find ways of engaging with the humanities so that organizational management becomes more effective and humanly meaningful.

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THE IMPACT OF EFFECTIVE LEADERSHIP ON EMPLOYEE ENGAGEMENT

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ABSTRACT
Competitive global markets require that organizations be equipped with a dynamic and challenging workforce to meet the unexpected challenges arising out of turbulent environment in the world around. Since a major portion of one's life is spent at work place, it is essential that the experience one has at work place is positive and constructive. A positive work place experience can lead to positive employee engagement, whereas negative workplace experience leads to employee disengagement. Recent researches conducted in this field of employee engagement shows disengaged workers showed higher levels absenteeism, accidents, lower productivity, higher levels of attrition etc. Whereas engaged employees have higher levels of productivity, they are committed to organizations goals and strategies, and have high levels of customer loyalty. Studies show that leadership is a key function in creating an engaged workforce. Thus, in view of all this the research paper tries to explore the association between leadership and employee engagement.

Keywords: Employee Engagement, Leadership

INTRODUCTION
Employee engagement is often quoted as the extent to which employees feel zealous about their jobs, are committed to their organization and walk an extra mile to deliver results to their organization. It is a concept that tries to understand and explain qualitatively and quantitatively the association between an organization and its employees.

The performance of all employees within an organization is driven by employee engagement. Engaged employees find their purpose within an organization. Companies with engaged employees are in a better position to face competition, form better teams, engage in better decision making and at the same time can face challenges and setbacks more confidently. Highly engaged employees are willing to give personal effort, time, and mindshare to the organization, above and beyond what is expected. This discretionary energy is a behavioral outcome of true engagement. Employee Engagement plays the role of a catalyst in retention and innovation within organization.

Leadership at every level is crucial to the functionality, consistency and performance of the organization. Leaders with loyal followers have a greater chance of attaining exceptional outcomes with employee focus towards one vision.

For an organization to succeed in todays work environment it must foster employee engagement and leaders will need to create an environment so that each individual buys in and takes ownership of the tasks assigned to them in the organization. Employee Engagement is dependent upon the confidence and competence of the organizational leadership. Several styles and qualities exist in the workplace today with each new style there arises the need for a trusting environment with the ability to create opportunity and collaborate with others.

LITERATURE REVIEW
Leaders act as role models through idealized influence resulting in greater employee contribution that in turn leads to greater enhanced employee engagement (Shamur,House and Arthur 1993).Leaders also show genuine concern for employees which tend to reciprocate in the form of positive response from the side of employees (Saks 2006).Leaders also play an important role in helping the employees adopt the corporate mission within their own identity(Kark & Shamir 2002).Leaders provide inspiration and encouragement that help the followers to find innovative ways to overcome internal and external work challenges(Selzer &Bass 1990). Khan (1990) described the engaged employee as an individual with physical, cognitive and emotional energies concentrated on achieving task related goals.

OBJECTIVES OF THE STUDY
1. This study examines the role of leadership in employee engagement.

2. The study aims to address key drivers of employee engagement from leadership point of view.

3. The study explores the various employee engagement practices followed in Indian context.

ROLE OF LEADERSHIP IN EMPLOYEE ENGAGEMENT

1. Improving engagement through creation of Purpose

Leaders improve engagement by defining and communicating the mission and vision statements of the organization. Right from the inception stage of hiring employees to allocating responsibilities the purpose behind the existence of the organization is communicated to the employees. Every employee in the organization understands why he does what he does and leadership plays a vital role in helping him see his contribution to the organization in a big way. Engaged employees are doing meaningful work and have a clear understanding of how they contribute to the company's mission, purpose and strategic objectives.

2. Improving engagement through Communication

When devising a communication strategy an organization should ensure that their leaders and managers provide a clear, consistent message with the appropriate level of information. It must be communicated with clarity, transparency and must have an element of accountability. It must be communicated with passion and connection to business its values and beliefs.

3. Improving engagement through setting of Individual Goals

Developing an individual goal plan for the employee is critical in employee engagement. Once individual interests and career goals are understood the leader will be able to find a task that will align the employee to the organizational goals. This exercise will provide a roadmap for the employee to chalk out measurable goals and have a realistic time frame for achieving his individual goals.

4. Improving engagement through Employee Development

Leaders have a great responsibility towards employee development. Employees today are looking for organizations that will enhance their career goals and provide corporate coaching programs to bridge their skill deficiencies and knowledge gaps. Also adequate level of employee development via training, skills and learning can result in making employees more engaged with respect to the job and the organization.

4. Improving engagement through creation of a sense of community

Team work is critical to a company success because when an organization aims at fostering good team spirit it will help the organization to get its employees pull towards one unified goal. Programs aimed at fostering team spirit will enable organizations to succeed and create a sense of belonging and a sense of purpose. This sense of community is essential for improving employee engagement.

5. Improving engagement through empowerment

Leaders improve engagement by enabling the employees to express their views for decisions that might affect their functions. They must provide the opportunity wherein the employees are urged to disagree with the prevailing orthodox practices to innovate and help the organization grow. Freedom to share their innovative ideas with the top-level management and seeing it take shape definitely produces engaged employees.

EMPLOYEE ENGAGEMENT PRACTICES IN THE INDIAN CONTEXT

At Tata Consultancy services senior executives guide team members coming up with innovative solutions to work related issues and problems. This has resulted in successful business endeavors. TCS has diverse teams working in different geographic locations in different cultures, it has created the 'Ultimax' platform an online forum where employees across levels and geographies can come together.

At Bharati Airtel Ltd, the new joiners and the best performers for the month are rewarded with a special dinner/lunch with their chief operations officer.

Aditya Birla Group regularly monitors employee engagement at all levels across the group through the biennial organization health study which is led by the chairman. It gives the employees a unique opportunity to frankly express their opinions on a range of issues. The Aditya Birla Awards for outstanding Achievement is also a key engagement factor.

Indian Hotels which operates Taj Chain of hotels has been able to create a culture where the performance of employees is measured on customer orientation efforts and guidance given by senior leaders.

Employee Engagement at Tata Motors is Tata Club at Jamshedpur which serves as a gathering point for employees and their families as they come together network and have fun. The community development centers have also been established across India to merge family values into Tata Motors organizational culture. To promote the value of education and to highlight the achievements of employees' children merit awards are given in academics sports, extracurricular activities. The artistic talent of the employees is nurtured through Kalasagar and Kalasangam- Tata Motors Cultural Group.

Vodafone has implemented a new model of 'Customer Centricity' to drive improved customer care and employee satisfaction. The Vodafone Way is modelled on three key words: Speed, Simplicity and Trust with the line managers being held accountable for team engagement with performance measures and providing them with tools and plans to drive performance by giving employees clear goals and customer client focus and thereby achieving increased levels of productivity and innovation.

In Godrej the company's motto is 'take yourself lightly and take your job and your responsibilities seriously'. In Godrej and Boyce there are various initiatives that have been taken up by practically all the divisions and corporate HR. Each divisional Personnel Head organizes some fun initiatives for the division, Wall of fame to announce employee of the quarter/month.

Tata AIG General Insurance Co Ltd. commemorates individual and team achievements by organizing a fun filled evening for the employees. Employee Town Hall is an event where the head of the organization addresses and interacts with all employees giving them an insight about the company's progress and unfolding the way forward. Inter departmental cricket and football matches organized every year for sports enthusiasts helps foster a spirit of team work. World of Work (WOW) is another event when employees' children are invited to come and spend time at their parent's workplace.

HCL prides in its 'Campus organization'. HCL gets young minds fresh from the campuses and grooms them so that they can attain leadership positions within the organization. HCL was the one of the first in India to talk about Employees Stock Option Plans (ESOP's) which they braced in 1988 and by 2005 all employees were covered under the scheme.

Ajuba Solutions India Pvt Ltd has pioneered and succeeded with the concept of 'loyalty interviews'(as opposed to traditional exit interview) to find out what is it that makes its employees engaged with their firm. This feed back from loyal employees is taken as a reflection on the leadership style and is seen to work as a great motivator.

Lenova India has a work environment built in a manner that employees get the opportunities to reinvigorate themselves. The company has a fun initiative club and simple initiatives like nominating employee of the month and celebrating their birthdays which tend to boost employee morale.

CONCLUSION
In the advent of changes in the global economy there is an increasing realization in organizations across countries to retain skilled work force and make the employees feel fully connected to their organizations and to be passionate about their job. Employee Engagement is the need of the hour, organizations must coach and envision its leaders at various hierarchical levels to engage their employees through effectively communicating the mission and vision of the organization ,they must work towards empowering the employees and building a strong team spirit at the same time invest in their individual development through corporate training programs etc. An engaged employee in the long run will contribute to the overall development of the organization.

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REVIEW OF SOVEREIGN GOLD BONDS SCHEME OF GOVT. OF INDIA

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ABSTRACT
A bond is a debt investment. It is an investor loan money. It is related to a Corporate or Government entity. It borrows funds for a fixed and definite period. It is borrowed at a variable or fixed rate of interest. In these type of bonds, a written and duly signed promise to pay a certain sum of money is made. It pertains to a fixed period of time at a variable or fixed interest rate. These bonds are used by companies, municipalities, states and Governments. It is needed to raise money and finance for a variety of projects. The owners of bonds are debtholders, creditors of the issuer. Sovereign gold bonds are issued by the Government of India. It is an alternative to the precious metal and the borrowings. Issuance of bond forms part of the market borrowing programme of the Government. These bonds are tradable. The purpose is to study the ideology of Sovereign bonds with its highlights, merits and limitations.

Keywords: Bonds, Corporates, Fixed Interest Rate, Stock Exchange.

INTRODUCTION
Government of India always wanted to reduce the dependence on physical gold in India. To implement this unique economic strategy, Government had introduced the sovereign gold bonds.

INTRODUCTION
The Government of India wanted to reduce dependence on physical gold in India. Therefore, Government introduced sovereign gold bonds. Indians right from beginning of the civilization like to store gold. In South India people have tendency to purchase gold on regular basis. As per the reports of World Gold Council about 20,000 tons of gold is lying with Indian households. It is a huge but idle resource.

To avoid dependency on physical gold storage as it is risky, Government announced in September 2016 the new financial Sovereign Gold Bonds. The idea was to convert the demand for physical gold into financial product. Gold is considered here as underlying commodity. These Sovereign Gold Bonds were sold through post offices. The sale was made between 5th November and 20th November 2015.

These bonds were sold through post offices. While announcing the scheme Government and RBI announced that, the bonds will bear interest of 2.75% per annum. The price of gold was fixed at Rs. 2,684 per gram. The gold rate was fixed on the basis of simple average of closing price of gold of 999 purity of the previous week i.e October 26-30, 2015. It is taken according to a simple average published by the India Bullion and Jewellers' Association Ltd.

OBJECTIVES OF THE STUDY
1. To study and understand the terminology 'Sovereign Gold Bonds Scheme'.

2. To study, review and highlight the features of Sovereign Gold Bonds Scheme.

3. To review actual impact of the scheme.

RESEARCH METHODOLOGY
For the research purpose, secondary data is collected from published sources. By utilizing the data descriptive analysis method is applied. Data is collected from published journals, articles websites and text books.

REVIEW OF LITERATURE
An extensive literature review is done by utilizing secondary data. The focus was made on objectives of the study. Online sources, newspapers and journals were reviewed to understand the basis of the study.

THE CONCEPT OF SOVEREIGN GOLD BONDS
A bond is a type of debt investment. Here, an investor provides loan to a corporate entity. The entity can be a corporate or government in nature. The entity involved borrows funds for a definite period of time. It is for a fixed or variable rate of interest. It involves a written and signed promise. It is to pay a certain sum of money on a certain date. It is also on fulfillment of a special condition. These bonds are used by companies, corporations, state governments and central government to raise money. It is utilized to finance a variety of projects.

Owners of the Gold Sovereign Bonds are the creditors or debt holders of the issuer of the bonds. These bonds were issued by Government of India as an alternative to the precious metal of gold. These bonds were expected

to become a part of market borrowing programme of the government. Govt. of India has issued these bonds on 26th November, 2015. Applications for these bonds were accepted from 5th November to 25th November 2015. These bonds were sold through banks and post offices.

The then Finance Minister Shri. Arun Jaitely had announced in the budget of 2015-16 about gold bonds. He suggested that, the said bonds will work as an alternative to the precious metal. As per his version, the borrowing through issuance of the bond will form part of the market borrowing programme of the Government. It was decided that the Reserve Bank of India will issue Gold Bonds on behalf of Government India.

After some time, the Reserve Bank of India in association and consultation with the Government of India has decided to issue second tranche of Sovereign Gold Bonds. Applications for these bonds were accepted from 18th January 2016 to 22nd January 2016. The bonds were issued on 8th February 2016.

The second phase of Sovereign Gold Bonds was issued from 18th January to 22nd January 2016. The third phase of these bonds was issued from 8th March 14th March 2016. With an issue price of Rs. 2,916 per gram. These bonds were issued to eligible customers from 29th March 2016 onwards.

Though Stock Holding Corporation of India, Banks and designated post offices these bonds were sold. In the first phase 915.95 kgs worth Rs. 246 crores of gold bonds were sold. In the second phase, 3071 kgs worth Rs. 798 crores gold bonds were sold. Importantly, during the first and second phase Rs. 1,050 crores worth gold bonds were sold by the government as a part of market borrowing.

SALIENT FEATURES OF SOVEREIGN GOLD BONDS SCHEME
1. The Sovereign Gold Bonds will be sold only to Resident Indian entities.

2. These entities include, individuals, trusts, HUFs, Universities and Charitable institutions.

3. These bonds will be denominated in multiples of grams of gold.

4. It will have a basic unit of one gram.

5. The tenure for the gold bonds will be of eight years. The exit option will be given after fifth year.

6. The minimum limit to purchase gold bonds will be two grams worth of gold bonds.

7. The maximum limit is 500 grams per person per financial year.

8. Bonds are tradable of all Indian Stock Exchanges.

9. Non-bank customers can also subscribe for these bonds.

10. The investors are issued holding certificate.

11. The bonds are convertible into Demat form

12. For convenience, the frequency in tranches with each kept is open for a period to be notifies.

13. Payment of last interest to be made on maturity along with the principal amount.

14. Interest on bonds to be paid half-yearly.

15. Interest rate of 2.75% fixed p.a. on the initial investment was paid.

16. These bonds are allowed to use as collateral security.

17. If at the time of redemption the rate of gold declines from the original purchase value of the bond, as a result bond duration will be extended to three years.

18. The price of gold may be taken from the reference rate.

19. The rupee equivalent amount may be converted at the RBI reference rate on issue and redemption.

20. These bonds are available in Demat and paper form.

21. Capital gains Tax is exempted on redemption.

22. All these ll gold bonds in units of 5, 10, 50, 100 grams are available.

23. The commission for distribution shall be paid at the rate of 1% of all the subscription amount.

24. Interest on Gold Bonds will be taxable as per the Income Tax Act of 1961.

25. The Capital Gains Tax shall also remain the same as in the case of physical gold.

26. In case of joint holders the maximum subscription of 500 grams limit will be made applicable on the first holder.

27. There is zero risk of handling physical gold.

28. The loan-to- value ratio is set equal to ordinary gold loan mandated by the RBI.

29. Gold Bonds system dampens demand for handling physical gold.

30. Investor's get returns similar to the actual buying of gold.

31. Pricing formula for the gold prices is based on previous week's simple average closing price.

LIMITATIONS TO THE RESEARCH STUDY

1. No primary data is used as it was not feasible to collect the same.

2. The entire study is based on secondary data collected from various sources like research journals, magazines and bulletins.

3. The entire study is based on the concept of Sovereign Gold Bonds.

CONCLUSION

The Government of India has issued Sovereign Gold Bonds on payment of rupees. It is denominated in grams of gold. The minimum investment in gold bonds is of two grams. These bonds can purchased by Indian residents. But the higher limit is 500 grams.

These bonds are issued by RBI on behalf of Govt. of India. The bonds are distribute through banks and post offices. Investors are provided with the facility to collect application forms and submit the same in duly filled format at the counters of banks and post offices. It makes it more easy and convenient. The price of the gold is made from the reference rate. The Government has introduced the sovereign gold bond as a part of its efforts to minimize the dependence on physical gold in India.

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A STUDY OF DIGITAL EDUCATION AS GROWING FUTURE OF STUDENTS

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ABSTRACT

In today's digital world, education has also found its own way in E-learning. With the help of Digital education teachers and students has find many advantages such as saving of time, cost controlling and convenient to students in study. The aim of this research is to study the use of digital education devices and its impact on present students.

Keywords: Digital education, teachers and students.

1. INTRODUCTION

To find out required educational information and passing it to needy students was time consuming in earlier days. To overcome this, Digital education is a very helpful device in the hand of students. With the help of use of modern electronic device it has become easier to reach information to needy students. Digital education plays a potential role into make learning more easily. With the help of Digital education it is easy to brought information to the classroom. That is why Digital education is playing most important role in present educational process.

2. OBJECTIVES

1. To study the use of Digital education to teachers and students.

2. To find out the use and impact of Digital education on present generation.

3. To study cost control by Digital education.

3. HYPOTHESIS

H_1: Digital education is convenient mode of imparting knowledge by teachers to students.

H_2: Digital education is controlling cost for students in education.

4. RESEARCH METHODOLOGY

Primary data about Digital education is collected from 100 under graduate course students of Smt. Mithibai Motiram Kundnani College of Commerce and Economics, Bandra (West), Mumbai 400 050 by using close ended questionnaire.

Secondary data has been collected from Books and Journals.

5. LIMITATIONS

Due to time constraints primary data has not been collected from other neighbouring colleges. As it was collected from 100 respondents of single college of commerce and Economics. Use of secondary data provides restrictive information and opinion of authors.

6. SCOPE OF FUTURE STUDY

Further, a researcher can take up related issues of Arts, Science and Technical colleges. The respondent of different stream may have different opinion with respect to Digital education.

7. DATA ANALYSIS AND INTERPRETATION

To test the hypothesis percentage method is used :

Summarised Table of Questionnaire is presented here.

Table No-1

Sr. No.	Questions	Yes	No
1	Are you aware about Digital education?	100 %	-
2	Do you think it is extending educational opportunities?	80 %	20%
3	Digital education is more helpful in project work?	100 %	-
4	Digital education is more motivational, than traditional method?	60 %	40%
5	Can Digital education will replace teachers?	30 %	70 %
6	Digital education is cost saving?	50%	50%

8. FINDINGS

Digital education is path to increases in education facilities

Digital education is strongly welcome by students as it provides various opportunities. Deprived students from education has path open through digital education as path of educating oneself.

Help of Digital Literacy in different sectors

Scientific

Able to Understand of both the theoretical and applied aspects of science.

Information Technology

Helpful in better understanding of I T in digital education.

World wide awareness

Understanding of how counties in world are interrelated with the help of digital education.

Effective communication skill

Communicating

Communicating is ability to work in a team with the use of Digital devises.

Responsibility toward society

Responsibility for the use of Digital education and to learn to use Digital education for the teachers and students.

Digital education in improving the learning experience to the students

Digital education inspire students for use of videos, television and multimedia computer software that combine text, sound, and colourful, moving images.

Facilitating acquiring of basic skills and improving the basic skills

Replacement of teachers due to Digital education

70% of the respondents are of the opinion that the digital education will not replace the teacher. Due to introduction of Digital education in the classroom, the teacher's role in teaching process becomes even more critical. Digital learning can open up the classroom to the outside world, the community can't play role without teachers.

Cost analysis of Digital education

Digital education is considered to be cost effective.

9. CONCLUSION

Digital education is incomplete without teachers. There is 100% need of teachers. Use of Digital education is highly helpful for teachers to teach as well present generation students to learn. Somewhere it is expensive as it involve both fixed and variable cost, but still welcome by students' community to aware advantages of it.

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PILLAGERSOF INDIAN LANDSCAPES – A STUDY OF INDIAN TOURISM THROUGH SUBALTERN PERSPECTIVE

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ABSTRACT

Postcolonial Studies since its advent in the late 1970s has become an interesting and influencing theory across the social sciences and humanities like geography, anthropology, sociology, cultural studies and so on. These studies examines the after effects of the colonial era. One such significant cord in Postcolonial studies is Subaltern Studies. Subaltern is a term first used by the Marxist philosopher and theorist, Antonio Gramsci. Subaltern is a term primarily used to define an officer of inferior rank in military (army). Later this term was widely used in almost all fields of postcolonial studies.

Since Travel becomes an independent literary genre this research paper tries to study Indian tourism from Subaltern perspective wherein the researcher will attempt to study the ecological crisis and cry for solitude by our landscapes which the tourism industry or travellers have exploited beyond its capacity in the name of quest for exploring the exotic and mysterious spaces and have treated these spaces as the 'Other'. These beautiful landscapes in the midst of all glorification are screaming to step out of the otherness and subaltern positions that humans have given them and want to be left alone. The paper tries to question the tussle of power and privilege between Man and Nature and attempts to find out are we humans listening?

Keywords: Tourism studies, landscapes, otherness, subaltern, education.

Travel is an integral part of human life. Civilizations came into existence and progressed because people travelled not just in literal terms but also in their imaginations. If one looks into the current scenario, travel is not just for relaxation or rejuvenation but also for re-living the experiences through writing travelogues, travel blogs, Instagram stories, photography so on and so forth. India, a country with a high and young population, becomes a country of the booming tourism industry. Thus, it becomes a good source of income and paves the road for commerce and management.

Travel is an independent literary genre with fascinating travel brochures, creative websites and attractive displays of advertisements and so on. The description of the exotic places is too tempting to be ignored. Cosmos brochure, one of the most famous travel brochures boasts that "Soft white sands on faraway beaches, warm blue seas and idyllic hideaways, exciting tropical journeys all at sizzling prices. That's what our Tropical Paradise holidays are all about." (I). This all makes travel and tourism the fastest and largest industry in the world. The promotional strategies of this industry also begin with amazing titles that create a wow feeling within you. Titles like Saffron Stays, Tropical Paradise, Faraway shores, and dream destinations make you long for these places. This industry follows the age-old principle of writing sales letters- AIDA- which stands for attention, interest, desire, and action. It creates a craving desire in the customers or tourists that s/he has to take any action to visit such pristine untouched places.

Furthermore, websites are designed similarly so that although you would be a smart investor, you fall for the photography and the descriptions. You read the reviews, check the ratings given by people and that's it-you plan your travel/journey with has tags on Instagram, travel notifications on Facebook with tag lines like 'Mountains Calling', ' Much Needed Break', 'DilChahtaHai My Style ' and so on.

Movies, as a medium of popular culture, create another reason for travel. They boost the influx of tourists to places shown in Bollywood commercial movies. Classic examples of this would be movies like 'DilChahtaHai' and '3 Idiots' which brought a craze among friends and family to reach out to Goa and LehLadakh.

In a nutshell, travel, and tourism have become a promising business and the biggest employer which accelerates not only its growth but also provides job opportunities for many. There are countries whose economies are majorly tourism dependants such as Bhutan, London, and many others. World Travel and Tourism Council states that Tourism alone contributes approximately 10 percent of the world economy.

These days traveling as a recreational activity is treated with ease with the aid of OYO Hotels or Trivago, which allows people to compare hotel prices and get great deals. The places are explored quickly by surfing through websites, reading reviews of people and tickets to the faraway destinations or weekend getaways are booked in a couple of minutes. Humans to heal and recover from the wear and tear of the drudgery of routine life, travel

and rejuvenate. However, the question that arises here is doesn't nature or these beautiful landscapes need time for themselves? Doesn't nature, which is known as a living entity, require some peace and solace?

As a member of the biotic community, humans are aware of the environmental crisis but it is 'best' ignored because it is looked like someone else's responsibility. We, as humans have almost forgotten that the 'well-being' of the ecosystem depends upon the land ethics and it is our prime duty to take care of it.

However, humankind is an extremely selfish species though we pride ourselves in being rational. We have forgotten that nature or our pristine landscapes are not a capitalist product for us to consume. Since the industrial revolution, there has been enormous exploitation and destruction of nature which has given birth to an acute environmental crisis.

Maria Mies, in her, thought-provoking article says,

"No one can save herself or himself individually; it is an illusion to think that 'I alone' can save my skin… What modern machine-man does will eventually be felt by all; everything is connected. 'Unlimited Progress' is a dangerous myth because it suggests that we can rape and destroy living nature, of which we are an integral part, without ourselves suffering the effects." (93)

Considering all these perspectives, one gets to a position of knowledge (not wisdom, as yet) to understand that humans involved in the tourism industry and also tourists treat nature as the 'Other' as against the position of the 'Self'. Nature and its various landscapes though given the position of a living entity, in recent times by law is treated as something that is an 'outsider'. It is ignored, neglected and hasn't achieved a place of priority. It remains one of the most exploited entities by the humankind.

In postcolonial studies, the 'Other' is something that can be owned, altered and even destroyed. It is a place of binary opposition. There is not an iota of doubt that nature is treated as the other. Moreover, it is marginalized, disregarded and put at the periphery, making it a subaltern entity. A. Spirkin asserts, "… man's Self is so organic that when these external natural principles disappear, man, himself disappears from life. If we lose nature's image, we lose our life" (214).

The present research attempts to depict that Subalternity does not just concern a group or a community or a subordinate subject but also geographies- space, landscape and nature in its totality. The way these landscapes are represented in the brochures or websites reflect how we, humans treat nature as an object of subordination or inferiority on which we claim our ownership and right to alter it to fit our needs and convenience. This representation is a case in itself for Subaltern Studies. Therefore, to look into the domain of representation and its mechanics at work, the researcher finds GayatriSpivak's essay, "Can the Subaltern speak?" apt for it.

The term 'Subaltern' in Subaltern Studies refers to a proletariat whose voices are neglected and excluded from a ruling class. From this standpoint, Nature/landscape/Earth (these terms are interchangeable as the earth is whole and the land is a part of it) becomes subaltern as it is being ignored by humans. Its voice or rather its cry is conveniently silenced making it a voiceless subject.

Spivak in her celebrated essay, "Can the Subaltern speak?" answers her question with a resounding 'no'. However, nature has its voice and an agency to represent itself more powerfully through natural calamities which we have experienced in recent times such as the Mumbai floods, Uttarakhand flash floods, Palghar earthquakes, Chennai tsunami, Uttarakhand forest fires, Siachen Glacier avalanche and many more. These are the after-effects of over- intensive urbanization, construction of illegal buildings, traffic due to overcrowding, and soil erosion among other reasons. To illustrate, Leh-Ladakh, after the success of the movie'3 Idiots',

Saw a record of approximately 32700 tourists in 2018. It became an all-year destination and not a destination for a couple of months. It is an ecologically fragile region and needs to be treated with extreme care. We need to be thoughtful to make this place plastic-free and land of zero waste.

Though we consider ourselves civilized and educated, we cannot conquer; nature, though we try to relegate nature to the periphery and perceive it as the subaltern, it will assert in its voice. Hence, when it comes to the travel and tourism industry, sustainable development becomes remarkably crucial. Sustainability must be comprehended as a reality. It is not just about collecting information but also about actively participating in maintaining sustainability through innovations in our travel plans. Tourism should help tourists seek experiences and memories than expensive lavish travel. Tourists, no doubt, have started taking interest in ecotourism but there can be countless ways to enhance its sustainability further. To suggest a few, one can travel by train instead of taking a flight thereby reducing carbon emissions, using water bottles that can be refilled rather than buying bottled water. Also, when tourists travel to serene places, they should attempt to

enhance their beauty by keeping these places clean and when someone tries to litter, they have the right to question and stop them from doing so.

In 2015, The International Ecotourism Society declared, "Responsible travel to natural areas that conserves the environment, sustains the well-being of the local people, and involves interpretation and education."(Exp. 1 L 1)

Thus, another crucial aspect of sustainability is education. Including 'Green Education' in school and college curriculum is the sore need of the hour. NirmalSelvamony remarks, "Education has to foster an ecologically sound interdependence among all life- forms and abiotic aspects of the environment" (62)

Every state in the country while promoting tourism campaigns like 'The Incredible India' or 'AtithiDevoBhava', should also think of limiting the number of tourists entering the state during the peak season. This will go a long way in helping take care of not only natural resources but also the local population.

One needs to remember that the voice of a subaltern is preferably unheard but when it is raised it cannot be erased. In conclusion, the researcher wishes to state that sustainability should follow spirituality – an attitude towards oneself, others and surroundings which is aptly projected in Atharva Veda-

Mother of all plants

Firm Earth upheld by Eternal Law,

May she be ever beneficent and gracious to us

As we tread on her.

(Hymn. 17;19)

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UNDERSTANDING SUSTAINABLE MANAGEMENT PRACTICES OF BANKING CONCERNS TOWARDS MEMBERS: A CASE STUDY OF URBAN COOPERATIVE BANKS

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ABSTRACT
Sustainable development requires utilisation of resources in such a way that it not only satisfies the needs of present generation but also that of future generations. Likewise, in managing an organisation efficiently, the available resources are to be diverted in such a way that concerned stack-holders contribute maximum in flourishing the organization in question. Diverting resources towards their welfare can be one such practice followed towards maintaining sustainable relations with the stack-holders.

When it comes to banking concerns in general and Urban Cooperative Banks in particular, one of the important stack-holders are members. The maintenance of good relationship with this stack-holder requires diversion of resources towards their welfare as a sustainable management practice.

Present paper is an attempt to understand nature and size of resources diverted towards maintaining sustainable relations with their respective members by Urban Cooperative Banks functioning in Thane.

Keywords: Urban Cooperative Banks, Sustainable Management Practices, Thane

INTRODUCTION
Among various challenges that an organisation faces, one of the important challenges is developing healthy relationship among members and employees. For this development of healthy relationships, some sustainable management practices are used by the firms.

Sustainable development requires utilisation of resources in such a way that it not only satisfies the needs of present generation but also that of future generations. Likewise, in managing an organisation efficiently, the available resources are to be diverted in such a way that concerned stack-holders contribute maximum in flourishing the organization in question. Diverting resources towards their welfare can be one such practice followed towards maintaining sustainable relations with the stack-holders.

When it comes to banking concerns in general and Urban Cooperative Banks in particular, two important stack-holders are members. The maintenance of good relationship with these stack-holders requires diversion of resources towards their welfare as a sustainable management practice.

Present paper is an attempt to understand nature and size of resources diverted towards maintaining sustainable relations with their respective members by Urban Cooperative Banks functioning in Thane.

OBJECTIVES
Following are the objectives of the study-

1. To understand banking concerns' relationship with their members.

2. To understand existing management practices followed by selected banking concerns to maintain healthy relationship with their members in the form of resources diverted for their welfare.

3. To make suggestion for change in existing practices for improving the management of relationship with their members.

RESEARCH METHODOLOGY
1) Description of sample
The present research work involves sample of five Urban Cooperative Banks functioning in Thane district of Maharashtra viz; The Dombivali Nagrik Sahakari Bank ltd., The Kalyan Janata Sahakari Bank Ltd; The Parsik Janata Sahakari Bank Ltd., The Thane Janata Sahakari bank ltd; The Thane Bharat Sahakari Bank ltd.

2) Study Period
The research work involves comparative study of two particular years viz, financial year 2012-13 (ending as on March, 2013) and year 2018-2019 (ending as on March, 2019) and thus the gap of six years is considered for the comparison purpose.

3) Data Collection

The research work is based on primary as well as secondary sources of data. The primary sources of data collection involve schedules and observations while secondary sources of data involves Annual reports of concerned cooperative banks, research articles and so on.

4) Limitations of the study

The research work is limited to above selected Urban Cooperative Banks located in Thane district only and hence, all other types of banks located in other than selected area is excluded from the study.

Urban Cooperative Banks and Relationship with Members

Urban Cooperative Banks, being a cooperative organisation, the share capital is being subscribed by obtaining membership. Such membership can be regular membership or can be nominal membership. Thus, membership mechanism helps UCBs to generate required funds for their functioning and hence, maintaining good relationship with members is one of the important aspects of sustainable maintenance practice.

Thus, for cooperative banks in particular and other business organisations in general, maintaining a good relationship with important stake-holders is key to success. Therefore, Sustainable Management Practices are required to be developed and implemented with proper allocation of resources towards welfare schemes.

Nature of welfare funding of selected UCBs towards members

The welfare funding of selected UCBs are meant for the welfare of members and also for some special purposes. The allotment of the funds towards member welfare activities of UCBs are grouped as Member Welfare Fund:

Member Welfare Fund - This kind of allotment is meant for the welfare of the members of the UCBs and spending are diverted towards schemes like Free Health Check-up camp for members, Death Benefit schemes, and other schemes for members and their members of the family.

Profit Earning and member welfare spending by selected UCBs

Divergence of resources towards maintaining good relationship with members is made out of profits being earned as a certain percentage of the same. For the analysis of the member welfare spending by the UCBs it is important to understand the profit earnings by the selected UCBs and their contribution towards the different member welfare activities. The table given below highlights such spending by the selected UCBs.

Member Welfare Fund is an important but unique component of the social welfare spending of UCBs. UCBs are democratic cooperative institutions / organisations. They are run by the members and members also participate in the elections of the board. The separate Member Welfare Fund is designed to fund various member concerned activities like: Free Health Check-up camp for members, Death Benefit schemes, and other schemes for members and their families etc. The table given below deals with the fund allotment towards Member Welfare Fund out of profit for social welfare spending by UCBs.

Bank/Year	2012-2013			2018-2019		
	Net Profit (in Rs.lakh) (A)	Member welfare fund (in Rs.lakh) (B)	B/A ratio (%)	Net Profit (in Rs.lakh) (C)	Member welfare fund (in Rs.lakh) (D)	C/D ratio (%)
DNS	2800	0.5	0.02	3781	10	0.26
KJSB	1508.2	15	0.99	2054	10	0.49
PJSB	2275.2	30	1.32	3459	25	0.72
TBSB	516.52	0.3	0.06	503	6	1.19
TJSB	7499	10	0.13	14000	10	0.07
Avg.	2919.78	11.16	0.38	4759.4	12.2	0.26

DNS=Dombivali Nagri Sahakari Bank Ltd.   KJSB= Kalyan Janata Sahakari Bank Ltd.

PJSB=Parsik Janata Sahakari Bank Ltd. TBSB= Thane Bharat Sahakari Bank Ltd.

TJSB= Thane Janata Sahakari Bank Ltd.

Source: Annual Reports of the respective UCBs
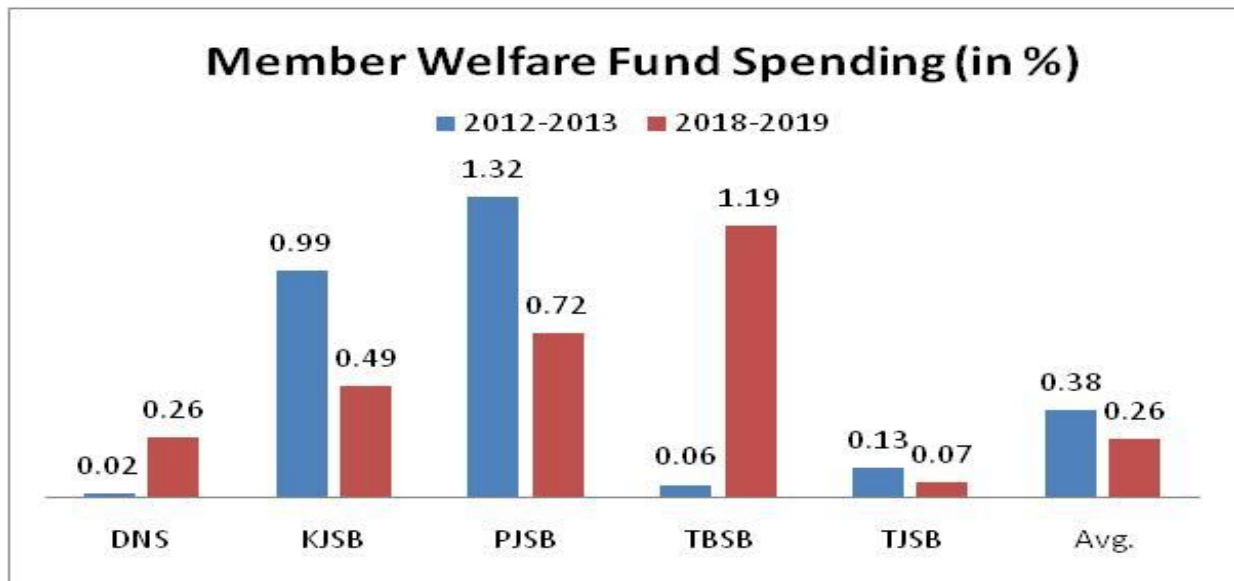
From the above table it becomes clear that different proportion of the net profit is allotted towards Member Welfare Fund by the UCBs and hence there is no homogeneity. The proportion of the net profit allotted towards Member Welfare Fund varies from 0.02% to 1.32%. The Parsik Janata Sahakari Banks has contributed highest (1.32% of Net Profit) among the other UCBs towards the Member Welfare Fund out of net profit earned in 2012-13 but in 2018-19 it is Thane Bharat Sahakari Bank which is the highest (1.19% of Net Profit) contributor. On an average each UCB has spent 0.50% of their net profit towards Member Welfare Fund in 2012-13 while 1.19% in 2018-19. Thus there is decline in spending towards member welfare funds in relative terms however; same has increased from 11.16 lakhs in 2012-13 to 12.2 lakhs on an average over a period of time in absolute terms.

Member welfare activities undertaken by selected UCBs

As it has been observed above all the UCBs have contributed towards member welfare spending and hence, it is important to understand a kind of activities undertaken by them for the welfare of the members. The table given below deals with nature of activities undertaken by UCBs for the same.

Bank	Activities	
Year	**2012-2013**	**2018-2019**
DNS	1. Financial help for illness, injuries etc. 2. Rewards to children of members achieving success in studies	1. Financial help for illness, injuries etc. 2. Rewards to children of members achieving success in studies
KJSB	Rewards to children of members achieving success in studies	Rewards to children of members achieving success in studies
PJSB	1. Free medical health check up camp 2. Financial help for pursuing higher studies to the children of members 3. Financial help for illness, injuries etc.	1. Free medical health check up camp 2. Financial help for pursuing higher studies to the children of members 3. Financial help for illness, injuries etc.
TBSB	Not Mentioned	Not Mentioned
TJSB	Not Mentioned	Not mentioned

DNS=Dombivali Nagri Sahakari Bank Ltd.   KJSB= Kalyan Janata Sahakari Bank Ltd.

PJSB=Parsik Janata Sahakari Bank Ltd. TBSB= Thane Bharat Sahakari Bank Ltd.

TJSB= Thane Janata Sahakari Bank Ltd.

Source: Annual Reports of the respective UCBs

From the above table it becomes clear that the UCBs are not keen to bring in innovativeness in use of Member Welfare Fund. There seems to be monotony in activities meant for members. Even two of them have not mentioned such activities in their respective annual reports.

CONCLUSIONS

From the above analysis it is understood Urban Cooperative Banks are not only 'of the people' organisations but are also involved in the activities which is beneficial 'for the people' concerned. The UCBs are making regular provisions out of their profit earned for the member welfare activities. The allotment of fund is made keeping in mind their members' variety of needs. The allotment towards the member welfare activities is in the form of Member Welfare Fund. In the annual reports and in the accounting statements, clear mention about the same is made for general public, stack holders and concerned by selected UCBs.

SUGGESTIONS

- From the analysis, it was also found that even though there has been clear mention of allotment for the various member welfare activities under earlier given broad headings, some of the UCBs have not given activity-wise -specific spending and because of which it does not becoming clear if the allotted of funds are fully utilised for the purpose or not and further how it has been utilized is also unclear. So, the detailed reporting of such spending is suggested along with innovativeness in spending for enhancing welfare of members.

- Secondly, none of the UCBs have revealed about the excess unutilised funds in description under reporting and hence, the funds unutilised for the UCBs are found to be piled up in the accounting statements and no clear strategy for the utilisation of the same is being mentioned. Thus, a suggestion is given to form a special committee to design, plan and impelent such spending and for periodic review of the same.

- There is need to expand the activities under member welfare spending to include recreational and other facilities, Development of Sports, Cultural Development, Woman and Child Development etc.

- Further, there is need to have systematic categorisation / grouping of member welfare activities with identifiable variables. This will help in comparative analysis, documentation, systematic reporting and policy making. For this the cooperatives should come together and formulated common member welfare policies and prepare guidelines for the same. Federation of UCBs can play a leading vital role here.

- Finally, it was observed that the Auditors" Reports and Statements do not mention anything about the CSR spending. This indicates that auditors do not audit CSR spending. Thus, there is need to audit the CSR spending by the external-independent auditors to avoid misuse and underutilisation of allotted funds.

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THE ROLE OF BANKS IN THE SUSTAINABLE DEVELOPMENT OF ENTREPRENEURSHIP IN INDIA

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ABSTRACT
Entrepreneurship development is a concept of starting a new business with various ideas and includes formation, financing, growth and expansion of business or enterprise in an economy. Entrepreneur's time must be spent in trying to understand the market, the product/ service offer, existing competition, availability of man power, funds, infrastructure etc. This paper focuses on the role of banks in the development of entrepreneurship.

The main objective is to find out and understand the problems encountered by an entrepreneur in acquiring loans for their business and also the problems faced by financial institutions in granting loans. Banks will always remain crucial to the growth and advancement of support to the entrepreneur in profitable viable ventures. The banks are essentials for the survival and growth of entrepreneurship in India. This paper will also help to know the present scenario of entrepreneurship in India.

This Research paper will focus on present scenario and Role of Banks in the sustainable Development of Entrepreneurs in India.

Keywords: Enterprise, Growth, Sustainable Development, Start-up.

I.INTRODUCTION
The importance of entrepreneurship has magnified in today's economic climate. Entrepreneurship is a crucial and dynamic element in an economic system. Entrepreneurs of national assets of country who are motivated and rewarded because they contribute in terms of innovations, jobs and improvement of the condition of the society. The Indian government is also encouraging and pushing young Indians to start-up their own business or to undertake venture to increase role of financial institutions.

Indian Prime Minister Shri. Narendra Modi interacted with young innovators and start-up entrepreneurs across the country. Government has created funds to ensure that young entrepreneurs may not face shortage of funds for their start-ups. In addition, under the concept of make in India many entrepreneurs come forward with innovative ideas to start business. In this case the role of financial institutions increases as they are essential to meet the needs of financial assistance to new start-up businesses.

Now the Commercial and Co-operative banks play an important role to meet the need of financial assistance to the newly start up business entity. However, it is true that the owner and entrepreneur face problems like collateral security, documentation, procedure etc. Even the banks are also facing the problems while granting the loan and recovery of loans. Related studies have been conducted to understand problems faced by both banks and entrepreneurs.

II. REVIEW OF LITERATURE
1. Sharma R. A. (1980) in his study on "Entrepreneurial change in Indian Industry" reveled that entrepreneurs are one who through new combinations of means of production introduces new goals, new methods of production, new markets and new source of supply of manufacture goods and carries out effective organization of any industry.

2. Agrawal V.K. (1975) in his study on "Initiative, Enterprise and Economic Choice in India" revealed that the entrepreneurship entitles the ability to identify the resources and perceive their economic potential and shows a willingness to utilize these resources and to invest in their development, deferring immediate rewards in favor of future investment.

3. Shivashankar P.R. and Ekambaram K, concluded that commercial banks continue to play an important role in financing small scale industrial sectors.

4. Pareek (1981) the study was to analyze the role and significance of financial institutions in lending capital to small scale enterprise and tiny units. He observed that policies of financial assistants require to be coping with changing needs of small scale enterprises.

III. OBJECTIVE OF THE STUDY
1. To understand the role of banks in entrepreneurship development in India.

2. To understand the problems faced by new entrepreneur in borrowing the loans from financial institution.

3. To understand the problems faced by banking institution in granting and steps to be taken for recovery of loans.

IV. HYPOTHESIS

The banks are contributing to sustainable development of entrepreneurship in India.

V. RESEARCH METHODOLOGY

This research paper is based on secondary data. The data has been collected from journals, newspapers, websites and articles.

VI. SCOPE OF STUDY

This study was conducted on the basis of secondary data, so the results are based on research studies.

VII. LIMITATIONS

1. Only secondary data used.

2. There is a limitation of time.

3. It is indicative and generalized.

VIII. ROLE OF BANKS IN ENTERPRISE DEVELOPMENT

Banks in India have also achieved a success in creating a new class of entrepreneurs and spreading the industrial culture. Special capital and seed capital schemes have been introduced to provide equity type of assistance to new and technically skilled entrepreneurs who lack financial resources of their own. Banks have been actively involved in the entrepreneurship development program. Innovations are an essential perquisite for economic development. These innovations are mostly financed by bank credit in the developed countries. But in underdeveloped countries, entrepreneurs hesitate to invest in new ventures and undertake innovations largely due to lack of funds and high chances of risk. Facilities of bank loans enable the entrepreneurs to step up their investment on innovational activities, adopting new methods of production and increasing productive capacity of the economy.

There are several ways banks could get involved in financing small and medium scale enterprises ranging from the creation or participation in SMEs finance investment funds, to the creation of special unit for financing SMEs. Both men and women in India who have enterprenerial ambitions overcome the difficulties due to support of financial assistants from banks.

Along the lines of the main functions of banks mentioned above, we shall now examine their role in entrepreneurship development and enterprise financing. And for the purpose of convenience and proper understanding, the roles can be categorized as follows:

1. Statutory Role

The bank role such as acceptance of deposit, giving loan and advances make them a key element in the growth. Commercial banks will be providing security for the customer money and at the same time giving opportunity to entrepreneur to borrow more funds in order to run their enterprises. With the advancement of technology, the speed of service has greatly improved. The growth of digital banking has reduced the cost starting and doing the business in modern days. By fund transfer money is move from one place to another place in few minutes. Commercial bank offer quick foreign exchange service. Banks have become a very important part of entrepreneurial development.

2. Financing Role

All the entrepreneurs are not from sound financial background. New entrepreneurs need initial loans on reasonable interest rate in order to generate capital to start their venture or enterprise. Entrepreneur cannot grow without funds where the banks play a significant role. The various methods by which banks can lend money to entrepreneurs includes overdraft, medium and long term loans, invoice discounting, asset finance, including commercial mortgage and equity finance.

3. Investment Promotion Role

Banks play important role in promoting investment to entrepreneurs which includes management of investment, advice on suitable lines of investment to follow the analysis of each investment alternative to the entrepreneurial.

4. Counseling Role
Banks also play advisory and counseling role in addition to the normal landing and other services. Guarantee and other consultancy services financing activities are provided. Some enterprises or business fail simply because of mis-management, faulty investment decision and planning, insufficient capital etc.

5. Other Role
Bank also provide to the entrepreneur advice on tax related matters, status inquiry service, organizing sponsoring and supporting entrepreneurship and training.

IX. PROBLEMS / DIFFICULTIES OF ENTREPRENEUR
Following are the main problems which entrepreneur have to face.

1. Lack of book-keeping skill and knowledge. Small business operators expect to obtain bank loan without proper financial records.

2. Commercial banks sanctioning loan expect collateral from the loan applicant but due to poverty they are unable to submit collateral security.

3. Due to lack of business connection and networking, small business operators face many challenges.

4. Banks do not see the viability of some entrepreneur ventures as a result small business failure.

5. Due to lack of business planning, small businessman cannot intercept their business plan drawn by consultant on their behalf.

6. Banks also do not agree to sanction loan amount as applied by business operator.

7. Small business entrepreneurs do not know the procedure of accessing loan, finance available in banks.

8. Entrepreneurs are also discouraged due to high rate of interest and poor response from banks.

X. DIFFICULTIES OF BANKS IN GRANTING & RECOVERING OF LOAN
There are various problems faced by bank while granting and recovering loans.

Problems of loan amount default
Loan default arises as a result of debts due to creditors. From the bankers point of view loan default are components of accounts receivable or credit granted to customer of the bank, but which cannot be recovered within the specified period. Loans are classified as problem credits when they cannot be repaid. Loan defaults are caused by some controllable & uncontrollable factors.

Lack of collateral securities
The collateral security is the property which borrower offer as a way for a lender to secure the loan. If the borrower stops making loan installment payments the lender can seize the collateral to recoup its losses. The lenders claim to the borrower collateral is called as a lien. If Loan is granted without collateral security, then bank will face several problems at the time of recovery of loans, which will result into NPA (Non Performing Assets of the bank).

XI. FINDINGS
1. Entrepreneurship is known for the high risk involved in launching a start-up. Enterprise takes courage to make one's dream come true.

2. Banks will always remain crucial to the growth and advancement which helps to increase capability of entrepreneurs in profitable and viable venture.

3. Entrepreneurs are regarded as national assets who are motivated and rewarded for their innovations and improvement for a prosperous society.

4. Banks have to meet the need of financial assistants to the small business and to the newly started set up.

XII. SUGGESTIONS
From the above discussion it is hereby recommended that Indian Government and financial institutions in India should develop strong programs and scheme with necessary funds for small scale business and newly started enterprises for sustainable development.

XIII. CONCLUSION
An entrepreneurs journey is always interesting, but it can be long and trying. One has to travel through creating and innovating new business strategies and activities with sustainable financial assistant through the banks. And therefore, all the banks have a vital role in entrepreneurship development in a country like India.

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CUSTOMER'S ADOPTION AND USE OF DIGITAL BANKING SERVICES IN THANE CITY

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ABSTRACT

Indian banking customers are accepting digital payment modes slowly and gradually. Cashless economy is the need to maintain transparent and fast monetary transactions and also to face global banking competition. Digital banking is easy to operate, convenient, fast, no need to stand in long queues in bank, time saving, maintains digital records and risk free, As Government of India announced paperless or cashless economy through digitalisation in the year 2015, introduction of UPI (united payments interface) and BHIM (Bharat Interface for money) is an important step. Indian economy moving towards digital economy as use of credit cards, debit cards, increasing number of ATM, electronic payment system such as RTGS,NEFT,ECS,Mobile banking became very common with Indian banking structure. Study focused on present scenario of digital banking, challenges of digitalisation in banking industry, benefits of digital banking, scope importance and future of digitalisation banking in India. Electronic Transaction of money is involved in Digital payment.

Economy is moving towards cashless eco system. Constructive economic system is the requirement to conduct operations of Payment banking such as Technical eco system, Regulatory eco system and social eco system. Technical eco system has introduced E- wallets/ Digital wallets, AadharPay, Payment through Mobile App, Mobile Applications like BHIM (Bharat Interface for Money), Whats App pay etc. Regulatory eco system works under RBI's guidelines and initiatives by Government of India, further it has been noticed that lack of education and low income or poverty is the main obstacle to adopt Digital payment banking. Adoption of payment banking operations can reduce flat money in the economy. Proper auditing procedures and technical standards involvement is the necessity of getting suitable access of digital based banking or cloud technology.

Keywords: Digital banking, Customers adoption.

INTRODUCTION

Digital banking is one of the first things that come in mind when we think about future of banking. People today just don't see the world the same way that people did 40 years ago. Digital banking is now global behavioural phenomenon, or more accurately, it is the result of significant behavioural change that has occurring all over world since the introduction of Internet and worldwide web. Digital banking provides easy, fast, time saving, convenient, paperless access of financial data and transaction through computer devices such as desktop, mobile phones, ATM machines etc. After new economic policy 1991 Indian banking sector is exposed to Globalised banking sector. Without the acceptance of information technology it was very difficult for Indian banks to face competition with international banks. At present banking services are access to Debit card, Credit card, Internet banking, ATMs, Tele banking, Mobile banking, NEFT /RTGS through EFT. Indian customers are now using digital technology for accessing banking services. In July 2015, Government of India announced Digital India which covers nine pillars of Digital India. Such as 1) Broad band highways 2) Mobile connectivity 3) Public Internet access 4) e – Governance 5) e- Kranti 6) Information for All 7) Electronic manufacturing 8) IT for jobs 9) Early Harvest Programme. These pillars automatically provides platform of Digital banking in banking sectors. Banking sectors top prior agenda is to have Digital transformation. Only introduction of technology is incomplete task. To adopt any technological change in banking sector people must be aware and educated, it requires two- way communications that is why customers must be well aware and instructed for technology usage.

Objective: To study customer's adoption and use of Digital banking services.

RESEARCH METHODOLOGY

Present study is based on primary and secondary data sources. Primary data collected from 175 respondents from Thane city those are utilising digital banking services for banking transactions. For the primary data collection structured questionnaire and interviews were taken. Secondary data collected from standard journals, research articles, and books. Research method applied is quantitative in nature and descriptive.

LITERATURE REVIEW

M.Mathiyarasan and Dr. V. Chitra (2019) studied awareness of Internet banking in Tumkar District. Study is based on comparative approach of public sector and private sector banks with respect to Internet banking. Important aspects of this study were customer awareness and satisfaction regarding Internet banking. It was found that private sector banks that are ICICI, HDFC and CITY UNION Banks are much progressive and

customer friendly in dealing with usage of Internet banking compare to public sector banks such as State bank of India, Indian Overseas Banks and Indian bank. Public sector banks need more improvement, up gradation and customer friendly approach with reference to Internet banking. **Dr. Kamalpreet Kaur; Dr. Mandeep kaur (2019)** studied adoption and diffusion of plastic money (credit cards) in Indian banking sector. Adoption of plastic money may reduce infrastructure cost of banks as banks need not establish more branches in long run. Private sectors banks in comparison with foreign sector or public sector banks are more adoptive and innovative with new technology (especially credit cards). Foreign sectors banks are more interested in wholesale or corporate banking structure than retail banking. Public sector banks have sufficient number of customers, branches, deposits, well established and experienced so does not feel compulsion in adoption of new technology. **Mahvish Abidi and Dr. Ugrasen (2019)** studied mobile commerce with special reference to State Bank of India. Study is descriptive in nature based on secondary data. State bank of India provides various application services such as SMS banking, SBI pay, Mcash, Anywhere corporate, Anywhere saral, SBI quick, *99#, SBI wallets like Buddy, and SBImobi cash etc. Mobile commerce is easy to operate and fast in banking services as now-a –days every person prefer to use smart phones and its affordable in price. It is convenient and provides personalised services. It is anytime – anywhere banking method. Only thing, bank need to take more efforts educating banking customers regarding utilisation of mobile commerce services and cyber-crime threats. Customer regular feedback and orientation programmes are required for greater progress in this field. **Swati Garg and Sarvjeet Kaur (2019)** studied distinguish study of payment on cash on delivery and digital payment modes. Study is based on primary data. An online shopping site provides both the payment method such as cash on delivery of product payment or digital payment modes like credit cards, debit cards, mobile wallets etc. 62.3% online shopping users preferred to pay cash on delivery of the product and 37.7% users preferring payment through digital modes. This is so, because still customers insecurity towards sharing personal banking information on shopping sites due to cyber threats and customers want confirmation of physical delivery of product to pay the money hand to hand. This ratio is changing slowly. In future digital payment modes will be increasing as the positive mind set and trust on digital payment is constructing gradually and progressively. **Reena Gupta and Sanjay sharma (2019)** studied digital payment modes, challenges and opportunities in Indian banking structure. Indian banking customers are accepting digital payment modes slowly and gradually. Cashless economy is the need to maintain transparent and fast monetary transactions, also to face global banking competition. Digital banking is easy to operate, convenient, fast, no need to stand in long queues, time saving, maintains digital records and risk free, but still banks and government need to work on certain challenges such as digital education to rural areas customers, opening bank account for every individual, good network connectivity, fast internet speed, establishment of easy, simple procedure of online banking transaction, availability of affordable smart phones to everyone, and cyber security etc.

Customers' adoption and use of Digital banking services
Digital campaign of India focuses on Digital Ecosystem, which is progressing over last few years. Internet users in India not only using Internet just to Searching, web surfing and using social media but also using Internet beyond this for Online shopping, online banking, online courses, online business and online movies. Digital India programme given the platform for economics with banks, as everything will be having one form of all the services such as Adharcard link, applying for driving licences, Bharatbill payments system, India stack, NOC, all types of agreements, even the Regional Transport offices are digitalised and insisting online services. Through digital banking customers can operate all the banking functions just at one click of button. Digital banking is easily available through use of smart phones, laptops, computers and Internet connection. Government of India also taken initiative to make India digitally empower which certainly accelerating growth of digital banking. Indian banking customers are accepting digital payment modes slowly and gradually. Cashless economy is the need to maintain transparent and fast monetary transactions, also to face global banking competition. Digital banking is easy to operate, convenient, fast, no need to stand in long queues, time saving, maintains digital records and risk free, but still banks and government need to work on certain challenges such as digital education to masses, opening bank account for every individual, good network connectivity, fast internet speed, establishment of easy& simple procedure of digital banking transaction, availability of affordable digital device to everyone and cyber security etc.
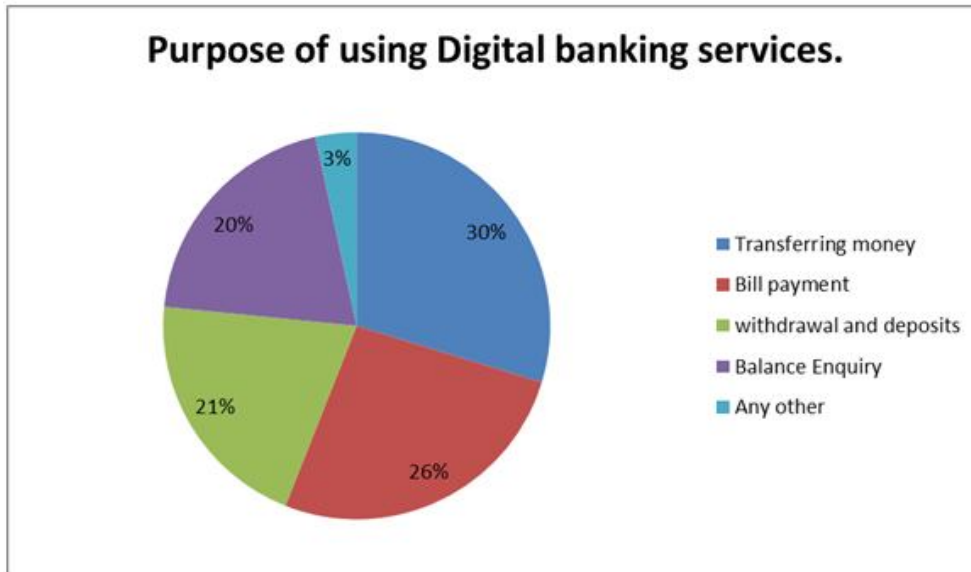
Lack of knowledge, privacy concern, preference to paper money, did not feel necessary approach, high cost, fear of Internet banking and network connectivity issues restrain customers for adoption of digital banking. Bank need to resolve the restrain factors faced by the customers to increase use of digital Banking. All the banking operations can be operate through digital banking like payment of various bills(Insurance premium, electricity bill, Dish TV recharge, fees etc.), money transfer, verification of banking transaction such as balance inquiry, stop payment request , debit and credit transaction details and online banking etc. Various mobile banking apps are available and can be downloaded easily. Present study shows 30% respondents prefer digitalisation for transferring money whereas 26% preferred for various bill payments. 21% respondents from Thane city preferred digital banking for withdrawal and deposit of money and 20% for balance enquiry.
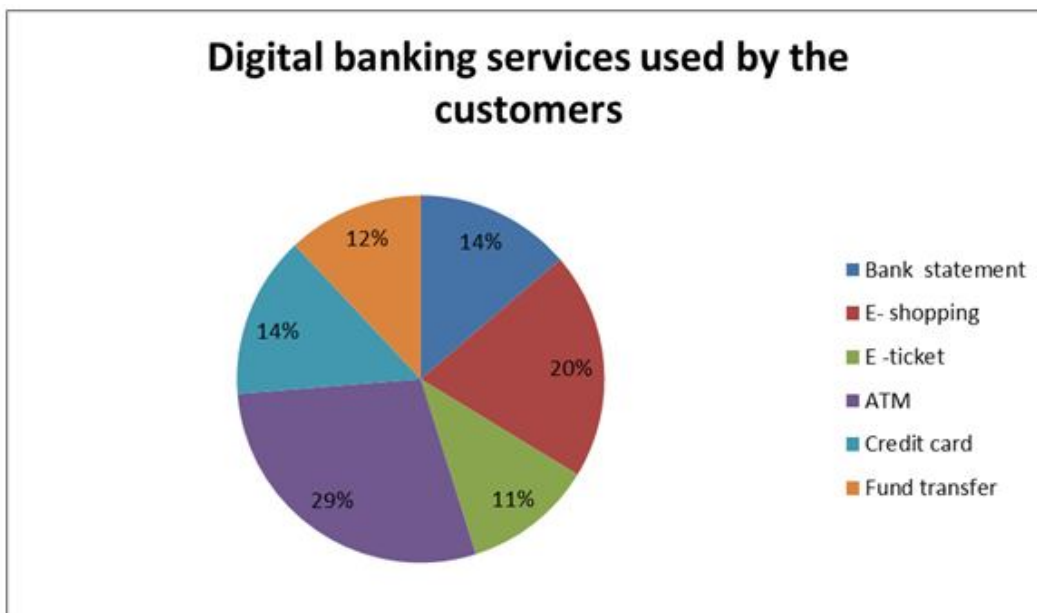
14% Respondents from Thane city preferred digital use of banks for bank statements, 20% for E- shopping, 11% used it for E- tickets booking, 29 % respondents for using ATM, 14 % for using credit cards and 12 % respondents agreed to use it for fund transfer. There are various factors which influenced customers to use Digital Banking such as convenience, anytime- anywhere, banking with figure tip, no cash transaction, Fast, Easy to operate etc. But at the same time with respect to Sustainability ATMs required continues service maintenance. Mobile banking and Internet banking service is in need to train and guide Bank officials, Staff and customers regarding digital applications, mechanism for handling customer grievances, dealing with changing computer software technologies, encouragement and motivation to customers to adopt digital banking transaction usage. Strong communication network in the form of SMS, Feedback from customers, E-mail, Toll free number, Well knowledge Bank staff, Instructions to customers play important role in sustainability development of digital Banking.
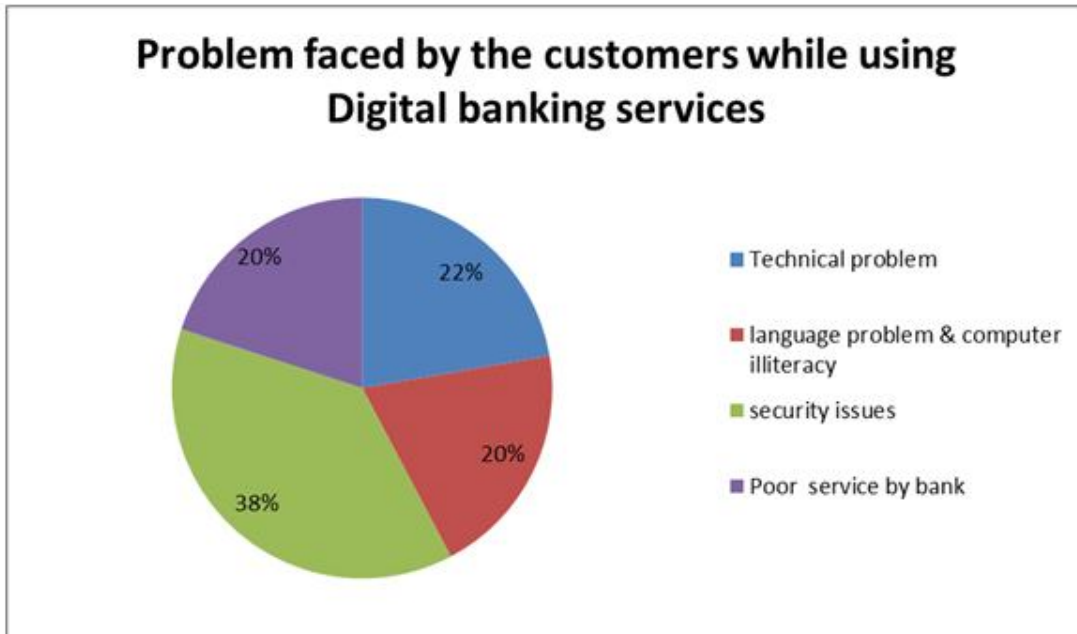
Present study reflect that 22% respondents faced Technical problem , 20% shows problem with language and computer illiteracy.38% reflects obstacles of security issues while 20 % respondents complain about poor services from bank with respect to digital banking. There is a rapid change in Banking Industry. The most dominant emerging areas of future banking is Artificial intelligence and Robotics software, with this certain challenges are ahead for Indian banking structure such as re-assessment and systematic changes in digital strategy and processes to maintain international standards, increased competition, maintenance of digital banking in reasonable and economical manner, taking utmost care of cyber-crime, educating customer, pressure of spreading strong network connection. .Strategy in Digital Banking will have advancement in Fin –Tech technology, decentralised asset economy, block chain infrastructure, digital becomes contemporary, importance to customer intelligence, innovation in robotics, public cloud, threat of cyber security, regulatory advancement.

FACTORS AFFECTING ADOPTION OF DIGITAL BANKING

Consumer's characteristics like educational level, Income level, gender, age group, occupation and consumer readiness (experiences of Internet banking and computer skills) decides their approach towards adoption of Digital banking. Communication, reliability, reputation, and trust in Digital banking service provider also affect the adoptive approach of consumer towards net banking.

CONCLUSION

Various digital banking services are provided by Indian banking Industry such as ATMs, mobile banking, Internet banking, electronic clearing services etc.at the same time certain challenges are faced by Indian banks and its customers while operating e- banking services like difficulties in implication of global technology, security issues, lack of Internet knowledge and penetration among Indian population. Despite of digital banking services operating hurdles in India, use of digital banking is increasing day by day because of increased use of smart phones, easy access of Internet and Wi-Fi, it is fast and time saving. Study recommended that bank should use anti cyber-crime professionals and making digital banking services simple to access. Customer satisfaction should be the priority and goal of banking sector. Since there is no face to face communication between banks and customers in Digital banking, customers mental and emotional set up should be taken care by banking sector.

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A STUDY ON IMPACT OF SOCIAL MEDIA NETWORKING ON CONSUME BUYING BEHAVIOR WITH REFERENCE TO ULHASNAGAR REGION

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1. ABSTRACT

Social Media Networking is very important in modern era. Now-a-days, social media is most successful tool & technique in the field of any type of advertising. In today's world, social media is using by almost anybody irrespective of age, cast, religion. No doubt social media is gaining importance day to day. The aim of this study is to analyze & examine how social media networking sites are changing the minds of consumers. In modern times social media is powerful platform for selling & buying goods by using web 2.0. In today's life, social media networking like Facebook, You tube, Whatsapp, Instagram's became a strong tool using by consumers in buying decision. We are living in 21st century, it is very difficult for the almost all consumers to spend time on purchasing the product because of busy schedules. To analyze the above information the researcher has tried to collect the data from 100 respondent from the area of Ulhasnagar which includes male, female in the age group of 18 to 55 years consists of students, professional, working class, housewives. The survey is conducted on the basis of 100 samples. The research has used various types of statistical tools like mean, median, statistical test. In current research, mostly qualitative primary data collected through oral interview on the basis of questionnaire which is pre-coded.

Keywords: Social Media Networking Sites, Consumer Behavior, Ulhasnagar City.

2. INTRODUCTION

2.1 Introduction of Social Media Networking

Lately, there has been a continuously increasing the usage of social media from single user to companies and even world-wide. Social Networking sites such as Facebook, Twitter, Instagram's, and You Tube are used for mode of communication and even kind of advertisement. Truly speaking, social media have transformed radically the information sharing on the interest. In modern era social networking sites are so powerful marketing tool being widely used by almost the all irrespective of age, caste, creed, religion. It is rightly said that social media helps firms to build brand loyalty through networking, conversation and community building.

2.2 Social Networking Websites

Social Media Networking helps the people to create communication with each other and build a good and strong relationship with others. It enables a firm to directly communicate with customers. This kind of strategy makes the consumers feel better than traditional method of Advertising as well as of Selling. Social Media permit the users to share information, post comment on products with others can repost to them as well as share with other consumers.

2.3 Mobile Phones

Now a days everyone uses smart phones vehicle is very powerful tool a platform for selling a product as well as for buying. Now a days, firm uses QR Codes to make easily available all information related to product instead of wasting papers.

2.4 Engagement

Engagement is one kind of powerful tool in social media. When the customers of the product became the participant in social media for promotion is known as Engagement.

2.5 Twitter

Earlier twitter permits the users to post one hundred and forty characters to advertise and promote the product which is now increased to two hundred and fifty characters.

2.6 Facebook

It helps to post information about a product and enables to post comments on the post. Anyone can post in Facebook which includes text, audio, video, websites link.

2.7 You Tube

You Tube permits the users to upload videos. You tube is now biggest platform for daily advertising. Everyday many videos are uploaded of different type of products as well as of services.

3.   CONSUMER BEHAVIOR

Consumer Behavior is the study about individual, group of individuals who are purchasing goods and services. Consumer behavior will make an attempt to find out the various factors which are behind the consumer decision making process for purchase of product and services. There are various factors which effect consumer behavior which includes Product, Price, Promotion, Place of Distribution, Age, Education, Attitude, Family, culture, etc.

4.   ULHASNAGAR

Ulhasnagar is a city which is located in the district of Thane in the state of Maharashtra. According 2011 centuries, the total population of city is nearly five lakhs. Ulhasnagar is 22nd biggest city in Maharashtra and 88 in the country. In Ulhasnagar, community belonging to business, students, working professionals' employees. Ulhasnagar is divided into camp known as Camp 1, 2, 3, 4 & 5. In Ulhasnagar, 129 primary schools, 56 secondary schools, 9 higher secondary schools and 6 colleges and 2 technical institutions. In Ulhasnagar, Now many people are using social media marketing as well as well networking sites. Researchers has taken area of Ulhasnagar as a research of study.

5.   PURCHASE DECISION AND SOCIAL MEDIA NETWORKING:

Social Media Networking permits the user to post, repost, comments give receives about the various types of products and services. When consumer purchase product through social media he can post his a review about the product whether he is satisfied or dissatisfied which is displayed on websites of networking sites and almost all consumers read those reviews and can do recommendations for buy that product or not. In Ulhasnagar, many consumers buy product and doing advertise on Facebook, You Tube, Twitter, Whatsapp, etc. which effects consumer behavior.

6.   REVIEW OF LITERATURE:

6.1 (Shankar et all 2011)[1]

Social Media Networking from simply giving a great exposure for not only individuals to stay in touch with their family, friends and many others. Now-a-days, it is a place where consumers can learn more about their favorite brands, companies and products.

6.2 Teen Bagga et all (2013)[2]

The study gives idea about the inner as well as outer and many other factors of consumer's online buying behavior. Survey was conducted with two hundred samples and questionnaire were set by mail and also posted through online web pages and were answered by respondent themselves through the use of internet. The result shows about seven factors web attributes online advertising, recreation, convenience privacy issue and data search.

6.3 Geetajali Naidu et all (2013)[3]

The research took place in Raipur where study took place about Indian Youth. The surveys shows that 75% of the Youth users internet for sharing their opinion, views as well as comments in many websites and social networking sites. At the end analysis give conclusion that people use social media widely for collecting information about various product and services too.

6.4 Dr. Sourbhi Chaturvedi et all (2014)[4]

In the present study, the researcher indicated that there may be 100 crore members present in social media as it becomes very important medium for firms in the modern times.

6.5 Nima Barhamati et all (2015)[5]

In the current study of research, the researcher indicated that social networking sites are the most powerful tool as the importance of social media is increasing day by day. The survey was conducted in Malaysian National University.

7.   RESEARCH METHODOLOGY

7.1 Research area according to various parameters

As the area selected by the researcher is Ulhasnagar which is situated in the District of Thane in the state of Maharashtra. The researcher has taken various age group under consideration that is 18 to 55 years including working professionals, housewives, students, Employees

7.2 Method of Collection of Data

A technique of the data collection refers to tools selecting the various units for the data. The researcher has taken one way to collect data that is sampling technique.

7.3 Sampling Technique

The survey was conducted on the basis of sampling technique. The total population was considered as 500 covered whole Ulhasnagar and random sampling technique adopted for 100 respondents which covered whole Ulhasnagar.

7.4 Objectives of the Study

(a) To study the concept of social media.

(b) To analyze the impact of social media on consumer buying behavior in the city of Ulhasnagar

7.5 Hypothesis of the Study

H0 – There is no positive impact of social media on consumer buying behavior.

H1 – There is positive impact of social media on consumer buying behavior.

7.6 Scope of the Study

The scope of the current research study is to understand behavior of consumer is affected by the social networking sites.

8. DATA INTERPRETATION

The Researcher has taken various social networking sites like Facebook, You Tube, Twitter, and LinkedIn. Following is the result and findings on the basis of Data Interpretation.

a) Social Media Networking Percentage wise distribution
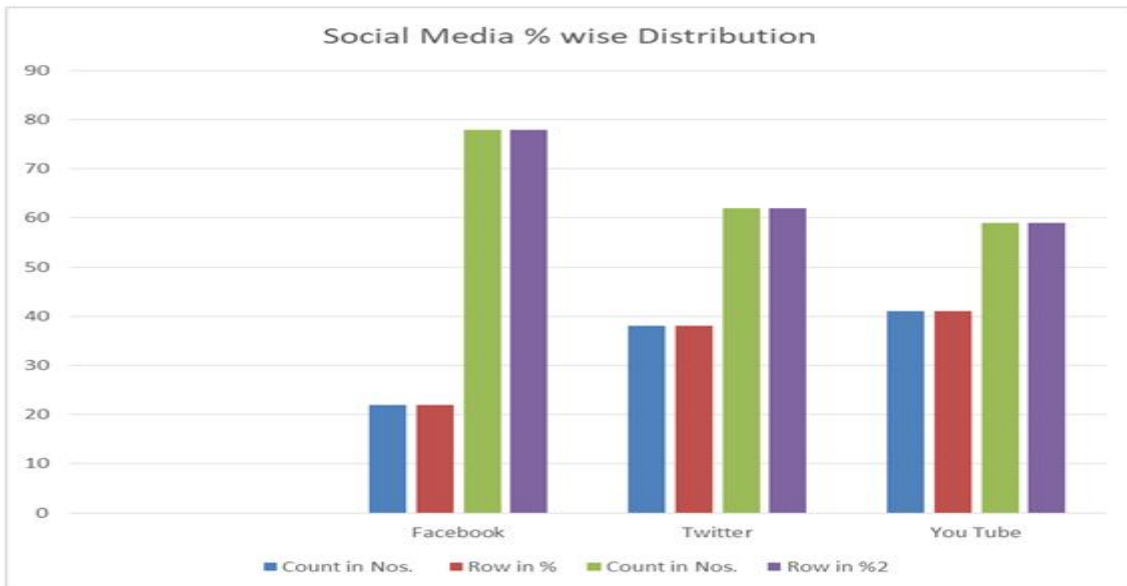
b)   Are you searching the product on Social Media Networking sites
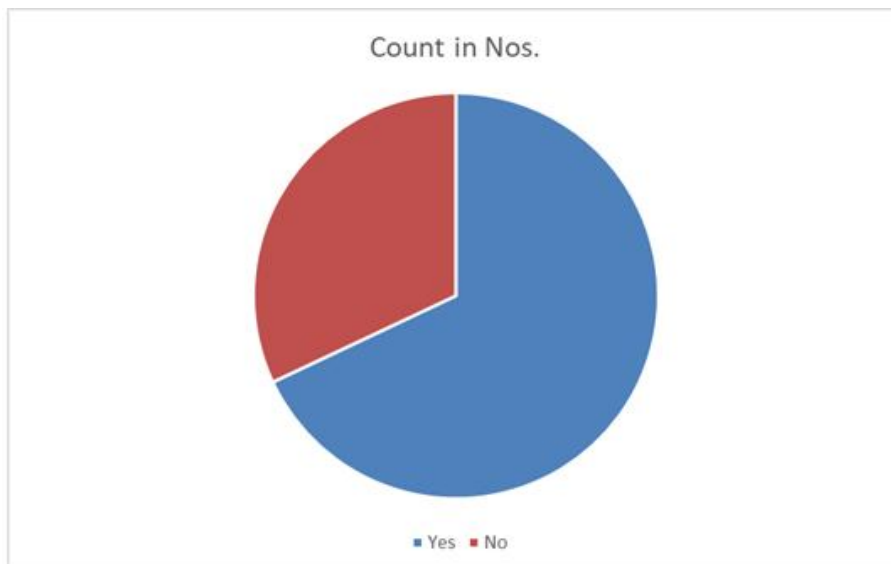
c) Distribution of profession wise who are using social media networking for the purpose of searching the product of interest
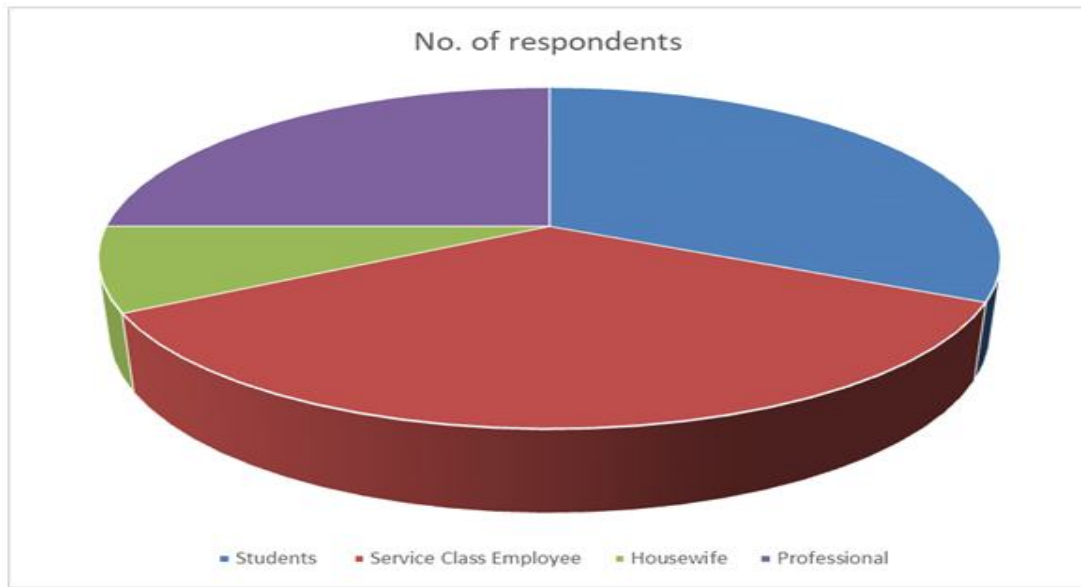
d) Distribution of age group use of social media networking sites for the purpose of searching product online
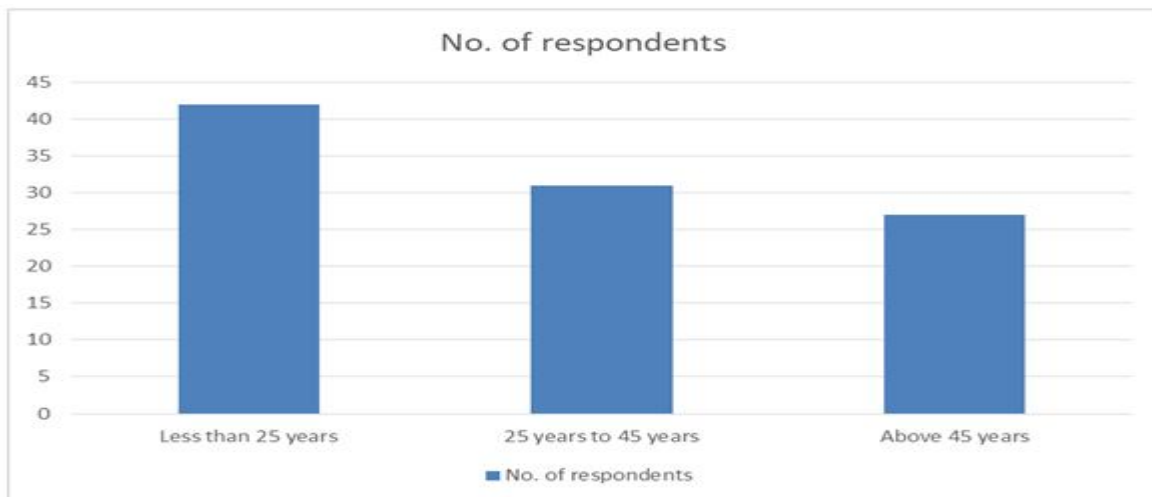
e) Are you using daily Facebook, |WhatsApp, Other Social Media
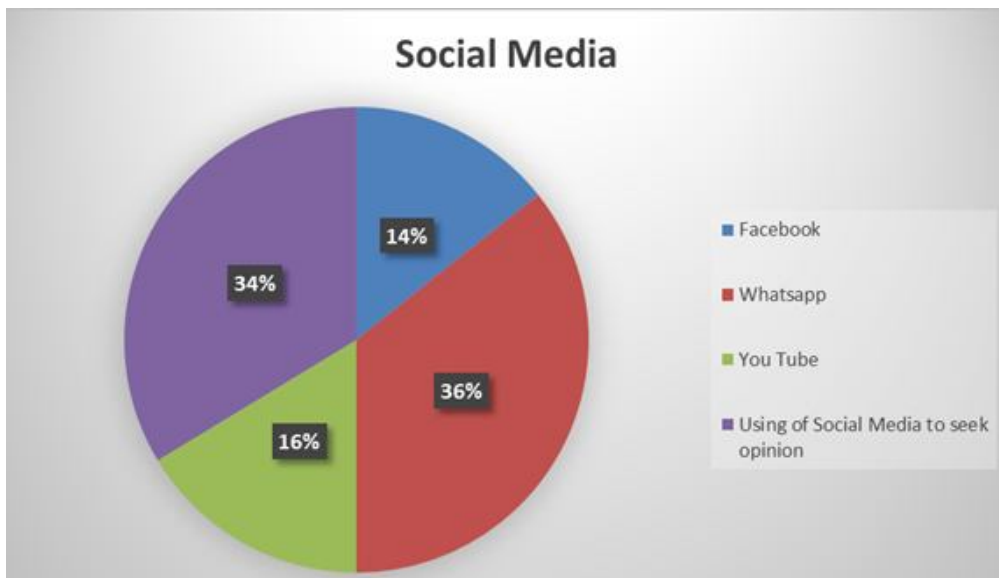
9. RESULT & CONCLUSION:

(i) On the basis of age group who are using social media networking sites which consist of 18 – 55 years including less than 25 years 42, 25 years to 45 years 31 and above 45 years 27 in numbers,

(ii) On the basis of profession the using of social media networking sites are students 32 in count, Service class 35, House wife 08, whereas professionals are 25 taken into consideration.

(iii) Social Media networking sites using that is Facebook 14%, Whatsapp 35%, You Tube 16% and opinion using social media 33%.

(iv) Social Media Networking users who are using Facebook frequently 78, Twitter 62, You Tube 59.

(v) On the basis of Mean rank it is concluded that social media networking have positive impact on consumers buying behavior in the city of Ulhasnagar.

(vi) So, Null Hypothesis is rejected and Alternate hypothesis is accepted on the basis of the study.

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A STUDY ON CHALLENGES FACED BY CUSTOMERS RELATED TO POSTAL FINANCIAL SERVICES

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ABSTRACT
India Post has a long and strong history of serving the nation. What started out as a humble mail delivery system has today grown in to conglomerate unit offer banking and financial services on the go? With the post office taking up the payment banking arena, a strong case has been laid down for effective financial inclusion. But how effective it can prove to be depends on how successfully it handles the challenges in serving the customers according their preferences. The researchers have hence through this study attempted to understand and analyses the challenges faced by customers while availing postal financial services. The post offices need to overcome these challenges not only to attract new customers as well retain existing ones but also for achieving its goal of inclusive financing.

Keywords: India Post, Financial inclusion, Challenges in Serving Customers

INTRODUCTION
India Post. The world's largest postal network has over 1.55 lakh post offices, 89.76 per cent of which are in rural areas. On an average, a post office serves 7,175 people and covers an area of 21.21 sq. km, giving it a natural advantage to take financial services closer to the unbanked. Keeping this in mind, the government of India decided to give more teeth to the financial services arm of India Post and gave it the license to be a Payment Bank. There was lot of expectations regarding the goals India Post Payment Bank would be achieving.

But despite the mammoth infrastructure, human strength, technological up gradation and outreach activities, the India Post remains the most unprofitable public sector entity. Hence it becomes imperative that a study be directed in understanding the challenges faced by customers who has either availed or wish to avail the services of India post so that the same may be overcome and suitable strategy be devised for a profitable course of action.

OBJECTIVES
1. To identify the challenges faced by customers related to postal financial services

2. To offer possible suggestions to overcome the challenges.

LIMITATIONS
The study was carried out in Thane City where majority of the respondents are financially literate service class people. Hence a possible respondent bias is one of the unavoidable limitations faced by the researchers.

REVIEW OF LITERATURE
Ranganathan V in his article 'Indian Postal System: Challenges Ahead' said that with the Internet, Mobile Telephone network revolution posing the threat of making the letter mail obsolete, postal monopolies throughout the world are undergoing restructuring and/or privatization. The ubiquitous post office, in Japan and India particularly, has also doubled up as a bank, exploiting the economies of scope of its vast number of branches and network, and mobilizing savings

'Overview of India Post and Perspective on Challenges Ahead' by Dr. U. Srinivasa Raghavan highlighted some of the issue like Post office savings bank is one of the largest pension distributor and second largest life insurance provider.

'Role of Technology for Postal Systems and Challenges for India' by Mr. Sanjaay Mirchandani described ways to manage the postal sector business by using information technology as a key enabler

India Post as a banking platform Charan Singh-June 5, 2014- the Hindu Business Line- Banking services available at post offices, through time-specific extension counters of major commercial banks in the local area or the presence of business correspondents of banks, could reduce such costs and increase banking penetration. To initiate banking habits with the rural population, post offices could start offering debit cards to account holders of postal bank accounts as well as providing information on those accounts through password protected internet portals. Post offices could also facilitate use of electronic cards, credit and debit, for postal transactions for not only convenience of the user but also to encourage the use of banking facilities. This would enhance the

financial literacy and awareness of banking services for the unbanked population. Banks could make arrangements with post offices for dealing with remittances, as recommended by the Rangarajan Committee on Financial Inclusion in 2008. Similarly, banks could be invited to locate their ATM machines in the premises of the post offices. While the use of plastic currency will make transacting easier and encourage banking habits among the unbanked population, it will also monetize the economy and help bring down the demand for currency notes and scarce coins significantly. India Post has touched the life of every Indian. To preserve its heritage and extend its glory, post offices need not become banks, but could certainly consider a symbiotic business partnership with commercial banks to enhance financial inclusion and mobilize deposits.

Why not a 'Post Bank of India'? -SS TARAPORE-April 17, 2014- It is here that India Post will take center-stage. There are 155,000 post offices, of which about 140,000 (90 per cent), are in the rural areas. As such, India Post is pre-eminently suited for a bank license. Trying to achieve financial inclusion without a central role for India Post would be like staging *Hamlet* without the Prince of Denmark.

Maximizing the post office May 29, 2015 The Hindu- *Anupam Manur* -Two criteria have to be considered: reach and capability. India Post has a network of over 1.5 lakh branches across India, a reach that far exceeds all the PSBs combined. Of the 1.5 lakh branches, about 1.4 are in rural areas, compared to the combined 23,000 rural branches of the public sector banks. With this, India Post can expand from financial inclusion to handling insurance and pension accounts, priority sector lending in rural areas, and many other financial functions as well. Some post offices around the world have undergone this transformation quite successfully. The Royal Mail of the U.K., for example, does all the things a bank does and additionally even provides telephone and broadband service

'Future of India Post' written by Bruhaspati Samal put forward the thought that due to vast use of electronic media, more demanding customers, presence of Organized / Unorganized courier for mail service, Financial Institutions like banks and Insurance companies and above all the challenges of globalization, corporatization and liberalization, post should take the proper steps for his survival.

DATA ANALYSIS AND DISCUSSION
In order to understand the extent of various challenges faced by customers availing or planning to avail postal financial services, a survey of 70 respondents were carried out.

Majority of the respondents were service class people in the age group 31-40 and were in the prime age group with a positive intent towards saving.

On the Awareness of Various Financial Services
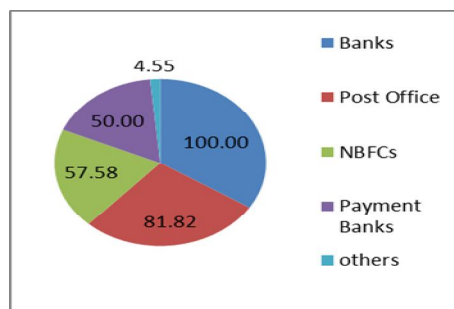
All the respondents were aware of Banks as a provider of financial services. On the one hand 81.82% of respondent showed awareness towards post office, only 50% respondents was aware of payment banks.

On having an account with Post Office
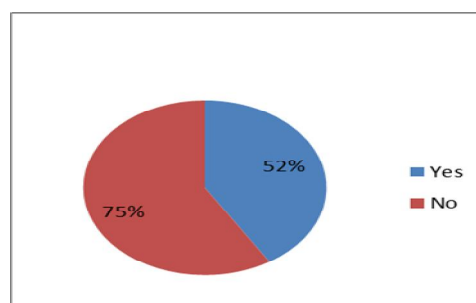
Only 25% of the respondents are having account with post office.

On Preference of Opening an Account with Postal Bank
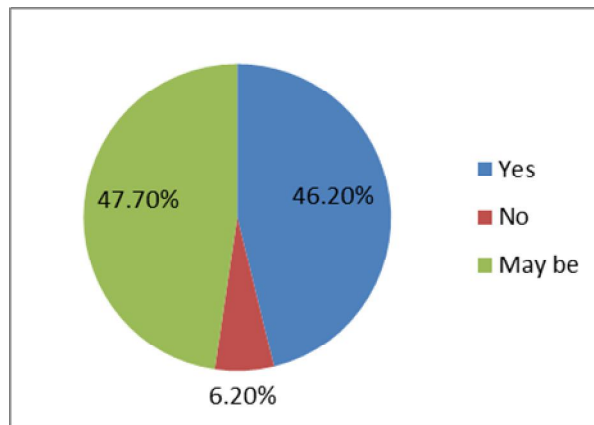
As against awareness only a narrow majority of respondent showed willingness towards opening an account with Postal Bank. Almost a similar majority remained unsure whether they would open and account or not

On the Challenges faced

Question Number	Details	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
A	not necessary	0	3	25	26	16
B	unaware of the facility	0	19	13	27	11
C	complicated transactions	0	3	30	24	13
D	inconvenient location	0	12	22	12	24
E	difficulty in ac opening	0	7	41	16	6
F	documentation	2	20	39	7	2
G	AQB charges	4	16	46	2	2
H	No customized service	0	2	37	16	15

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Challenges	70	45.00	100.00	67.2857	10.09684
Valid N (list wise)	70				

	N	Mean	Per cent
not necessary	70	3.7857	75.714
unaware of the facility	69	3.4493	68.986
complicated transactions	70	3.6714	73.428
inconvenient location	70	3.6857	73.714
difficulty in ac opening	70	3.3	66
documentation	68	2.8382	56.764
AQB charges	68	2.7647	55.294
No customized service	70	3.6286	72.572
Valid N (list wise)	67		

An analysis of the data reveals a challenge score of 67 percent. Majority of the respondents felt it was not necessary to open an account and avail the services of post offices. A close majority found the complexity of transactions inconvenient location as a challenge in reaching out to the post office. Lack of customized services is posing an equally huge challenge as shown by the data.

CONCLUSION AND SUGGESTIONS

In a world where communication has assumed different forms with the written word being transmitted on mobile phones and the proliferation of private courier services for printed matter or documents, the role of India Post needs to be redefined. The starting of the payments bank is pragmatic because the department may have just taken the right step at a time when postal services have become less relevant while financial services continue to be important given their under penetration in rural areas

In order to overcome the challenges India Post must

1. Make itself a necessity to customers by offering customer's customized products and improving on the service front.

2. Conduct active campaigns to increase its visibility.

3. Look out for strategic tie ups to market their products and services.

4. Conduct awareness camps for customers so as to bring across the simplicity in transactions that otherwise appear complex.

5. Make customers aware of the difference in postal banking and other services through active campaigns.

6. An attractive infrastructure attracts the customers. Therefore attention should be given towards this side.

7. Postal saving bank should also provide higher rate of interest on deposit similar to bank.

8. Post should promote them through advertisement in newspaper, TV etc.

9. India post should aims at providing new and better services on par with global industry standards by computerizing and networking of all post offices using Client Server System.

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CHANGING ROLE OF CSR IN INDIA WITH COMPANIES ACT, 2013

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ABSTRACT
Corporate Social Responsibility ("CSR") has become a popular term in Company form of business in India in recent times due to recognition given to it under Companies Act, 2013 ("Act"). Implementation of CSR activities pursuant to Act may produce a positive impact on the performance of the Companies. Due to CSR provisions under the Act, specified Companies mentioned therein have to incur short term cost in terms of CSR expenditure which may not be converted into immediate financial benefits in terms of profitability but it will definitely promote social and environmental change for its sustainable development in long run.

With the introduction of the Companies Act, 2013 and rules made there under, CSR provisions have been made mandatory for specified Companies mentioned under section 135 of the Act. Accordingly, specified Companies in India have been put in place of some mandatory compliance procedures. Furthermore such Companies are expected to identify and undertaken projects that have a high social impact and which are addressing a sustainable development issue pursuant to the provisions of the Act.

This paper is focused on changing role of CSR in India before and after introduction of Companies Act, 2013 on various aspects like mandatory spending for CSR, undertaking and monitoring CSR projects, evaluating its effectiveness, disclosures of CSR activities. This paper also focuses on the major loopholes in initial provisions of the Act which have been fixed through various amendments in the Act to make it more effective.

Keywords: Corporate Social Responsibility ("CSR"), Companies Act, 2013 ("Act")

INTRODUCTION
With the inception of New Economic Policy, 1991, India has witnessed a process of economic Liberalization, Globalization and Privatization. Since then India has been considered as one of the fastest growing economies in the world which resulted into creating abundant wealth by corporate sector over the years. While doing so this economic growth has hardly reached to grassroots level of the society leaving large population with restricted access to basic needs such as purified water, hygienic conditions, health services etc. As per the latest Human Development Report of UNDP, 2019, India is ranked as 129 amongst 189 countries. This result shows that despite being labelled as the emerging global player, India is still home of largest number of poor, malnourished children with very poor access to health, education facilities etc.

It is pertinent to note that the uneven distribution of wealth can be considered as major root cause for this social unrest. Wealth is in the hands of very few rich people and poverty statistics not improving. So, the government envisaged to bring the corporate sector as an important contributor to social and sustainable development activities. With introduction of CSR as mandatory compliance for specified Companies mentioned under section 135 of the Act, India has become the first country in the world to have mandatory CSR in its Company law legislation. The Act has mandated Companies above a certain net worth or turnover or net profit to spend two percent of their last three years' net profit on social and sustainable development activities as mentioned under Schedule VII of the Act. At the same time Companies have to report on the CSR activities or explain to its stakeholders in case they have failed to do so. The mandatory CSR provisions in the Act is an honest attempt to achieve the goals to minimize the inequalities as enshrined under Directives Principles of State Policy's Article 38 of the Constitution of India.

OBJECTIVES
- To understand the meaning and importance of CSR
- To study the Changing role of CSR in India
- To highlight the Provisions of CSR under the Act as amended till date and its impact

RESEARCH METHODOLOGY
The research paper is an attempt of exploratory research, based on the secondary data sourced from journals, magazines, articles and media reports. Looking into requirements of the objectives of the study the research design employed for the study is of descriptive type. Available secondary data was extensively used for the study.

MEANING AND IMPORTANCE OF CSR

The provisions relating to CSR have recently been introduced under the Act but there is a long history in both the East and West of the Globe towards a humanitarian commitment to social benevolence since it was believed that the creation of wealth for any state should primarily be used for social good.

In 1953, Howard Bowen, the American Economist in his book 'Social Responsibilities of the Businessman' first time defined CSR as *'obligations of businessmen to pursue those policies, to make those decisions, or to follow those lines of action which are desirable in terms of the objectives and values of our society.'* UN Global Compact can be considered as first initiative by the International organisation to lay down a charter of 10 principles for all Companies globally to respect and follow in their business operations. It sets out the agenda for CSR in the form of 10 principles for all corporate enterprises and provides a framework for initiation of sustainability policies. At the same time organizations such as the OECD and other multilateral organization identified CSR as significant contributor to the process of social and sustainable development.

Over a period of time corporate sector continued to grow, making up the significant share of countries' national product and therefore the opinion was formed that they are pillars of social and sustainable development. In other words, the economic successes of specified Corporates can be channelized into poverty eradication programmes, environment protection and other areas through CSR which will ensure social and sustainable development. CSR is an important tool for Corporate for various reasons as below;

1. To Reduce operating cost

2. To increased turnover and customer loyalty

3. To provide higher productivity and quality

4. Boost in goodwill in the market

5. To Strengthen relationships with stakeholders

6. Easy access to capital

7. To mitigate risk

CHANGING ROLE OF CSR IN INDIA

CSR is not a new concept in India as we have long tradition of following "Jan Kalyan" which means "welfare of the masses" as a part of running a business enterprise since time immemorial. The earliest Industrialist of the 19th centaury started doing philanthropy via Trust and NGOs which were controlled by members of family business. With gradual changes post New Economic policy, 1991, Indian businesses started becoming more exposed to domestic as well as foreign competition. By the year 2000, many Indian Companies had become global players and also several Foreign Companies started setting up their subsidiaries in India. They began to participate in various Industry forums and also as key economic participants in India, they began to engage in social and sustainable development through voluntary CSR.

To take few examples, In India, Jamshedji Nusserwanji Tata established the J.N Tata endowment which offered scholarship to eligible students to pursue studies abroad.

In 2004, ONGC launched the Providing Urban Amenities in Rural Areas wherein it uses its idle gas wells, output of which cannot be marketed commercially, to produce power in local area communities.

There were many Companies who had voluntarily started spending for CSR but unfortunately the number was not so impressive. So, the Government felt a need of collective effort by all resourceful Companies and not a few of them. In 2009, the Government announced the voluntary guidelines for the Companies to encourage them to do CSR activities. In 2011, finally the Government announced that CSR may be made mandatory provisions under new Companies Act and accordingly, clause 135 was inserted in the proposed Companies bill which later on became the mandatory provision for specified Companies fulfilling the criteria as mentioned under Section 135 of the new Companies Act, 2013.

PROVISIONS OF CSR UNDER THE ACT AS AMENDED TILL DATE AND ITS IMPACT

Pursuant to Section 135 of the Act, CSR provisions is applicable to every company having an annual turnover of Rs.1,000 crore and more; or a net worth of Rs. 500 crore and more; or a net profit of Rs. 5 crore and more during immediately preceding Financial year. Such prescribed Companies have to spend 2% of the Average Net Profit of the company made during the three immediately preceding financial years as per Section 135 (5) of the Act. Further Section 135 (1) requires Companies to constitute a CSR committee of the Board consisting of their

Board members, including at least one Independent Director in order to achieve the CSR objectives specified under CSR policy of the Company for the benefits of the company and for achieving the goals of sustainable development. This composition of committee is required to be disclosed in the Board's report. It is further noted in the Act that the Companies shall include the foreign Companies having branch offices in India.

In the year 2015, a High Level Committee (HLC) was constituted the Chairmanship of Shri. Anil Baijal to suggest measures for monitoring and help the Government to strengthen the CSR framework. The HLC was of the view that for first couple of years, it would be a 'learning experience' for all stakeholders including the Government, Companies, implementing agencies, auditors, etc. and after which an in-depth analysis may be done based on disclosures from the filings made by the Companies with respect to CSR provisions. According to HLC, The Act and rules made there under besides providing an overall guidance framework for the corporates to carry out their CSR initiatives, it also tried to provide them with ample autonomy and flexibility to design and implement CSR programmes. It is important to monitor the performance of the Company with respect to CSR spending and therefore disclosures have been made mandatory for specified Companies in the prescribed form along with preparation of CSR report. The primary objective of CSR provisions was to promote sustainable business philosophy at a broad level and encourage specified Companies to come up with innovative ideas and robust management systems to address social and environmental concerns of the local area and other needy areas in India.

The Report of the HLC on CSR 2018 dt. 7th August, 2019 contained various analysis on the basis of filings made by the Companies upto 31st March, 2019 in MCA registry and the analysis was based on the reported figures by the Companies for Financial years 2014-15 to 2017-18.

Table-1: Profile of Companies liable for CSR based on their reporting status based on figures as per the filings received as on 31st March, 2019

Profile of Companies liable for CSR based on their reporting status	FY 2014-15	FY 2015-16	FY 2016-17	FY 2017-18
Liable and reporting on CSR	9,418	11,671	12,407	10,868
Liable Companies on whom Schedule III5 of CA, 2013 is not applicable but reporting on CSR	1,000	1,284	775	716
Liable but not reporting on CSR	6,130	5,335	6,350	9,753
Total Number of Companies liable for CSR	**16,548**	**18,290**	**19,532**	**21,337**

Source: Report of the HLC on CSR 2018 dt. 7th August, 2019

From the above table 1, it is clear that the number of Companies falling under section 135 are increasing year by year but we can see that many Companies have not reported inspite of falling under the section 135.

Table-2: CSR expenditure vis-à-vis CSR Prescribed amount based on figures as per the filings received as on 31st March, 2019

Year of filing	Total number of Companies liable for CSR (reporting +non reporting)	Total CSR Expenditure (in Rs. crore)	Total CSR Prescribed Amount (in Rs. crore)	Compliance in terms of CSR expenditure (%)
FY 2014-15	16,548	10,065.93	17,140.42	59%
FY 2015-16	18,290	14,503.65	17,044.45	85%
FY 2016-17	19,532	14,312.03	19,789.90	72%
FY 2017-18	21,337	13,326.69	23,247.90	57%

Source: Report of the HLC on CSR 2018 dt. 7th August, 2019

From the above table 2, we can say that even though the sum of contribution to CSR activities with respect to the total prescribed CSR expenditure for all the years may be moderate, it is important to note that the culture of being responsible towards society is being imbibed by more and more Companies.

At the global level, Sustainable Development Goals (SDGs) were adopted on 25th September, 2015 by 193 member states of the United Nations to end poverty, protect the planet and ensure prosperity for all as part of a new sustainable development agenda. The 17 goals which consist of 169 targets have to be achieved by 2030. India has played an integral role in the formation and evolution of SDGs by merging these goals with the areas and subjects mentioned in Schedule VII as CSR activities.

The CSR provisions under the Act has been amended multiple times to make it more effective. Till 2019, there were no penal provisions for unspent CSR funds and defaulter Companies were just reporting reasons in its report for not spending CSR funds. But with the introduction of new amendment in the Companies Act dt. 31st July, 2019, Companies now have to transfer the CSR amount allocated in specific years to a dedicated fund set up by the government if the company could not utilize it for three years. This amendment has also made this non compliance punishable by prescribing penalty of not less than Rs. 50,000 but which may extend to Rs. 25,00,000 in case of contravention of CSR provisions. These amendments will definitely bring the accountability to the CSR activities of Companies and we can see the drastic change in the upcoming report of HLC for upcoming financial years.

CONCLUSION

It can be concluded saying that it was really an honest attempt to introduce mandatory CSR provision in the Act in order to achieve social and sustainable development goals. The time has come when Companies should seriously take social responsibilities towards their employees, customers, stakeholders and society at large. With introduction of various new amendments, it is crystal clear that Companies have to take responsibility to achieve social and sustainable development goals for which they should build a system to take care of CSR activities where CSR should not be looked as a hindrance of carrying business in India. Rather Companies should consider CSR as golden opportunity to make a positive impact on the society by finding out new innovative ways for CSR activities.

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ANALYSIS OF MOTIVATING FACTORS AND BARRIERS IN ADAPTATION OF ECO-FRIENDLY PROCESSED FOOD PRODUCTS: STUDY OF SELECTED CITIES OF INDIA

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ABSTRACT
The past decade has seen the mention of the words "green", "Eco-friendly" and "sustainability". The evolving social and regulatory concerns for the environment and eco-system have encouraged many corporates to consider these green concerns and weave their policies around them. The consumer's environmental consciousness cause a great impact on their buying behaviour and is genuinely reflects in their purchase decisions. The present trend of adoption of green food products has a complex implication on the product innovation, process modification and development of effective marketing strategies. Green marketing is increasingly characterising the purchasing sensibilities of billions of consumers around the world. If the marketers want to develop a strategy with a credible impact on consumers, they need to address them as human beings looking to lead a long healthy lives, not as mere consumers with insatiable desire for material goods. Even though the eco-awareness and health consciousness have increased among Indian consumers, there are certain barriers in the diffusion of more eco-oriented consumption of green processed food products. The recent explosion of green media, green products, services, techniques and marketing practices have also brought a scepticism about the authenticity of green claim. All the past researches show that hefty price of green products is a huge deterrent. This research paper is an attempt to identify and analyse the motivating factors and barriers in adaptation of green processed food products in the cities of Mumbai, Chandigarh and Bhatinda.

Keywords: Green Marketing, Barriers in adaptation of Eco-friendly food products, green processed food products, Pro-environmental behaviour, Green consumption, Sustainable development.

INTRODUCTION
Green Marketing
Environmental issues have acquired a significant position in business world as well as in public life around the world. This has led companies to redesign and revamp their business strategies and hence the concept of green marketing has evolved in last few years. As per Haytko and Matulich, (2008), the environmental concerns have been major issue for academics and professionals for past 30 years. According to Kotler (2011), these concern are going to influence marketing theory and practice for coming years. Chen (2008), concludes that Green marketing is essential part of businesses strategies as a competitive advantage. It's a tool to strengthen, enhance and develop new markets.

According to American Marketing Association Green Marketing is defined as

- Retailing definition: "The marketing of products that are presumed to be environmentally safe."

- Social marketing definition: "The development and marketing of products designed to minimize negative effects on the physical environment or to improve its quality."

- Environments definition: "The efforts by organizations to produce, promote, package, and reclaim products in a manner that is sensitive or responsive to ecological concerns

Kilbourne (1998), "Green marketing is a holistic, macro focus, methodological and multi-discipline topic"

Thus in the highly competitive and fragmented markets, if Green marketing is used as a strategy, it can help get more customers and hence more profits.

Marketing Mix of Green Marketing- 4 P's
Product: The food products which are harvested without the use of chemical fertilizers, organic in nature, packaged in biodegradable material, and processed by techniques which save energy.

Price: Price of organic products is generally higher than their non-green counterparts which ought to be the green-premium

Place: The availability of green processed food product is an important consideration as food products are to be purchased on regular basis so there can't be long waiting time. The development of green logistic should be a priority for food production companies.

Promotion: promotion of food products with green attributes involve use of promotional tools like advertisement, web-sites, use of social media, presentation etc by keeping 3 Ps- people, planet and profit in mind.

Processed Food Products

Food processing is a method of modifying raw food components to produce saleable and often long shelf-life food products that can be conveniently distributed, stored, and easily prepared by the consumer.

Methods of food processing: Food processing includes traditional (heat treatment, fermentation, pickling, smoking, drying, curing) and modern methods (pasteurization, ultra-heat treatment, high pressure processing, or modified atmosphere packaging). Some of the common methods are described below:

Canning
The food is heated to a high temperature. Then, the food is packaged and stored in an air-tight can.

Fermentation The breakdown of sugars by bacteria, yeasts or other microorganisms under anaerobic conditions. Fermentation is notably used in the production of alcoholic beverages such as wine, beer, and cider, and in the preservation of foods but also for raising dough in bread production.

Freezing
Food temperatures are reduced to below 0°C to decrease the activity of harmful bacteria. The process can be used to preserve the majority of foods including fruits, vegetables, meat, fish, and ready meals. Air inside a package is substituted by a protective gas mix, often including oxygen, carbon dioxide and nitrogen They help to extend the shelf life of fresh food products - usually of fruits, vegetables, meat and meat products, and seafood.

Pasteurization
Food is heated and then quickly cooled down to kill microorganisms. For example, raw milk may contain harmful bacteria that cause foodborne illnesses. Boiling it (at home) or pasteurizing (on a large scale) is crucial to ensure it is safe to consume. Apart from dairy products, pasteurization is widely used in preservation of canned foods, juices and alcoholic beverages.

Additives Food additives play an important role in preserving the freshness, safety, taste, appearance and texture of processed foods. Food additives are added for particular purposes, whether to ensure food safety, or to maintain food quality during the shelf-life of a product.

Elevating expendable incomes, nuclear families, urbanization, and changing food habits has led to the surge in demand for processed food in India. The food processing industry functions as an important link between agriculture and industrial section of the economy. An enterprising and vigorous food sector plays an important part in diversification of agriculture, enhancement of product shelf-life, employment creation, boosting farmer's income, and generation of an environment conducive for exports.

LITERATURE REVIEW

Farheen Mujeeb Khan, (2018): "Green Marketing In The Processed Food Industry Of India" Studies the marketing Strategies by selected companies of Sonipat, New Delhi, Aligarh, and Lucknow. This study conclude that green marketing practices are positively associated with the product quality.

Sudipta Majumdar (2015),"Analysis of Factors Influencing Consumer Preferences for Green Cosmetic and Food Products: A study in and around Kolkata." This study Identified factors responsible for popularity of green cosmetics and food products A sample size of 400 was taken.

Ishani Patharia (2014) "Green Purchase Behaviour of Indian Customers Towards Electronic Products." Green Advertising has a significant relationship with Brand Image and Product Involvement mediates the impact of Green Advertising on Brand Image. The scope of the research area has been confined to NCR and Haryana.

Tripti Sahu,(2012) "Green marketing: an attitudinal and behavioral analysis of consumers in Pune". Recycling behavior aimed at reducing solid waste at landfill sites help conserving natural resources.

H.Baumanna, F.Boonsb and A.Bragdc (2002) "Mapping the green product development field: engineering, policy and business perspectives". This study identifies loopholes at micro level (within company) and macro level (company and public policies) It advocates the need of environmental optimization of resources. It was based on a cross-disciplinary database containing around 650 articles.

Suja R. Nair, Hari Krishna Maram (2016), "Towards Sustainable Consumption: Analyzing Green Consumer Behaviour" the study examine and analyse the factors contributing to and inhibiting green consumer behavior. It suggest the ways to overcome green consumption barriers.

On the basis of literature review following factors can be enumerated as motivational factors and barriers:

Factors motivating consumers to adapt Green food products
- Concern for health

- Concern for environment

- Fear of use of chemicals and preservatives in food products

- Concern for the impact of plastic and non-biodegradable material on environment

Barriers or inhibiting factors in adaptation of green food products
- Many eco-friendly brands are sold at unreasonably high price

- People are generally skeptical about their green claim.

- Many eco-friendly products are not easily available.

- People usually don't find them as tasty as their non-green counter products.

- They have comparatively less shelf life.

- packaging of green products is not very attractive

- People don't have much information about different eco-friendly marks and labels to look for while purchasing a food product.

- Some people feel that food products are over-hyped for their contribution in environmental preservation.

OBJECTIVES
- To Analysis of motivating factors and barriers in adaptation of eco-friendly Processed food products: Study of selected cities of India

RESEARCH METHODOLOGY
The purpose of this study is to analyze the factors influencing preferences for green food products and the challenges. Therefore, descriptive research design was being used as it is deemed to be the most appropriate.

Population: Population refers to the entire group of people, events or things of interest that the researcher wishes to investigate and wants to make inferences based on sample statistics (Sekaran & Bougie, 2010).

The target population for the study is users of processed food products in Mumbai, Bhatinda and Chandigarh. A total of 105 candidates gave resonses.

DATA ANALYSIS

Pearson Chi-Square Tests		
		A7
Q3A	Chi-square	32.757
	Df	4
	p-value	.000*
Q3B	Chi-square	49.004
	Df	12
	P-value	.000*
Q3C	Chi-square	18.349
	Df	12
	P-value	.106
Q3D	Chi-square	22.260
	df	12
	P-value	.035*
Q8A	Chi-square	4.876
	df	8

	P-value	.771
Q8B	Chi-square	20.400
	df	8
	P-value	.009*
Q8C	Chi-square	22.259
	df	12
	P-value	.035*
Q8D	Chi-square	26.206
	df	12
	P-value	.010*
Q8E	Chi-square	39.824
	df	12
	P-value	.000*
Q8F	Chi-square	55.223
	df	16
	P-value	.000*
Q8G	Chi-square	67.392
	df	12
	P-value	.000*
Q8H	Chi-square	52.235
	df	16
	P-value	.000*
Q91	Chi-square	30.244
	df	4
	P-value	.000*,b
Q92	Chi-square	33.845
	df	8
	P-value	.000*
Q93	Chi-square	37.662
	df	12
	P-value	.000*
Q94	Chi-square	14.359
	df	12
	P-value	.278
Q95	Chi-square	30.043
	df	8
	P-value	.000*
Q96	Chi-square	15.635
	df	8
	P-value	.048*
Q97	Chi-square	51.625
	df	12
	P-value	.000*
Q98	Chi-square	23.266
	df	8
	P-value	.003*
Q99	Chi-square	68.365
	df	12
	P-value	.000*

INTERPRETATION

- There is a significantly higher percentage of people in Bhatinda and Chandigarh who agree to the fact that they prefer Green food products only because of concern for health and fear of chemical in their food.

- There is a significantly higher percentage of people in Mumbai who agree to the fact that concern for environment and use of bio-degradable material in packaging are also important factors

- A significantly higher percentage of people in Bhatinda and Chandigarh are more inclined to purchase green food products if price of products is reduced to bring it at par with non-green products

- A significantly higher percentage of people in Mumbai are inclined to purchase green food products if the food processing company makes any initiative about biodegradable packaging or/and green disposable of packaging material.

- A significantly higher percentage of people in Bhatinda are concerned about the availability of green food products.

- A very high percentage of people in Bhatinda are skeptical about the green claim of food companies

- A significantly higher percentage of people in Bhatinda and Chandigarh feel that green food products are not easily available.

- A higher percentage of people of Bhatinda accept that many people don't have complete knowledge about the green products.

- A significantly higher percentage of people in Bhatinda feel that food products are over-hyped for their contribution in environmental preservation.

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DIGITAL MEDIA MARKETING – A BOON FOR WOMEN ENTREPRENEURS

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ABSTRACT
Digitalization has paved a way through which the entrepreneurial activities can be carried on with ease and comfort. In the recent trends of business many women entrepreneurs have evolved and have been successful in doing business along with maintaining the house. Social media plays a significant role in developing various marketing strategies. Due to the advancement of this media it has helped businesses to prosper. This research paper tries to focus on the social media marketing techniques that the women entrepreneurs have adopted in order to survive, sustain and grow in the fast running pace of life. It is the modern marketing approach through which the women entrepreneurs can connect to customers, spread awareness regarding their products, increase sales and in turn profit .Another benefit which the women have derived through the social media marketing is the flexible working hours and the balance between work life and personal life.

Keywords: digitization, marketing techniques, women entrepreneurs.

INTRODUCTION
Marketing is an organized activity with a set of instructions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large.

Digital marketing is advertising delivered through digital channels. Channels such as social media, mobile applications, email, web applications, search engines, websites, or any new digital channel.

Entrepreneurship is the starting of new businesses by having capacity and willingness to develop, organize and manage a business venture along with any of its risks in order to make a profit. One of the most important traits of entrepreneurs is self-motivation, understand what you Offer, take risks, know how to network, basic money management skills and knowledge, flexibility and passion.

Women entrepreneur is a person who is ready to accept challenges that come in her way and moves ahead in life with a positive attitude. Women entrepreneur is any women who organizes and manages any enterprise, especially a business. ... As women enter the workforce in ever-greater numbers, they gain professional experience, and managerial skills, both necessary to be successful entrepreneurs.

REASONS FOR WOMEN BECOMING ENTREPRENEURS
The pull and push factors due to which women adopt entrepreneurship are as follows:

Pull factors: There could be several reasons as to why a women has become an entrepreneur either it could be her willingness and passion to be economically independent and do wonders

Push factors: could be some family financial problems, divorce, undue conditions etc.

OBJECTIVES OF THE STUDY
1. To study the working patterns of the women entrepreneurs using digital media.

2. To understand the various digital media marketing strategies used by women entrepreneurs.

3. To analyze the benefits received and challenges faced by women entrepreneurs due to digitization.

SIGNIFICANCE OF THE STUDY
The study tries to focus on women entrepreneurs who are the backbone of their family and who have emerged out to be wonderful multitaskers. Women entrepreneurship is gaining importance in India in the wake of economic liberalization and globalization. The policy and institutional framework for developing entrepreneurial skills, providing vocational education and training has widened the horizon for economic empowerment of women.. There exist a plethora of successful business women entrepreneurs both in social and economic fields in India. They are performing well plus due to advancement in digital media marketing techniques and proper awareness of the same it becomes very easy for them to function.

DATA ANALYSIS AND INTERPRETATION
There was a survey conducted by me to find out about the benefits that the women entrepreneurs have faced due to digital media advancement

POPULATION

The participants for the study totaled to 50 women entrepreneurs. The population varied to a great extent with respect to women adopting to business activities due to various reasons, work profile of the women, product that they sell etc.

PARTICIPANTS

50 women entrepreneurs across Mumbai were selected for the study. The central region of Mumbai was mainly taken into consideration. The women entrepreneurs were of the age criteria 25-50.

TECHNIQUES AND TOOLS

A structured questionnaire was used to measure the benefits derived by women entrepreneurs in the digitized era. in the global business environment. There were 12 questions in which most of them were multiple choice questions.

DATA COLLECTION:

The data was collected with the help of google form (questionnaire) Via Social networking sites. An informed consent was obtained from all the participants and the purpose of the study and confidentially was also explained to them in brief.

QUESTIONNAIRE
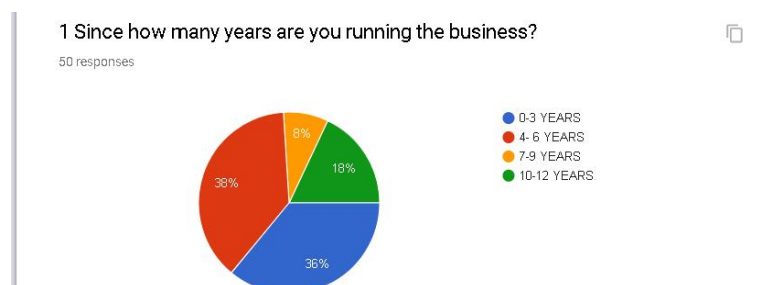
In the survey conducted it was found that majority of the women have started operating their business from past 5 years broadly. It varies even though as to 36% have started business in the past 5 years whereas 30% of them have started business in the past 3 years. There have been various pull and push factors which have compelled the women to start busines but now they are doing pretty good.
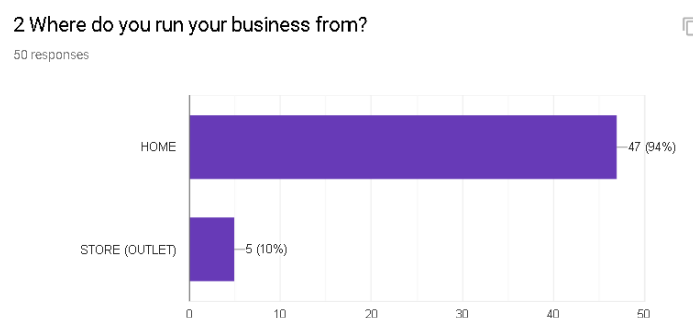
According to the survey 94% of the women which is a majority operate or run their business activities from home which helps them to balance work and house. In the past few years women have evolved better business handlers with innovision and creativity.

Majority of the women who are very successful entrepreneurs work from home because there are several women who face a lot of problems while not taking up house responsibilities. This also becomes a biggest challenge for the women.

NAME OF THE PRODUCT	PERCENTAGE %
MOUTH FRESHNERS	15 %
HOME MADE DRY SNACKS	10 %
KHAKRA	10 %
COSMETICS	10 %
HOME MADE CHOCOLATES	15 %
DRESS MATERIALS, SAREES, KURTIS ETC	40 %
TOTAL	**100**

According to the survey many women have begun business operations in various products as mentioned in the above table . These are just a handful of products there are many products which women have begun to sell.

4 Has digitization proved of any help to your business ?

50 responses
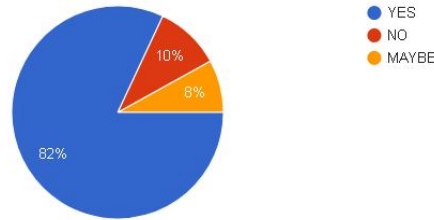
According to the survey we can conclude that 82% of the women have responded that digitization has become a boon for them. Digitization has proved of great help to the women entrepreneurs.which has led to many advantages like ease in opeartions and expansion of business across various cities just by sittting at home with the help of a single click.

They even say that the biggest advantage they have is that the awareness is created in a right way and they have got a good platform to showcase their capabilities better. They even give the credit to their family members who have in all the best possible ways helped them with handy use of social media apps.

5 Which social media do you use the most?

50 responses
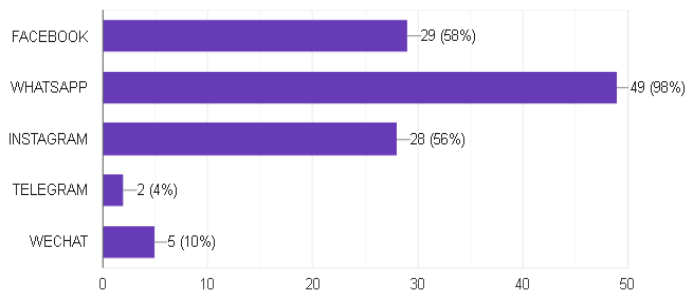
According to the survey 98% of the women entrepreneurs use whatsapp which is the most commonly used site by the majority of the crowd. Among the other social media sites facebook and instagram are the most frequently sites after whatsapp. Due to the increased use of these channels as intermediaries it has helped the women entrepreneurs in many ways like they can expand their business , increase contacts, and reach out to maximum. Many women entrepreneurs also say that it was like a dream to them to sell their produts to such a vast segmentation and with so much ease and comfort.

6 If yes in what way ?

50 responses
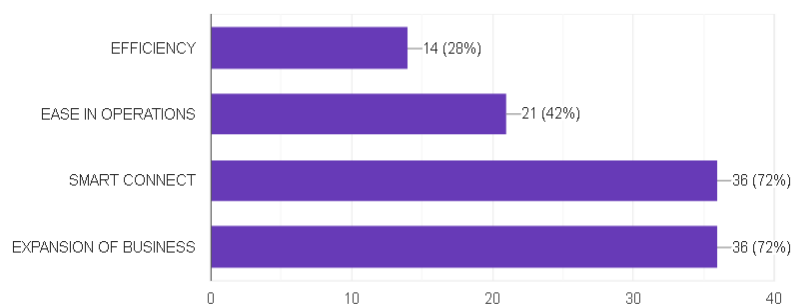
The survey tries to tell the various reasons due to which digital media marketing has emerged to be a boon for all the women entrepreneurs some of the reasons are as follows:

Expansion of business : 72% of the women say that expansion of business has been possible due to social media marketing techniques and has led them to function across their areas of comfort.

Smart connect :72% of the women say that they can have a smart connect with their respective customers since the connect becomes easy the business opeartions are carried on with much ease and smoothness.

Ease in operations 42% of the women also that digitization has led to ease in operations: it becomes a very easy procedure to sell products as you just post the advertisement of your product and it is so much easy to operate due to which there are many other benefits which are derived.

Efficiency : social media is a platform which has not only evolved to create a smart connect but it also helps in maintaining efficiency.

7 Out of the total sales how much of your sales is due to socia media?
50 responses
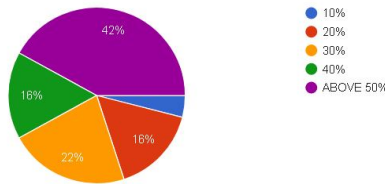
According to the survey conducted 42% of the people say that majority of the profits that they enjoy are due to social media and digitization and their profits account to more than 50% of their total profits which is an excellent number.

Also 40% of the women say that apart from their normal business profit they enjoy 30-40% of profit due to socuial media marketing.

Digitization has not only led to increase in profits but it also leads to expansion of business and the reach is just not measurable.

8 Do you have a tie up with any digital marketing companies ?
50 responses
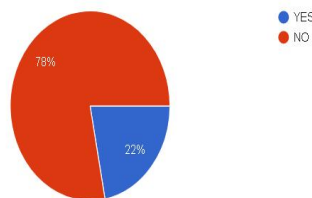
According to the result of the survey 70% of the women say that they do not have any tie ups still they are doing wonderful in business. The main reason being social media apps have led to so much of publicity of their products that at a smaller level they need not spend on having tie ups .

As a growth strategy this whould be the first thing that the women entrepreneurs are going to do in the later period of their business.

9 Do you offer discounts or cashback facilities through digital payments made to you?
50 responses
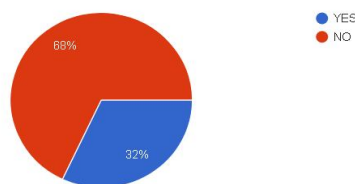
According to the survey 68% of the women say that they do not offer any facilities for digital payment made to them one reason being discounts are not affordable by them since the cost of the products are very reasonable their profit margins are also not very high so they do not stand in any position to offer any kind of discounts. But this cannot be generalised to all the product sold by women because there are 32% of the women who are in a position to offer discounts and they have good returns so on their part it becomes possible to offer dicounts and cashbacks.

10 How has this social media platform in business benefited you personally?
50 responses
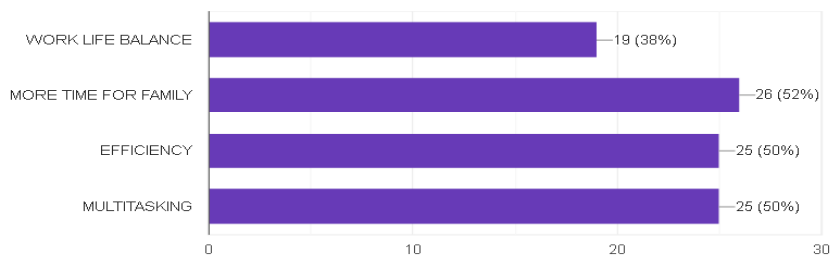
There are various reasons which have come up as a benefit for the women entrepreneurs some of them are listed below:

52% women have said that they are in a position where in they can give more time to their family which is again very essential for a women along with running a business

Efficiency and multi tasking have an equal response by women which is 50%.

Work life balance can maintained because the time consumed to sell a product is relatively less as to the method of traditional selling.

Due to the ease in operations of selling activities it becomes easy for the women to devote more time for family.one main reason being that however modern we have become the mentality that women are expected to balance both house and work and also take up responsibility and maintain a balance between the two due to social media marketing women can manage both as the work is reduced. It has also led to efficiency in business opeartions giving birth to professionalism. Multi tasking also has become possible.

11 What are the challenges you face due to online selling ?
50 responses
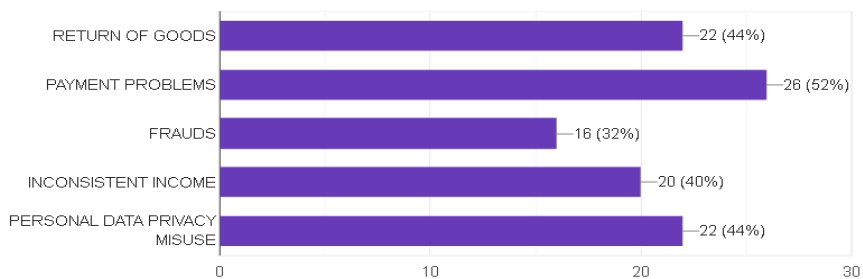
As we say that each coin has two sides social media marketing has led to many good things but there are some disadvantages to it as well such as :

Return of goods problem, delayed payment problems, frauds in payments, inconsistent income and the most hillarious one is the personal data misuse problem.

12 Whom do you sell your products through social media marketing
50 responses
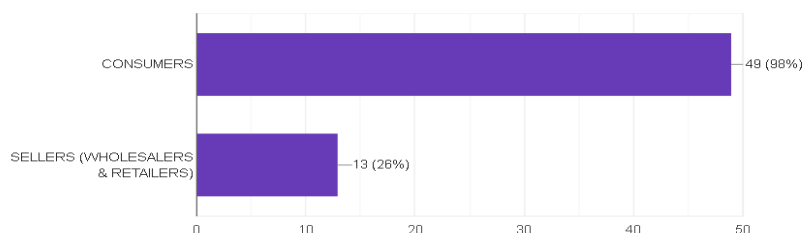
According to the survey 98% of the women say that Products are majorly sold to customers who are the end users of the products but some women entrepreneurs sell their products to other sellers as well . the products are basically resold.

CONCLUSIONS

It was a wonderful experience to study about women entrepreneurs and how they run their business, how they manage to handle the house as well as carry on efficient business. There was a time when things had become difficult but thanks to the modern marketing techniques and digitization which has truly proved to be a boon for them. Now the women say that they can better handle business, operations have become easy and efficiency has also become very easy to maintain. Along with that the major thing is that sitting at one corner of the world they can expand their business and are able to sell products across the globe this is all been possible due to the advancement of technology and social media.

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A STUDY ON THE CONFLICT BETWEEN THE TWO NATIONAL FOOTBALL LEAGUES IN INDIA: ISL vs I LEAGUE

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ABSTRACT
I League is much of an old man of the family, pretty much experienced, but lacking a modern lookout. Although I League consists of the heritage Indian clubs like East Bengal FC, Mohan Bagan FC, Dempo FC etc, but the league is extremely outdated. The main region of dominance has been West Bengal, Goa and North east to certain extent. But over the years the attendance has fallen drastically. The total attendance of the 2018-19 season of I League attracted a spectatorship of just 1,096,456. There were several reason to be cited for the declining of the I League and some of them are listed in the paper. In 2010, during an acute financial crisis of the AIFF, IMG Reliance got them an amount of INR 700 crore, in lieu of which AIFF provided them with viewership rights, franchise rights, video rights and most importantly, the liberty to introduce a new football league in India, which may be considered as a Tier 1 national league. That's how the Indian Super League came into the existence in 2014 with 8 new city based franchises, with huge money being pour into it. But certainly questions were raised on which one to be considered as the national league for football in India, things turned to be worse. In the following section, we shall discuss about the clash of interest between the top two football leagues in India, the reason for the same and possible solution to revive and re glorify the football culture India.

Keywords: Financial Crisis, Franchise, Conflict

INTRODUCTION
I League has been the national league for football in India for a long time, but because of its poor financial structure, questions were raised on its sustainability and credibility. Clubs went insolvent and at a time, I League was failing to shape up the footballing growth in India. Later in 2014, AIFF introduced a new league called the Indian Super League, owned by FSDL (Football Sports Development Limited) a venture partnership of Reliance Ltd, IMG and Star Sports. With the introduction, several questions were raised upon which league to be considered as the primary league, and with a long debate, we have arrived to a conclusion.

LITERETATURE REVIEW
N Sudarshan (Aug 11, 2019) ,The Hindu in his article 'What is the fight between the ISL and I- League 'wrote that out of the two supreme football leagues, ISL and I League, the AIFF (All India Football Federation) recommended to AFC (Asian Football Confederation) that ISL be considered as the top tier football league of the nation, which made the I League clubs East Bengal FC and Mohan Bagan AC filled with discontent, since instead of the I League Champions, the ISL champions will be given a direct entry to the AFC Championship.

OBJECTIVES
1) Analysing the reason for the fall of I League
2) Analysing the reason for the recent poor performance
3) Merging the two leagues into unitary national league.

SCOPE OF THE RESEARCH
The study focuses on the existing perceived conflicts between two major football leagues in India and their influence on the sport itself.

RESEARCH METHODOLOGY
- Primary sources- Primary data was collected from respondents in Kolkata. The samples were drawn as per convenience sampling method and various statistical tools like tables, graphs were used to draw the inferences.
- Secondary sources- Secondary data was collected from various websites, publications, blogs and journals.

LIMITATIONS OF THE STUDY
- The study is limited to Kolkata and Chennai.
- The sample size is restricted to 43 respondents

- Secondary data sources may not be accurate.

I LEAGUE

I League, founded in 2007 as the successor of the National Football League. Presently 11 teams are part of the league, TRAU FC being the latest inclusion. Dempo FC has won the most number of title. But over the years I League has failed to keep up to the expectations, professionalism and commitment for which it was introduced.

Reasons behind the declining of the league

1. A professional sports league is aimed to maximize revenue. I League failed to keep up to this factor. The previous version of I League, the National Football League introduced in 1996, one of its club, FC Kochin went insolvent, after losing INR 2.5 crores in a season, thereby failing to pay the salary to its players and support staffs.

2. A league attracts its spectators only when there's excitement and an uncertainty of outcome. Sports is such a business where monopoly of teams in a league and the certainty of outcome paves the way to losses, as it reduces the excitement and the result will be known even before the teams arrive at the stadiums. This has been a major factor in declining of the tournament. The total attendance of the 2018-19 season was 1,096,456.

3. Lesser popularity means getting less endorsement and sponsorship, and this has been rightly proved. United Spirits Ltd in 2015 had cut down the sponsorship of Premier I League clubs like Mohan Bagan AC. When the average attendance per match in the 2018-19 season being only around 10,059, sponsors don't like to put their money into I League.

4. The audience segment can be divided into two categories:

A) THE HARD CORE FANS: They are the most passionate ones, who follow each and every match, ready to be a sports tourist at any point of time and has an unconditional love for the sport.

B) THE FANS WATCHING FOR ENTERTAINMENT: They watch the matches as a source of entertainment and as a way to break their boredom. They are more concerned with the game rather than the clubs, and as a result the excitement concerned with the match, which plays a vital role in attracting these type of fans to stadiums or watching it live on television.

The performance of the players are not up to the mark. Added to this, if we consider each player as a brand, then there's a huge failure in Brand Recognition and Perception, since most of the audience, majority of which fall under the second category, haven't heard the names of these players, particularly the overseas. They prefer not to watch the matches as they don't see any entertainment value.

5. One of the main reason behind such poor performance is infrastructure. Players from com Rural India are not trained from a young age. They are not used to play in a competitive scenario, in a full scape football ground. The second barrier is their physical fitness, which is in fact, the most necessary in any modern sports. The game of football consists minimum time of ninety minutes, plus additional time and extra time in some cases. Although there are substitutions in a match, but a player playing a premier league must aim to stay at least ninety minutes and so has to be his stamina and fitness. In India, the weather all throughout the year is hot and humid, except the winter nights. The rate of perspiration is extremely high and hence there is a high chance of dehydration of players. Most players fail to keep up with their potential sprinting speed with the ball after 70 minutes of the game. This slows down the course of the match, thereby making it boring and being subjected to minimum spectatorship.

INDIAN SUPER LEAGUE

The Indian Super League (ISL) is the potential tier 1 league in India, consisting of 10 city based franchise started in 2014 under the aegis of IMG Reliance, Star Sports and the All India Football Federation. ATK, a city based franchise of Kolkata has won the most number of titles.

AIFF faced acute financial crisis in 2010. IMG Reliance invested close to INR 700 crore, in exchange of which they were given the rights of broadcasting, video merchandise, franchise and most importantly the right of creating a new football league which will aim to pave the path for developing the football culture and infrastructure in the country.

ISL has followed a more of a modern financial and football structure, with no relegation system, alike its American counterpart, the Major League Soccer. One of the key reasons for such a high investment is the engagement of Industrialists and the Entertainment celebrities. The ISL 2019 season has been sponsored by

Hero, Maruti Suzuki, DHL, Apollo Tyres, Bisleri, Nivia, Reliance, Star Network and Premier League as its Strategic Partner.

There has been a decline in spectatorship after two years as shown in the graph (https://www.transfermarkt.co.in)
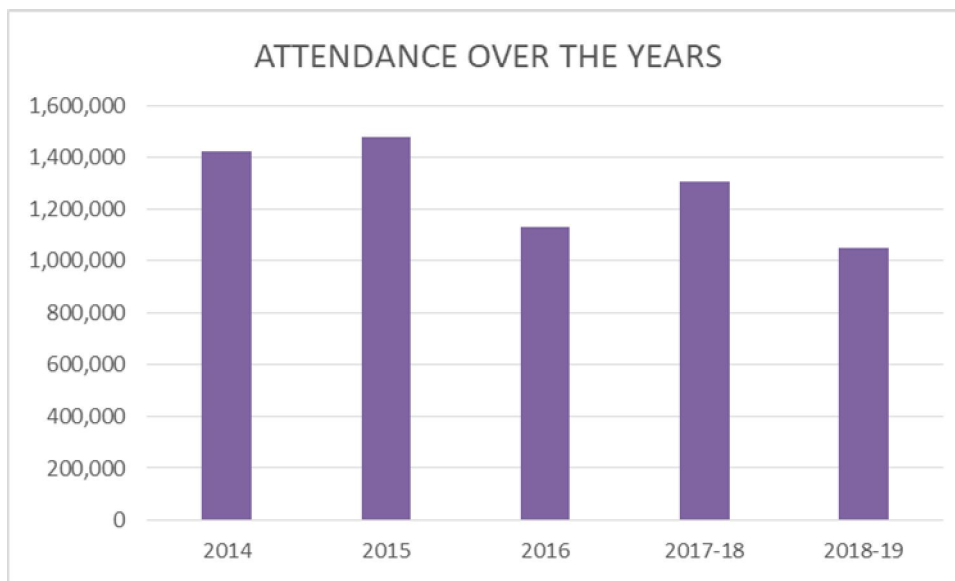
In the 2017-18 season most of the clubs ran in loss due to increasing expenditure. The JSW backed Bengaluru FC reported a pre-tax profit since they got a value of INR 37.4 crore from their parent company for brand promotion. Sunil Chhetri the Indian football captain represents the club, who is crowd puller. Bengaluru FC club with maximum revenue generation of INR 66.1 crore and Delhi Dynamos with the least of INR 16.6 crore.

An ISL club is subjected to pay to four areas, namely the participation fees to FSDL fund, player and coach remuneration, to the stadiums and miscellaneous expense. FSDL stands for Football Sports Development Limited, a partnership of Reliance Ltd, IMG and Star Sports.

REVENUE ANALYSIS OF NORTH EAST UNITED IN2017-18 (http://www.mca.gov.in)

SOURCE	REVENUE (in Cr)
FSDL Central Pool (% of profit)	9.8
Sponsorship	6.8
Ticket Sales	1.2
Others	3.1

EXPENSE ANALYSIS OF NORTH EAST UNITED IN2017-18 (http://www.mca.gov.in)

EXPENSE FORM	AMOUNT (in Cr)
Participation fees	12
Player/ Coach fees	8.7
Stadium Cost	1.7
Others	8.4

REASONS FOR THE DECLINE OF ISL

1. To make a tournament successful, star players are needed to attract great crowd. In case of ISL, the franchises most of the star players, have retired long back, Roberto Carlos, Luis Figo, David James, Marco Materazzi etc. all from the 2000-2007 era. The youth fail to relate with the players since they haven't watched them play live. Most of the ISL fans do not find the matches entertaining which is the reason behind the fall of spectatorship.

2. East Bengal FC and Mohan Bagan FC were totally against unification of the leagues. Kolkata fans supports either of the two clubs. ATK club got support from the fans in Kolkata. But it's not easy to break the loyalty of the fan base of the two clubs. When the news broke that I League would be considered as the tier 2 league, they separated themselves from the club ATK, thereby reducing its spectatorship and loyal Bengal fan base.

3. Huge expenses are involved in ISL participation. Delhi Dynamos FC failed to recover its operating expenses. Delhi Dynamos in its first season, had a spectatorship of 109,993 which decreased to 55,861 in the season 2018-19. Although they had number of sponsors like Paytm, Gatorade, Tyka, Fever 104 etc. they failed to recover their operating expense due to falling number of spectatorship. They have been in loss over paying huge sum of money to the stadium facility. So this season, they switched their brand and base to Kalinga Stadium in Odisha and named the old franchise as Odisha FC.

ISL VS I LEAGUE: THE MERGING PROCESS

Now the question arises what needs to be done in order to minimise the clashes between the two leagues and make unitary league which will be financially viable and sustainable in the long run? Well there are two major factors to be considered:

A) Boosting the on field performance of players, since the economics of the league is based on it.

B) Merging ISL and I League, considering one national league.

A) Sponsorship, spectatorship is based only on the on-field performance of a team, so emphasis should be on the betterment of the same. Physical fitness of Indian athletes is improving over the years, but still behind the benchmark being set as of the European game. Playing a full ninety minutes game in India, particularly in the afternoon is tough. Players and management can use Simulation Room and the Elevation Training Mask.

In this Simulation Room, the level of Oxygen is decreased to 14-16% instead of the normal oxygen level of 20.8 % at mean sea level to push the athletes further beyond their limits to increase their endurance. One can cycle or treadmill inside. Additionally they can do light circuit training,

Another type of Endurance Increasing Device is the Elevation Training Mask which is made up of specialised valve that can regulate the flow of air into the lungs when inhaled. This helps a footballer too increase his endurance when on field and compete much harder.

Inclusion of international players can boost up the brand. ISL is mostly played by retired foreign players (2007-10 period). The audience will look up to the performance of their club. Clubs need to scout young raw talents from the European B or C division. The peak age, when the valuation of a player is the highest is considered 25 years. So the clubs need to recruit a player below this age. Training and making them match ready will then be a primary job the coach.

B) Merging of two leagues- ISL follow the MLS (Major League Soccer) model of league structure with no relegation. Relegation is a process whereby a club is demoted to the inferior tier of the league, for its poor performance in the present league. Whereas, I League has a relegation model, where by a team can be demoted to I League 2nd division, or a club being a champion in I League 2nd division promoted to I League. ISL has more of a modern structure with a number of sponsorship and huge amount of money being spent into. I League has a very poor financial structure. Legendary club Mohan Bagan AC had no sponsorship few years back. FC Kochin became insolvent after failing to cover up its operating expense. Famous I League clubs like East Bengal FC is sponsored by Quess Corp, whose market capitalization is INR 76.11 billion. Chennai City FC is sponsored by Japanese company, Nippon Paints Holding Co Ltd., whose market capitalization is INR 1.29 million. The entry fee for ISL is INR 12 crore, which makes the entry not viable.

I League the Tier 1 championship will certainly not be the correct option because of its poor financial structure and audience pool. When Bengaluru FC switched on to ISL, their expense got almost doubled to INR 64 crore, but this option was viable because the club being backed by JSW group, with a turnover of INR 99,370 crore. This is the only club that is running on a profit, of around INR 37.4 crore. Bengaluru FC is a classic example of a club, financially backed well transitioned to ISL and makes a profit in 2017-18 season.

This year, at a meeting between the Asian Football Confederation and All India Football Federation, it was decided that two clubs from I League will be allowed to play in ISL by the end of 2020-21 season, and by the end of 2024-25 season, relegation will be in action.

DATA ANALYSIS

The analysis is based on a survey of 43 respondents of various age groups, mainly from the two metro cities of India: Kolkata and Mumbai. All of them vividly follow Indian football.

Age
- 88% fall under the age group of 16-25 years,
- 2.3% from 26-35 years of age

- 9.3% from 46 years and above.

Gender
- 79.1% - Male
- 20.9% - Female.

Why do you think I League failed to deliver benchmark performance over the years?
43 responses

Legend:
- Poor infrastructure
- Weak financial structure
- Lack of competitive players
- Clash with ISL teams in terms of fan base
- Sponsorship issues

Pie chart values: 16.3%, 14%, 14%, 9.3%, 46.5%
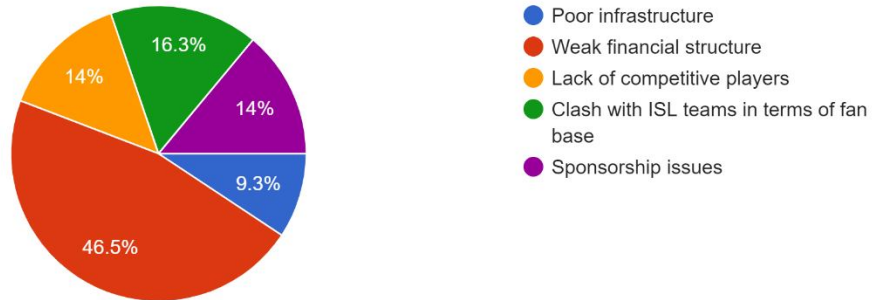
- 46.5% claimed that it was due to weak financial structure of the league,

- 16.3% claimed due to clash with the ISL teams in terms of fan base,

- 14% felt sponsorship issues and lack of competitive players

- 9.3% felt it was due to poor infrastructure

ISL has started to fall after two successful years. What can be the reason behind such a fall?
43 responses

Legend:
- Weak financial structure
- Lack of support from specific regions of the country
- Conflict with I League
- Lack of competitive players

Pie chart values: 25.6%, 27.9%, 11.6%, 34.9%
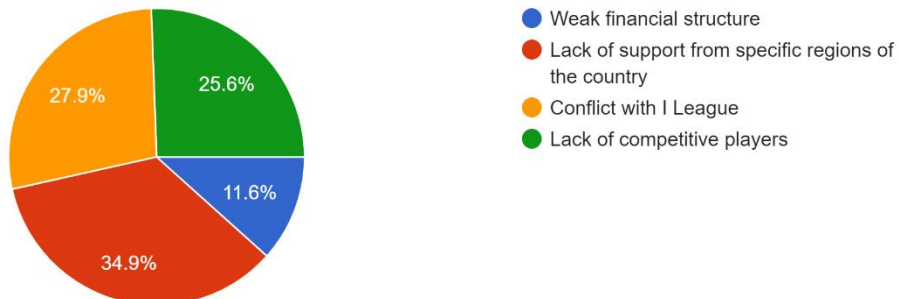
- 34.9% respondents said that the league didn't receive the support from specific region of India, particularly from Punjab, West Bengal (due to a clash of interest between ATK and East Bengal & Mohan Bagan)

- 27.9% claimed that it was due to a clash of interest with I League.

- 25.6% said that the league lacked a competitive player market

- 11.6% felt that the financial structure was poor.

Do you think merging these two leagues will be economically viable and sustainable?
43 responses

Legend:
- Yes
- No

Pie chart values: 30.2%, 69.8%
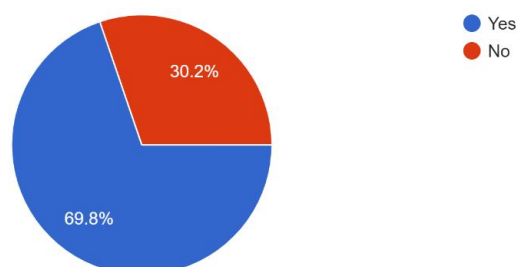
- 69.8% claimed that they support the merging decision

- 30.2% were not in favour of the decision.

CONCLUSION

Replacing I League with ISL as the national football championship in the country, is certainly the most suitable option considering its sponsorship, financial structure, viability and sustainability. The growth of ISL may be slow but it seems to be effective in the long run. ISL aims to provide the roadmap developing the footballing culture and infrastructure. City based franchises like Mumbai City FC along with Reliance Foundation developed football schools where young kids can practice and play in tournaments arranged by them. They are nurturing young talent to participate at the national level, therefore making a compact program and a designated roadmap to the success for Indian football.

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ECONOMIC ANALYSIS OF USING BRUSHLESS DIRECT CURRENT CEILING FAN VERSES INDUCTION MOTOR CEILING FAN – FINDING MISSING LINKS IN SUSTAINABLE BUSINESS OF BLDC FANS

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ABSTRACT
As a part of larger research on Electricity Consumers' KAP (Knowledge Attitude and Practice) of Energy Conservation, it is observed that there is comparatively less awareness and uptake of BLDC (Brushless Direct current motor), ceiling fan as compared to the LED (light emitting diode) based lighting. BLDC fan have potential to save 50% of the energy consumed by conventional Induction motor ceiling fan, which amounts to significant contribution towards Electricity saving, Carbon footprint reduction and sustainable business. LED lighting and BLDC ceiling fan both are sold at the premium price over conventional incandescent Lamps/ fluorescent tube lights and induction ceiling fans respectively. However the popularity of LED lighting has increased many folds and has become the mainstream lighting source across the country. Compared to LED lighting, for which the business ecosystem is created for sustainable business, BLDC fan market is still largely dependent on government incentives and the product is still viewed as "Environmental product". Apart from almost 1.5 times price of the BLDC fan compared to convention induction motor ceiling fan and lack of decorative models, there is sceptic view of consumers, whether BLDC fan really saves 50% Electricity. The present paper intents to find the reasons for fewer uptakes if BLDC fans by Electricity consumer's inspite of incentive schemes. The paper attempts to test and validate the claims of energy efficiency (using real life scenario) claimed by manufacturer and derive the payback period for the additional investment the to buy and use BLDC fan, which in turn will be helpful for Electricity consumers in decision making. The uptake of BLDC fan will surely contribute to overall sustainable growth (more efficient means of cooling) of Indian Economy.

Keywords: BLDC fan, Payback, Electricity Conservation, efficiency, Scenario analysis.

1. INTRODUCTION

Energy (electricity is one form of energy) conservation is considered as one of the pre-requisite to build the efficient economies while keeping the tab on energy consumption and its cost. While refereeing to Americans, Ozzie Zenher in his book, the "Green Illusion quotes **We don't have an energy crisis. We have a consumption crisis**" (Zehner, 2016)[1].

Energy efficiency or productivity can be defined by the utilisation ratio of the conversion, i.e. input energy /output work of the conversation. However European Union directive uses very broad definition "energy efficiency means the ratio of output performance, service, goods or energy, to the input of energy. (European Union, 2015) [2].

Energy conservation has wider scope than energy efficiency in including active efforts to decrease energy consumption. Though there is difference in the definition of energy efficiency and energy conservation, on being less usage of energy for same work other being not using the energy itself, both are used for the same purpose, i.e. less adverse impact on environment and economy(Huessemann, 2011)[3]. It is relevant to mention that the consumers are important person in the venture of energy conservation.

Compared with increasing electricity supply options, Energy conservation is restricted by several market barriers (conditions which limit customer uptake of Energy saving measures or which reduce the incentive for electrical utilities to invest in energy saving programmes). Barriers affecting customer uptake includes, lack of information and knowledge about energy efficiency, financial considerations such as affordability, competing investment priorities, or access to financing. Together these barriers lead to real or perceived "transaction costs" that discourage investment even when it is cost effective to do so (IEA, 2011)[4].

As mandated by MERC these DISCOMs also run energy efficiency promotional Schemes (on limited scale) like free replacement of Incandescent bulbs with LED Lamps and provision of BLDC fans are concessional rates. However there is very less awareness of the schemes run by local DISCOMs among the Electricity consumers. There may be various reasons for the lack of awareness and uptake of these fans as mentioned below.

1.1 PROBABLE REASONS FOR LESS SALES AND UPTAKE OF BLDC FANS
A causal exploratory enquiry into reasons for lack of effective of these scheme lead into following observation.

1) Schemes are run as a part of Regulatory compliance by DISCOMs and not as environmental or social responsibility.

2) Unlike LED lighting, which has over the years created a self-sustainable ecosystem of manufactures, Distribution channels and consumers, BLDC fans are in nascent stage with few manufacturers with limited distribution channels. It is still considered as environmental good (OECD, 2006)[5].

3) Most of the consumers are not aware of difference between regular fan and BLDC fan.

4) Of the consumers who are aware, they are skeptical about the energy efficiency of savings the BLDC fan will generate to recover the additional investment they would be making to purchase BLDC fans instead of regular induction motor fan.

5) Unlike LED lights which are easily distinguishable from Incandescent/CFL lamp through visual appearance, there is no visual difference between the regular ceiling fan and BLDC fans (except the remotes for speed control used by BLDC fans, which more perceived as novelty).

6) People think of efficiency and conservation in terms of their comfort level, or more specifically their fear of losing it (Efficiency means using less energy for a given service. Conservation means avoiding the use of energy when possible.) (Zehner, O., 2012)[1].

7) The below mentioned figures (though the data is not very recent) of Indian Fan Market share, demonstrate that Indian Consumers prefer decorative fan more over the energy efficient fan (Motilal Oswal,2016)[6].

Table-1

Ceiling fans market break-up in terms of Segment and Players

Ceiling fans	CROMPTON	Havells	Orient	Usha	Bajaj
Under light fans	18%	17%	22%	15%	8%
Kids fans	4%	6%	4%	13%	13%
Decorative fans	40%	61%	47%	30%	48%
BEE 5 Star rated/ BLDC fa	9%	4%	10%	29%	13%
Standard/ Plain fans	30%	13%	18%	15%	18%
Total no. of models	75	54	49	62	39

Exibit 6: Motilal Oswal 20th June (2016)

The present study focuses on analyzing some of these market barriers mentioned above.

2. RELEVANCE OF THE STUDY

As per IBEF(Indian Brand equity foundation) Domestic fan market in India increased by 13% CAGR between FY08-17 to reach Rs.70 billion market. Penetration of electric fans in rural areas is expected to reach 76-78% in 2019-20 from 65% in 2017 (IBEF 2018)[7]. Chart no.1
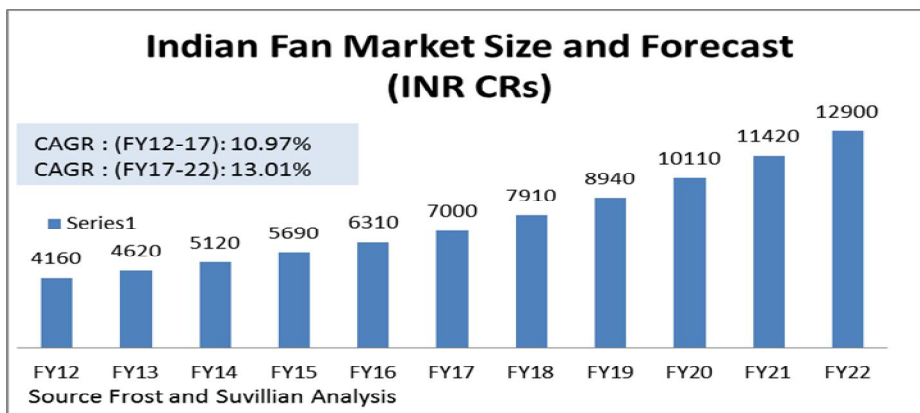
The forecast of the growth, as per Frost and Suvillian is backed by following Growth drivers:

1) Rising rural penetration with increased electrification.

2) Urban replacement cycle getting shorter due to premiumisation

3) Higher disposable incomes.

4) Faster shift to the organized sector.

5) Innovations in product aesthetics: Demand for premium fans with better aesthetics has been on the rise over the past 3-5 years with increasing consumer preferences towards enhanced and appealing interiors.

6) Energy saving technology: BLDC fan technology which consumes only 50% power as comparted to Conventional Induction motor fans introduced by Companies like companies like Versa Drives Pvt. Ltd. and Atomberg Technologies Pvt. Ltd.

It further states that the market share of ceiling fan is 72% against the combined of Ceiling fan, Table fans, wall mounted fans and exhaust fans (Frost and Suvillian, 2018)[8].

As per the resettlement framework submitted to Asian Development bank in 2016, Rs. 42 Crs are earmarked for incentivizing the promotion of BLDC ceiling fan, which is expected to save 42,450,000 KwH per year through the pilot investment from GEF (Global Environment Facility) funds EESL (2016)[09]. It is estimated that each fan installed will result in saving of Rs. 1000 to Rs. 1500 per year.

This been said, BLDC fans have still not picked up sale in retail market, up except for few institutional customers like India Railways. The reasons for less penetration are mentioned above. Apart from this, consumers also perceive that less power consumption would result in less output resulting in less comfort.

The promotion of BLDC entrusted to DISCOMs is seems to be not effective, due to paradoxical situation: the sellers of electricity, is expected to educate the customers' to consume less energy. This creates the responsibility of creating the awareness to the consumers buy sharing the facts and figures by the peers (which they believe more). This sets the context of present study.

3. OBJECTIVES OF THE STUDY
1. To find the reasons for fewer uptakes if BLDC fans by Electricity consumers inspite of incentive schemes.

4. To test and validate the claims of energy efficiency claimed by manufacturer and derive the payback period for the additional investment the to buy and use BLDC fan, which in turn will be helpful for Electricity consumers in decision making.

5. METHODOLOGY
1. Market study (based on secondary data) of the Conventional induction motor ceiling fan and BLDC fan. Study the incentive schemes offered by various DISCOMs

2. Validating the actual energy consumption of Induction motor ceiling fan and BLDC fan at various settings (based on primary data).

3. Calculating the Payback period against the additional amount paid to purchase the BLDC fan with and without incentive.

6. BLDC FAN: HOW IT IS DIFFERENT FROM CONVENTIONAL CEILING FAN
6.1 AC (ALTERNATING CURRENT) INDUCTION MOTOR
AC induction motors are the most common motors used in industrial, commercial as well as domestic home appliances. They are used in most of the conventional ceiling fans currently available in the market. Simple and robust design, affordable, minimum maintenance and direct connection to an AC power source are the main advantages of AC induction motors.

6.2 LOSSES IN INDUCTION MOTOR

Motor efficiency $\acute{\eta} = \dfrac{\text{Output power}}{\text{Input power}} = \dfrac{P_m}{P_i} \times 100\%$
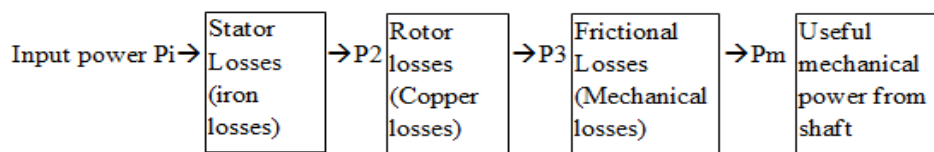
Without going into too much technical details, a typical induction motor is 85% to 92% efficient. This is due the eddy current losses which are also called the iron losses (since the stator is made up of laminated cold rolled grain oriented iron sheets) in the stator, Copper losses (since the rotors is made up of copper winding which has inherit residence) or i^2r losses and frictional losses in the bearings on which the fan rotate. These losses in induction motor contribute to the inefficiency of induction motor, compared the Induction motor these losses are less in BLDC motor fan since BLDC motor used Permeant magnet in stators and precise electronic commutation (Microchip 2003)[10].

6.3 WORKING PRINCIPLE OF BLDC (BRUSHLESS DIRECT CURRENT MOTOR) FAN
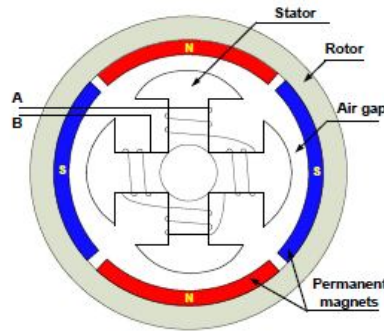
Fig. no. 1

BLDC single phase motor has a stator and rotor. The stator winding has four or more (in multiples of 2) magnetic poles.   The rotors have the shaft and the hub with discrete permanent magnets (again in multiples of 2) arranged alternatively between north poles and south poles. Based on this alternate arrangement, the motor operates by attraction and repulsion of these poles.

Based on the direction of DC current passed in each coil of the stator in alternating sequence the alternating magnetic flux is generated in the air gap, which interacts with steady magnetic flux generated by the permanent magnets of rotor and creates a rotational movement of the rotor.

Because there are no currents flowing in the rotor of a BLDC motor, there are no rotor losses. In addition, the rotor of a BLDC fan is lighter and thus will have lower inertia. These two features make BLDC fans more efficient. (MES, 2011)[11]

7. MARKET STUDY

The most common brands like Crompton, Havells, Orient, Usha, Khaitan, Bajaj sale conventional induction motor ceiling fans at the price range of 1400-2800 whereas fans can be procured at low price of Rs. 800 from unorganized sector. The sweep (diameter of the circle traced by the tips of the fan blades) of the commonly available ceiling fans in market are: 600, 750, 900, 1200, 1400 and 1500 mm. However, 1200mm is the most prevalent fan size with about 90% share of the ceiling fan market (Prayas, 2011)[12].

Few major manufacturers of BLDC fans, are Versa drives Pvt. Ltd and Atomberg Technologies Pvt. Ltd. The fans are available online on though their own websites, dealers in respective area, E- retailer sites like Amazon Flipkart, however most Brick and Motor retailer are not selling them even in Metro cities like Mumbai. Various DISCOMs like TATA, BEST and ADANI are offering these fans at concessional rates. One of the charts is mentioned below (Adani 2019)[13]

Table no. 2

Adani Power				Exchange of old fan with new fans			
				Prices inclusive of Delivery			
Brand	Models	Power Consumption in Watts	MRP	With exchange	Discount%	New Purchase	Discount %
Usha	Energia 32	32	3750	2290	39%	2390	36%
Atomberg	Gorilla	32	3600	18890	48%	2048	43%
Versa (Superfan)	Superfan E1	35	3570	1870	48%	1990	44%
	Superfan X1	35	3690	2070	44%	2170	41%
	Super fan A1	35	4050	2820	30%	2920	28%

Source: Adani Electricty   https://www.adanielectricity.com/MoneySaver/ceiling-fan-program

From the above chart it is evident that average BLDC fans cost double the market price of conventional fans and even 41% subsidy they are 20 - 30% costly than conventional ceiling fan. However the power consumptions by the conventional ceiling fans is 70w to 80 w, as compared to 28w to 38 as compared to BLDC fans. This difference in power consumption will significantly decrease the life cycle cost of BLDC and in long run will prove to be economical.

The retailers for whatever reasons do not promote BLDC fan and when enquired, raise the doubt on the premature failure of Electronics circuit inside BLDC fan or less Air delivery. To address this fear, it is worthwhile to validate, the fans the performance of the fan in terms of Performance, efficiency, Payback period and reliability.

8. TESTING AND ANALYSIS

The BIS standard for ceiling fans specifies minimum performance requirements. For ceiling fans with a sweep of 1200 mm, it requires: (1) that the minimum air delivery be 200 m3/min; (2) that the minimum service value7 be 4.0; (3) that the maximum power input be 50 W, but allows an increase up to 55 W if the service value is maintained. It is interesting that the specifications for a 5 Star fan established by BEE also requires that the service value be 4.0 or higher. However, the minimum air delivery required is slightly higher at 210 m3/min. (Prayas, 2011)[12]

8.1 TESTING
Below mentioned fans were selected for testing:

Table no.3

Fan Make and Model	Fan Price in INR	Fan Input	Fan output	Sweep	Number of blades	RPM
Bajaj Altima 48"	2050	73 W	225 CMM	1200mm	3	380
Versa (Super Fan A1)48"	3560	36 W	230 CMM	1200mm	3	385

The supply to each fan was given through calibrated energy meter to each of the fan at different time (days) and readings were noted. Anemometer was used to measure the Air velocity in CMM (cubic meter per minute) to ensure there is no significant difference in air velocity delivered by both the fans.   Fan switch on and off times were noted along with the Kwh (Kilo watt hour) readings.in below mentioned table no.4 and table no. 5.

Table no.4

Duration	Fan Setting	Total Hrs.	Reading before	Reading after	KWH consumed	Watts
Reading for Super fan						
8.33	5		6.7	7.0	0.3	
10.88	5		7	7.4	0.4	
11.58	5		7.4	7.8	0.4	
9.33	5		7.8	8.2	0.4	
3.08	5		8.2	8.3	0.1	
2.42	5		8.3	8.4	0.2	
13.10	5		8.4	8.8	0.4	
2.63	5		8.8	8.9	0.1	
3.33	5		8.9	9.0	0.1	
		64.70			2.3	35.55
7.52	4		9	9.2	0.2	
0.32	4		9.2	9.2	0	
11.48	4		9.2	9.5	0.3	
9.67	4		9.5	9.7	0.2	
8.50	4		9.7	9.9	0.2	
		37.48			0.9	24.01
7.58	3		9.9	10.0	0.1	
7.58	3		10.0	10.1	0.1	
7.67	3		10.1	10.2	0.1	
9.00	3		10.2	10.3	0.1	
9.67	3		10.3	10.4	0.1	
7.25	3		10.4	10.5	0.1	
		48.75			0.6	12.31

Source: Computed based on primary data

Table no.5

Reading for Bajaj Ultima						
Duration	Fan Setting	Total Hrs.	Reading before	Reading after	KWH consumed	Watts
4.37	5		12.8	12.9	0.1	
11.90	5		12.9	13.7	0.8	
4.65	5		13.7	14.0	0.3	
5.17	5		14.0	14.2	0.2	
		26.08			1.4	53.67
9.42	4		14.2	14.7	0.5	
9.58	4		14.7	14.9	0.2	
		19.00			0.7	36.84
37.43	3		14.9	15.5	0.6	
						16.03

Table no.6

Comparision of BLDC fan with Induction Fan and work out of Payback period							
	Watts consumption per hours			Consumption of Units (Kwh) per Year		Energy Cost per year @ Rs.6 per unit	
No. o H4s. A	Induction Fan B1	BLDC fan B2	Fan setting	Induction Fan units D = (AXBx365) /1000	BLDC motor Fan unit C = (AXB2x365) /1000	Induction Fan unit I = D X 6	BLDC motor Fan L = C X 6
8	74.21	35.55	5	217	104	1300	623
12	74.21	35.55	5	325	156	1950	934
16	74.21	35.55	5	433	208	2600	1246
20	74.21	35.55	5	542	260	3250	1557
8	52.08	24.1	4	152	70	912	422
12	52.08	24.1	4	228	106	1369	633
16	52.08	24.1	4	304	141	1825	844
20	52.08	24.1	4	380	176	2281	1056
8	22.22	12.31	3	65	36	389	216
12	22.22	12.31	3	97	54	584	324
16	22.22	12.31	3	130	72	779	431
20	22.22	12.31	3	162	90	973	539
Capital Investment in Rs.				1975	3559		1584
Capital Investment with subsidy in Rs.				1975	2820		845

Scenario	Payback period in Years	Without Subsidy		With Subsidy	
08 Hrs on Speed 5			1.2		2.3
12 Hrs on Speed 5			0.8		1.6
16 Hrs on Speed 5			0.6		1.2
20 Hrs on Speed 5			0.5		0.9
08 Hrs on Speed 4			1.7		3.2
12 Hrs on Speed 4			1.1		2.2
16 Hrs on Speed 4			0.9		1.6
20 Hrs on Speed 4			0.7		1.3
08 Hrs on Speed 3			4.9		9.1
12 Hrs on Speed 3			3.2		6.1
16 Hrs on Speed 3			2.4		4.6

20 Hrs on Speed 3		1.9	3.6

Source: Computed based on primary data

The above exercise was done to validate the claims made by the manufacturer and arrive at the actual watts consumed at different settings of each fan. It was observed that BLDC fan delivered marginally more air velocity as compared to conventional fan at same settings.

Four BLDC fans are operating since four years without any breakdown or degradation in performance. This also dispels the fear of electronic part failure in BLDC fans due to voltage fluctuations. Based on the actual readings, Scenario analysis is done as per the number of hours the fan is operated and the settings at which the fans are operated.

9. RESULTS AND DISCUSSION

The above exercise indicates that the payback period cannot be arrived by taking the simplistic assumption of number of hours per day or year, but the combination of setting on which the fan is run, number of hours the fans is run and the energy cost in particular area where the fan installed. In above exercise the energy cost is taken as Rs.6 (the average energy cost in Mumbai). In the city like Mumbai, most probably the fan is run on setting 5 for 12-16 hrs. in Summer and on setting 3-4 in winter and rainy season for 8-12 hrs. The payback period can be calculated accordingly.

It indicates that even though the BLDC has higher cost initial the payback period is less than 3 years in most probable scenario and the payback period will be further reduced to 1.5 years by availing the subsidy.

10. CONCLUSION

Use of BLDC fan can significantly reduce the electricity consumption (by 50%) for cooling demand of Domestic, commercial and Industrial consumers' cooling demand and contribute to reduction in carbon footprint, utilisation of natural resources like coal(which is primary source for electricity generation) and sustainable economic development of India. Higher cost incurred during procurement can be recovered within 2 to 3 years through electricity saving. Additional subsidy up to 40% to buy these fans is provided by government through various DISCOMs. Inspite of being a good commercial proposition, BLDC fan sales has not picked the sales in retail market due market barriers like:

1) Lack of awareness to the consumers (DISCOMs communication is less effective)

2) India consumers prefer decorative fans instead of energy efficient fans.

3) Retails are sceptic about the reliability of the BLDC fan.

4) Less presence in conventional sales channels/ less incentives to retailers.

5) Consumers have fear of getting less comfort while using more efficient equipments (e.g. general notion like if the motor bike has good mileage, it will have less pick up)

If these market barriers are overcome by collective efforts and initiatives by Manufactures, Government and Distribution channels BLDC fan have potential to become main stream option for air circulation for Domestic, Commercial and industrial applications.

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CONSUMER PREFERENCE TOWARDS ORGANIZED CAB SERVICES IN THANE REGION

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ABSTRACT

The taxi sector in India is hugely scattered and unorganized. Organized cab services were first introduced in 2004 by Meru cabs, which became very popular among metropolitan cities. But the actual revolution in the organized cab services market was bought by Ola cabs which were first introduced in 2010. Ola was a very new model for Indian market. Its app based format was very convenient to use and provided users with a lot of unique options. The app quickly became very popular and soon many people were using the app on a regular basis. This resulted in fall in demand of traditional taxi/rickshaw services. This study focuses on indentifying the main reasons behind the popularity and the growth in usage of this app over traditional services in recent years and what made the service so appealing to the consumers. The primary data was collected with the help of a structured questionnaire and secondary data was collected by referring to various research papers available online, journals, news articles and magazines. Data was collected from residents of Thane city. The expected outcome was to find out the reasons behind the growth of consumers base of Ola in a relatively short period of time. The data collected successfully fulfilled this objective of the research and helped in understanding the consumer mindset as well. After data collection the data was analyzed and it showed that factors such as satisfaction with the service provided, safety, comfort, competitive pricing and recent technological changes were the main reasons behind the growth of usage of Ola in the city. The results of this study may help Ola in designing their future strategies and plans.

INTRODUCTION

The taxi market in India is highly fragmented. There are two major segments in the market which are organized and unorganized markets. Unorganized segment is by far the biggest with a market value of $8.5 billion and the organized sector holds about $500 million of the market. The organized sector is relatively new to the market and has been growing exponentially since its inception. The real revolution in the organized sector came in 2010 when Ola cabs entered the market. The company has managed to acquire over 60% of the market share in the app based aggregator segment.

OBJECTIVES

1. To understand how consumers perceive the organized taxi sector.

2. To understand the reasons behind the growth of Ola in Thane city.

3. To study the whether consumers prefer Ola or Traditional services in Thane city.

4. To study which features consumers look for in cab services.

RESEARCH METHODOLOGY

- Understanding needs and wants of customers is important for any business's survival. The data collected represents what consumers look for in a taxi service.

- The primary data was collected from people who have used Ola before. It was collected through a structured questionnaire.

- The secondary data required was collected through various journals, research papers and news articles available online.

REVIEW OF LITERATURE

'Brand Awareness and Customer Satisfaction towards Ola Cabs in Bengaluru North and South Region' Manjunath G. (2016): Research Journal of Social Science & Management

According to the research conducted by the author titled 'Brand Awareness and Customer Satisfaction towards Ola Cabs in Bengaluru North and South Region' the concluded that people who have used the services are satisfied with the services provided.

'A Study on Factors Influencing the Consumers in Selection of Cab Services' P. Kishore Kumar, N. Ramesh Kumar (2016): International Journal of Social Science and Humanities Research

According to the findings of the research titled 'A Study on Factors Influencing the Consumers in Selection of Cab Services' it was found out that price was a major influencing factor for customers.

'**Uber Taxi Cab – Handling Crisis Communication' Nidhi Maheshwari (2017): Emerald Emerging Markets Case Studies**

According to the author the main objective of the research titled 'Uber Taxi Cab – Handling Crisis Communication' was to find out what customers feel about such crisis communication options provided by cab aggregators. In the research it was found out that customers relatively felt safer in cab aggregators that provided such option rather than in traditional cabs which lack such options.

DATA ANALYSIS

This chapter discusses the data analysis of the 32 responses that were recorded from people have previously used Ola cab services. This chapter represents the data collected in an understandable way. The data collected is analyzed and represented below. Tables and figures are used to showcase the data better and to make it more reader-friendly.

How has your experience been with Ola?

Serial No.	Response	No. of respondents	Percentage
1	Very Satisfying	3	9.68
2	Satisfying	27	87.10
3	Dissatisfying	0	0
4	Very Dissatisfying	1	3.22

How has your experience been with Ola?
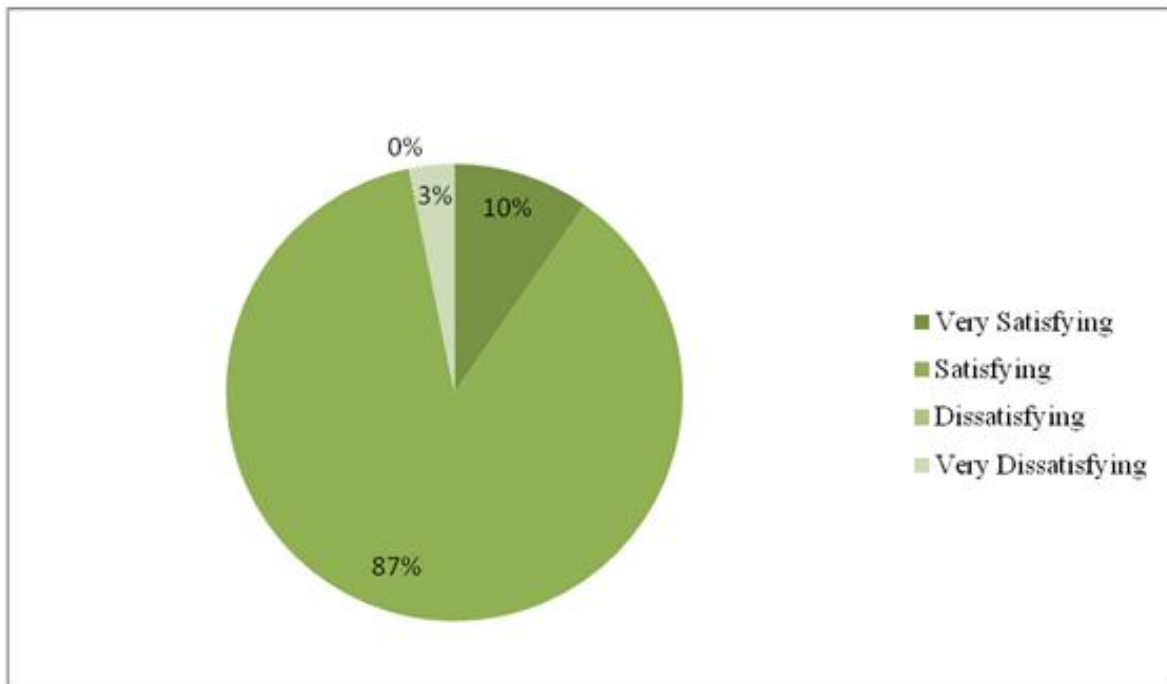
The above table and figure represents the satisfaction levels of the customers using Ola services. Majority of the customers i.e. 87.10% of them have been satisfied with the services provided so far. This shows that Ola has been successful in keeping their customers happy with the service. 9.68% of the respondents found the service to be highly satisfactory. This can help the firm to retain these customers for a longer period of time.

Nobody found the service to be dissatisfying although, 1 respondent (3.22%) found the service to be highly dissatisfactory. Apart from that, it's clear that the firm has been successful in keeping the customers happy and satisfied with their services.

Is price an important factor for you when it comes to choosing between traditional cab services and app based cab services?

Serial No.	Response	No. of respondents	Percentage
1	Yes	26	83.87
2	No	5	16.13

Is price an important factor for you when it comes to choosing between traditional cab services and app based cab services?
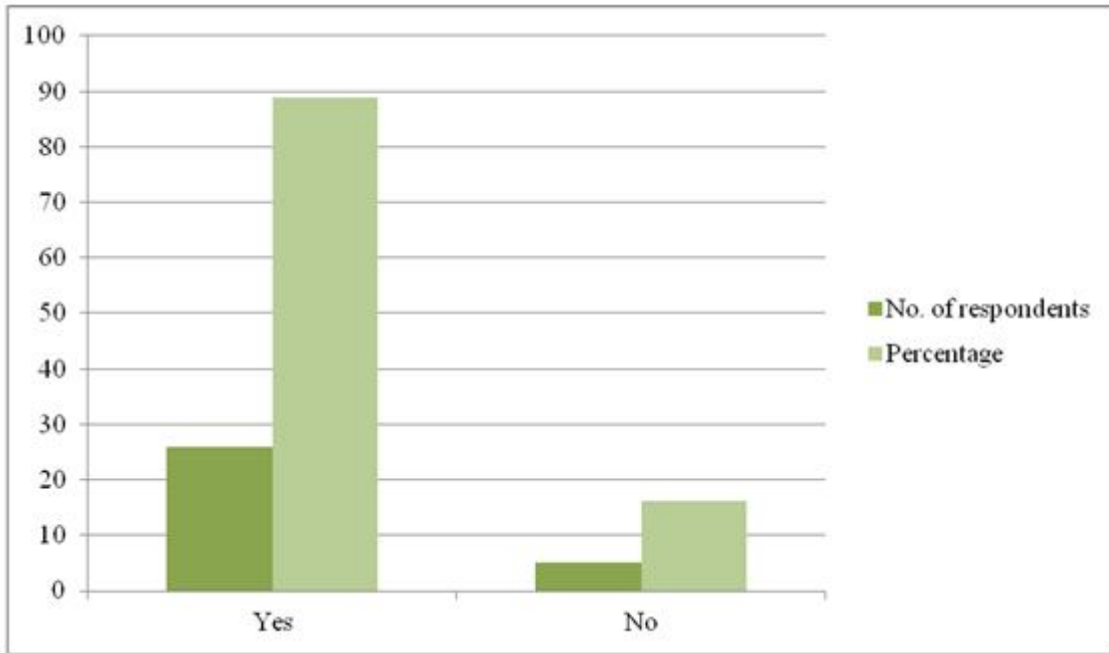
Above table and figure represent the price sensitivity of the market. 83.87% of the respondents have said that pricing is an important factor in choosing traditional or app based services like Ola. Also, all of India has been a very price sensitive market. Customers only choose the cheaper option in many cases. Loyalty to a single service is very rarely seen. Thus, in order to gain more customers, Ola should not increase prices heavily.

How often do you use Ola?

Serial No.	Response	No. of respondents	Percentage
1	Once in a month	23	74.20
2	2-5 times a month	5	16.13
3	More than 5 times a month	3	9.67

How often do you use Ola?
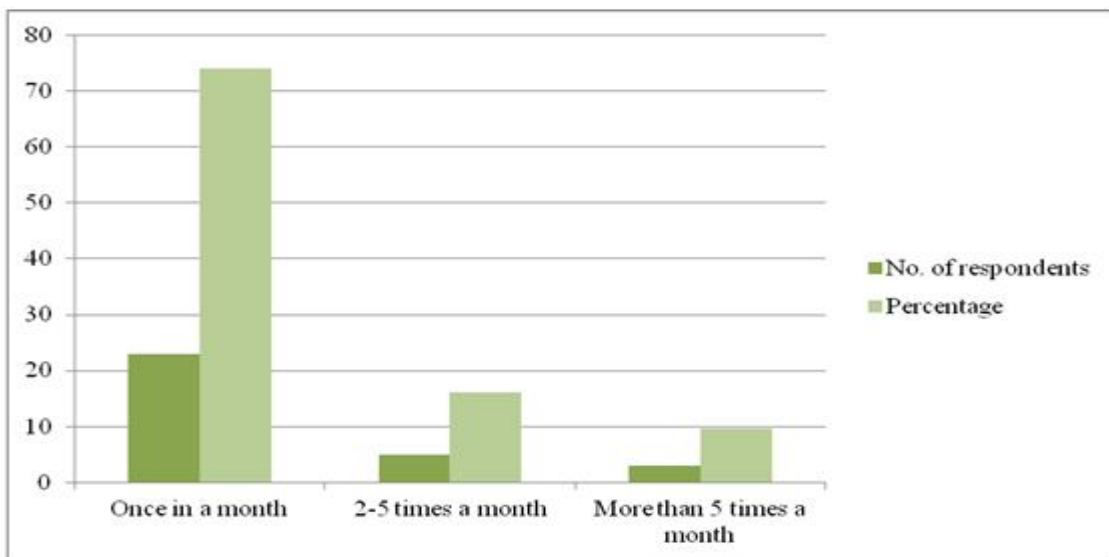
Above figure and table show us the frequency of using Ola app. 74.20% of the respondents only use the app once in a month. 19.13% use 2-5 times a month and only 9.67% can be determined as regular users, who use the app for more than 5 times a month.

Frequency of usage is still low for the app despites its growth in recent years. Actions should be taken to increase the usage of the app as much as possible.

Do factors such as safety, comfort, methods of payment, driver attributes affect your choice between traditional and app based services?

Serial No.	Response	No. of respondents	Percentage
1	Yes	27	87.10
2	No	4	12.90

Do factors such as safety, comfort, methods of payment, driver attributes affect your choice between traditional and app based services?
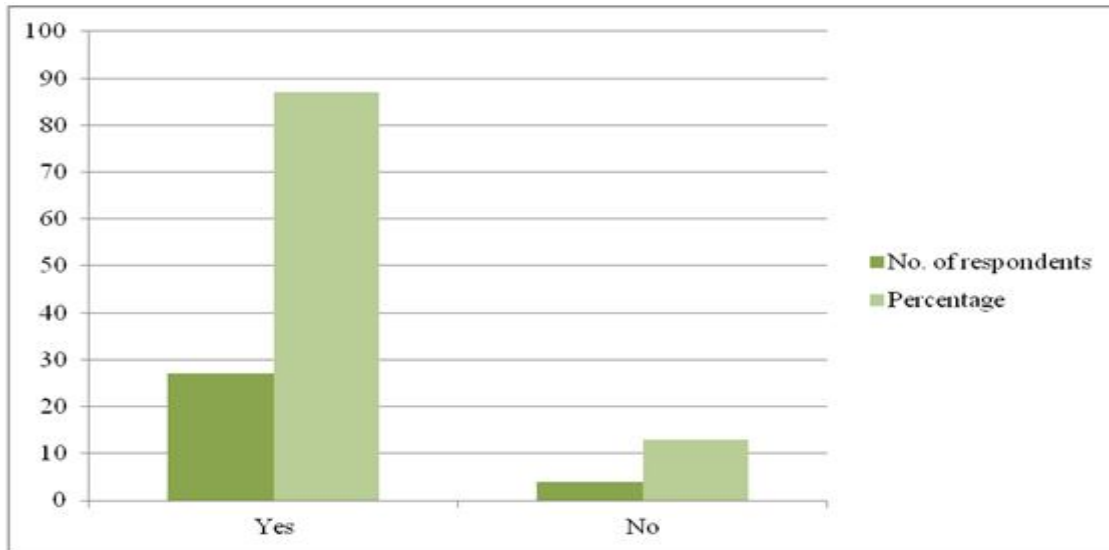
Above table and figure represent the influence of factors such as safety, comfort, payment methods, driver attributes on the choice of service selected. 82.10% of the respondents have responded positively to the question. Ola is far ahead of other traditional services in this respect. The drivers are expected to keep their cars clean and to provide a comfortable atmosphere to the passengers. Ola has some strict guidelines in this regard and customers can give reviews on the condition of the cars, behavior of the driver etc. If the driver scores too low on this, he can be removed as a driver partner. Thus the divers try their best to keep the cars clean and comfortable.

Traditional services on the other hand, do not have such regulations and rules. A lot of times the cars can be dirty, uncomfortable and in a bad condition. This affects their demand as well.

Where do you feel safer while riding?

Serial No.	Response	No. of respondents	Percentage
1	App based services	25	80.65
2	Traditional services	6	19.35

Where do you feel safer while riding?
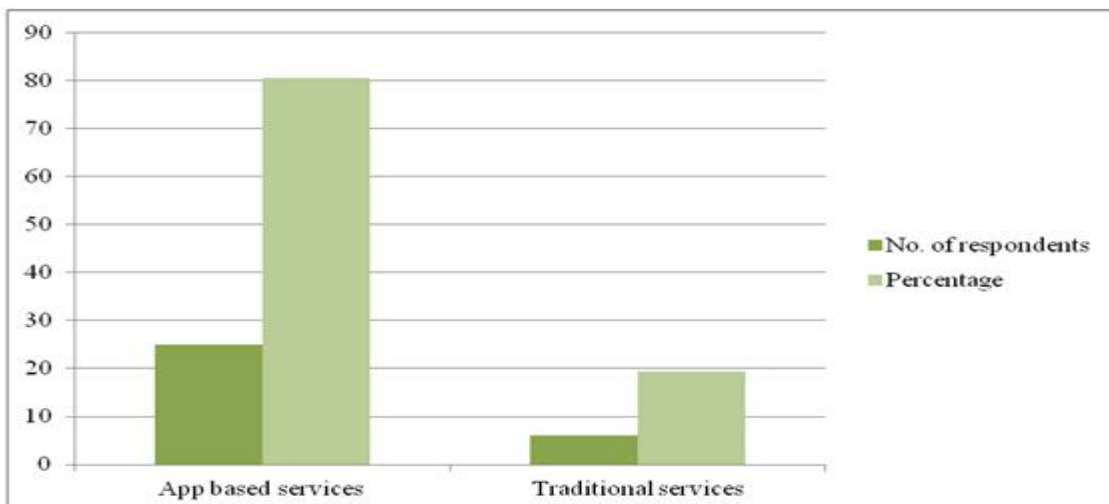
Above table and figure represent the safety factor. 80.65% of the respondents have said that they feel safer in Ola while riding. Only 19.35% said they feel safer in traditional services. Ola is a lot better than traditional services in this department because of features such as being able to share ride and details with friends and family, being able to see the route taken by the driver, getting details about drivers etc. This makes the customer feel safer while riding and also discourages the driver from doing something harmful to the rider.

Do you think that recent technological changes have driven you to use app based services more often?

Serial No.	Response	No. of respondents	Percentage
1	Yes	28	90.32
2	No	3	9.68

Do you think that recent technological changes have driven you to use app based services more often?
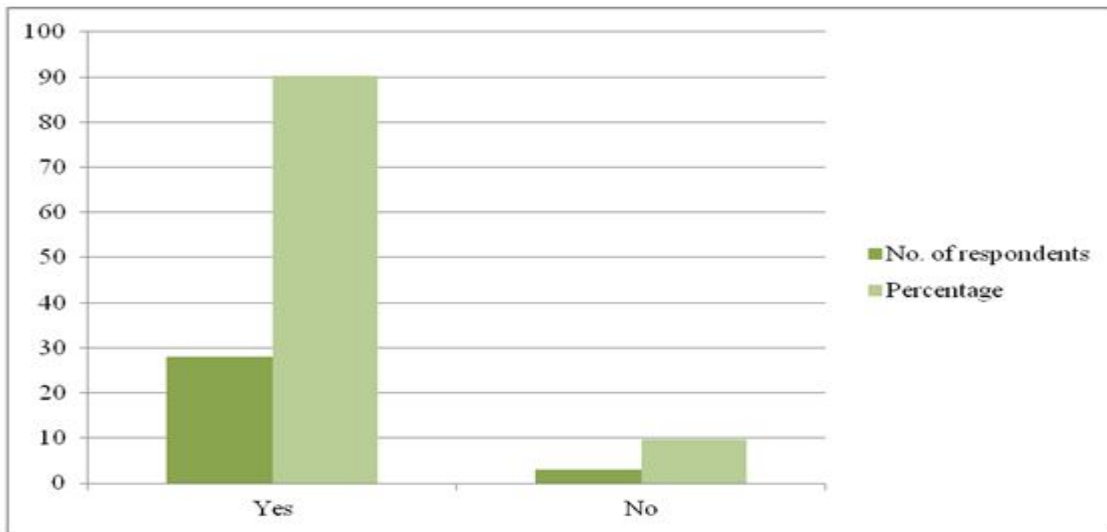
Above table and figure show us how the technological changes have affected the demand of Ola. It can be seen that 90.32% of the respondents have said that their usage of the app has increased since the recent technological services such as increase in internet usage, increase in internet penetration, growth in usage of smartphones etc. All these changes have provided a good environment for growth of such app based services and Ola has successfully exploited this opportunity.

Owing to the factors such as changes in technology, easier access to the internet etc. do you see yourself using app based taxi services more often than traditional taxi services?

Serial No.	Response	No. of respondents	Percentage
1	Yes	16	51.61
2	No	5	16.13
3	Maybe	10	32.26

Owing to the factors such as changes in technology, easier access to the internet etc. do you see yourself using app based taxi services more often than traditional taxi services?
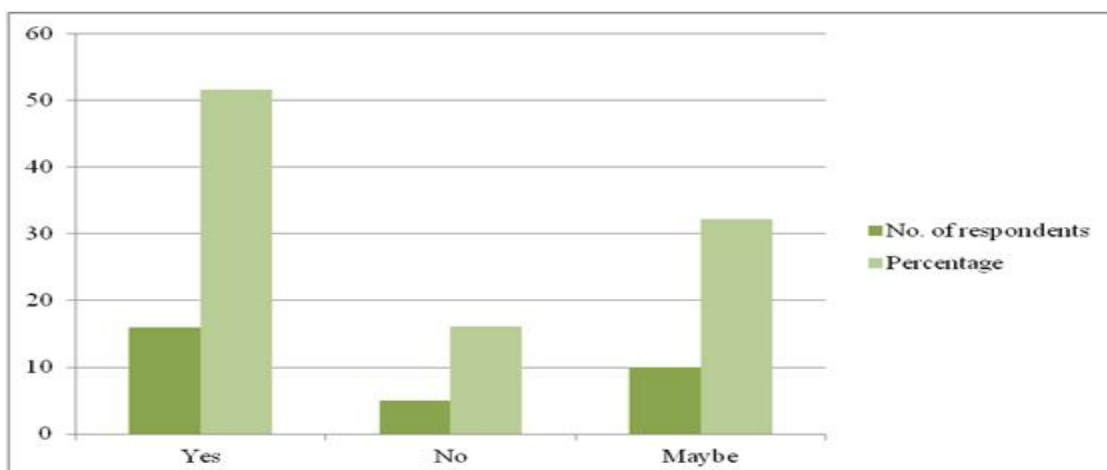
Above table and figure represent the future growth opportunities for Ola. 51.61% of the respondents have said that they see themselves using app based services more often in the future. It means that Ola has a good opportunity to expand their business. 16.13% have said they don't see themselves using these services more and 32.26% have said maybe they will or won't. Overall it can be said that Ola has a big opportunity to increase their business and they should try to increase it as much as possible.

When using app based services do you feel concerned about your privacy (i.e. giving out your phone number, location, address etc.)?

Serial No.	Response	No. of respondents	Percentage
1	Yes	19	61.30
2	No	12	38.70

When using app based services do you feel concerned about your privacy (i.e. giving out your phone number, location, address etc.)?
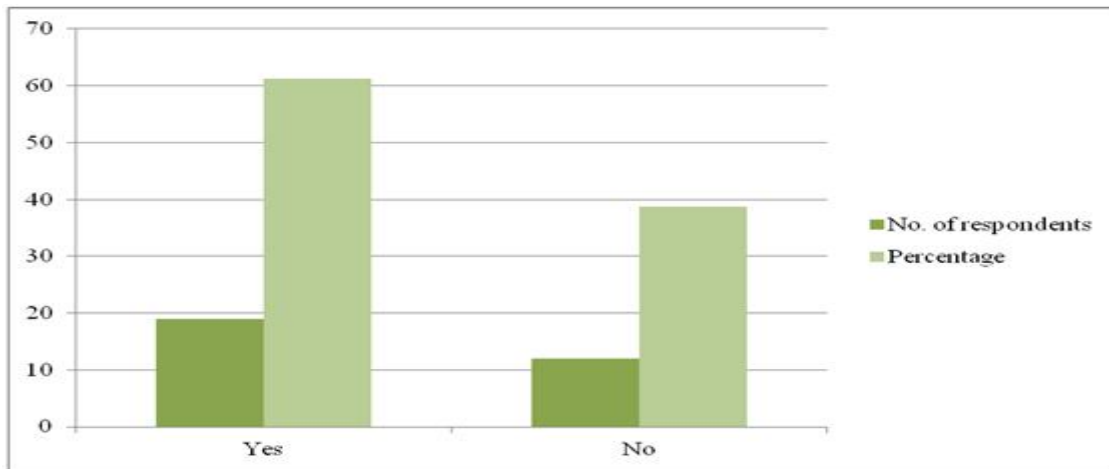
Above table and figure represent how much the customers are worried about their privacy while using the app. Privacy is a huge concern for people and nowadays there have been many cases of apps misusing private data of people under a process called "Data Mining".

While using such apps, people give out their private information such as phone numbers, location and possibly their address as well. 61.30% of the respondents have said that they are concerned about their privacy while using the app. 38.70% have said that they have no such concerns. Having such concerns might discourage new customers from using the app and could even stop existing customers from using it. Ola should make sure that they make their customers feel confident that no such misuse of data would happen.

Which services do you prefer using?

Serial No.	Response	No. of respondents	Percentage
1	Ola cab services	21	67.74
2	Other app based services	5	16.13
3	Traditional taxi services	5	16.13

Which services do you prefer using?
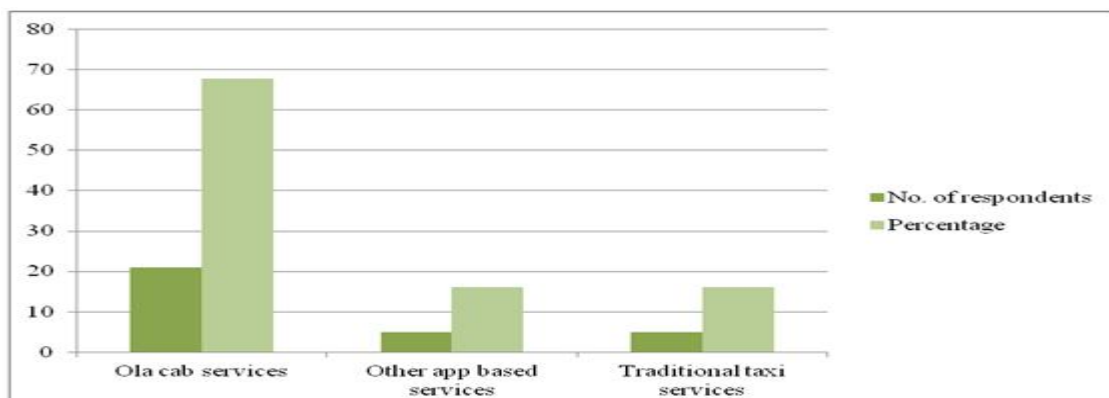
Ola is by far the largest app based taxi service in India in terms of market share and in terms of its network as well. And this reflects in the survey conducted. 67.74% of respondents have said that they prefer using Ola for booking taxi online whereas only 16.13% have said they use other app based services. Only 16.13% of the respondents have said that they prefer using traditional services. This also signifies that declining market share of traditional taxi services.

CONCLUSIONS AND SUGGESTIONS

Conclusions

A company should always be aware of likes and dislikes, preferences and needs of its customers in order to survive. I have arrived at following conclusions through the research conducted:-

- Majority of customers are satisfied with the service provided by the app. This helps the company to retain customers.

- The frequency of people using the app is still low with most of the customers only using the app once in a month.

- Features such as safety, comfort, methods of payment, driver attributes affect the choice of customers. This has helped Ola to get more customers as its cabs are already a lot better than traditional taxi services in these departments.

- Safety is a big concern for customers. Customers feel a lot safer in Ola cabs as compared to traditional taxi service.

- Recent technological changes in the country have helped Ola to reach more customers. It has also played a big role in the rapid expansion of the app's market share.

- Factors such as changes in technology, easier access to the internet etc. have made sure that people would be using Ola more frequently in future.

- People are concerned about their privacy while using app based taxi services.

- People prefer using Ola more than other app based services and traditional services as well.

Suggestions

After analyzing all the findings and conclusions, following suggestions have been prepared. The aim of these suggestions is to make the company understand its customers and market better.

- There is a constant increase in number of customers in the market. This provides a big opportunity to the company to expand its business.

- India is a very price sensitive market. The company must try to keep its prices as low as possible.

- The company must try to increase the frequency of its customers.

- The company must make sure that personal data of customers such as phone numbers, location and address are not misused.

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ANALYSIS OF THE EFFECTIVENESS OF TEACHING AND LEARNING PRACTICES FOR F.Y.B.COM STUDENTS WITH RESPECT TO MATHS AND STATS

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ABSTRACT

The aim of this paper is to briefly reflect on some teacher and learner-centric issues in facilitating the teaching-learning process of Mathematics and Statistics at F.Y.B.Com level.

The first part of the paper gives the summary of the data collected from students. Based on the outcomes, the second part reflects on the drawbacks in the entire teaching learning process of mathematics and statistics at F.Y.B.Com level. At the end, the paper suggests some solutions for working on minimizing some errors in the process facilitating learning.

Keywords: Effectiveness, Teaching learning practices, F.Y.B.Com students, Mathematics and Statistics.

INTRODUCTION

Nowadays mathematics and statistics contributes in direct and fundamental ways to business, finance, health and defence. Such an important subject is becoming a big headache in students' life because of the high failure rates in it. Being subject teacher at F.Y.B.Com level, many of us are finding the same. In past 20 years, the syllabus of the subject was changed two to three times. Every time, it was easier & more application based than the previous one. Irrespective of all these efforts, the result of the students was not improved. Hence, I feel, there is a need to identify the real problems in teaching learning process of the subject.

OBJECTIVES

The objectives of this paper are as follows

➢ To identify some common difficulties faced by the students in understanding the formulae and performing the calculations while solving the problems in the subject of mathematics and statistics at F.Y.B.Com. level.

➢ To understand the reasons behind these difficulties.

➢ To suggest remedies, wherever possible.

➢ To improve the teaching learning process by implementing the remedies.

PROCEDURE

When, we teachers, discussed about the reasons of the students' poor performance in the subject of mathematics & statistics at F.Y.B.Com level, all of us could point out some common reasons as follows:-

a) In commerce faculty, the mathematics & statistics is one of the optional subjects at 11th & 12th standard. Many students prefer S.P. and not mathematics in their junior college. After that, suddenly it becomes a compulsory subject at F.Y.B.Com level, which is very difficult for them to digest.

b) Right from childhood, the students have fear about the subject.

c) There are some common mistakes of students in understanding the formulae. For example, while calculating standard deviation, the actual formula is

$$\text{Standard deviation} = \sqrt{\frac{\Sigma f x^2}{\Sigma f} - \bar{x}^2}$$

Here, we have to calculate fx^2 as $f \times x \times x$. But students calculate it as $(f.x)^2$ & they get the wrong answer.

d) Students are very weak in basic mathematics rules like BODMAS rule because of which they face difficulties in using calculator.

Hence, questionnaires were circulated for knowing the students' view about the subject.

OBSERVATIONS

The information was collected from randomly selected **100 students** from commerce faculty.

1) Out of 100, 72 students had opted Secretarial Practice instead of Mathematics in the Junior College.

No of students with maths as optional subject in junior college.
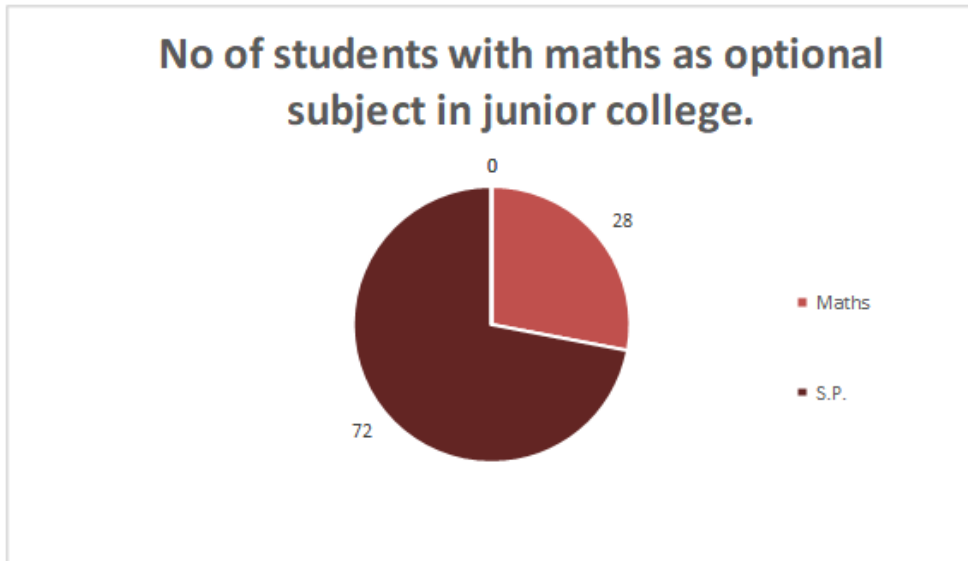
2) Irrespective of their optional subject in the junior college, 88 students (out of 100) find mathematics difficult.

Distribution of students finding maths easy or difficult
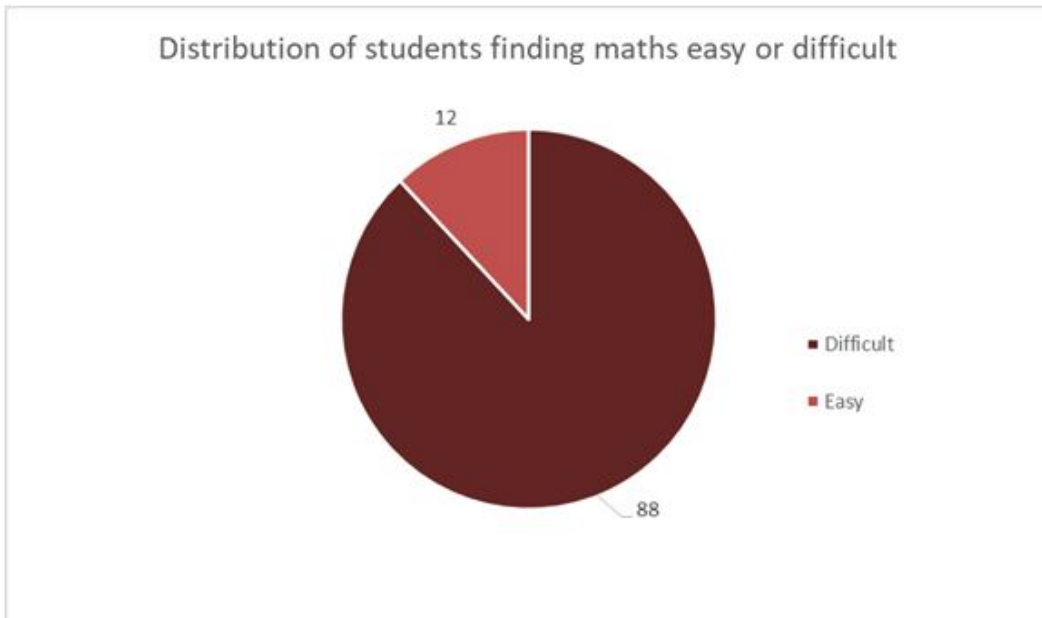
3) Nearly 50 students (out of 100) attend the lectures regularly.

Note: - According to them, **regular attendance means, they are not in the defaulter list.

4) Out of 50 irregular students, 45 students bunk the lectures without any specific reason.

5) According to the students, all of them can use calculator efficiently.

**Note: - Few of them were tested on their claim on the following points:-

a) **10% increase in 75** can be calculated easily on calculator by pressing the keys **75** $\boxed{+}$ **10** $\boxed{\%}$. Then we get the answer directly as 82.5 on the screen. The students did not know this method.

b) How to calculate 5^{10} on simple calculator?

It can be obtained by pressing the keys **5** $\boxed{\times}$ **& then by pressing** $\boxed{=}$ **key nine times.** Again the students did not know this. Similarly, use of memory keys for calculating $\sum fx$ or $\sum fx^2$ was not known to them.

ANALYSIS
1) For understanding mathematics, regular practice is required. Students should attend the lectures regularly and also practice it after going home. In short, regular attendance means physical as well as mental presence in the class.

2) According to the students, **use of calculator means using the keys** $\boxed{+}$, $\boxed{-}$,

$\boxed{\times}$ *and* $\boxed{\div}$. But some extra facilities are also available on simple calculators. Students should learn all these things.

3) They are not aware about their weaknesses.

4) The doubts of the weak students can be cleared only by personal attention and not through general instructions given in the class.

5) All of them agreed that, being commerce students, they should know about interest & annuities, shares & mutual funds, averages & dispersion, index numbers, decision theory etc. But they don't want to work hard on the subject.

REMEDIES

There is a common procedure of solving any problem in mathematics.

i. From the problem, first identify the given things.

ii. Decide "What we want to find or to prove?"

iii. Based on the knowledge in the subject, find the different ways to achieve the goal with the available information.

This problem solving method develops logical thinking and reasoning, critical mind and creative imagination. It helps us in the proper planning to achieve our goals with the help of available resources. All this is possible, if the students give importance to learn the methods of analyzing the mathematical problems and not be behind the readymade solutions. To inculcate all these habits in the students, the following remedies can be suggested: -

a) To make the subject more popular among the commerce students, more and more examples related to commerce field must be considered for discussion.

b) Initial tutorial sessions can be utilised for clearing the basics of mathematics and calculator operations.

c) Attendance of the students must be made compulsory, at least for these initial tutorials.

d) Internal marking system based on the working on the tutorial worksheets can be introduced.

e) Tutorial worksheets with problems related to our daily routine can be prepared.

f) As the students are more influenced by their classmates, we can start student mentor system for the subject. Some students having good explanation power can be trained in the subject and then they can be appointed as subject mentors for a group of students who are struggling with the basics of mathematics. These mentors will motivate the group members to solve the tutorial worksheets. They will also help them in clearing their basics in mathematics under the guidance of the teachers. Some provision in the internal marks can be made for the mentors for their extra efforts.

g) In the internal marking scheme, along with tutorial worksheets, some project work can be given to the students. Instead of giving assignments as projects, some fun games or quiz competitions or PPT presentations on various topics in maths and stats can be arranged for the students. Active participation of students in such activities can be allotted some marks in the internal marking scheme.

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IMPACT OF M-INDICATOR APP ON COMMUTERS WITH REFERENCE TO CENTRAL RAILWAY LOCAL IN MUMBAI

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ABSTRACT

The purpose of this paper is to understand to evaluate the objective of m-indicator mobile application with respect to commuters using it. Data were collected from 30 students of Joshi Bedekar college. This study provided some practical solutions which can be added to increase the efficiency of the m-indicator. This research found that m-indicator application is using by near about 97% commuters. The basic purpose of the m-indicator application is to save time and get updated information about specific transportation system.

Keywords: m-indicator, efficiency, commuters, transportation

INTRODUCTION

Accurate information plays an important in human's life. Mumbai is known as financial hub of the country. People from various parts of the country are coming in Mumbai for jobs or business. It can be observed that from entire transportation options Mumbai local is the cheapest mode of transportation. Locals are not only cheapest but comparatively faster also. Mumbai locals are rightly called the lifeline of the city, with almost all of the city's inhabitants relying on them to get to work or other destinations at some point of time. Commuters require updated information about local trains, bus, metro etc. These types of information are provided by M-indicator real time mobile application. The founder of M-indicator mobile application is Mr. Sachin Teke. This app provides transportation related information about public transportation in the cities of Mumbai & Pune. It contains details about 232 trains making 3,000 daily trips through 110 stations on the Mumbai city's suburban train network. Near about 75 lakh commuters share real time information about delay, rescheduling or cancellation of train services per day. This app provides various categories of information related to Local trains, Metro, Mono, Different Bus services, information about picnic spots in Mumbai, hotels, theaters etc.

The current paper focuses on the evaluation of performance of M-indicator mobile application with respect to commuters using it.

REVIEW OF LITERATURE

Nishant Wadkar1, Abhishek Joshi2, Akshay kumar Vallakati3, Prof. Mittal Solanki4 (2017): studied basic problems faced by commuters while travelling in local. Authors suggested proposal for Real time time railway indicator system. This online system directly communicate with the commuters. Authors has developed Integrated Passenger Information System model to make transparent communication.

Prof. Suvarna Pansambal, Nikhil Iyer, Vira Meherkar, Pankaj Sharma (2016): authors studied different applications used for travelling to multiple destinations via different modes of transportation i.e. Bus, Train, Taxi, Metro, etc. They studied the working of all the applications are different and each and every application tries to solve a single problem**.**

Shubham Dalak (2016-2018): studied the various applications related to Mumbai suburban local trains and stations. Author also focused problems faced by user while using these applications. Author has designed a user centric design to satisfy the user.

Evaluation of Literature:

The above literatures focuses on

1) How should be design of app?

2) What are the way finding techniques available?

According to available literature no study has been done to determine.

1) Which are the problems faced by the commuters while using M-indicator app?

2) What could be possible solutions to overcome them?

1.2 OBJECTIVE
RESEARCH OBJECTIVES
1)   To study the performance of M-indicator app from user's point of view.

2) To suggest a solution for improvement of the M-indicator app regarding its performance.

RESEARCH METHODOLOGY

a) **Sampling Method:** Convenience Sampling Method

b) **Sample Size:** 30

c) **Data Collection**

1) Secondary Data: To get in-depth information, knowledge researcher read many books, Papers which were published in reputed journals & magazines, local & national newspapers.

2) Primary Data: To get the opinion from commuters standard questionnaire was prepared to collect data. The respondents were college students who travel from Central Railway from Kasara/Khopali to Thane. To save time and for the convenience of students online questionnaire was also prepared with the help Google docs application. All respondents responded through online questionnaire data filling. They filled data through e-mail id, using WhatsApp application.

DATA ANALYSIS AND FINDINGS

1) To check local train's live status before leaving from home/College on M-indicator
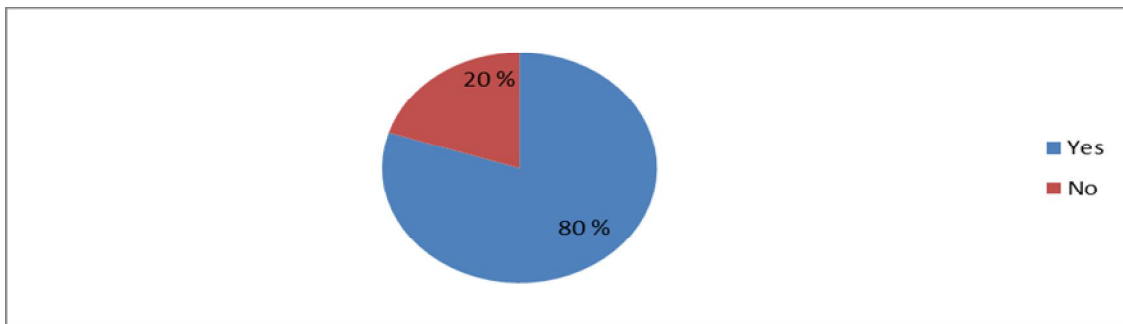
Fig-1

As shown in Figure 1, 80% student's checks train's live status before leaving from home/college & 20 % students does not bother about train's live status.

Accuracy of running status of local train according to the status of the app
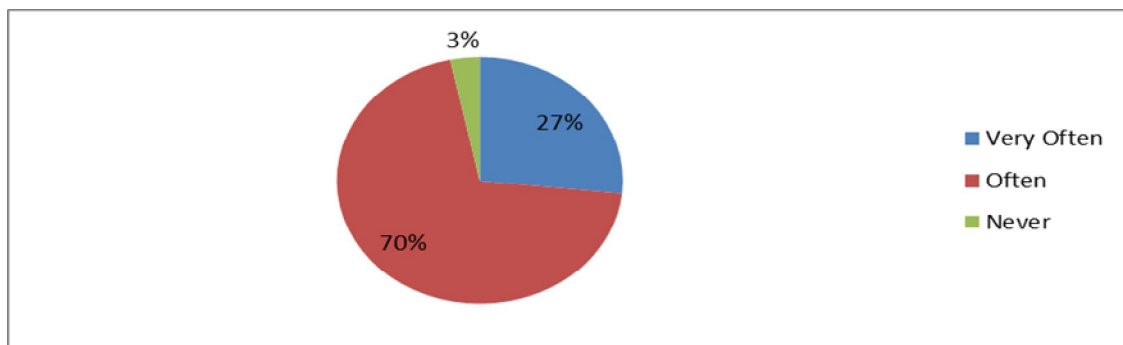
Fig-2

The question was asked regarding the accuracy of running status of local train according to the status of the app ,70% students agreed that it is often, 27 % students agreed it Very often and 3% said it is never.

3) The purpose of to use M-indicator while travelling by local train
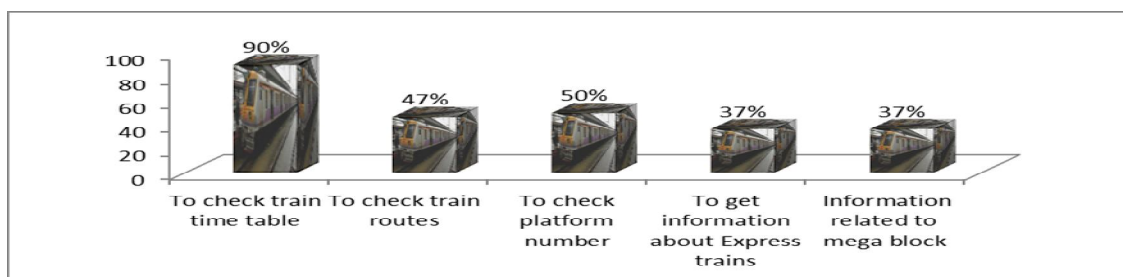
Fig-3

It was asked the purpose of M-indicator app, 90 % students uses it to check time table, 50% students uses it to check platform, 47% students use to check train route and 37 % students uses for to get information related to express trains and mega block.

4) The discrepancies between platform numbers which has shown on m-indicator
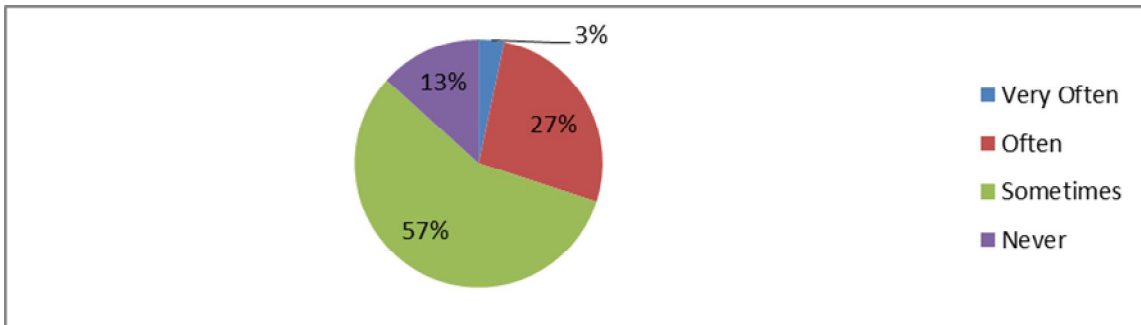
Fig-4

To identify discrepancies between platform the above question was asked to the students for this they responded 57 % students responded sometimes discrepancies are there specially for the Kalyan station, 27 % students observed often, and 13 % students said discrepancies are not related to platform number

5) The information on the app is updated regularly
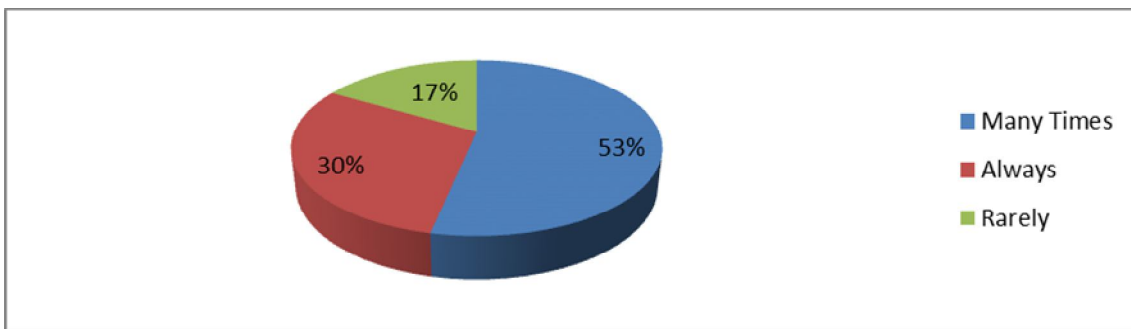
Fig-5

With Fig 5 we can observed that, 53 % students responded positively that many time the information on the M-indicator is updated regularly. 30 % students responded that information is always updated.

6) Network/technical issue while using M-indicator app
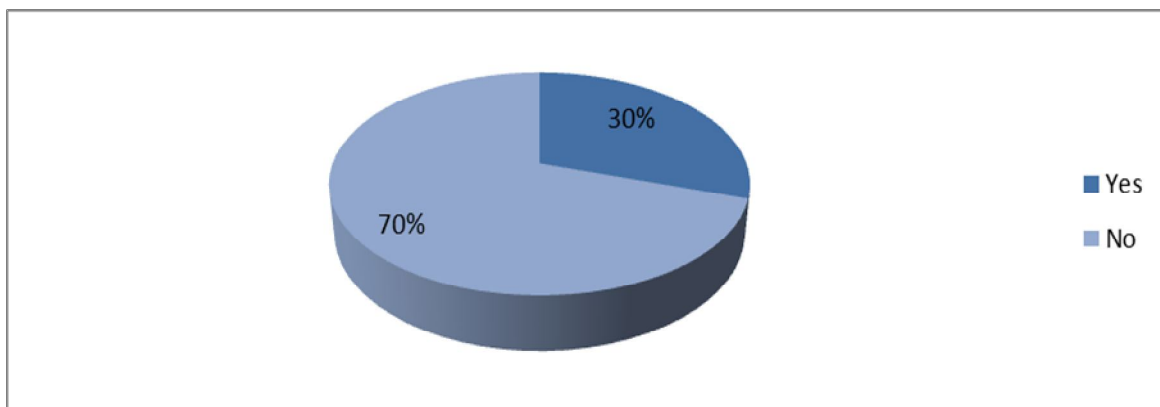
Fig-6

To check technical of network problem this question was asked, 70 % students said that they face network/technical problem for using M-indicator and 30 % students said no for any network /technical issue.

CONCLUSIONS AND RECOMMENDATIONS

From this study we can conclude that M-indicator mobile application is used near about 95% commuters. If some minor changes to be done then it could be more beneficial to commuters. Commuters have dependence not only on local trains but the bus or cab too. If they will get updated correct information regarding trains status they may be save time and plan accordingly.

1. M-indicator is most likely and widely used App

M-indicator and Local train journey are known as combo pack. Near about 15,000,000 commuters in Mumbai have this app. Near about every commuter see this app before leaving or coming to the college/home/office. It has various categories of information but most used option is Local status.

2. Minimum Hardware Requirement to run M-indicator

The minimum requirement to run the app is Operating System iOS 9.0 or later, Andriod 2.3 or later. So it can be installed easily in any Smart phone. This app is very user friendly and has various related graphic. So that any commuter can easily access this app. It also consists of Women's security option; this is the necessity of this time.

3) Route Map

The route map should be put on the home screen. Home screen various options. Many time its very time consuming to open route.

4) Provide live information about timing

70% commuters complains that live status is not updated, it shows wrong timing of arrival. So it creates confusion. The result is either trains are already departed or it arrives late. So this technical fault should be taken into account.

5) Platform Number indication

In the case of Kalyan station it's always display wrong information regarding platform number. Kalyan station is the most crowded station in Central Line. It's a very difficult task to get down at Kalyan station. So to avoid confusion at least for this station correct platform number should be shown on the App.

6) Bus timing is not given

Like tentative local timing for each station, bus timings for the different stops are not given in the app. It will be helpful for the bus commuters if it will show tentative bus timing for each stop.

7) M-indicator contains too many ads

In new version App shows too many advertisements. In app almost all options shows advertisements.

8) Technical problem

10% apple iPhone users has facing technical problems that is app is not running smoothly.

10) Preferences for other search options

After conducing survey it shown that in M-indicator, 100% commuters search information related to Local timing, 45% search information related to express, 19 % commuters search information for Bus and Train Chat section.

11) Job

Job option can become another important search option. Near about 15,000,000 have this app. This can be become good and effective job portal for job hunters. It shows various categories of jobs. There is one problem in this section that it does not show date of advertisement.

12) About sharing this app

In spite of some technical problems 96% respondents are happy with this app. They are ready to tell others for using M-indicator.

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A STUDY ON INNOVATIONS IN HUMAN RESOURCE MANAGEMENT WITH REFERENCE TO HEALTH AND WELLNESS FOR CORPORATE INDIA

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INTRODUCTION
Human resource is the most valuable resource of any organization. Hyman Resource Management function plays a crucial role in enriching and enhancing the work experience of employees and creating an environment that helps to create a work life balance. Human Resource Management is the process of managing people at the workplace. It is the process of hiring and developing employees so that they become more valuable to their organization.

DEFINITION
Edwin Flippo defines- HRM as "planning, organizing, directing, controlling of procurement, development, compensation, integration, maintenance and separation of human resources to the end that individual, organizational and social objectives are achieved."

Our lifestyle is affected by the way we work, our work surroundings and the nature of work. The changing needs at workplace and pressure to perform are affecting the mental health and physical health of employees. Organization needs to understand why employees' health and wellbeing is important for the business.

OBJECTIVE OF THE STUDY
To analyze the current scenario of health of employees at workplace

To identify the harmful effects of changing work patterns on employee health

To suggest measures to enhance health and wellness of employees

RESEARCH METHODOLOGY
The researcher used explanatory research technique based on past literature from respective journals, books, and websites. According to the objectives of the study research design is descriptive in nature. Available secondary data was used for the study.

OVERVIEW
Globally an estimated 264 million people suffer from depression which is one of the leading causes for disability. Many of these people are also suffering from anxiety. A recent WHO-led study estimates that depression and anxiety disorders costs the Global economy US\$ 1 trillion each year in lost productivity. A negative working environment may lead to physical and mental health issues for the employees. It is essential for workplace to promote mental health and support people with mental disorders. This initiative would reduce absenteeism, turnover and increase productivity at workplace.

RISK FACTORS AT WORKPLACE AFFECTING HEALTH
There are several factors affecting the health at workplace. There may be one factor affecting health or combination of various factors. Some of these factors are as follows

1. Type of work and the organizational support to perform it

2. Organizational and managerial environment, poor communication and managerial practices, ambiguous tasks and unclear goals.

3. Skills and competencies of employees to perform the work.

4. Resource availability to perform the task.

5. Risk relating to the job content such as unbalanced workload, inflexible working hours.

6. Risk in certain situation where there is lack of team support.

7. Psychological harassment and negative work environment.

8. Inadequate health and safety policy.

KEY FACTS
- In many countries more than half of workers are employed in the informal sector with no social protection for seeking health care and lack of regulatory enforcement of occupational health and safety standards.

- Occupational health services to advise employers on improving working conditions and monitoring the health of workers cover mostly big companies in the formal sector and more than 85% of workers in small enterprises, informal sector, agriculture and migrants worldwide do not have any occupational health coverage.

- Certain occupational risks, such as injuries, noise, carcinogenic agents, airborne particles and ergonomic risks account for a substantial part of the burden of chronic diseases: 37% of all cases of back pain, 16% of hearing loss, 13% of chronic obstructive pulmonary disease, 11% of asthma, 8% of injuries, 9% of lung cancer, 2% of leukaemia and 8% of depression.

- Annually 12.2 million people, mostly in developing countries, die from noncommunicable diseases while still of active working age.

- Work-related health problems result in an economic loss of 4–6% of GDP for most countries. The basic health services to prevent occupational and work-related diseases cost on average between US$ 18 and US$ 60 (purchasing power parity) per worker.

- About 70% of workers do not have any insurance to compensate them in case of occupational diseases and injuries.

- Research has demonstrated that workplace health initiatives can help reduce sick leave absenteeism by 27% and health-care costs for companies by 26%.

Reference: https://www.who.int/news-room/fact-sheets/detail/protecting-workers'-health

The above data insist on encouraging sustainable health of employees at workplace. This includes both physical health and mental health of employees.

Sustainable health is a personal commitment to maintaining and taking responsibility for your own health, through preventative (proactive) means. This means not only having regular exercise, and taking care of what we eat, but also maintaining a healthy and balanced state of mind.

In order to enhance and develop physical health and mental health of employees at workplace it is essential to initiate innovations in the field of Human Resource Management.

1. **Artificial intelligence (AI) at workplace**: Artificial intelligence helps the employees in the competitive environment. Through data-informed recommendations, machine learning will provide support in the areas of candidate screening and candidate assessment by helping remove bias from the evaluation process and predicting potentially successful applicants in a more automated applicant tracking system. AI software will be able to provide personalized HR support to employees with greater convenience and speed. Currently, HR departments are employing AI-powered chatbots to assist employees with overall health and wellness management, addressing questions regarding nutrition, fitness, and more, with increased speed.

2. **Virtual Realities and Augmented Realities:** Virtual reality applications can help employees by giving more flexibility and mobility by virtually accessing the office space. It gives an employee freedom in terms of when, where and how they work. Augmented realities are helpful in the areas of training and collaborations. It provides a safe environment for employees to work in simulation and learn from their mistakes.

3. **Corporate wellness experiences**: Organizations use digital platforms to encourage wellness programs for employees. It can determine specific wellness programs and goals based on employees' data. Data regarding employee fitness can be collected through various applications or trackers. It can be integrated with the wellness portal. Employees can be rewarded on the basis of data collected on the fitness improvement. Rewards for fitness shows concern for the employees. It will motivate employees to think about their wellness. Such a personalized approach towards employees' wellness will create a healthy work environment. Following are some of the tips for wellbeing initiatives for employees

a. Make a habit of sitting and standing in the right posture

b. Do basic stretching exercises and eye, neck exercises at your workplace as well

c. Opt for stairs, avoid using elevators

d. Walk to the coffee machine to get your coffee

e. Park your vehicle away from your office and walk to the office

f.   Avoid cold drinks or frequent tea or coffee in the office

g.   Take a break from your work whenever you find necessary

h.   Eat healthy and small meals

i.   Don't skip the lunch for meetings, one can have a lunch-meeting.

4.   **Investing in nutrition at workplace:** Employees will prefer healthy and nutritious food if it is readily available to them at reasonable price. It is better to have canteen services that would provide clean and healthy food instead of junk food. Companies should encourage health oriented kitchens which is stocked with fresh fruits and vegetables, nuts. This would contribute to healthy workplace culture.

5.   **Focus on mental health at workplace**: In coming years employers will focus on encouraging their employees to take care of their mental health in workplace by creating the awareness for mental health, providing assistance or coverage for therapy or counselling services, collaborating with mental health professionals and encouraging employees to practice self-care at work.

6.   **Prioritizing sleep:** Research shows that 25% of errors are caused due to insomnia. Impact of lack of sleep at workplace is low productivity, absenteeism, low job satisfaction, poor retention and attention, lack of interest. Employer must initiate some mechanism to encourage employees to overcome the issue of insomnia such as sleep tracking challenges and sleep goals in the wellness programs, flexible hours to enable employees to take some rest etc.

7.   **Employee Engagement Software**: It is a category of application programs that organizations use to increase employees' job satisfaction and retain talented employees. The goal is to help workers become absorbed in the mission and culture of organization. Software such as "We thrive" enables leaders to send monthly surveys to their people, addressing a range of subjects including wellbeing, stress, teamwork, capability and confidence at work. Managers then receive an analysis of the results and specific actions they can take to improve engagement. Such an initiative would promote mental health of employees and increase job satisfaction.

8.   **Peer-to-Peer recognition**: Innovations in the peer-to-peer recognition is allowing employees to praise each other. For example, concept like "Thanks Box" where employees can give special thanks, nominate others for awards and much more. "Reward and recognition tools like this can help employees feel valued and respected by the rest of their team and drive wider involvement at workplace. This creates a healthy and conducive environment enhancing mental health.

CONCLUSION
It is essential to develop a Holistic view of an employee. Organizations should initiate Health and Wellness strategies for the whole year. They must take regular feedbacks and follow-up to check on the implementation of such strategies. physical health and mental health of employees right from the selection stage must be prioritized.

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A STUDY OF CHANGING TREND OF HOTEL BOOKING

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ABSTRACT
As far as service sector in India is concerned, Hotel industry is one of the up growing sector for economic growth of nation. In hotel industry, hospitality and tourism are related to each other. Hospitality is the act of welcoming, receiving, hosting or entertaining the guest. The purpose of this research study is to find out the changing trend of hotel booking among the people. This research study also aims to find out expectations of the people while booking the hotel.

Keywords: Hospitality, hotel industry and tourism.

INTRODUCTION
The hotel industry is growing very rapidly due to the growth of tourism and travel. With a consistent growth of middle class and increasing disposable income, the tourism and hospitality sector is having healthy growth. This sector attracts the most FDI (Foreign Direct Investment) inflow is the most important net foreign exchange earners for the country. It also contribute significantly the generation of revenue to the central as well as to the state government.

The concept E-commerce boost the growth of the online tourism market. The recent research on the same topic says that many consumers are using internet for online hotel booking. This is mainly because of getting advantage of easy booking and comparative analysis of pricing of different hotels. The online agencies provides flexibility and accessibility to search and buy products and services with in a short time.

Following are some of the online booking hotels sites
1. **Make My Trip**: - It is an Indian online travel company established in 2000. Its headquarter is in Haryana. This company provides online travel services including hotel reservations, rail and bus tickets, flight tickets, etc.

2. **Trivago**: - Trivago is a German multinational technology company specializing in internet related services and products in the hotel and lodging.

3. **Goibibo**: - Goibibo Group is an online travel organization founded in January 2007 by Ashish Kashyap. This company is also provides inline services in the products of hotel.

4. **Oyo Rooms**: - Ritesh Agarwal is the founder and CEO of OYO. It got established in the year 2013. Its headquarter is in Gurgaon. This company operates in more than 200 Indian towns, Malaysia and Nepal. As of September 2017, company has around 70000 rooms in 8500 hoitels across 230 towns of India.

SCOPE OF THE STUDY
As the use of Internet facility is increasing very rapidly among the people, leads to change the travel behavior. The aim of this study is to mainly identify the changing trend among the people of hotel booking. This study is also emphasis to find out the expectations of the people while booking the hotel. This study also measure the impact of digital technology in the hospitality industry.

The Indian government has realized the country's potentiality in the tourism industry and has taken several steps to make India a global tourism hub. The "Clean India" campaign and the programmes like "Make in India" and "Smart Cities" also support to skill development and investments in Hospitality and Tourism.

OBJECTIVES OF THE STUDY
The objectives of the research study includes
1. To find out the changing trend of hotel booking among the people.

2. To find out expectations of the people while booking the hotel.

3. To find out the awareness among the people about online hotel booking.

4. To identify the satisfaction level through online hotel booking.

5. To study the impact of digital technology towards online hotel booking.

HYPOTHESIS

1. H0: There is a significant relationship between the age of the respondents and the decision about online hotel booking.

   H1: There is no significant relationship between the age of the respondents and the decision about online hotel booking.

2. Ho: There is a significant relationship between the literacy/awareness among the respondents and the decision about online hotel booking.

   H1: There is no significant relationship between the literacy/awareness among the respondents and the decision about online hotel booking.

RESEARCH METHODOLOGY

This research study is mainly based on survey method, in which by taking the help of questionnaire the data is collected and analyzed. In this study both primary data as well as secondary data is collected.

Primary data were collected from the respondents by distributing questionnaire. The survey research was done in the form of personal interview method. Questionnaires is an effective means to know the behavior, attitudes, preferences and their opinions about the research study. The data was collected by using convenience sampling method.

Secondary data was also used to understand in depth the concept of online hotel booking and related terms. The various sources used such as books, magazines, social media and websites.

Sample size: A sample size refers to the number of respondents selected from the population to constitute sample. The sample size for this research study was 100 respondents which includes various segments of population such as male, female, middle age group, young age group, literate and illiterate as well as income wise i.e. high income, middle income and low income.

LIMITATIONS OF THE STUDY

Due to time constraints and limited resources, this research study was restricted to respondents residing in Badlapur, Thane District.

Table No-1: Table showing No. of respondents gender wise

Respondents	No. of Respondents
Male	50
Female	50
Total	**100**

(Source- Field work)

Interpretation:- The sample size of 100 respondents is divided equally among male and female respondents i.e. 50 male respondents and 50 female respondents.

Table No-2: Table showing No. of respondents age wise

Age Group (Years)	Male Respondents	Female Respondents
20 --35	20	22
35--50	17	18
50 & above	13	10
Total	**50**	**50**

(Source – Field Work)

Interpretation: - The respondents are classified into three different age group such as 20 to 35 years, 35 to 50 years and 50 and above years. In the age group of 20 to 25 years 20 male respondents and 22 female respondents, the age group 35 to 50 years includes 17 male respondents and 18 female respondents and in the last group of 50 & above 13 male respondents and 10 female respondents.

Table No-3: Table showing No. of respondents qualification wise

Qualification	Male Respondents	Female Respondents
Post Graduate	05	03
Graduate	12	10
S.S.C.	25	30
Illiterate	08	07

Total	50	50

(Source – Field Work)

Interpretation :-Out of 50 Male respondents, 05 respondents are post graduate, 12 respondents graduate, 25 respondents S.S.C. and 08 respondents are illiterate. Out of 50 Female respondents, 03 respondents are post graduate, 10 respondents graduate, 30 respondents S.S.C. and 07 respondents are illiterate.

Table No-4: Table showing No. of respondents occupation / status

Occupation/ Status	Male Respondents	Female Respondents
Business	04	01
Service	29	15
Housewife	NA	20
Students	17	14
Total	**50**	**50**

(Source- Field Work)

Interpretation: - Out of 50 Male respondents, 04 respondents are doing business, 29 respondents are involved in service and 17 respondents are students. Out of 50 Female respondents, 01 respondent is doing business, 15 respondents are involved in service, 20 respondents are housewife and 14 respondents are students.

Table No-5: Table showing No. of respondents income wise (Out of 100 Respondents Male & Female)

Monthly Income (In Rs.)	Male Respondents	Female Respondents
25000 to 50000	20	12
50000 to 100000	09	03
100000 and above	04	01
Total	**33**	**16**

(Source: Field work)

Interpretation :- Out of 33 respondents, 20 respondents are in the income group of Rs. 25000 to Rs. 50000, 09 respondents are in the income group of Rs. 50000 to Rs. 100000 and 04 respondents are having income more than Rs. 100000. Out of 16respondents, 12 respondents are in the income group of Rs. 25000 to Rs. 50000, 03 respondents are in the income group of Rs. 50000 to Rs. 100000 and 01 respondent having income more than Rs. 100000.

Table No-6: Table showing awareness about online hotel booking among the respondents

Respondents	Awareness about Online hotel booking
Male	47
Female	45
Total	**92**

(Source: - Field work)

Interpretation:- As far as awareness about online hotel booking is concern, out 50 male respondents, 47 are very much aware about the process about online hotel booking. Out 50 female respondents, 45 are very aware about the process about online hotel booking.

Table No-7: Table showing factors of satisfaction level about online hotel booking

Factors / Satisfaction Level	Time Saving	Economical	Payment Facility	Pick up & drop facility	Review/Feedback
Highly Satisfied	75	40	72	80	40
Satisfied	13	15	13	10	32
Neither Satisfied nor dissatisfied	02	05	02	Nil	02
Dissatisfied	06	30	07	05	15
Highly Dissatisfied	04	10	06	05	11
Total	**100**	**100**	**100**	**100**	**100**

(Source – Field work)

Interpretation: - As far as time saving factor is concerned, 75% respondents are highly satisfied. 40 % respondents are of the opinion that online hotel booking is economical, but at the same time 30 % respondents

are of the opinion that due to some hidden cost, online hotel booking becomes expensive. Making the payment of online hotel booking is very easy and it's mainly because of using plastic money. 72 % respondents are highly satisfied about payment facility. Most of the hotels are providing pick up and drop facility to their customers. This facility we can avail while doing online hotel booking. In my research 80 % respondents are highly satisfied about pick up and drop facility provided by the hotel. Before booking the hotel, we can read the reviews or the feedback of customers those who have already visited the hotel. On the basis of these customers can take the decision about online hotel booking. In this research 72 % respondents are satisfied about this factor.

Table No-8: Table showing sources of knowing online hotel booking

Sources	No. of Respondents
Social Media	13
Online Booking Agencies web sites	40
Family members	20
Relatives	05
Friends	22
Total	**100**

(Source – field work)

Interpretation:-Most of the respondents i.e. 40 % are getting the knowledge about online hotel booking through booking agencies web sites. 22 % respondents are said because of their friend circle. 20 % came to know through their family members. Through social media 13 % and through relatives 5 % respondents.

TESTING OF HYPOTHESIS

1.   H0: There is a significant relationship between the age of the respondents and the decision about online hotel booking.

H1: There is no significant relationship between the age of the respondents and the decision about online hotel booking.

Comments:- With the help of **Table no. 2**, out of total 100 respondents, 42 % respondents belongs to the age group of 20 – 35 years. This particular group includes students and youth. Most of the family said that online hotel booking decision is mainly because of our children. The age group of 50 & above years are still not in the opinion of online hotel booking.

Therefore, Null hypothesis is accepted i.e. there is a significant relationship between the age of the respondents and the decision about online hotel booking.

2.   Ho: There is a significant relationship between the literacy/awareness among the respondents and the decision about online hotel booking.

H1: There is no significant relationship between the literacy/awareness among the respondents and the decision about online hotel booking.

Comments: - With the help of **Table No. 3 & Table No. 6,** Out of 50 male respondents, 08 respondents are illiterate i.e. 16 % and out of 50 female respondents, 07 respondents are illiterate i.e. 14 %. But as far as awareness about online hotel booking is concerned, out of total 100 respondents, 92 respondents are aware about the techniques of online hotel booking. These 92 % respondents includes illiterate male and female respondents also. This shows that **there is no significant relationship between the literacy/awareness among the   respondents and the decision about online hotel booking.**

Therefore, alternate hypothesis is accepted.

FINDINGS, SUGGESTIONS AND CONCLUSION

Following are the various **findings** on the basis of research study:

1)   Online hotel booking is time saving.

2)   Many people are attracting towards online hotel booking because of availability of information about various hotels.

3)   Students and young people are attracting towards online hotel booking.

4)   Many respondents said that due to online payment facility, no need to carry heavy amount of cash.

5) Facility of reading review or feedback of various hotels, helps to take decision about online hotel booking.

6) Digital technology is useful to know about various hotel booking sites.

Following are the various suggestions on the basis of research study**:-**

1) While making the payment there should not be any kind of hidden cost and if it is there, should be informed or explained to customers in advance.

2) Not to allow or entertain any agent while booking hotel especially in case of off line hotel booking.

3) See to that 100 % transparency should be there between customer and hotel owner/manager while booking the hotel. If any discrepancy is there, should be informed immediately to the customers.

CONCLUSION

After doing the research study about the changing trend of online hotel booking, it is concluded that the traditional method of doing hotel booking is becoming outdated and people especially students i.e. youth is very much in favour of online hotel booking. Rather children's are motivating or insisting their parents to go for online hotel booking. In short, the technology and social media is playing vital role in changing the trend of off line hotel booking to online hotel booking.

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MOTIVATION: A MULTIDIMENSIONAL ASPECT IN CONTEXT OF HUMAN LIFE DEVELOPMENT

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ABSTRACT
This paper presents various aspects of motivation in human life development in context of gender and age factors. It highlights the basic role of motivation in human beings and their consequences on life journey. This study focuses on the variation of motivation and its impact on emotions and behavior of individual performance on social, moral, value, ethics, personality and professional performance. The research aims to determine the factors that affect motivation to grow or progress. Motivation plays crucial role in personality development as well as social development of one's life. It starts since early age of human life as LEARNING starts. Learning is a continuous process and it is never ending if a person is self motivated in all ups and downs of life situation. The research is based on primary data collection. The data in this research were obtained through questionnaire. Sample size for research is 100. Limitation of study is data is collected from residential society campus families only. Variables consider through research are mental (cognitive), social, emotional (psychological) and spiritual growth.

Keywords: Motivation, learning, behavior, performance, development.

INTRODUCTION
Motivation, the best gift one can give to somebody. The person who motivates somebody in any sense that would be the best doctor to be called as this shows the remedy for the problem. In this current era life creatures are dealing with countless problems in their life either we talk about human beings, animals (land and water), birds etc. the basic problem is pollution. In general sense that destroy habitat living conditions. However, here we discuss about the problem facing by human beings and the remedy what could be to cope up with problems. The pollution of human beings is within them like in their thoughts and the reflection of thoughts in form of action. The thoughts are positive or negative and the respective results.

Two leg creatures on earth is special product by god with heart and brain with thoughts. These thoughts are developed by life learning's & experiences. These become thought process. Human psychology reflects out in various platforms like decision making ability, introvert –extrovert behavior, personality, confidence, social qualities etc. To maintain all the psychological phenomena, one thing which is required form inside and outside too, is MOTIVATION.

Motivation has various theories in management and psychology. Motivation for human from psychological aspect for self-management has various dimensions yet to unfold. People dealing with enormous mental, social, emotional and spiritual problems that reflects in their work life and affects badly in terms of professional growth, financial decline and mental disturbance. Motivation somehow based on ethics, values and moral which nourished by spiritual dimension.

True education makes a child fit for life, not just fit to earn a living.

The motivation works only when there is any motive of life, there must be a goal or aim of someone's life. One must have "WILL" to survive. Creature lives for their offspring. The human being is only one who has many reasons to live. However, he/she doesn't use in all phases of life. There are some situations through which persons feels lonely, depress and this causes breakdown of the person in form of depression, anger, anxiety, negative thoughts, harm to self and others, suicidal tendency etc. One has to effort oneself to recover from difficult times. Many organizations are conducting mind relaxing sessions for suffering people. Mind relaxing session includes meditation, yoga, dance and music, fun activity etc. Apart from spiritual sessions, there are scientific psychological sessions are also in form of human library, the counselor and the object (distress person) or general two or many persons sits together and discuss the problems of each other and suggest solutions too. The benefit of this activity is that one expresses ones feelings, like, dislike, pain, grief, trouble, complains etc.

LITERATURE REVIEW
The word motivation as per Vroom (1964) has been derived from the Latin word "movere" that means "to move" which refer to the internal force, which is dependent on the need of individual that derive ones-self to achieve.

Research has been done in the Warwick Religious and Education Research Unit (WRERU). University of Warwick, England (UK). The program which takes this approach is called Sathya Sai Education in Human Values (SSEHV); as its name suggests, it is connected with a Hindu- related new religious movement, an organization which formed around 1940 in India and has spread since mid-1960s throughout the world.

Living Values: 'An Educational Program'. This, too, is sponsored, among other institutions, by a Hindu- related new religious movement, the Brahma Kumaris World Spiritual University (BKWSU), an organization which was founded in the mid-1930s in India and spread since the late 1960s throughout the world (Nesbitt and Arweck 2003; Arweck and Nesbitt 2004a, 2004b).

According to Webster's dictionary by looking at the root of the terminology, motivation starts with motive which means something causes another thing to act, and thus, motivation simply can be defined as the act of providing motive that causes someone to act. Motivation is defined in broad sense by Gredler, Broussard and Garrison (2004) as the attribute which moves us to do or not to do something. Guay has referred to motivation as the reason principal to the behavior.

They are both based on notion of values and both aim to transmit values in an educational context (Arweck, Nesbitt and Jackson 2005a, 2005b). Crucial component of the wider context are changes in government policy and curriculum development, especially the requirement of the 1988 Education Reform Act (England UK) that school pay attention to what is referred as SMSC- the Spiritual, Moral, Social and cultural development of children.

Motivation is defined as all internal and external driving forces that make the individual to perform an activity (Duica, 2008)

To understand motivation, one must understand human nature itself. And their lies the problem! Human nature can be very simple, yet very complex too. Irum & Farida (2014)

Motivation is the experience of desire or aversion, you want something or want to avoid or escape something. Motivation is an important topic in work, organizational psychology, administrative organization and management as well as in education. Motivation influenced by emotions.

Emotions are automatic appraisals based on subconsciously stored values and beliefs about the objects examples anger-injustice, guilt-violation of moral standard, sadness-loss of a value, pride- the achievement of a moral ideal, and love- valuing an object or person.

Psychological aspect of motivation as a cycle in which thoughts influence behavior, drive performance affects thoughts and the cycle begins again. Each stage of the cycle is composed of many dimensions including attitudes, beliefs, intentions, efforts and withdrawal.

Ikigai is a Japanese concept that means "a reason for being'. The word "ikigai" is usually used to indicate the source of value in one's life or the things that make one's life worthwhile.

RESEARCH METHODOLOGY
Research design
This research method is descriptive research which means describing, explaining, and finding new from existing data. The secondary data is used for analysis of current situation of respective study. The primary data is collected from sample population to analyze their status. The research design for this study was a descriptive survey through questionnaire. The purpose of using descriptive survey was to collect detailed and information that describe an existing phenomenon. From a review of literature, a survey questionnaire was developed to collect data for the study the primary data was collected through this form of questionnaire and was hand delivered to the target respondents. This study is a descriptive survey because it adopted the use of questionnaire aimed at finding the results.

Target population
For this study, respondents from residential society were chosen as target population. A total of 100 people were chosen and they were provided with the questionnaire.

Sample design and size
The sampling was done using **stratified random sampling** method, in which the population is divided into groups (in this study, age wise and gender wise). Variables consider for this study are based on the individual mental (cognitive), social, emotional (psychological) and spiritual health & knowledge and its impact on their life growth or development.

DATA COLLECTION

Study is done on 100 people randomly as some belong to same family and some are not. Out of which 45 were male, 55 were female.

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

On the basis of questionnaire questions, some variables considered for the study. Mental (Cognitive), Social, Emotional (Psychological) and Spiritual Growth are the attributes.

The questionnaire is close ended. Results are in form of YES and NO.

Questions	Male	Female
1. Mind and heart must be in self controlled. Possible only when one is emotionally intelligent?	Yes-40 No- 5	Yes-49 No-6
2. Does always seeking help and following other footsteps affect decision making ability?	Yes-34 No-11	Yes-47 No-8
3. Does accepting mistakes, make apology, expressing feelings and confessing thoughts open heartily are symbol of courage?	Yes - 42 No – 3	Yes-55 No-0
4. As easy one can express anger, does one can express love and affection feeling to their near & dear One's?	Yes-39 No-6	Yes-37 No-18
5. Does mental peace is the actual successful life?	Yes-45 No-0	Yes-55 No-0
6. Does making presence in social gathering and family function is necessary at the cost of self peace and happiness, under the pressure of Society and Budget side?	Yes-38 No-7	Yes-51 No-4
7. Does social thinking influence ones family life?	Yes-45 No-0	Yes-55 No-0
8. Does spirituality belongs to specific religion?	Yes-0 No-45	Yes-0 No-55
9. Does Spirituality is directly proportionate to the trouble less and happy life?	Yes-42 No-3	Yes-55 No-0
10. Does lack of communication results unhealthy relationships, conflict between generations and lack in emotional attachments among humans?	Yes-45 No-0	Yes-55 No-0
11. Does emotional intelligence, spirituality, social influence and cognitive actions motivate one, along with experience and knowledge?	Yes-45 No-0	Yes-55 No-0
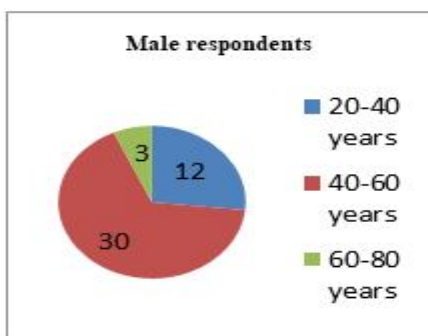
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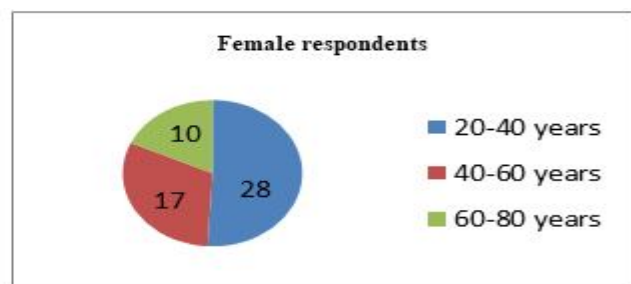
CHART 2
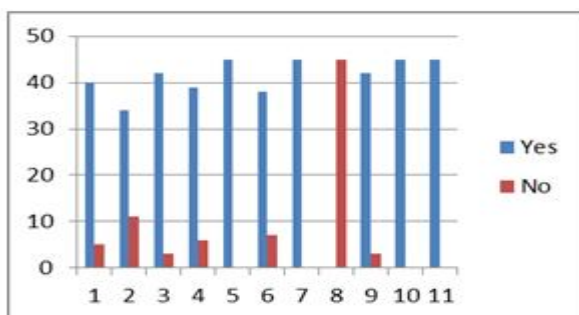
Chart 3 is the response of Male respondents only
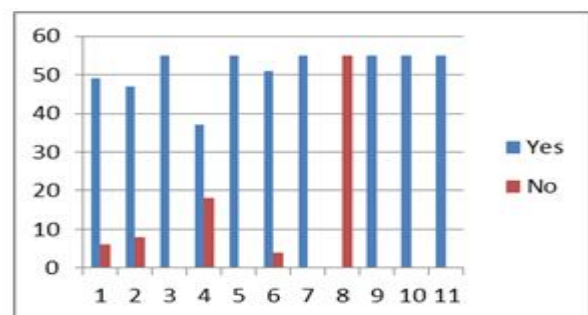
Chart 4 is the response of Female Respondents only

FINDINGS OF THE STUDY

1. Respondents are facing mental and emotional problems through their life phases. To overcome this situation they have used solutions like meditation, expressing themselves, accepting the reality and adopt changes around the society.

2. There are acceptance among the respondents regarding the communication gap between generations and thought difference. However, this gap has started reducing as time passes.

3. There is huge impact and influence of society thinking and pressure.

4. Accepting mistakes still difficult.

5. Spiritual path practice is beneficial among respondents. However, it works only regular and serious practice.

6. Decision making ability is affected by others influence.

7. Self inner motivation is directly proportionate to emotional intelligence and spirituality.

LIMITATION OF THIS STUDY

This study is limited to the residential society only and about 10 families included in this research.

SUGGESTION

To live motivated by self it is necessary for individual to accept the cons within and courageous to express their emotions. However, sometimes it is not possible to express. To deal such condition it is beneficial to shape mind mental state excessive strong so the outer influence is less and result to be peaceful life.

CONCLUSION

As per this study, it is concluded that living peaceful, happy life and stress free life is not so difficult and at the same time not impossible. It can be beautiful as one shape oneself in better way by getting emotionally strong, mentally stable and least thinking for others as they actually doesn't matter in specific sense of ones like and dislikes. Motivation is the tendency that can be developed by one and maintained by same if one likes to be motivated always. Life goals are changeable as per the time and age requirements. There is no reason to get retirement from own choices.

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DAZZLING DUBAI: A JOURNEY FROM A DESERT TO THE CENTRE OF WORLD TOURISM

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ABSTRACT
The barren and sandy Dubai has gradually grown into one of the most prosperous and glamorous cities of the world. The city unfolds a long history behind this transformation. It has witnessed an ancient history of 3000 BC and in a course of time, it has been passing through the rule of several dynasties till date. Being located at Persian Gulf, the city established trade relations with many countries of the world. Earlier the city was known for fishing and pearl trading. The discovery of oil fields and the introduction of tax free trading policy gradually made Dubai one of the leading trading centres of the world. An Influx of huge revenue from trade and oil enriched the economy of the city. As time passed, Dubai has emerged as a prosperous business Centre and an ultra-modern city. Besides being a business and trading centre, Dubai has been rapidly flourishing into a world renowned tourist centre. It abounds in numerous tourist attractions ranging from cultural and heritage tourism to adventure tourism. This paper is an attempt to peep into the history of Dubai to find out the facts how a desert city gradually turned into a world famous business and tourist centre. The paper will explore the different tourist attractions in Dubai to investigate what steps have been taken to make tourism sustainable. An effort will be done to find out the challenges faced by the city while developing sustainable tourism.

Keywords: Dubai, Tourism, Trade, Business, History, Sustainable

INTRODUCTION
The Journey of Dubai is very truly described as **Rags to Riches.** The transformation took place within a century. In a short span of time, the arid desert was replaced by gleaming sky-scrapers. To know the secret of this amazing success it is necessary to delve into the history of the city. Recent excavations indicate that some areas of the Emirates were highly populated in the Bronze Age. Due to climatic changes and desertification gradually the human settlements became covered under sand. New habitations grew amidst hardship and struggle against the dry climate and hot temperature. The sources of livelihood were meagre. Their sustenance was dependent upon fishing, boat making and pearl trading. During the 1950s Dubai's prosperity increased with the growth of gold trade. The discovery of oil in 1966 strengthened the economy of Dubai. The oil income was utilized in development of high tech infrastructure to attract maximum number of tourist and businessmen. Today Dubai is a leading business hub and a famous tourist centre of the world. The credit of this transformation is given to the Maktoum dynasty. Jim Karne rightly (2009) describes 175 years stable rule of Maktoum dynasty was the key to city's commercial success. As reported by Euromonitor International, among the hundred cities of the world, Dubai ranked as first in Middle East and seventh in the world as a popular tourist destination.

RESEARCH METHODOLOGY
This study is based on both primary and secondary data. Primary data was collected by personal observation during field visit to Dubai museum and other tourist destinations and also from online government official portal and tourism sites. Secondary data was collected from news reports, books journals and websites.

GEOGRAPHICAL SETTING
Dubai is the largest populous city and area wise the second largest city of the United Arab Emirates. It is located along the eastern coast of the Arabian Peninsula at the southwest corner of the Persian Gulf. In 2016, the population of Dubai was over 2.5 million whereas till 2019 population increased up to 3.3 million. The total area is 4114 square km. The city experiences desert climate with irregular rainfall. The months from May to Sep remains generally rainless.

HISTORICAL PERSPECTIVE
The archaeological excavations suggest that the city has witnessed a history of 3000 BC. It has a long history of trading which strengthened the economy of the city. The sites of the Bronze Age have been discovered from many places in the surroundings of Dubai city. Excavation of Umm Suqaim reveals that it was the first Bronze Age site of Dubai. The Excavation of AL Quasais, a place near Dubai city indicates that this area was densely populated in 3000 BC and also played a great role in trade and commerce. Evidences of trade relations with Mesopotamia and Indus valley have been found from this area. The sites of Bronze Age also have been found from other two places of Dubai Al-Safoh and Hatta. These places played a significant role in trade and commerce. The city had also trade connections with Magan (Oman) and Dilmun (Baharin). The area remained under the rule of Acaemenid and Sassanion Empire of Iran till 3rd century BC. Jumeriah Archaeological sites,

located at 12 km northwest from Dubai city gives an evidence of ancient trading Port of 7th-8th century AD. Trade relations were maintained with Oman and Iraq. Archaeologists have also found evidences of large scale trading caravan outposts. During 7th to 8th century, the area remained under the rule of Ummayad and Abassid dynasties. Islam was introduced in this area by Ummayad dynasty (7th century AD) and it was also a beginning of Muslim rule over this area. The earliest mention of Dubai is found in the book of geography written by Abu Ubayad Allah al Bakri in 1095AD.The Venetian pearl merchant Gasparo Balbi visited the city in 1580 and gave reference of this city in his book "Viaggio dell'Indie Orientali". During that time, Dubai was popular for pearl trading, fishing and boat making. In the early 19th century Al Abu Falasa dynasty of Bani Yas tribe ruled over Dubai. In 1822 AD, a British Naval Surveyor visited Dubai and found 1000 people living in thatched and mud huts around one fort and three watch towers. In 1833, Al Maktoum dynasty of Bani Yas tribe under the leadership of Maktoum Bin Butti, migrated from Abu Dhabi and capturing Dubai established their rule. In early 19th century the Persian Gulf was infested by sea pirates. The General Treaty of Peace was signed between the British and all Sheikhs to keep vigilance over piracy. By 1850s, due to these types of agreements with Britain, this area became popular as Trucial Coast. In 1882 the city became a British protectorate. In 1885 trade was made tax free for all traders. Sheikh Saeed Bin Maktoum bin Hasher Al Maktoum remained ruler of Dubai from 1912 to 1958 AD. His rule witnessed the growth and decline of the Pearl trade, the Great Depression of 1929AD and the dispute between Abu Dhabi and Dubai. The great depression of 1929 AD destroyed the economy of Trucial states. During the 1950s Dubai's prosperity increased due to growth in gold trade. Alongside the Dubai creek population mushroomed rapidly. The 1960s witnessed massive economic growth in Dubai due to the discovery of oil (1966). In 1971, after the removal of the British army, the six trucial states (Abu Dhabi, Dubai, Sharjah, Umm Al Qaiwain, Ajman and Fujairah) had agreed to form a federal constitution as the UAE (United Arab Emirates).The area got independence on 2nd Dec.1971. After independence Sheikh Zayed of Abu Dhabi become president and Sheikh Rashid bin Saeed al Maktoum was declared ruler of Dubai as well as vice president of UAE. Dubai became commercial city of this newly established country. Oil prices increased in 1973-1974.Sheikh Rashid bin Saeed took this opportunity and led the foundation of a modern Dubai. Rapid development and beautification of the city started at a rapid pace. Till 1977 population growth went up to 207,000. History tells that with speedy development, Dubai grew as the world's most popular business as well as tourist centre. The rapid growth of Dubai can be imagined by some examples like the expansion of the Dubai Airport and establishment of Al Jabel port (1977), establishment of World Trade Centre(1978), launch of Emirate Airlines(1985), Introduction of Dubai Quality Award (1994),Opening Internet city(1999), opening seven star hotel Burj Al Arab (1999), Dubai Media city(2000), launch of E-government (2001) etc Sheikh Muhammad Bin Rashid Al Maktoum, became the ruler and Vice-president of Dubai in 2006. Some remarkable achievements of this ruler are the construction of Palm Jumeriah (2008), Noor Dubai (2008), Dubai Metro (2009), construction of the world's tallest building, Burj Khalifa (2010) introducing Smart Government in 2013, construction of Dubai Canal (2016), Opening IMG World of Adventure (2017) and introducing visionary mission of EXPO 2020.

World famous tourist attractions of Dubai: Along with fast development and economic growth the city also has been emerging as a leading tourism destination. Collected data reflects that the number of tourists has been increasing in Dubai every year. In 2014, Dubai received 13.2 million Tourists. In 2015, 14.2 million, in 2016, 14.8 million and in 2017, 15.7 million tourists visited Dubai. Gulf News reported that Dubai welcomed 8.36 million International visitors in the first 6 months of 2019. In May 2013, the ruler of Dubai introduced "Tourism Vision 2020" with the aim to attract 20 million tourists till 2020.

Keeping in mind a great influx of tourists and their varied interests, different types of tourist destinations have been constructed in Dubai. To attract more tourists, Dubai offers varied entertainment options like sightseeing, shopping, adventures, heritage and culture etc. Some of the world famous and marvelous tourist destinations of Dubai are briefly described below.

Burj khalifa is the tallest skyscraper of the world. It is the chief attraction for tourists in Dubai. The height of this skyscraper is 828m (2717 feet). The building has 2909 stairs from the ground floor to 160 floor. **Palm Jumeriah** is an artificial archipelago and an iconic engineering marvel, which is created by the land reclamation and extended into the Persian Gulf. **Miracle Garden** is world's largest natural flower garden with a collection of 45 million flowers. **Burj Al Arab** is one of the premium seven star hotels of Dubai. **Dubai Aquarium** and under water zoo are located on the ground floor of Dubai Mall. They maintain 33000 marine life by occupying the 10 million litres of water within the tank. **The Dubai mall** is the world's largest shopping mall with the area of fifty thousand square meters with more than 1200 stores. **Gold Souk** is the world's largest duty free gold market. **Global Village** is the world's leading multicultural festival park. It is the most popular tourism, leisure and entertainment project. It combines cultures of 90 countries at one place. **Dubai Mariana** is a man-made

canal city. It offers luxurious life styles through its exquisite waterfront residential development along the Persian Gulf shoreline. In spite of rapid growth of tourism, Dubai does not avoid the responsibility to maintain sustainable development of tourism. **Atlantis the Palm,** a five star hotel resort with mesmerizing view of the Persian Gulf, provides facility of private beach, swimming with dolphins and underwater aquarium**. Dubai Creek** is famous for major ports. It divides the city in two parts and also connects trading ports to desert area. **Dubai Desert Safari** is famous for exciting its desert safari, dune bashing and entertainment programme. **Ski Dubai** is an indoor ski resort with 22,500 square meter area. It is the largest snow park of the world. **Al Seef** is a model of old Arabian village highlighting the culture and tradition of emirates. It is constructed where earlier pearl divers, fishermen and boat makers established their settlements.

Besides these, Dubai has some other attractions for tourists such as beautiful beaches, world class shopping centres, duty free trading markets, luxurious hotels, duty free electronic markets etc. Dubai also provides well connected transport system and a good hospitality sector for tourists.

CHALLENGES FACED BY THE CITY TO DEVELOP SUSTAINABLE TOURISM

On one hand, Dubai tourism is generating a huge economic benefits but on the other hand it poses many serious challenges like land depletion, environmental degradation, Sand mining, beach erosion, land degradation, lack of fresh water, global warming, concretization, desertification and annihilation of wild life in the desert. To overcome all these challenges, Dubai is undertaking many steps and strategies to make tourism sustainable.

STEPS AND STRATEGIES TAKEN FOR SUSTAINABLE TOURISM

To embrace a best sustainability model to cater to the need of developing more environmental friendly future, the ruler of Dubai, Sheikh Mohammad Bin Rashid has a visionary mission. His suggestion is that every facets of our society should adopt energy conservation principles in their core values. The vision of the ruler of Dubai is to create a sustainable tourist city. To fulfill this vision of sustainable development and the creation of a green economy, Dubai has implemented many strategies. Many projects and events are undertaken to promote sustainability. The project "The Dubai clean energy strategies 2050" aims at providing 75% of energy from clean sources by 2050.The main objective of this strategy is to make Dubai, a global centre of clean energy and green economy. The strategy will include five pillars like Infrastructure, legislation, funding building capacity & skills and friendly energy mix. Under infrastructure, a solar park will be constructed as the largest generator of solar energy of the world with a capacity to produce 5000 MW. The legislative pillar will establish legislative structure supporting clean energy. The funding pillar will create Dubai Green fund by encouraging investment on a very low interest rate. The fifth pillar will focus on creating environment friendly energy mix (25% Solar energy,7% nuclear,7% clean coal and 61% gas)   The project "The Carbon Abatement strategy 2021" aims at reducing carbon emission by 16% by the year 2021. EXPO 2020 aims at attracting a huge number of tourist, increasing options of investment, enhancing business opportunities, developing hospitality sector, promoting projects on sustainable tourism etc. Dubai's hospitality sector growing fast. This sector is the major contributor in success of tourism. It should be the serious responsibility for tourism and hospitality sectors to create a sustainable environment.

Dubai is promoting public private partnership to improve and enhance sustainability in tourism sector. For this purpose "Dubai Sustainable Tourism" has been started as a public private partnership to boost the sustainability of the tourism sector and for contributing to the clean energy. The Department of Tourism and Commerce Marketing also has developed a sustainability strategy, road map and holistic approach to ensure the continual development of sustainable tourisms which will be implemented by Dubai Sustainable Tourism. This department also has lunched Green Tourism award program to encourage innovations in eco- tourism. The Dubai environment outlook study was carried out jointly by the general secretariat for Executive council and Dubai Municipality to observe constantly rising population demographics and environmental change due to various economic activities. Analysis was done on challenges faced by the city to manage environment. The report also focused on seven themes like air, water, bio-diversity, coastal zone, environment and waste. Ministry of Climate change and Environment has taken initiative to start National Eco-tourism project. The aim is to create Dubai   a leading global ecotourism hub. The project will focus on environmental, economic and social factors. Platinum Heritage is the first and only desert safari company of Dubai who has created a business model to protect Dubai's cultural heritage and natural environment in a sustainable manner through educational and entertaining desert experiences. They incorporate all three sustainability pillars such as social, economic and environment. They have focused on avoiding dune bashing, desert conservation, use of solar power, protecting local environment, local culture and heritages, use of solar power, giving experience of desert in sustainable manner. There is a planning to start hyper loop transportation technology to minimize travel time and harmful impact of construction on eco system and natural environment. According to this planning hyper

loop will be introduced between Dubai to Abu Dhabi. It will reduce the travel time of one hour to only in 12 minutes. The world's biggest natural flower garden, Miracle Garden of Dubai maintains total 45 million flowers by re-use of waste water through drip irrigation. The Dubai conservation Reserve, a largest national park of UAE gives shelter to numerous plant and animal species. It is the initiative taken by Dubai Government to preserve and conserve its unique beautiful desert habitat. By organizing camps they bring Emirati culture to life. Their eco-heritage camps got Dubai Sustainable Tourism award 2019. Today preserving energy sources and preventing environment degradation are great challenges in front of Dubai. Therefore the city is taking a strong drive towards sustainable development of tourism.

CONCLUSION

This study has taken an effort to collect information of the history of Dubai. It also tried to find out the factors which propelled the city to be transformed from a desert to the world's most popular tourism centre. The study of historical background has led to the conclusion that the discovery of oil, tax free trading policy and rule of Maktoum dynasty changed the destiny of Dubai. In concluding remark it can be said that the city which struggled hard to survive with meagre livelihood, is today challenging the western world by constructing marvelous and mesmerizing architectures, using best technology that is available worldwide and giving numerous options and opportunities of employment & investment not only to the local people but also to the people of the whole world. In spite of unbelievable development, the city is not blind towards the negative consequences of rapid development and the great influx of tourists. The Dubai administration is continuously taking efforts to create Dubai as a centre of sustainable tourism. Therefore many unique strategies have been undertaken to protect the environment, to prevent desertification, to save energy, to protect local culture & tradition, to strengthen the economy of local communities and to create various employment opportunities for them. The study suggests that like Dubai few strategies can be implemented in India to make the tourism more sustainable like carbon emission reduction projects, implementation of clean energy strategies, use of maximum solar energy, creating green fund for easy investment in tourism sector etc. Innumerable options are available in India to develop it as a world famous tourism destination. Hence many long term projects can be undertaken in tourism sector to generate huge amount of forex which will strengthen the national as well as local economy. The extensive planning and farsightedness of Dubai can be imbibed to bring rapid development in this sector.

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Atlantis at Palm Jumeriah

Burj Khalifa and Dubai Mall at night

Dubai Creek

Al Seef (A Model of old Arabian Village)

Gold Ornaments At Gold Souk

Miracle Garden

A STUDY ON FACTORS INFLUENCING CONSUMER BEHAVIOUR IN SELECTION OF RIDE-HAILING SERVICES W.R.T. THANE CITY

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ABSTRACT

Innovations in service sector has brought tremendous changes in production, distribution of services. Transportation sector is not an exception to this. Especially the changing nature of availing the E-cab or ride hailing services has contributed towards sustainable growth of organised cab rental industry. Ride hailing services with support of technology are providing number of benefits to the customers.

The present research paper is an attempt to study the factors influencing the customers while selecting ride0hailing services.

Keywords: E-Cab, Ride Hailing, Innovations, consumer behaviour, influencing factors

INTRODUCTION

Transformation is a key of success in today's competitive business world. In each and every arena of human life new trends and innovative ideas are contributing towards growth and development. It is necessary to innovate the idea, to nurture and it should lead towards sustainable growth of the economy on one hand and towards the entire globe on other.

There is a continuous growth in world population leading to demands for different kinds of products and services. However though the wants i.e. demands are unlimited, the means i.e. resources are limited leading to rising pressure on the available resources. Rising urbanisation, increasing automation, growing number of personal vehicles mainly cabs put lot of pressure on the transport systems of the countries especially metropolitan cities. It also leads to air pollution which is a serious concern. Though this is a issue to be tackled, the inventions in 'E' i.e. technology has brought solution for it. The era of smartphones having internet connections has introduced a new model of 'E-Cab services' or 'Ride hailing services' which has brought tremendous changes in the field of transportation sector.

E-cab or ride hailing services offer an opportunity to call, message or whatsapp the cab or auto rickshaw drivers and can book the vehicle for their personal ride. To book an electronic ride customer's pick up location is required which can be provided either by entering his address or his current location via GPS connectivity. These applications are designed by both car service companies and application start-up companies together. Some of the most common e-cab hailing services are Ola, Uber, Taxi For Sure, Meru Cabs, etc. With the increasing use of smart phones and good internet connectivity, it is now easier for the Cab Aggregators to reach out to wider markets thereby increasing the customer base.

REVIEW OF LITERATURE

Rexi A. (2016)[1] stated that Call taxi had a greater value in the community, in the taxi industry is regulated in various ways by the state Governments through their respective Departments of Transport. Through this regulation the Government is able to exert some control over the activities of the industry, with the ultimate objective of providing a higher level of service (a complex construct in itself) to the public.

Ruchi Shukla, Ashish Chandra & Himanshi Jain (2017)[2] highlighted that every other day in India, there is a new start up offering efficient cab service to the citizens operating in urban and rural lifestyles. This raised a question that is India going through a possible 'Taxi Revolution'

Hanif and Sagar (2016)[3] had stated that there was demand for Call-Cab service offered by Meru Cab. The cab services are proving security through global positioning system (GPS) and women taxi drivers for women passengers especially during night times

Sarvepalli, & Prakash (2016)[4] proposed a model RIDE where 'R' stands for 'research' meaning thereby that the company need to do research continuously to meet the needs that the customer is looking forward. This will help in maintaining customer base as loyalty increases. 'I' stands for 'innovate'. Here, the feasibility of the research solution is checked. Next comes 'D' which refers to 'deploy' where mobile application is updated after conducting detailed testing of the features developed in the last step. Lastly, 'E' denotes 'execute' implying that the company should perform this process quickly so as to have competitive edge over its competitors. Installing and uninstalling of mobile applications should not cause unnecessary discomfort/ hardship to its customers.

They recommended that drivers must be provided with proper training and ride sharing concept must be advertised more.

OBJECTIVES OF STUDY

1. To study the concept of Ride Hailing Services

2. To study the benefits of ride hailing services to the passengers in Thane City

3. To study the influencing factors of ride hailing services to the passengers in Thane City.

HYPOTHESIS OF STUDY

1. $H_{0:}$ There is no association between influencing factors of ride hailing services and gender of the respondent.

$H_{1:}$ There is association between influencing factors of ride hailing services and gender of the respondent.

2. $H_{0:}$ There is no association between Influence of Ride Hailing Services and age group of the respondents.

$H_{1:}$ There is association between influence of ride hailing services and age group of the respondents.

3. $H_{0:}$ There is no association between Influence of Ride Hailing Services and education of the respondents.

$H_{1:}$ There is association between influence of ride hailing services and education of the respondents.

BENEFITS OF RIDE HAILING SERVICES

Recent trends in GPS connectivity has contributed towards tremendous change on Indian Transportation and the development of ride hailing services model. It can be considered as one of the best technological innovation in the current decade. Due to rising competition and rapid growth of the services many passengers are enrolling for this. The main objective of ride hailing services apps is to minimise cost and maximise revenues for both the operators and passengers. Following are some of the benefits of using ride hailing services such as:

- **High availability of cabs**-It matches demand (How many passengers want to ride) with Supply (How many cabs are available) at a given time and place.

- **Low waiting time** and precision in start and end locations.

- **Continuous monitoring of the cab** Passengers can monitor the progress of the cab and can easily communicate with the cab drivers as driver's name and contact number is available after booking the cab.

- **Identification and tracking of location** by both the driver and passenger

- **Flexibility** in route operations

- **Availability of SOS (emergency) button** in E-hailing apps ensures trust, safety and security of the passenger

- **Flexibility in making payments** by any mode, be it cash or non-cash (e-wallets, plastic money, payment through e-hail app, UPI link, Internet banking, etc)

- **Rating of Driver's performance by passengers** and consistently low rating can weed out unprofessional drivers. Similarly, drivers can also rate the passengers, thereby rude and aggressive passengers can be eliminated as consistently low rating and unsafe behaviour towards driver can lead to their account deactivation from the apps.

- **Reduction in Unpaid fares** as transactions are cashless a driver need not worry about unpaid fares.

- **Customer satisfaction** in terms of and no need to drive cars

- **Integration with national objectives** through environment protection, mission mobility and savings.

- **Reduction in traffic congestion** and makes the areas free from parking lots.

RESEARCH METHODOLOGY

The study is based on both qualitative and quantitative analysis. A structured questionnaire was distributed among 220 respondents for the purpose of collection of primary data. Data was collected and further studied on the basis of demographic factors and influencing factors of ride hailing services.

DATA SOURCE

Primary data: It was collected through structured questionnaire from 220 respondents of Thane City.

Secondary data: Extensive data was collected from various books, journals, research articles, magazines and websites.

DATA ANALYSIS

For the purpose of findings and interpretations different statistical measures and chi-square test are used.

Data Presentation The process of interpretation involved taking the results of analysis, making inferences relevant to the research relationships studied and drawing managerially useful conclusions about these relationships.

DEMOGRAPHIC ANALYSIS

Occupation of Respondents

Occupation	Percentage
Student	16.5
Service	29.2
Business	26.8
Profession	15
Home maker	12.5

Source: Primary data

Choice for Specific Brand of Cab Service

Brand of Company	Percentage
Uber	41
Ola	57
Other	2

Source: Primary data

Frequency of availing Ride Hailing Services

Frequency of Use	Percentage
Daily	38
Weekly	39
Monthly	22
None of these	1

Source: Primary data

Factors Influencing Consumer Behaviour towards Ride Hailing Services

Factors	Highly Influential	Moderately Influential	Least Influential
Cleanliness and Hygeine	89.2	7.3	3.5
Comfort and Relaxing	96	4	0
Type of Car	72	19	9
Quick and Timely response	88.5	10.4	1.1
Safety & Security	79.9	11.8	8.3
Different Payment Options	92.7	4.3	3
Prompt action on feedback	70.5	10.5	9
Reviews of other passengers	70	23	7
Registered Driver	93	6	1

Source: Primary data

Testing of Hypothesis using chi-square test

1. H_0: There is no association between influencing factors of ride hailing services and gender of the respondent.

H_1: There is association between influencing factors of ride hailing services and gender of the respondent.

To test the above null hypothesis bi-variate frequency table of influence count and type of gender is obtained.

Influence Count	Female	Male	Total
Very Low	26	40	66
Low	25	33	58

Average	18	33	51
High	04	07	11
Highest	17	17	34
Total	**90**	**130**	**220**

Source: Primary data

To test association between influence and gender Chi-Square Test is used. The results are as follows:

Chi-Square calculated value =2.10, Chi-Square Table value at 95% level of confidence =9.49, Degrees of freedom=12. Since calculated value is 2.10 which is less than table value i.e. 9.49 at D.O.F. 12 with 5% level of significance. Therefore test is accepted.

Therefore it is concluded that there is no association between Influence of Ride Hailing Services and gender of the respondents.

2. H_0: There is no association between Influence of Ride Hailing Services and age group of the respondents.

H_1: There is association between influence of ride hailing services and age group of the respondents.

To test the above null hypothesis bi-variate frequency table of influence count and type of age group is obtained which is as follows:

Influence Count	Young	Middle	Elderly	Total
Very Low	27	27	12	66
Low	29	21	08	58
Average	29	09	13	51
High	07	04	-	11
Highest	13	14	07	34
Total	**105**	**75**	**40**	**220**

Source: Primary data

Out of 220 respondents 105 being to Young age group, 75 belong to Middle age group and remaining 40 were from Elderly age group.

To test association between influence and area, Chi-square test is used and results are as follows:

Chi-Square calculated value =12.58, Chi-Square Table value at 95% level of confidence =15.4, Degrees of freedom=08. Since calculated value is 12.58 which is less than table value i.e. 15.5 at D.O.F. 08 with 5% level of significance. Therefore test is accepted.

Therefore it is concluded that there is no association between Influence of Ride Hailing Services and age of the respondents.

3. H_0: There is no association between Influence of Ride Hailing Services and education of the respondents.

H_1: There is association between influence of ride hailing services and education of the respondents.

To test the above null hypothesis bi-variate frequency table of influence count and type of age group is obtained which is as follows:

Influence Count	S.S.C.	Under-Graduate	Graduate	Post-Graduate	Total
Very Low	18	18	25	05	66
Low	07	22	19	10	58
Average	03	19	17	12	51
High	01	06	02	02	11
Highest	03	08	15	08	34
Total	**32**	**73**	**78**	**37**	**220**

Source: Primary data

Out of 220 respondents 32 respondents were educated up to S.S.C, 73 were under-Graduates, 78 were Graduates and 37 were post graduates.

To test association between influence and education Chi-square test is used and results are as follows:

Chi-Square calculated value =22.61, Chi-Square Table value at 95% level of confidence =21.02, Degrees of freedom=12Since calculated value is 22.61 which is more than table value i.e. 21.02 at D.O.F. 12 with 5% level of significance. Therefore test is rejected.

Therefore it is concluded that there is an association between Influence of Ride Hailing Services and education of the respondents.

FINDINGS OF THE STUDY

1. Majority of the respondents preferred Ola as E-Cab option.

2. Many passengers are opting ride hailing services on daily or weekly basis.

3. From the respondents, Service and Business category passengers prefer to use E-cab services.

4. Passengers are highly influential by factors like cleanliness, Comfort in riding, Safety and security of the journey.

5. Maximum respondents are influenced by different payment options provided by E-Cab companies as well as registered drivers.

6. There is no association between Influence of Ride Hailing Services and age of the respondents.

7. There is no association between Influence of Ride Hailing Services and gender of the respondents.

8. There is an association between Influence of Ride Hailing Services and education of the respondents

SUGGESTIONS OF THE STUDY

1. There is a need of creation of awareness among young passengers as they are the potential market of E-Cab companies. Special promotional techniques should be adopted for youth through social media advertising.

2. Introduction of new E-cab companies can maintain competitiveness leading to stable prices.

3. Use of attractive colours, labels, music and odour can influence the senses of customers leading to rising preference of E-Cab services.

4. Special attention should be given towards charges of the journey especially during peak hours.

5. Proper training should be given to the passengers who are less techno savvy. Mainly senior citizens can be trained about the use of booking of cabs, E-Payment Options etc.

6. E-Cab companies should revise the policies of cancellation of rides.

7. More awareness should be created among illiterate passengers. For this some user friendly ideas can be incorporated with the help of videos or audios.

CONCLUSION

The present research paper studied the various factors which influence the customer behaviour towards ride hailing services. The study revealed that ride hailing services are preferred by many customers because of e-payment facilities, door to door services, relief from parking and so on. It will help the service providers as an important input to understand about customer satisfaction and the areas to be improved. Some of the sensitive issues lie sexual harassment, misbehave of the driver, cheating and exploitation of the passengers need to be tackled for sustenance of ride hailing services.

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A CORPORATE SOCIAL RESPONSIBILITY: A CASE STUDY OF SBI

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ABSTRACT
Today CSR is not a topic of discussion, but need of hour to do something for betterment of society or social work for under prevail edge and deprived people or weaker section of the society to bring then in main stream of life. Mallen Baker (2018) 'Corporate social responsibility is how companies manage their business processes to produce an overall positive impact on society. It covers sustainability, social impact and ethics, and done correctly should be about core business – how companies make their money – not just add-on extras such as philanthropy.'

The banks has to keep themselves abreast of developments and modify their strategies and plans in the light of changing situations. Banks has to place their CSR initiatives in the public domain, along with their annual accounts.

This paper is attempt to study the present CSR norms in India and CSR undertaken by State Bank of India.

Keywords: CSR, Bank, Society, State Bank of India, RBI.

INTRODUCTION
The establishment of a CSR strategy is a crucial component of a company's competiveness and something that should be led by the firm itself. This means having policies and procedures in place which integrate social, environmental, ethical, human rights or consumer concerns into business operations and core strategy – all in close collaboration with stakeholders. CSR has been identified as a tool to contribute directly or indirectly to the company's bottom-line and also ensures its long-term sustainability. It helps companies emerge as true corporate citizens. CSR means in its essence to be responsible to one's various stakeholders and not just charity.

According to Bowel, "CSR refers to the obligation of businessman to pursue those policies to make those decisions or to follow those lines of relations which are desirable in terms of the objectives and values of our society"

The banking sector forms the core of the financial sector of the national economy. Now a day's accepting deposits and lending money only by the banks is now found to be outdated. The contribution of financial institutions including banks to sustainable development is paramount, considering the crucial role they play in financing the economic and developmental activities of the world.

According to Former UN Secretary-General Kofi Annan , "The stark reality is that most poor people in the world still lack access to sustainable financial services, whether it is savings, credit or insurance. The great challenge before us is to address the constraints that exclude people from full participation in the financial sector. Together, we can and must build inclusive financial sectors that help people improve their lives."

"Non-financial reporting is an opportunity to communicate in an open and transparent way with the stakeholders. The non-financial reports allow firms to provide an overview of the environmental and social impact in the previous year. This information contributes towards building a company's risk profile. The importance of non-financial disclosure in the overall assessment of a company's risk profile is steadily gaining ground,'' said the RBI.

OBJECTIVES OF THE STUDY
1. To study the present Corporate Social Responsibility norms in India.
2. To analyses the CSR activities undertaken by SBI.

DATA COLLECTION
This research is descriptive in nature. It is purely based on secondary data. This secondary data has been collected from the websites of RBI, SBI, reputed e- journals and annual reports of banks.

SIGNIFICANCE OF THE STUDY
This research is an attempt to comprehend that the bank started enhancing 'Trust' through which the socio-economic status of the society started getting special attention. The trusts started making their own rules, governance, policies and focus on improving the specific sectors. Instilling a strong culture of corporate social

responsibility within every employee from the top-down will help to create a positive and productive environment where employees can thrive willingly. Banks contribute their time and money to worthy causes, they develop professionally and personally. A significant part of the bank's annual earnings is used to support infrastructures, events and individuals across diverse areas of child healthcare and education, entertainment, environmental beautification, human capital development.

State bank of India has been spending 1% of its profits since the 1970s on various area to provide benefits at grass root level issues for sustainable development.

REVIEW OF LITERATURE

Y. V. Reddy, Governor of the Reserve Bank of India (2007) stated that, 'CSR entails the integration of social and environmental concerns by companies in their business operations and also in interactions with their stakeholders. The major thrust areas for CSR practice in Indian banks are common in public sector and private sector banks.'

Shashank Shah and Sudhir Bhaskar (2010) made a case study of Bharat Petroleum Corporation Ltd. They found that there is a broad relationship between the organization and the society. The organization used the resources of the society like human, material etc and in reverse they provide services to the society. The study also revealed that BPCL has taken a lot of initiatives in order to serve the society

Chatterjee and Mitra (2017) in their paper "CSR should contribute to the national agenda in emerging economies - the Chatterjee Model" state that India has its own challenges and dilemma i.e. high population, that means having low life expectancy, education etc. They also formulated another model of CSR i.e. "The Chatterjee Model" which lay emphasis on projectivisation of CSR activities by the stable and large organisations that ensures complete transparency and accountability.

PRESENT CORPORATE SOCIAL RESPONSIBILITY NORMS IN INDIA

Applicability: As per Section 135 of the Act and rules issued thereunder, CSR norms are applicable on companies which has (a) net worth of Rs 500 Crore or more; (b) turnover of Rs 1000 Crore or more; or (c) net profit of Rs 5 Crore or more.

Compliance: The companies, crossing the prescribed threshold, are required to spend at least 2% of their average net profit for the immediately preceding 3 financial years on CSR activities. Such expenditure incurred on the CSR activities cannot be taken as an expenditure incurred by the company being an assessee for the purposes of the business or profession. Further, no specific tax exemptions have been extended to CSR expenditure per se.

Other key requirements includes constitution of a committee of the Board of Directors consisting of 3 or more directors, formulation of the Corporate Social Responsibility Policy by the Board of Directors on the recommendation of the CSR Committee, undertaking the CSR activities and spending the prescribed amount of expenditure on CSR activities as per CSR Policy and recommendations of CSR Committee and monitoring effective implementation of CSR Policy.

Board's Responsibility: The Board of Directors are required to disclose in their report the composition of the CSR Committee and other compliance undertaken by the company and place it on company's website. If the company fails to spend the prescribed amount on CSR activities, the Board is also required to specify the reasons for not spending the amount in their report.

Penal provisions: At present, there is no penal provision for non-compliance under CSR norms. However, penalties can be levied of the Act for not making the required disclosures in Board's report on an annual basis besides prosecution of the officers of the company in default.

A CASE STUDY OF SBI

The SBI Group has a strong awareness of the "social nature of companies" and the need to be a "strong and respected company." With this in mind, the SBI Group is actively conducting various corporate social responsibility (CSR) programs

Table 1: CSR Spending By State Bank of India

Year	Amount spent on CSR (in INR crores)
2014-15	109.82
2015-16	143.92
2016-17	115.80
2017-18	112.96

Source: Researcher compelled SBI annual reports

By analyzing the table No.1, we can see that in the year 2014- 15, the expenditure on different CSR activities were 109.82 crores, which increased to 143.92 crores in the year 2015-16, but in the next year 2016-17 CSR expenditure 115.80 which is declined from the previous year, and in the year 2017-18 SBI has spent 112.96 on CSR but cross 100 crore target sixth time.

SBI contributes in various activities by CSR that mention as

1. Supporting Healthcare

The Bank provides basic infrastructure to improve and deliver quality preventative and primary healthcare to those belonging to underprivileged and economically weaker sections of the society. It has supported a large number of hospitals and complements the National Health Policy 2017, which was approved by the Government in March 2017. The policy seeks to provide universal access to quality health care across the country. Key Initiatives undertaken by SBI in the healthcare sector are as highlighted:

Ambulances and Medical Vans: The Bank has donated more than Rs. 2 crore to over 23 charitable organisations for acquiring ambulances and medical vans.

Health Equipment and Surgeries: The Bank has donated more than Rs. 5 crore to more than 35 charitable organisations and hospitals to help them acquire various medical and surgical equipment like dialysis machine, BIPAP Ventilators, digital X-Ray machines, artificial limbs, automated bio-chemistry analyzers, surgical microscopes, retinal equipment, etc. This has enabled hospitals to serve a larger number of disadvantaged patients.

Community Outreach Programmes: Health camps organised by the Bank focus on preventive and curative healthcare for the under-privileged rural population. The Health camps provide diagnostic services in the areas: Eye check-ups, Cancer detection, Reproductive healthcare, Basic health check-up (Blood Pressure, HB etc.), Diabetes, Mammography for women, Cataract operations

2. Education

SBI has always believed that quality education is a necessity for social development. The main challenges faced while disseminating education in India are the large number of people living below the poverty line as well as the lack of resources. Lack of proper infrastructure, quality teachers and limited access to schools are also obstacles inherent in the education sector. Therefore, to help overcome some of these issues, the Bank has specific areas of intervention as highlighted below:

Donation of computers and printers to several schools

Provision of water filters for increased access to clean drinking water

Construction of toilets in government schools

Provision of vocational training to students with disabilities

Provision of school transportation facilities for underprivileged students

3. Sanitation

SBI is committed to GoI's mission of "Swachh Bharat" and has implemented several initiatives across the country that helps improve sanitation facilities. This includes constructing toilets in schools, providing reverse osmosis (RO) filters for clean drinking water, providing proper waste disposal facilities and setting up of sanitary napkin vending machines and incinerators for disposal.

Skill development & Livelihood creation:

With roughly 54% of its population below 25 years of age, India is one of the youngest nations in the world. Employability of this growing demographic is one of the most important performance indicators of India's economic development. SBI's skill development and livelihood creation initiatives strive to remove the disconnect between demand and supply of skilled manpower, build relevant vocational and technical training frameworks, upgrade existing skills and help develop new skills. This is being done not only for existing jobs, but also for potential employment opportunities. SBI has contributed more than Rs. 9 crore towards the construction of 151 RSETI buildings.

4. Environment Protection

SBI has made dedicated efforts to protect the environment. As part of its CSR program, the Bank has:

- Installed solar power plants, solar water heaters and solar street lamps

- Conducted tree plantations across various Circles

- Maintained parks and gardens within city limits

- Donated battery operated vehicles

5. Women Empowerment and Care for Senior Citizens

Various organisations are currently working towards empowering the women and senior citizens of India. While there are myriad movements that fight for the equal rights for women, a behavioral shift in attitude is necessary to achieve equality. By establishing a robust and effective network of peer educators and grassroots functionaries, the Foundation also aims to enhance the health, social and economic well-being of the adolescent girls. Subsequently, the project aims to educate the communities with help of these adolescent girls.

6. Arts, Culture and Heritage

India has a rich and varied cultural heritage. The cultural elements bind a diverse country like India together with a sense of unity and pride and also attract a large number of tourists which help boost the country's economy. Therefore, the SBI Foundation focuses on the preservation and rejuvenation of Indian arts, culture and heritage.

7. Training Projects

The SBI Children's Hope Foundation sponsors training for about 50 specially selected care workers at child care facilities, conducting separate programs in Eastern and Western Japan. The objective is to provide on-the job training programs that give personnel at facilities the knowledge and skills required to help abused children heal their emotional scars. SBI Life participated in Mumbai Marathon 2013 to support mentally challenged children through its CSR partner Swayamsiddh.

8. Research and Development

The Bank supports research work relevant broadly to the activities of the bank from its Research & Development Fund. The Bank makes an annual contribution of GBP 100,000 towards a Chair set up by the Bank jointly with RBI at the Asia Research Centre at London School of Economics.

9. Assistance to Underprivileged

SBI have adopted girl children from underprivileged class and assist them financially for their education. Bank has adopted 17627 girl children. State Bank of India had donated Maruti Suzuki EECOs for orphaned and under-privileged children in Delhi as part of its corporate social responsibility (CSR). The vehicles will benefit around 100 under-privileged children. SBI has donated computers, inverters, bookshelves, dormitory almirahs and exhaust fans for 25 deprived children.

CONCLUSION AND FINDINGS

India is the first country in the world to make corporate social responsibility mandatory by following an amendment to the Companies Act, 2013 in April 2014. Businesses can invest some of the part of their profits in areas such as education, poverty, gender equality, and hunger as part of any CSR compliance.

The 2% profit for CSR comes from a provision in the Companies Act, 2013 and is mandatory. However, banks such as SBI that were set up under a different statute (and not the Companies Act) do not need to adhere to it. Still, RBI has not issued any directions or instructions to banks on CSR spending, but voluntarily contribute up to 1% of their every years' profit for CSR activities since 1970 for betterment of society

We can conclude that these days the banking industry in India is giving more importance to the Social Responsibility and they try to cater all the important areas of CSR. In a nutshell, it can be said that the state of mind of the Indian entrepreneurs towards CSR is changing due to tough competition in an international level. Like SBI most of the bank has its CSR policy and staff to undertake CSR activities at grassroots level that motivate employees and it enhance favourable image in the mind of stakeholders.

It urges that CSR should contribute to the national agenda of country, assisting it to accelerate its shift from emerging to developed nation.

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UNDER SATISFY OBJECTIVE: UNDERINSURANCE IN INDIA

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ABSTRACT

Most of people are unaware about an appropriate insurance, land up into underinsurance which means risk against losses are not insured sufficiently, and as a result people suffer from losses. This condition is dangerous for any person or nation. Because it hinder it's rebuilt or reconstruct of assets.

This paper attempts to draw attention towards the common under estimated concept of underinsurance and it will lead to brainstorming among people and nations to overcome this problem.

Keywords: General Insurance, Underinsurance, Cyber threat, risk.

INTRODUCTION

The term Underinsurance refers to inadequate insurance coverage held by a policyholder. In the event of a claim, underinsurance may result in economic losses to the policyholder, since the claim would exceed the maximum amount that can be paid out by the insurance policy. While underinsurance may result in lower premiums paid by the policyholder, the loss arising from a claim may far exceed any marginal savings in insurance premiums. Underinsurance can cause a serious financial crisis, depending on the asset that is insured and the extent of the shortfall in insurance.

OBJECTIVES OF THE STUDY

1. To study the concept of Under-insurance.

2. To analyse under-insurance in India and global perspective.

DATA COLLECTION

The research paper is purely based on secondary data. Data collected mainly from e-journal, Media Report of IRDA and online sources.

REVIEW OF LITERATURE

Tapen Sinha (2005) analysed the evolution of insurance in India. He concluded that India is fast becoming a global economic power. India is among the important emerging insurance markets in the world. The fundamental regulatory changes in the insurance sector in 1999 will be critical for future growth. Despite the restriction of 26% on foreign ownership, large foreign insurers have entered the Indian market. State-owned insurance companies still have dominant market positions. But, this would probably change over the next decade.

CS Rao (2007) reported that Insurance is a vital economic activity and there is an excellent scope for its growth in the emerging markets. The opening up of the insurance sector has raised high hopes among people both in India and abroad. The recent detarrification in the non-life domain has provided a great deal of operational freedom to the players.

UNDER SATISFY OBJECTIVE: UNDERINSURANCE IN INDIA

In India, insurance has a deep-rooted history. It finds mention in the writings of Manu (*Manusmrithi*), Yagnavalkya (*Dharmasastra*) and Kautilya (*Arthasastra*). The writings talk in terms of pooling of resources that could be re-distributed in times of calamities such as fire, floods, epidemics and famine. This was probably a mention of, what we call insurance in this modern world. Ancient Indian history has preserved the earliest traces of insurance for marine trade particularly with England.

The history of insurance dated back to the Industrial Revolution in the west and the consequent growth of sea-faring trade and commerce in the 17th century. It came to India as a legacy of British occupation. Being Developing Nation the objective of having Insurance was underutilise as far as farming is concern or manufacturing Industries are concern.

The very crucial problem face by all most all developing Nations are underinsurance, where the actual need is more in real sense .Limited knowledge and lack of awareness ,being the reason for not having sufficient Insurance .

Underinsurance, or the lack of adequate insurance against risks, can have a devastated effect on any economy and livelihoods. In the uncertain times we live in an era where we are expose to growing threats of natural disasters and new emerging threats such as cyber-attacks and terrorism. Infrastructure, public assets and services must be well insured, because without sufficient insurance it can't be restored or can be rebuild.

GLOBAL SCENARIO OF UNDERINSURANCE AND OF INDIA

Lloyd's recently released-A world at risk-global underinsurance report, undertaken in conjunction with the Centre for Economics and Business Research (CEBR). This report looks at non-life insurance levels and insurance penetration data for natural catastrophes in fourty three countries across the world. It reveals that there is still a significant gap between the level of insurance needed to cover global risks, and the actual costs to businesses and governments in rebuilding and recovery efforts. In 2018, the value of the global insurance gap stands at USD 162.5 bn – a decrease of 3% from USD 168 bn since Lloyd's first underinsurance report in 2012. There are many important findings from Lloyd's report. The main one being that the Underinsurance, or the lack of adequate insurance against risks, can have a significant effect on our economies and livelihoods .Global insurance gap has hardly closed. A 3% decrease over six years, especially at a time when the global economy has grown exponentially (which means more assets at risk), highlights the threat to global economic development that underinsurance presents.

Unfortunately, India continues to have one of the highest levels of underinsurance globally, despite progress being made in insurance penetration (India's rate slightly increased to 0.9%, from 0.7% in 2012). At USD 27 bn, India's insurance gap accounts for 17% of the global gap, an increase from USD 19.7 bn in 2012. Out of the 43 countries analysed, India ranked 37th for its overall level of insurance penetration – the same as it received in 2012. Since the last Lloyd's report, India is the only country that has dropped out of top ten countries with highest expected losses per annum as a percentage of GDP, however, this may partly be due to the Philippines entering the top ten because of the devastating damage it suffered from Typhoon Haiyan in 2013. With India being the second most populous country in the world and it being highly exposed to risk from natural catastrophes, more must be done to close this gap. The report also highlights a split between the developing and developed world. A staggering 98% or some USD 160 bn of the total underinsurance gap comes from developing countries. Besides India, the rest of Asia also features significantly among the underinsured. This might be because the region is most exposed to risk from natural disasters compared to anywhere else in the world with man-made climate change. Asia suffers more floods than any other place in the world, with more than 600 significant floods occurring since 2008. India is no stranger to this, with the Kerala region undergoing earlier in 2018 what some officials have called the worst flooding in a century – almost 500 dead and missing, at least a million displaced and official estimates of USD 5.5 bn in damage. While the threat from natural catastrophes is ever increasing.

The many countries are facing cyber threat the outcome of development. The divested effect can be felt, it can interrupt the economic cost and also lead to loss of data occurring on an unprecedented scale. With devices and machines becoming more interconnected, cyber threats are fast becoming the risk of the century. In 2017, cyber-attacks were estimated to cost businesses up to USD $ 608 bn a year. Cyber-attacks are now becoming more specialized, concentrated in nature, targeting all types of organizations, as well as individuals. The impact due to these incidents is also alarming – it spans financial losses, disruption of business operations, erosion of shareholder value and trust and reputational damage. The threat is so daunting that the question is not how or if an attack will happen, but when a company will discover that it has been hacked. Cyber risk is very dynamic with no geographic boundary. It qualifies among the top perceived threats to businesses globally. Cyberattacks rank 3rd on list of Top 5 Global Risks in terms of likelihood. (Source the Global Risks Report 2018 by World Economic Forum) For instance, NotPetya (one of the most vicious of malwares) in 2017 severely impacted giants like Maersk, Merck, Saint Gobain, and Mondelez. Globally it costed companies an estimated USD 1.2 billion. The insurance claims from Cyclone Harvey were USD 30 billion in 2017. It was almost like an act of cyber war – the intention of the malware was purely destructive.

CONCLUSION

The any kind of Physical loss (financial & property loss) will be as destructive as like any natural disaster which is undermined and underinsurance. Underinsurance will be new threats to businesses and governments all over the world. Greater awareness and knowledge for sufficient insurance will facilitate key for development. Specially the country like India being agrarian economy will gain confidence and move head towards the development without the fear of occurrence of losses of any kind.

To address the underinsurance issue in India, our industry must do more to facilitate meaningful partnerships with key stakeholders such as the government. There is no one who can solve this problem. Policymakers,

business leaders, communities and insurers must work together and identify where insurance gaps exist and accelerate insurance uptake and understanding.

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METRO RAILWAY SMART TECHNOLOGY: OPPORTUNITIES AND CHALLENGES IN MUMBAI REGION

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ABSTRACT

Since independence Mumbai has been an important city economically, socially, educationally and so on for the entire country. Everyday millions of people are travelling through different modes of transportation for variety of reasons such as employement, education, medication etc. The existing transport system includes suburban railway, BEST, Rickshaw, Taxi etc. It is been seen that several parts of Mumbai are having traffic congestion problem because existing transport system is over floded. Thus, governement feels that a network of Metro rail in Mumbai region will help to overcome exssisting traffic problem and increase mobility of passengers across Mumbai. This paper will highlight opportunities/ benefits and challenges of Metro railway in Mumbai region.

Keywords: metro rail, tourism, congestion.

INTRODUCTION

Greater Mumbai is the financial capital of India and the heart of its commercial and trade activities. In Mumbai commuters travel by different modes of transport and their share includes 52 % local trains, 26% BEST buses and 12% by taxies and private vehicles. The existing Mumbai Suburban Railway carries over 7.5 million passengers every day, and is supplemented by the BEST bus system, which provides feeder services to station-going passengers to allow them to complete their journeys. However, due to the city's geographical constraints rapid growth of residential complex, corporate houses and International airport, road and rail infrastructure development has not been able to keep pace with growing demand over the past several years. Maharashtra Government on the basis of detail study of TWEWT in TCS companies in the year 1997-2000 decided to introduce mass rapid transit system in Mumbai region. This gave birth to first metro line between Ghatkopar to Versova which is of 11.40km. However, to strengthen the transport facilities in Mumbai, MMRDA revised master plan of Mumbai in 2012 and extended metro rail services in other parts of Mumbai also. The following metro line projects have been proposed and sactioned by MMDRA.

Line no.	Route	Length Kms.	Expected Date of opening
1	Versova–Andheri–Ghatkopar	11.40	Opened
2	2A - Dahisar - D N Nagar	18.5	2020
	2B - D N Nagr - Mandala	23.6	2022
3	Colaba - Bandra - Seepz	33.5	December 2021
4	Wadala- Kasarwadavli	32.32	2021
5	Thane - Bivandi- Kalyan	24.9	2022
6	Lokandwala- Jogeswari	14.5	2022
7	Dashisar E- Bandra E	16.5	2020
7A	Andheri - CISA	3.17	---
8	CSIA- NMIA	35	---
9	Dahisar E- Mira bhayandar	10.3	---
10	Gaimukh - Miraroad	9.2	---
11	Wadal - CSTM	12.7	---
12	Kalyan- Dombivali- Taloja	20.7	---
13	Mira bhayandar- Virar	23	---
14	Kanjurmarg - Badlapur	35	---

Source:- MMRDA- Mumbai Merto Master Plan 2014

OBJECTIVES

1. To understand the opportunities of Metro rail in Mumbai region.

2. To know the problems due to metro rail projects.

RESEARCH METHODOLOGY

This paper is based on primary and secondary data. Primary data has been collected from different age groups by questionnair method. The sample size for the study is 95 respondents.

Secondary data has been collected through books, journals, government publications, reports of research agencies, newspaper, websites etc. The research is mainly exploratory in nature and analysis is on the basis of observations.

HYPOTHESIS

H0: there are no opportunities for metro rail projects in Mumbai region.

H1: there are several opportunities for metro rail in Mumbai region.

Ho: There are no problems of metro rail projects.

H1: There several problems of metro rail projects in Mumbai region.

NEED OF METRO RAIL IN MUMBAI

a) Agument in transport network in mumbai.

b) To devlop more connectivity between south and north Mumbai.

c) Serve areas not connected by rail netwok.

d) Capacity agument with access to other mode of transport.

e) Stations within walking distance, to avoid second mode of tranpsort.

f) To avoid traffic congestions and provide convinent and economical transport.

g) To impmrove overall mobility of passengers.

h) To over come monopoly of taxies, and rickshaws, as they are emploiting by chargering them unfaire charges.

i) To provide better services and facilities to commuters compared to other modes of transport.

Reaserch analysis of opportubities and challenges of Metro rail inmumbai region:
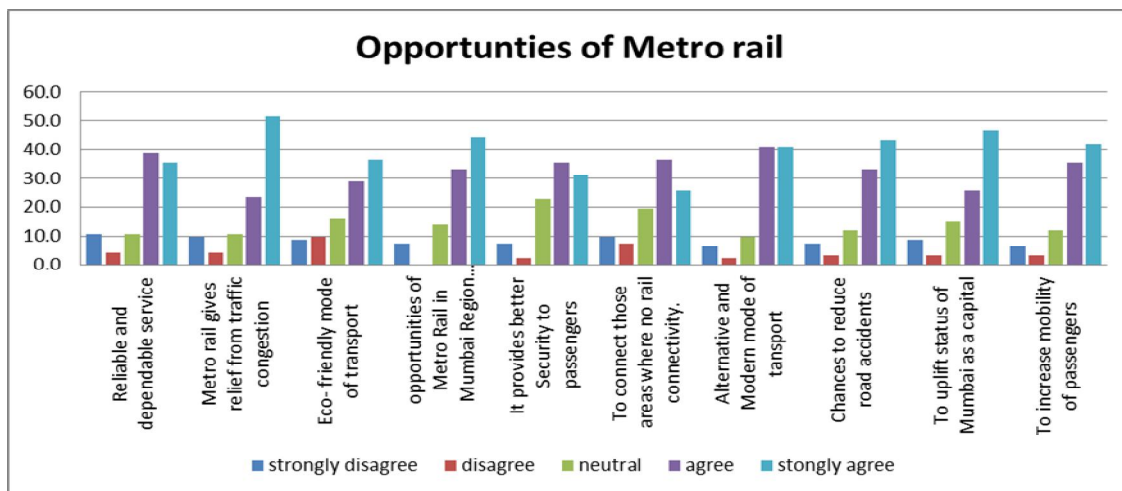
Opportunities	Perccentages				
	Strongly disagree	Disagree	Neutral	Agree	Stongly agree
Reliable and dependable service	10.8	4.3	10.8	38.7	35.5
Metro rail gives relief from traffic congestion	9.7	4.3	10.8	23.7	51.6
Eco- friendly mode of transport	8.6	9.7	16.1	29.0	36.6
Facilities to passengers are better than other transports	7.5	0.0	14.0	33.3	44.1
It provides better Security to passengers	7.5	2.2	22.6	35.5	31.2
To connect those areas where no rail connectivity.	9.7	7.5	19.4	36.6	25.8
Alternative and Modern mode of tansport	6.5	2.2	9.7	40.9	40.9
Chances to reduce road accidents	7.5	3.2	11.8	33.3	43.0
To uplift status of Mumbai as a capital	8.6	3.2	15.1	25.8	46.2
To increase mobility of passengers	6.5	3.2	11.8	35.5	41.9

INFERENCES

1. Around 74% passengers are of the opinion that metro rail is reliable and dependable service.

2. Out of 95 respndants 74% are of the opinion that metro rail is giving lot of relif from daily traffic congestions, 65% respondents say that metro rail is eco friendly transport and better than other modes but around 15% are disagreed with environment friendly feature .

3. 77% respondants are of the opinion that metro rail gives better facility than other modes of transports, 14% said they can not say about facilities so they prefer to be neutral. Even in respect of security 66% respondants felt metro rail gives better security that bus, taxi, auto etc. About 22% respondants said they are unable to make opinion about security to passengers provided by metro rail.

4. 61 % respndants are of the opinion that metro rail in future will connect those areas where railway facility is not available this will increase mobility of passengers in future. But 17.2% respondants said that they are sure about connectivity because some areas in Mumbai do not have land space to construct metro rail and about 19.4% people remained neutral about connectivity.

5. 82% passengers are agreed that metro rail in mumabi will definately prove to be alternative mode of transport to bus, tax, auto, rail and so on.

6. 76% respondants are agreed that due to network of metro rail in Mumbai it will reduce road accidents which are impident problem in Mumbai. 11% people are not agreed that road accidents will reduce because road trasport in Mumbai in unaviodable tranport, so this will result into some road accidents.

7. 76% respondents agreed that Mumbai being financial capital of India network of metro rail will definately raise its image in near future.

8. The study reveals that 77% repondants agreed that better network of metro rail will increase mobility of passengers' accross Mumbai. Around 11% people remained neutral and could not make opinion about mobility, whereas 10% are disagreed about likely increase in mobility of passengers.

CHALLENGES FOR METRO RAILWAY IN MUMBAI REGION
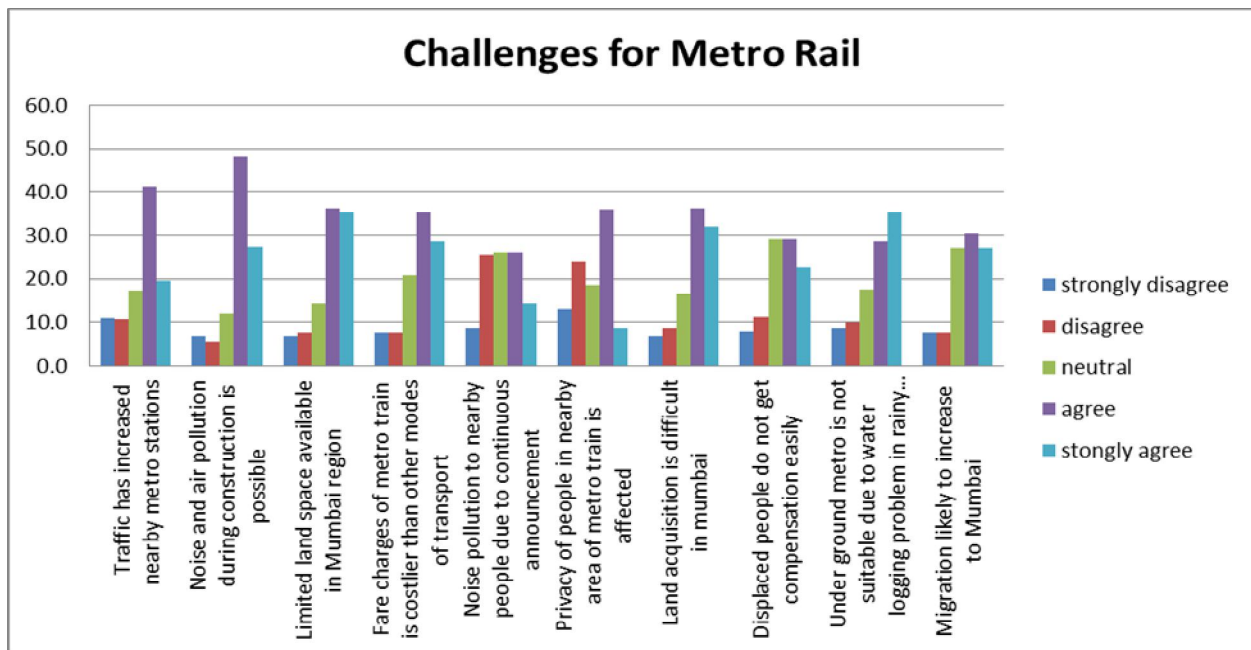
Challenges for metro rail	Percentages				
	Strongly disagree	Disagree	Neutral	Agree	Stongly agree
Traffic has increased nearby metro stations	10.9	10.8	17.4	41.3	19.6
Noise and air pollution during construction is possible	6.6	5.5	12.1	48.4	27.5
Limited land space available in Mumbai region	6.6	7.7	14.3	36.3	35.2

Fare charges of metro train is costlier than other modes of transport	7.7	7.7	20.9	35.2	28.6
Noise pollution to nearby people due to continuous announcement	8.7	25.3	26.1	26.1	14.1
Privacy of people in nearby area of metro train is affected	13.0	23.9	18.5	35.9	8.7
Land acquisition is difficult in mumbai	6.6	8.8	16.5	36.3	31.9
Displaced people do not get compensation easily	7.9	11.2	29.2	29.2	22.5
Under ground metro is not suitable due to water logging problem in rainy season	8.8	9.9	17.6	28.6	35.2
Migration likely to increase to Mumbai	7.6	7.6	27.2	30.4	27.2

INFERENCES

1. 61% respondents are of the opinion that due to metro rail projects, traffic congetion is seen nearby metro stations, as commuters are travelling to metro stations from different areas. Around 21% are not agreed about traffic congestion near to metro stations. 17.4% could not decide about the problem.

2. 75% respondants are agreed that noise and air pollution during contruction are major problems. Further 61.5% respondants agreed that Mumbai is having limited land space due to which contruction of metro projects is a big challange.

3. 63.8% people agreed that fare charges of metro rail are costlier than other modes of transport like bus, taxi, auto etc. 20.9% respondents remained neutral, maybe because they felt that against facilities the fare charges are acceptable.

4. In case of noise pollutión due to continuous announcement respondants gave mix opinions i.e.40.2% people were agreed about the problem and 34% people were disagreed about the problem.

5. With respect to privacy issue of local residents people have given dubious reply that is 39.9% disagreed, 43.7% were agreed and 18.5% were neutral about the problem.

6. As Mumbai has limited land space 68.2% respondents agreed that land acquisition is a big chanllenge which can create challange for future projects.

7. Around 52% respondents felt that displaced people do not get compensation easily.

8. 63.8% respondents are of the view that underground metro is not suitable as Mumbai is near to sea and water logging is a mjore problem in rainy season.

9. 57.6% respondents are agreed that migration likely to increase due to devlopment of metro rail projects in Mumbai.

HYPOTHESIS TESTING

Hypothesis 1

In case of opportunities of metro rail, 10 different questions were asked to which total 906 responses were obtained from 95 respndents.

Responses	Strongly disagreed	Disagreed	Neutral	Agreed	Strongly agreed	Total
	77	37	114	309	369	906
Cumulative frequency	77	114	228	537	906	

N= 906

906/2 th position, median is 453 th postion,

Thus, median lies between 228 to 537 positions.

Alternative hypothesis: there are several opportunities for metro rail in Mumbai region is accepted.

Hypothesis 2

In case of challenges for metro rail, 10 different questions were asked to which total 915 responses were obtained from 95 respndents

Responses	Strongly disagreed	Disagreed	Neutral	Agreed	Strongly agreed	Total
	77	108	185	317	228	915
Cumulative frequency	77	185	370	687	915	

N=915

915+1/2 [th] position, 916/2 th position

Median is 458th position. Thus media lies in between 370 to 687.

This proves that alternative hypothesis: There several problems of metro rail projects in Mumbai region is accepted and null hyporheis is rejected.

FINDINGS

1. Mumbai is one of the busiest cities which require modern and convenient transport. The existing modes of transport system is over utilised at times metro railway will be better option.

2. The existing metro rail passengers are getting several facilities like security, digital tickiting, escalators, Air conditioned compartments etc. These modern facilities will attract more passengers from differnt parts because it gives reliable, dependable and hassel-free travellling.

3. Metro rail transport system gives more importance to passenger security than other modes of tranport.

4. Traffic congestion and road accidents are serious issues in several parts of Mumbai; this problem can be resolved by network of metro rail because it is eco friendly transport.

5. As Mumbai is expanding in length and breadth, suburban rail can not reach every where. As a result metro rail will help to connect those areas where railway is not reached.

6. Mumbai has limited land space, thus construction of metro rail projects is a big challange. Noise and air pollution has people life measurable.

7. Land acqisition is a daunting problem because cost of land is unprecedent, even government plots have been illegaly encoarched by some people. Displacement of people and their compensation are unresolved issues in the wake of metro constructions.

8. Many people have reservations about fare charges because costlier than other transports.

9. Underground metro may not be sutiable because of water logging problem and nearness of sea. Even alleviated projects will be costly.

10. Due to infrastructural debelopment in Mumbai there is possiblity of migration to Mumbai. This will increase number of passengers result in to failure of metro rail.

RECOMENDATIONS

1. There should be proper feasibility study of routes and expected mobility of passengers.

2. There should be proper integration of metro connectivity and other modes of transports.

3. A development fund should be created to pay compensation to those people who are likely to be displaced.

4. As far as possible project should be contrsucted on government land so that project cost will be under control. This will help the government to keep fare charges low.

5. There should be fare regulating committee to decide fare charges from time to time. It is suggested that project should be controlled and managed by government.

6. Proper planning and close supervision is necessary to control air and noise pollution.

7. Regular feedback must be taken from local residents and passengers about the problems and inconvenience faced by them.

8. As far as possible project should be allievated so as to overcome the problem of land space.

9. There should be passanger appeasement schemes like cash back offer, Gifts, discounts etc. This will boost travellers' attraction towards metro rail.

CONCLUSION

Mumbai being financial capital and exapanding in several sides alternative mode of transport is highly essential. Metro projects will help the governmemnt to solve existing transport problems faced by and add utility to passengers. If fare charges are under control and proper routes are selected then it will definately attract more commuters to travel through metro rail. During contrction necessary precautions should be taken to avoid resistance of local people. Similarly, proper compensation policy needs to have been drafted to pay compensation to displaced people. At last, Mumbai is an economically important city for the nation; therefore, metro projects are needed for the benefit of the several stakeholders.

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FACTORS INFLUENCING AND LIMITING MOTHERS TOWARDS ENTREPRENEURSHIP

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INTRODUCTION

The purpose of this paper is to discover women and entrepreneurship, and more clearly, the women referred to as "Mompreneurs". Mompreneurs add a whole new facet to entrepreneurship. This new facade is motherhood, wherein these women balance the role of mother and the role of entrepreneur together.

Their motivation is the selfless desire to create a better environment for their family and society. The Global Entrepreneurship Monitor (GEM) 2007 has stated that women quantify more than one-third of all entrepreneurs and participate mostly in informal sectors.

As per the conventional thought, a woman's career becomes stagnant once she becomes a mom. But with the growth of informal or secondary sectors, advent of women developmental programmes, education, social media and the Internet age, she is becoming the new generation of entrepreneurs, whereby instead of returning to the formal office space, Mompreneurs create new businesses around their family.

A strong desire to balance family life and entrepreneurial skills have paved the way for the growth of this concept.

As per internet data, the term "Mompreneurs" was framed by Patricia Cobe and Ellen H. Parlapiano over a decade ago. Their original established online website called Momprenersonline.com is a women's-only networking group which draw over 7 million visitors each month.

Debjani Ghosh, the managing director of Intel Corporation, South Asia, described tackling both career and home as balancing a crystal ball and a rubber ball in each hand. The rubber ball is reliable as it won't break if it is let go off, but the crystal ball will shatter.

"At some point, family will become the rubber ball, while at other times, we will see career taking that position. We must never drop the crystal ball, as that damage cannot be undone," said Ghosh

This research paper focuses on entrepreneurship amongst women who start and run a business successfully after being a mother. One of the key areas of this project is to assess the factors which promote mothers to become enterprising as well as various barriers and constraints that they face.

Wallis and Price (2003) describe three theories that are used and relevant in this study:
a) Segmentation theory –The basic assumption here is that since the woman has limited energy, time, and resources, takingup one role means thatthe another role is neglected. Greenhaus and Beutell's (1985) description of the work-family conflict as a form of inter role conflict in which family and work demands are incompatible in some way is an example of this theory.

b) Carry-over theory – This theory is based on the carry-over of attitudes, behaviour, mood and general way of looking things from one role to another. People who are enthusiastic and committed in one role will carry over the same enthusiasm to the other role.

c) Compensation theory –It is a general rule that if people are not satisfied in one role, they may seek satisfaction in the other roles. The mental need for putting mind to work and the emotional need of motherly love compensate and balance out each other well.

This paper is open ended may raise further other queries as
1. Patent Neutrality

2. Gender neutrality at work space

3. Business acumen of the genders

RESEARCH METHODOLOGY

This study has adopted descriptive research methodology and has tried to identify what are the various factors influencing and limiting the mothers towards entrepreneurship. A descriptive research describes the 'What' of the phenomena or the characteristics features of the population under study and is an observational study.

PROBLEM STATEMENT

There are various factors that influence the decision of mothers towards taking up entrepreneurship

There are various challenges that such mother entrepreneurs face.
Method of Data Collection- Practical case study on 4 cases with in-depth interviews, telephonic discussions, structured and unstructured questionnaires was done. All questions were open ended, and answers were recorded by taking notes in order to support the facts given by secondary sources. The analysis done is more of overview and is not an exhaustive work but a humble attempt to find circumstances influencing mother-entrepreneurs. This research is also backed by secondary sources.

RESEARCH DESIGN
The data has been collected from secondary sources and 4 mother entrepreneurs as case studies in support of the research. By focusing on smaller qualitative case studies, direct accounts and descriptions, which helped in clarifying the larger subjective content, could be obtained.

SIGNIFICANCE
This study plays a significant role as it analyses the push factors in starting the business and the various challenges faced by mompreneurs.

The study commences with a restricted literature review of women in entrepreneurship. The present study will be restricted to a focus sample of 4 mompreneurs to study the specific challenges and dynamics related to this entrepreneurship segment. For gathering information from respondents, research instrument of questionnaire will be used. **Limitations of the study**

1. Geographical limitations- Study could not widen to include more cases, specially covering urban cases as well as rural cases to reduce this urban-rural divide.

2. Viewpoint - This study adopts a more of feminist viewpoint and may find biased to some readers.

3. Resource limitations-. Field visit was difficult due to geographical limitations. Some part of this research depends on secondary data, most of which is collected from internet and journals.

Other parameters like the individual's features related to level of education, upbringing and family background, urban-rural divide, well-to-do viz meagre income mothers etc. are not studied which may also need consideration.

REVIEW OF LITERATURE
A. Maritz & O. Thongpovati (2010) in their paper 'Motherhood and Entrepreneurship: The Mompreneur Phenomenon' have studied the new phenomenon of integrating motherhood and entrepreneurship, about their uniqueness of being a mompreneur. They have also explored their strategies of overcoming challenges and barriers faced by them.

Amy Hsin and Christina Felfe (2014) Demography Journal. 'Maternal Employment and Children'sTimeWithParents' says that working women trade quantity for higher quality of time, the children are more confident, disciplined, more considerate and independent. They are better behaved and socially active.

CMA Krishna M.C. & Aravind Kumar P.V.N., (Mar.2019) in their paper the Role of women directors: the reality of diversity in corporate boards' have aimed to understand the benefits of having women on the board of corporates. They have also explained the current scenario in the Indian context, how they manage their family and work life & measures to increase the women's proportion in the Board.

McAlister, Margaret, "Women in Entrepreneurship and Corporate Business: A Qualitative Study of First Generation Businesswomen." There are several factors that may impact the differences among women in terms of entrepreneurship. One factor is risk tolerance; a person's risk attitude is a critical variable in choosing between self-employment and a salaried job.

DISCUSSION
Factors influencing mothers towards entrepreneurship
1. Need for flexible working hours- For many women, once they have children to think about, work becomes less about pursuing a classic career path and more about having flexibility. By going self-employed, mom's have the freedom to choose their children and their career at their convenience. It is better for mothers to have flexible working arrangements which all workplaces may not provide. And so in order to save time and energy, women may opt for starting their own business

2. Entrepreneurial passion- The task of balancing becomes easier only such mother is passionate about her work. It shouldn't be only due to necessity; it should be out of choice. It is because as an entrepreneur and

as a mother, a woman becomes so efficient in management skills and handling crises, that little problems don't faze her.

3. Mother and management skills- Women are more conservative and don't overstate projections. They are better at resource management. Mothers are multi taskers. Many of the skills that new founders take years to master are part of a mother's toolkit since the day she becomes a mother.

- Time management

- Patience

- Problem solving skills

- A 'hands on' attitude

4. For better child growth and development- Child development and working mothers have a direct relation. The mothers tend to trade quality time with the child with quantity of time. Making a child understand that a mother may also have dreams and aspiration is very important. Such children tend to be more confident, self-reliant, courageous and compassionate. Children benefit from having a working mom as it may result in setting a good example of relatively better equality in shouldering household responsibilities between the parents. If kids see that their mothers are financially independent, they will also understand the value of money and be inspired to be self-sufficient.

5. Financial Independence- Woman experiences a different level of happiness when she spent their own money. Every woman and who is also a mother would have a need of financial freedom for reducing dependence over other family members, for self esteem and pride and to just stop the feeling of being dependent. Mothers would need this monetary autonomy to have greater control over their own lives and lives of their children

6. Restore self-esteem and self –confidence- Being a mother and an entrepreneur is largely a self confidence game. Confidence restores safe, calm, and happy feeling in an individual. Self-confidence is concerned with how a person feels about his ability. A successful entrepreneur believes in his abilities restoring self confidence to face the challenges posed outside the comfort of home, especially after giving up job and at the same time giving self assurance to run the family.

CHALLENGES FACED BY MOMPRENEURS
The challenges itself are the push factors for the entrepreneurial choice of women post motherhood

1. Socio-cultural factors-
There is utter lack of entrepreneurial culture and attitude amongst women. Some of our respondents pointed out that there is absence of societal acceptance of fact that such mother entrepreneurs can start own business and be independent financially. Mothers are found to be more capable than fathers in understanding a baby cry. Balancing the dual role has been found to be a question

Women are viewed as weak, passive, and are tied up with family beliefs. In business, a woman needs to be more aggressive, out spoken, sharp and with a go-getter attitude. Acceptance of such drastic change in perceptions of the family and society has been a challenge.

2. Self-confidence-
One of the most looked up problems amongst mothers is extreme low level of confidence and assertiveness when compared with working women. Their family also at times does not show confidence in their capabilities especially when it comes to raising the finance or technology. Poor self-image, leadership qualities, enhanced creative thinking, innovation, personal characteristics, and other behavioural traits like no initiative, risk taking ability; communication etc could be a challenge.

3. Financial Challenges–
Though raising finance is a challenge to many women entrepreneurs, working mothers may not necessarily face this challenge as she has her own savings, access to structured sources of finance like banks and government schemes. The problem may not lie in the raising finance but in the consistency in providing regular funds through the life of business. Many a times the businesses are short lived and fail to give expected financial returns. If the businesses are mostly short lived, hobby oriented, the main challenge faced is that of cash management, cost of capital and insufficiency to pay off debts. Being a mother and entrepreneur together may leave with little or no time to manage finances. However, money management is an important part of lives and

women generally have the tendency to avoid it or pass it on to a male member. But to be truly independent, women don't just need a reliable financial source but also need to upgrade their financial management skills.

4. Lack of time and regularity, inferiority complex and peace of mind-
It is very important that the mother maintains her sanity intact. Amidst motherhood and work pressure, a mother is bound to become insane at some point and lose her individuality in this commotion.

5. Lack of Education and digital literacy-
By education, not just the formal education as per the accepted standards of the society but entrepreneurial education; women need to learn about banking, legality of the business, taxes of the business; such legal and financial literacy can lead to develop multiple ideas and opportunities that can be made real and have business acumen. Lack of available mentors and advisors and experts has been a challenge too. In defining the success of a business, it's not about what you know, but who you know. Knowing where to find such right support network becomes a challenge.

6. Upkeep with technology-
The so-called "digital divide" has traditionally referred to the gap between those who have access to computers and the internet, and those with limited or no access. But in the current context, the digital divide would be the maternity break. As the technology advances, mothers are left behind in the race of technology. Though prima-facia the break seems small, it is enough to create a digital gap. Digital literacy and up keeping with the pace of innovation, is pose a challenge. A new technology becomes age old tomorrow. Women who revise their technological skills are upkeep on both the grounds. Many business women are coping with technological barriers by making use of internet, social media, online merchandises, cloud, ecommerce, app-based models etc for the business and motherhood too.

7. Low perceived value-
Most of such mompreneurs end up having a hobby-oriented business or more of feminine types business like beauty parlour, fashion designing, catering, handicrafts which many consider as part time or ad-hoc. These businesses are apparently not considered of business acumen. Many of the women entrepreneurs are struggling to be taken seriously, their efforts are under-valued, and their worth is moderated. As mom, she may be seen less productive, more distracted by family responsibilities and less ambitious than men.

8. Personal health/ Physical Health-
A woman's' health is closely linked to the status of women in society about the culture that is prevalent in this society. As per a study by UN, many women are ignorant about their health. Nutritional requirements may be neglected in the quest to complete and meet all targets at home as well as at work. In constant hast of keeping up with time for the family and career, many women find it difficult to give enough time for personal health and nutrition. But the fact remains that a woman's ill health not only affects individual but the family.

9. Mental Health-
Mothers with a full-time career and children have significant elevated level of stress. A study by University of Manchester has revealed that such mothers have 40% higher stress levels in comparison to women with career but no children. They have said to have chronic stress and depression. The main reason for such constant stress is associated with the 'work- family conflict. Parents of younger children are more susceptible for emotional stress, parental guilt

10. Lack of adequate infrastructure.
Basic infrastructure may be adequate at times and may not pose a challenge in general. But a mother entrepreneur would require some specific facilities like a reliable and safe day care centre, household help, proximity to schools, work place and home, easy of travel and transport. Lack of such amenities is still a hurdle. David B. Audretsch in his research article states that start-ups and new business are closely linked with the infrastructure in general.

CONCLUSION
As per the conventional thought, a woman's career becomes stagnant once she becomes a mom. But with the growth of informal or secondary sectors, advent of women developmental programmes, education, social media and the Internet age, she is becoming the new generation of entrepreneurs, whereby instead of returning to the formal office space, Mompreneurs create new businesses around their family.

A strong desire to balance family life and entrepreneurial skills have paved the way for the growth of this concept.

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PROMOTIONAL STEPS BY GOVERNMENT ON MEDICAL TOURISM IN INDIA

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ABSTRACT

The medical tourism industry has been developed in India with the collective efforts of Government, Corporate hospitals and foreign stakeholders. It is contributing to the growth of Earnings and expecting to generate job opportunities. Government of India has taken some steps in the progressive direction. This paper explores such recent steps taken by the government for the promotion of medical tourism in India. The necessity and the sufficiency of promotional steps have been discussed.

Keyword: Medical Tourism, Tourism and promotion, Tourism Policy.

1 INTRODUCTION

According to Cambridge dictionary, *"health tourism* is *travel to a foreign country for medical treatment, especially because it is less expensive than in your own country"*. The phenomenon of inbound tourism is found in India in this regard using term Medical Tourism (MT). The medical tourism revenue in India has reported grown from $334 million in 2004 to an expected value of $2 billion in 2014 which was just about 2% of the global medical tourism market as estimated by (*McKinsey Report*). The revenue is generated due to FEE or though FDI in participating in the form of foreigner stakeholders or investors. The analysts forecast the Global Medical Tourism market to grow at a CAGR of 19.38 % over the period 2014-2019 (TN14). Government has been seen promoting MT through their policies, plans, activities etc., (FYP-XII; FYP-XI; NTP-82; FYP-X; NTP-02; NAPT92; MEA-AR16; MEA-AR17; NITIA-AR18; NITIA-AR16)More than forty countries in Asia, Africa America and Eastern Europe are serving millions of medical tourists annually and in the Asian medical tourism market Thailand, Singapore, Malaysia and India are the major destinations. The promotion of medical tourism and promotional activities are very important to compete with an existing other medical tourism destination so that it will contribute for the healthy economy and employment generation. The 38 JCI accreditation centers and 1154 NABH accreditation centers were found in India in 2018 ending as the healthcare centers (Tayade). Day by day, these numbers are increasing, which are seemed to be the backbone of medical tourism in India. This paper is exploring and discussing the detail and critically overlook on both side of coin and the necessary and sufficient attributes on the issue of promotion of medical tourism in India by Indian government. The data 2019 has been investigated in this regard.

2 POLICIES AND PLANS

Government of India come out with tree development plans for realizing true potential of tourism in the National tourism Policies and Plans in 1982, 1992, 2002 (Fazili and Ashraf). A National Tourism Policy 1982 was highlighting the importance of the tourism sector in economic development of the India (NTP-82). This policy with National Action Plan for Tourism 1992, (NAPT92) had made base for the booming area like medical tourism in future. It was formulated at a time much before the economic reforms in India and therefore did not emphasize much on the role of private sector and foreign investment. It was implemented in a New National Tourism Policy, in 2002.(NTP-02) Earning of tourism industry and aviation from the one million visitors have been mentioned in that with employment generation in tourism industry is 1, 50534 and in aviation industry is 6,300. The *travelers from foreign country for medical treatment, especially because it is less expensive than in their own country had been recognized by government from the private facilitator group of hospitals in India.*

In the10th five year plan, the Ministry of Tourism and culture has propose new schemes for the development and promotion of tourism in the country and mentioned on a page number 100 that "the health care institutions can transform India into a major medical tourism destination" (FYP-X). Medical tourism is one among the priority area for the Indian economy. The Indian government plans to improve the health infrastructure. It is planning to increase the number of Hospitals, and clinical Laboratories in both Urban and rural areas (Sumathi).

In the Eleventh Five Year Plan was highlighted the importance of tourism sector in terms of its contribution to GDP and employment generation, and proposed to focus on creation of adequate tourism infrastructure like modernization and expansion of airports, increase in accommodation facilities under star and budget category and improved road connectivity to tourist destinations (FYP-XI). It is narrated in this plan that- "There are two clear advantages for India in the field of medical tourism. The first and the foremost is the cost advantage. The second unique advantage of India is that it offers holistic medicinal services. With yoga, meditation, Ayurveda,

Allopathy and natural herbal treatments, India offers a unique basket of services to foreign patient-tourists that is difficult to match by other countries." A roadmap for making India a world-class destination for medical tourism had been prepared by the Indian Healthcare Federation according to this plan. Market oriented all aspects have been seen in the Twelfth Five Year Plan 2012-2017 and emphasized on many concerned areas with the campaigning for all discovered tourism including medical tourism (FYP-XII) .

3   PROMOTION OF MEDICAL TOURISM

Being one of the lowest cost and highest quality of all medical tourism destinations, Indian destination offers wide variety of procedures at about one-tenth the cost of similar procedures in the US (TN14). Therefore quality of treatment, best doctors and high standards are seems to be enough considering US and Europe. For the other continental countries, India need more focus on awareness campaigning as a part of promotion. Major such promotional activities are discussed here and some were tabulated in a Table 1. The first initiative was taken by the Indian healthcare industry in 2009 in abroad. It was the three-day conference on 'India: Medical Tourism Destination 2009' in collaboration with the Indo-Canada Chamber of Commerce and the Indian consulate and organized by India through the Indian Medical Travel Association (IMTA).

India's leading business federation, the Indian Medical Travel Association (IMTA) partnered with FICCI, promotes medical tourism to India from the African Continent. Indian business expedition to Africa program 'Namaskar Africa' was organized by FICCI from 14-16 January 2010 at Lagos in Nigeria. The Indian delegation included top hospitals and doctors from reputed Indian Hospitals gave presentations. The large number of local doctors along healthcare delegates across the fifteen African countries were attended that symposium. The volume of international patients coming to India for medical treatment from West Africa - particularly Nigeria is growing very fast and more than ten thousand visas were issued by Indian High Commission, from Nigeria alone during 2009 to patients who wanted to travel to various Indian hospitals for medical treatment. This event was an excellent networking opportunity between Indian African healthcare professionals. It will help to attract the flow of international patients from Africa to Indian hospitals" (IMTA10). According to the IMTA, they attended the Medical Tourism Destination 2010, to be held in *Kenya* during May 10-11, 2010 at Kenyatta International Conference Centre, Nairobi and in *Uganda* during May 15-16, 2010 at Uma Exhibition Centre, Kampala to showcase the best of Indian healthcare in these East African countries. Mauritius is taking India's help to boost its medical tourism industry. They gets more than 4,000 foreigners a year coming for medical treatment and wants India's help to increase its revenue from this sector. The purpose is that Africans reluctant to go to Asia will go to Mauritius and get treated by Indian hospitals. Apollo Bramwell Hospital has been designed to serve both Mauritius and the international community. The target market for international services includes the continent of Africa and the eastern Indian Ocean region (IMTA10)(IMTJ18) .

Table-1: Important major Activities helping in promotion

Major Events/Activities	Country	Year	Agency
Namashkar Africa	Nigeria	14-16 Jan 2010	IMTA
Namashkar Africa	Kenya	May 10-11, 2010	IMTA
Namashkar Africa	Uganda	May 15-16, 2010	IMTA
India's help to boost its medical through Indian healthcares	Mauritius	2010	Fortis, Appollo etc
SAARC Summit: Announces immediate medical visa	Nepal	2014	for SAARC
16th International Tourism Fair (in Almaty)	Kazakhstan	20-22 April 2016,	India Tourism Office
Astana Leisure 2016	Kazakhstan	29th September-1st October 2016	Ministry of Tourism
Advantage Healthcare 2016 (held in Greater Noida, NCR, from)	India	3-5 October 2016	Ministry of Tourism
Launched the Healthcare Portal 'www.indiahealthcaretourism.com' in four different languages.	India	-	(SEPC)
Resolution adopted by the State Tourism Ministers' Conference, New Delhi	India	10th Dec 1991	Ministry of Tourism
NABHI	SAARC	2010	NABH

agreement between the Ministry of Tourism of India and the National Tourism Administration of the People's Republic of China on Cooperation in the field of Tourism	China	2015	Ministry of Tourism
signing (Memorandum of Understanding) MoU between India and Egypt on Cooperation in the field of Tourism	Egypt	24th Aug 2015	Ministry of Tourism
Medical Value Travel Facilitator (MVTF) Empanelment Program	India	2016	NABH
Signed MoU with the medical agencies of BRICS countries for cooperation in the field of medical products	BRICS	2018	GOI

In SAARC Summit in Nepal (IHT18) on 24th Nov 2014, Hon'ble PM of India announces immediate medical visa for SAARC (PTI (The HinduBusinessLine)). This was the good initiative to this sector and apart from such Summits; India has been involved in other various activities. India participates in other countries in the different events concerned to the healthcare and tourism sectors (eg. from 20-22 April 2016, India Tourism Office participated in "16th Kazakhstan International Tourism Fair" in Almaty and from 29 September-1 October 2016 "Astana Leisure 2016"). Similarly India organizes various programs conferences e.g. "Advantage Healthcare India 2016" held in Greater Noida, NCR, from 3-5 October 2016. (MEA-AR17). Some agreements signing like the agreement between the Ministry of Tourism of India and the National Tourism Administration of the People's Republic of China on Cooperation in the field of Tourism; and some (Memorandum of Understanding) MoU between India and Egypt on Cooperation in the field of Tourism 24th August 2015 (MEA-AR16).

In added to these activities by Government of India, the Healthcare Portal 'www.indiahealthcaretourism.com' has been launched recently by the Department of Commerce and Services Export Promotion Council (SEPC) in four different languages. This is one source platform, which has been providing to medical travelers the comprehensive information on the top healthcare institutions in the country and data about various treatments. It includes travel, medical treatments, medical providers, locations, NBHS hospitals, cost of treatments and many more necessary things. A film on Medical Tourism has been produced in association with BBC and is used at various events for promotional purposes (K. J. Alphons). In the other mode of activity, In July 2010, NABH has extended its accreditation activities outside India under NABH International (NABHI). NABH has started Medical Value Travel Facilitator (MVTF) Empanelment Program in 2016 especially for the Medical tourism in India (MVTF-16). At the end of 2018 the numbers of centers accredited by NBH are classified in following table.

Table-2: NABH centers summery before 2019

Centres	Observed on NABH site
Hospitals	561
Small Healthcare Organization (SHCO)	180
Blood Bank	93
Medical Imaging Services MIS	80
Dental Health Care Service Providers (DHSP)	70
Oral Substitution Therapy (OST) Centre	51
AYUSH Hospitals	58
Wellness	4
Clinical Trial (Ethical Committees)	57

Courtesy: NABH

4   RECENT YEAR ACTIVITIES
Recently, some of major initiatives taken in 2018 by GOI to promote Indian healthcare industry, which directly and indirectly concerned to medical tourism and play crucial role for the promotional activities, are as follows (NITIA-AR18)(NITIA-AR16) :

In March 2018: Union Cabinet of India approved budget of Rs 85,217 crore (US$ 13.16 billion) from 1st April 2017 to 31st March 2020 for the continuation of National Health Mission. In April 2018: The GOI i) approved to sign Memorandum of Understanding (MoU) with the medical agencies of BRICS countries for cooperation in the field of medical products. ii) apprised the signing of Memorandum of Agreement (MoA) between India and World Health Organization to facilitate in improving public health in India In May, GOI: The Government of

India approved financial outlay of Rs 14,832 crore (US$ 2.30 billion) for FY2017-18 to FY2019-20. In May 2018: The GOI approved Rs 1,103 crore (US$ 170.14 million) for setting up All India Institute of Medical Sciences (AIIMS) in Deoghar, Jharkhand. In August 2018: The GOI approved Ayushman Bharat-National Health Protection Mission as a centrally Sponsored Scheme contributed by both center and state government at a ratio of 60:40 for all States, 90:10 for hilly North Eastern States and 60:40 for Union Territories with legislature. The center will contribute 100 per cent for Union Territories without legislature.

5 PROFITABILITY, NECESSITY AND SUFFICIENCY OF PROMOTION

Profitability from the tourism can be checked from the inbound tourism which can be tested from the Foreign Tourist Arrival (FTA) in India. This FTA was the clear evidence of the increasing inbound tourism in India (RNCOS (2007-2011)). Latest change has shown enormous growth in FTA trend i.e. in 2015, 2016 and in 017 it was 4.5, 9.7 and 14.0 percent respectively (Tayade). Letters presented in the Rajya Sabha and Lok Sabha also gave the solid evidence of inbound patients and medical attendants and rose in their number (Sharma)(K. Alphons)(K. J. Alphons). It is proportional to the factor of profit and proves that the steps in term of promoting medical tourism through policy, plans and promotional activities like summit, conferences etc were necessary at the time when it was executed. World ranking shows it's not sufficient and the more regional support needed to be required along with other routine implementation and efforts. It's been necessary to sure about the trafficking of organ and other malpractices not to be done simultaneously.

6 SUMMARY AND RECOMMENDATIONS

It is observed that the Government of India is providing all necessary supports to grow medical tourism and time to time promotional necessary steps have been taken in this regard. However in the recent years the GDP of the country seems to be unstable and the problem employment rose. The profitability in term of getting employment and good medical facility to citizens (especially below middle class) needed to be audit otherwise there may be chances of the classes between the native/domicile citizens and the government in future. There may be a kind of promotion in which we can promote social service by medicating poor people by the same doctor and the credit certified to the foreign patients for 'through their treatment they are helping neediest'. Government can promote the medical tourism as a social rather than merely professional, because medical tourism is different compare to other kind of tourism. It is suggested that government has to replicating the culture of AIIMS New Delhi to other established government hospitals and generate fund for that through their policies and plans in future.

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QUANTITATIVE DATA ANALYSIS IN BUSINESS DEVELOPMENT

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ABSTRACT
In the recent years, business researchers have realised the importance of large-scale data analysis for increasing business and reaching out to new potential clients. Quantitative data, unlike qualitative data is associated with numbers. It consists of all the data which is collected in a numerical form. This enables us to statistically analyse the obtained sets of data to draw perfectly valid conclusions. Such data can be obtained from various sources such as market research surveys, questionnaires, interviews, polls, etc. Maximum effort is put into ensuring that the data obtained is from sources related to our business in light. Such data is analysed via various statistical techniques. Trend, Co-joint, Gap are some of the methods used for analysis. This paper focuses on the importance of Quantitative Data Analysis for a business, the methods used to gather this data and also the procedure on analysing it. It also consists of a case study showing how data analysis has helped in boosting business in highly competitive markets.

Keywords: Data Analysis, Quantitative Techniques, Business, Research Methodology

INTRODUCTION
Every business experiences growth and setbacks periodically. In order to ensure that a product is successful in the market, it is necessary to know the factors influencing these changes.

Business Analytics has a vide range of applications in the fields of financial management, supply chain management, human resource management, customer relationship management and all these factors contribute equally to the growth of a business.

Data Analytics has come forward as a field of study in the last two decades. It has roots in Operation Research which was used during the Second World War Operation Research is a branch of mathematics that uses advanced analytical methods for better decision making.

OBJECTIVES OF QUANTITATIVE DATA ANALYSIS:
(i) To achieve a new insight towards a certain topic

(ii) To verify and test the important facts

(iii) To identify cause and effect relationship

(iv) To find solutions to scientific, non-scientific and social problems

METHODOLOGY
The study is a descriptive study. The data is being obtained from secondary sources collected from various references which already exist in published form. The paper analyses the various methods used to analyse the quantitative data.

WHAT IS DATA?
Data can simply be described as individual units of information. Data can be numbers, facts, words, measurements or even description of things. For this paper, we will study a specific type of data, i.e. Research Data.

Data can be classified into two broad categories:
1. Qualitative Data: Qualitative data is often descriptive in nature. It gives a brief description about something. Simply put, qualitative data usually answers the questions "how", "what", "where", etc.

e.g.: Our dog has *brown* fur

Qualitative data is a data about categorical variables. These variables describe the characteristics or quality of a unit.

2. Quantitative Data: Quantitative data is numeric in nature. It gives us numerical answers to the question "how many?"

e.g.: Our dog has *four* legs

Quantitative data may further be divided into two subcategories:

i. Discrete Data: Also known as attributed data, this data cannot be broken down into smaller units. It is usually a whole number.

e.g.: *Ten* bottles of paints were used to paint the wall

ii. Continuous Data: Continuous data can have infinite values in a certain range. It is measured and can take up any value within the given range.

e.g.: The height of a sapling.

METHODS OF RESEARCH DATA COLLECTION

When it comes to data collection, the process can be classified as primary data collection and secondary data collection.

A. Primary Data Collection

Primary data is the one collected by the investigator himself and is considered authentic. This data is assumed to have never been subjected to any statistical analysis. It is collected for a specific purpose depending upon the primary aim of our study.

The methods of Primary data collection are:

1. Personal Investigation: This method is largely suited for small projects where limited data is necessary for drawing conclusions. The researcher himself collects data and processes it.

This data is authentic and considered original.

2. Collection with the help of investigating agencies: This method of data collection is generally preferred by businesses as it is time saving and third-party investigators are trained in this work. Such research data collection firms collect primary data on behalf of the business from sources, analyse it and may suggest appropriate measures to be taken.

3. Questionnaires: A Pilot Study is carried out of the questionnaire by experts to search for any errors in the questionnaire. It is then sent to the respondents (by email or post) who fill out the questionnaires and send them back.

The questions should be presented in a logical order and it is necessary that the questionnaire should be short. Even though it is a slow process, there are multiple advantages of using a questionnaire. The respondents get enough time to think and give answers and large data sets can be generated.

4. Interviews: It involves the interviewer asking the respondents various questions and noting their answers. It is generally not preferred for quantitative data analysis and largely preferred for qualitative data analysis.

These interviews can be done in two ways

a. Personal Interviews: Face to face interviews with the respondents by the interviewer.

b. Telephonic Interviews: This involves the interviewer calling the respondents and using highly standard techniques of recording.

B. Secondary Data Collection

Secondary data are already published by some research study. They are considered as inauthentic data as they have already witnessed some statistical analysis. Secondary Data is comparatively easier to collect than primary data.

Methods of Secondary data collection:

1. Articles from technical journals, reports or newspapers and magazines.

2. Official government records. These records are maintained by the various ministries. These sources can also include data obtained from central government run banks and other organizations.

3. From independent data collection agencies.

METHODS OF QUANTITATIVE DATA ANALYSIS

Although most of the large business firms employ some or the other software and machine learning tool to analyse large data, these tools follow algorithms laid down by using simple statistical principles. Some of the most widely used statistical methods for analysis are:

1. Trend Analysis: Like the name suggests, this method is used to analyse the fluctuations that might take place in the market. It is based on the idea that one can study the past trends in the market and predict what will happen in the future.

Trend analysis requires recent and up to date data. It can predict the price movements of a particular stock on chart.

2. MaxDiff Analysis: It is also known as the best-worst method. It is used to determine the preferences of a consumer based on multiple parameters. The example below shows how MaxDiff analysis can be used:

An automobile company wants to design and launch a new car in the market but before beginning they wish to understand what the consumers are looking forward to in a new car.

They list down the features and their priorities in a format given below and thus analyse the responses

I Prefer Most	Feature	I Prefer Least
⦿	Price	⦿
⦿	Mileage	⦿
⦿	Safety	⦿
⦿	Environment Friendly	⦿
⦿	Stylish Looks	⦿
⦿	Comfort	⦿

Such studies help companies to target the potential consumers by understanding their demands.

3. TURF Analysis: It stands for Total Unduplicated Reach and Frequency Analysis. It gives us the number of individual customers reached and the frequency of it. It studies all the possible permutations of options available in a multiple-choice question.

For example, if a restaurant owner wants to know how he can increase his reach amongst his customers, he can run a survey including a question like

How did you come to know about us?

- ⦿ Newspaper Advertisement
- ⦿ Online Review
- ⦿ Friends/Family Recommendation
- ⦿ Social Media
- ⦿ Radio
- ⦿ Television Advertisement

This helps the owner in modelling the best advertising strategy.

CONCLUSION

Apart from the above-mentioned methods, there exist a number of other methods to analyse different aspects of an affecting factor. With changing times, it is necessary to use innovative and advanced techniques to ensure that a business keeps up with the competition. Big Data Analysis, Data Mining and Statistics have become an integral part of business research and essentially determine the profit that a business can make.

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GOODS AND SERVICE TAX IN INDIA - A CRITICAL REVIEW OF LITERATURE

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ABSTRACT

There are mixed response, inexplicit, arguments and opinions among the Manufactures, traders and society about the Goods and Services Tax (GST) to be implemented by Government of India from 1st April 2017 this year. Various news organizations from all around the world focused on the bill unifying the country and it being an achievement of the government. As the Goods and Services Tax Bill was passed in the Rajya Sabha, it also brought India at the center of the global economy. With the passing of the bill, many international newspapers published their views on how the GST Bill brings a new wave of economic reform in the country. The paper highlights the background, Prospectus and challenges in Implementation of Goods and services Tax (GST) in India. Finally, the paper examines and draws out a conclusion.

Goods and Service Tax (GST) (Bovenberg (1992), Williams (1996), Poirson (2006), Feria (2009), Ahmad (2009), Bird (2009), NCAER (2009), Keating (2010)) also known as the Goods and Services Tax is defined as the giant indirect tax structure designed to support and enhance the economic growth of a country. More than 150 countries have implemented GST so far. However, the idea of GST (Millar et al.,2012) in India was mooted by Vajpayee government in 2000 and the constitutional amendment for the same was passed by the Loksabha on 6th May 2015 and waited for a nod for many years but got implemented by current Government of India from 1st April 2017. However, there was a huge hue and cry against its implementation and mixed response, inexplicit, arguments and opinions among the Manufactures, traders and society about the GST (Borec, 2013). It would be interesting to understand why this proposed GST (Gelardi, 2013) regime may hamper the growth and development of the country. The paper highlights the background, Prospectus and challenges in Implementation of Goods and services Tax (GST) in India.

Keywords: Rajya Sabha, global economy, Navi Mumbai, restaurants, goods and services tax.

INTRODUCTION

In recent past, the launch of GST by the Indian government has been considered as a major step taken towards the economic revolution, impacting all the major sectors of our economy. Restaurant industry is one of the fastest growing industry contributing 11% to the Indian GDP on an average and is ever increasing. It is an industry worth Rs. 75,000 crores and is increasing at an annual rate of 7%. Pune, the city that is popularly known as a cultural capital of Maharashtra and Oxford of East is marching ahead of time and experiencing the boom in this particular industry due to migration of millennials and the culture of eating out.

This study helps to understand the impact of GST on the rapidly growing industry is of prime importance. The efforts to introduce GST were first taken in 2006-07 by the then finance Minister Mr. P. Chidambaram, highlighting the importance of the nation based tax that will drastically bring down the cascading effect of indirect taxes. Thus, the present central government after realizing the benefits of "ONE NATION, ONE TAX" introduced the GST Act also known as The Goods and Services Act in the Parliament on 29th March 2017. The act came into effect on 1st July 2017. It is an indirect tax that subsumes all other indirect taxes, it is applicable all over India except the state of Jammu and Kashmir. The major aim of introduction of GST is to remove the ill-effects of the previous taxation system that led to tax on tax and also made the tax evasion an easier task. With the introduction of GST there is a proper online mechanism of filing returns and keeping a track that has reduced the tax evasion by businessman and brought down the ill activities that were prevalent before the introduction of GST.

REVIEW OF LITERATURE

- GST will be beneficial to the Centre, States, industrialists, manufacturers, the common man and the country at large since it would bring greater transparency, better compliance, increase in GDP (gross domestic product) growth and revenue collections **(The Finance Minister 2010)**.

- GST being a Dual concept involves the authorities of both Centre as well as State that ensures equality to both and transparency **(The IMF 2012).**

- The clear roadmap of GST deals with the curbing of black money in the economy **(Girish Vanvari 2012).**

- Implementation of GST would lead to attraction of FDI, it would also reduce the manufacturing costs and promote the concept of "Make in India" **(Srinivas K. R 2016).**

- Success of implementation of GST in country like India would lead to acceptance by more nations across the world **(Dr. R. Vasanthagopal 2011).**

- As per the study conducted by Garg in 2014, he concluded that GST will improve the Indian Taxation system and it will be a logical tax reform to be introduced in India. He also highlighted the major objectives, possible challenges in the implementation of GST and the opportunities that GST brings **(Garg 2014).**

- As per this study, it was suggested that GST will help in eradicating the economic inequalities and will encourage parallel tax structures in different locations of India which is free from bias and injustice **(Kumar 2014).**

- Sherawat and Dhandha in 2015, through their stud, concluded that GST will ensure a world-class tax structure in India that is free from bias and is advantageous to the Indian economy. They highlighted the advantages and possible challenges in its implementation. **(Sehrawat&Dhanda 2015)**

- They concluded that the implementation of GST will be very beneficial to the consumers and producers. They conducted this study with a major focus on the various benefits and opportunities attached with GST after studying its background, objectives and its impact on the Indian Tax structure. **(Khurana& Sharma 2016)**

- They studied the pros and cons related to the GST and various loopholes that must be deal with before the implementation of GST so that people are ready to accept it and will lead to economic development and price rationalization. It is a simple tax structure that must be implemented by eliminating the loopholes. **(Munde&Chavan 2016)**

- Comparison between Goods and Services Tax and Current Taxation System and found that if we compare various taxes and duties imposed under the current tax system and GST, GST would simplify the procedures, bring clarity, higher output, job opportunities and economic growth. **(Raj Kumar 2016)**

- The 33rd GST council meeting had proposed to slash the rates of affordable housing to 3%, however it was only reduced to 1% without the benefit of ITC. Rates for non affordable housing reduced to 5% (earlier 12%) without ITC. GST rate of 28% on cement remains unchanged. GST exemption on TDR- Transfer Development Rights, JDR- Joint Development Rights, FSI etc exempted under the GST. **(33rd GST Council Meeting, 20th February 2019, Video Conferencing)**

- Basic exemption limit increased for supplier of goods to Rs 40 lakhs which was previously Rs 20 Lakhs. However, basic exemption limit for service providers is Rs 20 Lakhs. Service providers rendering independent services or mixed goods and services, having annual turnover upto Rs50 Lakh can opt for composition scheme, the GST applicable is 6% (CGST- 3% and SGST – 3%). The state of Kerala given an approval to levy 1% of Disaster/ Calamity cess on all intra-state supplies of goods and services in Kerala. **(32nd GST Council Meeting, 10th January 2019, New Delhi)**

- The council decided to implement the GST 2.0 on the trial basis from 1st April 2019. E-way bill norms also made stern by the government, a taxpayer cannot generate an E-way bill until they don't file the GST returns for two consecutive periods. Simplification of Form GSTR-9 & GSTR-9C. Extension of due dates for filing Annual Return and Reconciliation statement extended till 30th June 2019. **(31st GST Council Meeting, 22nd December 2018, New Delhi)**

- The thirtieth GST council meeting was aimed to review the progress made so far in the GST system. The two main agenda of the meetings were: (A) Formation of GoM (B) Revenue position in all states. GoM is a seven-member group formed to look into the matters like: Imposition of cess under GST that can be used in Kerala Relief fund and also a provision to have an additional cess on certain goods to be used in by states in case of exigencies. Also, there has been a discussion on rationalization of tax rate on cruise tourism and it is proposed to bring ATF that is Aviation Turbine Fuel under the ambit of GST. **(30th GST Council Meeting, 28th September 2018, Video Conferencing)**

- To ensure more digitisation in the economy, proposal for cash back programme has been introduced by increasing the user base of digital transactions. Also, a council to solve the issues faced by the MSME a sub-committee has been formed. **(29th GST Council Meeting, 1st August 2018, Delhi)**

- Various measures to simplify returns and cancellation of the GST registration have been introduced. Also, GST migration window reopened for the taxpayers who did not migrate to the GST regime. Other steps like – Refund of accumulated ITC, multiple registrations in a state, revised threshold limit for the GST Registration have been introduced. **(28th GST Council Meeting, 1st July 2018, Delhi)**

- As per the GST council, now the tax payers in the category of composition dealers and having nil transactions can file quarterly returns. Online process of issuing notices and orders for reversal of input credits and recovery of tax. User friendly IT interface to upload invoices that allows to upload seller invoices anytime so that the buyer can avail ITC, which can be calculated automatically. Government to introduce simplified return process. **(27th GST Council Meeting, 4th May 2018, Kolkata)**

- The major focus of this meeting was on the return simplification process, GSTR Filing process that is of GSTR-1 and GSTR-3B extended till June 2018. Postponement of reverse charge mechanism on transactions from unregistered dealers, provisions relating to the implementation of tax deducted at source and tax collected at source till 30th June 2018. for easier refund processing, Implementation of e-wallets from 1st October 2018, Mandatory E-way bill from 1st April 2018 on all inter-state supplies, where the value of consignment is more than Rs. 50,000. **(26th GST Council Meeting, 10th March 2018, Delhi)**

- To resolve the administrative issue between the centre and state as to how much control centre and state must have on assesses registered under VAT, excise and service tax the council suggested two division (A) Horizontal Division: where the assesses to be divided between centre and state in a ratio of 3 years. (B) Vertical Division: Assesses to be divided on the basis of turnover, also known as cross empowerment. **(4th GST Council Meeting, 3rd and 4th November 2016, New Delhi)**

- Provision to compensate the states in first 5 years of the launch of GST. 1ST April decided as the official date for roll out of GST. Rate of GST as the most important as the prices of products would depend on it. **(3rd GST Council Meeting, 18th and 19th October 2016, New Delhi)**

- States to be compensated on the fixed growth rate of 14%. The council finalized on six issues so far. Rules relating to Refund, Registration, Payment, Invoicing, Debit and Credit notes were approved. North-East states tbe given exemptions by way of refunds. CBEC had suggested in the previous meeting regarding the control on service taxpayers to be under the jurisdiction of the centre but the state didn't agree to it as it will bring huge revenue loss for them. **(2nd GST Council Meeting, 30th September 2016, New Delhi)**

- The first meeting of GST council was held with the determination to introduce nationwide GST on 1st April 2017. Rules related to GST Rates, composition scheme and threshold limit were discussed. It was also decided to charge GST at the rate of 1-2% from traders, having an annual turnover of up to Rs 50 lakhs. **(1st GST Council Meeting, 22nd and 23rd September 2016, New Delhi)**

OBJECTIVES OF THE RESEARCH:

1. To study the impact of GST on Restaurants industry in Navi Mumbai.

2. To study the review of literature as a part of preliminary study.

3. To understand the impact of GST to be positive or negative on the Restaurant Business.

IMPACT ON CONSUMERS

Under the Pre-GST scenario, the Service tax was charged at the rate of 6% and Value Added Tax at the rate of 14.5% which again varies from state to state. Putting an overall burden of approx. 20.5% on the consumers of such services. Whereas, Post GST, the scenario shall be different as the supply of food and drinks in a restaurant shall be treated as supply of services so only GST will be levied on such services @ 18% benefitting the customers by 3%.

Luxury restaurants in rated hotel (5 star and above) shall be charged GST @28% putting an extra burden on the consumers who enjoy eating out at the luxury Hotels.

In addition to this, staying in a god or starred hotel may bear an extra burden on the consumers' pockets as the GST rate is doubled from 9% to 18% and luxury hotels having a room tariff above Rs. 5000 will attract 28% GST.

IMPACT ON RESTAURANTS' OWNER

The only advantage for the restaurant owners is that they can claim the benefit of Input Tax Credit and Pre GST they had to comply under both the service tax laws and VAT but under GDT they have to comply with single

tax regime and do the formalities for the same. But the challenge faced here is that for the restaurants serving liquor as the liquor for human consumption is outside the ambit of GST so for this they will have to comply under the previous tax regimes of Service tax and VAT.

SCOPE OF THE RESEARCH:
a.   The scope of study includes the analysis of impact of GST on the Restaurants.

b.   The study will be conducted in the geographical area of Pune city.

c.   The study is limited to the restaurants industry, it can be further extended to study the GST impact on different sectors.

LIMITATIONS OF THE STUDY
It would be almost impossible to fully summarise all the research that has been conducted in the field of Goods and Service Tax. However, it is attempted to provide a summary of the major research that has taken place on the key issues which have emerged, and the means by which they can be handled.

SUGGESTIONS FOR FUTURE RESEARCH
i. Rethinking the challenges of implementing GST in India.

ii. Analysing the readiness and effectiveness of Information Technology to support the GST implementation in the current scenario in India.

CONCLUSION
The implementation of GST by the Indian Government in July 2017, was one of the major steps taken towards the revolution of the then, existent tax system with the profound impact on the various sectors of the economy like – Banking and Finance, Education, Health, Restaurants and Hospitality Industry, Real Estate etc. It becomes important to understand the impact on various sectors post the implementation of the new tax regime in our country. Restaurants and hotels are a major contributor to the Indian economy and its growth, as it contributes approx 11% to the GDP and is ever increasing. Thus, this study will help us in understanding the positive or negative impact of GST on the restaurants and hotels, how it has impacted their earnings and cost of raw materials, the impact on customers etc.

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MODERN AND TRADITIONAL MARKETING

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MODERN MARKETING

Modern marketing is a means of marketing adapted by current generation and it uses modern techniques to reach to the desired audience. Below chart explains the various techniques of modern marketing and its benefits explained in the later text.
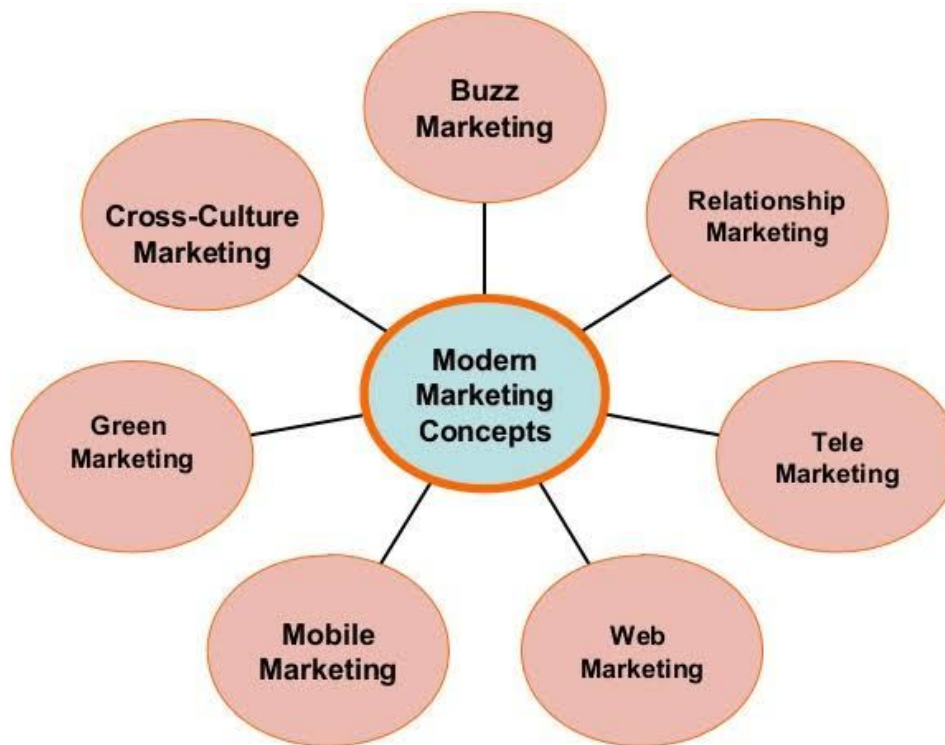
Green Marketing - In plain English, green marketing refers to selling products or services by highlighting their environmental benefits. Some call it eco-marketing or environmental marketing, and consumers recognize such brands by terms like "organic," "eco-friendly," "recyclable," or "sustainable."

The concept of green marketing appeared as the after-effect of humans' negative impact on our planet.

WHAT ARE THE GOALS OF GREEN MARKETING?

- Implementing sustainable business practices

- Demonstrating social responsibility

- Reducing expenses (packaging, transportation, energy/water usage, etc.)

- Demonstrating how safe and mindful products or services are

Cross-cultural marketing - Cross-cultural marketing is the strategic process of marketing to consumers whose culture is different from that of the marketer's own culture

Cross-cultural marketing is the strategic process of marketing among consumers whose culture is different from that of the marketer's own culture. Examples of the fundamental cultural aspects to be considered include: social norms, values, language, education, religion, economic systems, business etiquette, laws, and style of living. Typically, cross-cultural marketing takes advantage of the ethnic groups' different cultural norms to communicate to and persuade that audience.

Cross Cultural marketing deals with various below aspects
1) Different belief systems

2) Different languages

3) Different government operating systems

4) Different product usage and applications

5) Different weather conditions

6) Different habits

One has to create a product which will suit to all the cultures or will have some applications in each of the culture. Or the company marketing the product should be capable of relating the product to each of the different culture. Once the relation of product to the given culture is established the product is accepted and can be populated in the given market

Buzz Marketing - Buzz marketing is a viral marketing technique that is focused on maximizing the word-of-mouth potential of a particular campaign or product, whether that is through conversations among consumers' family and friends or larger scale discussions on social media platforms. By getting consumers talking about their products and services, companies that employ buzz marketing hope to grow their awareness through the growth of online traffic and increase sales and profits. A buzz marketing example would be if a company decides to promote a product through some type of event centred around a show or stunt of some kind where consumers can try the product and are encouraged to share their experiences through everyday conversation or online.

It's very common for the marketing companies to have Buzz marketing used to launch a new product; primarily through tapping the influencers and spreading the word of mouth. Once the word of mouth is spread, it helps in creating the trust among the users of the product and it's established in the market.

RELATIONSHIP MARKETING
Relationship marketing is a facet of customer relationship management (CRM) that focuses on customer loyalty and long-term customer engagement rather than shorter-term goals like customer acquisition and individual sales. The goal of relationship marketing (or customer relationship marketing) is to create strong, even emotional, customer connections to a brand that can lead to ongoing business, free word-of-mouth promotion and information from customers that can generate leads.

Relationship marketing stands in contrast to the more traditional transactional marketing approach, which focuses on increasing the number of individual sales. In the transactional model, the return on customer acquisition cost may be insufficient. A customer may be convinced to select that brand one time, but without a strong relationship marketing strategy, the customer may not come back to that brand in the future. While organizations combine elements of both relationship and transactional marketing, customer relationship marketing is starting to play a more important role for many companies.

Benefits of relationship marketing

Higher customer lifetime value (CLV). Relationship marketing creates loyal customers, which leads to repeat purchases and a higher CLV. In addition, loyal customers are likely to become brand advocates or ambassadors, recommending products and services to friends, family and business associates.

Reduction in marketing and advertising spend. Spending on marketing and advertising to acquire new customers can be expensive. Relationship marketing causes customers to do the marketing for a brand, in what's called buzz marketing. Customers tell others about a brand's products and services, which can drive sales. Brands with exceptional relationship marketing programs spend little to no money on marketing or advertising.

Stronger organizational alignment around the customer. Organizations that emphasize relationship marketing have a stronger organizational alignment around an exceptional customer experience. The teams work together to create satisfied and happy customers over the long term.

Telemarketing - Telemarketing is a marketing strategy that involves connecting with customers over the telephone or, more recently, through web-based video conferencing.

Telemarketing is one of the most divisive strategies in modern marketing because many organizations have been known to use irritating or unethical practices in telemarketing. One of the most negatively-perceived versions of telemarketing is known as "robot-calling," a practice that involves using a pre-recorded message delivered through an automatic dialling machine that can contact thousands of people every day. Because of these and other unpopular methods, there are many government regulations of telemarketing in several countries throughout the world.

Purpose of Telemarketing

- Selling a product

- Generating leads for a sales team

- Conducting surveys and collecting consumer data

- Maintaining contact with existing customers or encouraging previous customers to return.

WEB MARKETING

Web marketing is the process of using the Internet to market your business. It includes the use of social media, search engines, blogging, videos, and email. Promoting a business takes effort. There are a variety of ways to do it. Traditional advertising in newspapers, on the radio and television, direct mail, and billboards has been around for decades.

Web marketing takes your message to the big wide web. With tons of people using the internet every day, there are huge opportunities to get your product or service in front of people who need or want it. Drilling down into it, web marketing takes many forms. Banner ads, email promotions, and social media posting are three of the ones you have probably heard about. They, and more, live under the "web marketing" umbrella. Below Picture will explain on various tools used for Web Marketing

MOBILE MARKETING

Mobile marketing is a multi-channel, digital marketing strategy aimed at reaching a target audience on their smartphones, tablets, and/or other mobile devices, via websites, email, SMS and MMS, social media, and apps. Mobile is disrupting the way people engage with brands. Everything that can be done on a desktop computer is now available on a mobile device. From opening an email to visiting your website to reading your content, it's all accessible through a small mobile screen. 80% of internet users own a smartphone. Mobile platforms, such as smartphones and tablets, host up to 60% of digital media time for users in the U.S. Effective mobile advertising means understanding your mobile audience, designing content with mobile platforms in mind, and making strategic use of SMS/MMS marketing and mobile apps.

TRADITIONAL MARKETING

Fax – This is already out dated means of marketing where a paper used to be sent to telefax machine anywhere in the globe for communication. It used to reach in the Physical form at any location in the world carrying all the require information about product price etc. Not in use any more

Radio – Old concept of radio marketing is over, it uses to be only Al India radio which use to telecast the programs and people use to listen. The total radio listening population has gone down drastically hence this media is not effective. However, the modern radio AVATAR is effective , called as regional FM channels , they play very vital role as car population goes up , people spend more time in Car , they need to entertain themselves , hence this is getting more popular

Networking – This is the oldest technique of marketing where , there are formal or informal groups in which one can launch the product and once the group members are convinced they populate this product by word of mouth , this is similar to social networking but in the form of physical networking

Newspapers – This is age old physical form of marketing where the paper is used as media to make the product popular among the readers. Choosing the right type of newspaper is essential which will take us to the desired target market population. For example, for reaching to the city population one has to choose media which is more circulated in city and same logic applies for Sami urban or urban areas. The newspaper reading population is not increasing rapidly as many are moving to the e form of the paper which is a cause of worry for this media.

Direct Mail – This was also known popularly as mail shoot, means if we send direct communication in the paper form thru Physical mail, courier or post, and it reaches the required mass. However, getting correct address is very essential in this case, direct mail shot as success rate of 2-3 % only. Reaching to the right audience is very difficult as physical paper may get lost or it may not reach the actual decision maker.

Product samples – This is still a very effective way of marketing post identifying the correct target audience or user. If the product sample is in the hand of actual user, he will be able to evaluate the same appropriately and form opinion about the same. He becomes the actual user and starts using the product. These opinion makers also help in giving appropriate feedback in return for product improvement and correction. This method works very well post identifying the appropriate end user of the product.

Cold Calling – This is standard method used traditionally to identify the end user among the mass market. It calls for going in to the probable market place, entering in to the user establishment or calling him for giving the product demo. It called as cold call as one does not know if the person you are presenting in front of is a correct end user or decision maker etc. this call purely helps us to reach to the end user. In all the probability after making 3-4 cold calls one ca reach the end user who is decision maker

Magazines – It's similar like the newspapers. However, newspapers are tool to do mass marketing, Magazines is little focusing tool it's targeted to reach to the specific user. Its helps in minimising the marketing efforts to some extent. As one gets an opportunity to reach the end user directly. One needs to choose the appropriate magazine to reach to the desired end user

Face to face meetings – Once the final end user identified this method works miracle. This is the best form of communication one can have with the end user. This helps in quick communication and faster decision of the Business matter as its instant form of two-way communication where the feedback in instant. During such meetings the expectations can be set quickly from both the sides.

TV – TV is also effective means of marketing communication. However, choosing the correct channel to target correct audience is key. Many people get only early morning and evening time to watch TV that is called as prime time. This prime time has premium tares all the time. Commercials normally depend on the content and time given, the rates of on time can vary accordingly. This is again a mass media type of one-way communication where identification of end user isn't possible, it depends on the end user feedback and calling back based on the TV advertisement.

Outdoor – Outdoor media is also very effective mass media communication for commodity products. These big hoardings are put at the place where many people keep coming 24X7, these places are like highway petrol pumps, busy signals where people wait, some commercial towers where the footfalls are very high. This is the medium of communication lies in between the mass media and specific focused media. It's a physical form of advertising where now a day's digital media is also in use.

Exhibitions are Conferences – This is again a very effective means of communication where we can reach the target audience effectively. There are specific conferences arranged for specific industries it given the players in that specific industry to have forum to market their products. Organisers of these conferences keep specific days for having only Business meetings where general visitors are not allowed. These kinds of arrangements are more effective to have one on one meeting related to Business only.

Effective combination of Traditional marketing and Modern marketing techniques are seen to give most favourable results in long run for impactful marketing results and reaching to the ultimate customer base.

A STUDY TO COMPREHEND INDIAN TELECOMMUNICATION GIANT RELIANCE JIO

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ABSTRACT

The telecommunications industry (Czarnecki, C. (2013)), (Czarnecki, C., Winkelmann, A., & Spiliopoulou, M. (2011)) has changed tremendously during the last decades. Challenges of today's telecommunications operators are, for example, enhanced customer orientation and product innovation combined with cost savings as well as shorter lead times (Ahlemann, F. (Ed.). (2012)). Telecommunication industry (Plunkett, J. W. (2014)) is one of the most emergent industries which face evolved very speedily in last decade. Currently India is the world's second largest telecommunication market () and still growing. Mobile economy in India is increasing very fast and will add significantly to India's GDP. Indian telecommunication market (Orand, B. (2013)) is a excellent opportunity for network providers from native and exogenous Players. The Ambani Company has set a target of getting 100 million customers on board by December 2016. It's quite a target considering that Airtel, which launched in 1995, has some 358 million users after 20 years.

Both Indian network providers' international providers receive considerable market share in the Indian mobile industry. Recently Reliance Jio has gave a big jolt to Indian telecom industry, schemes like free internet, free calling, 4g network provide a serious threat to others. Reliance Jio emerge a new choice and other service providers face a new kind of challenge and find difficult to cope up with new circumstances. This research paper discusses the features of the jio and also through some light on the competitive edge over other service providers. The goal is to understand the scope of competition in a highly homogenous industry where the scope of product differentiation is very less and where the only basis to compete is operating costs. This study would help to explore how the telecom giants are undergoing a cold war with technology disruption.

INTRODUCTION

India's growth this century has been fueled by one sector above all: telecommunications (Czarnecki, C., Heuser, M., & Spiliopoulou, M. (2009)). The connectivity revolution has powered India's information technology (Stair, R. M., & Reynolds, G. W. (2012)) behemoths and helped hundreds of millions of young Indians get onto the grid, giving them a chance to improve their prospects. If India is to become the sort of entrepreneurial superstar that its government hopes it will, then the telecom sector is obviously going to be central to that plan (Czarnecki, C., & Spiliopoulou, M. (2012)). Throughout the world telecom sector is one of the prevalent sectors. Study stats that India would be a speedily escalating hub for internet users, with market expected to be $9 billion by 2020 (Deloitte, 2017). Indian telecom sector is becoming backbone for fast growing Indian economic of this decade. Jio came up in Indian telecom sector with a idea to make huge revenue by providing quality service at a very cheaper rate. It came with advantage of first biggest 4G network coverage across all 22 telecom circles in India (Jai Bhatia, 2016).

This week, one of India's three remaining large telecom companies, Bharti Airtel NSE 2.54 % Ltd., postponed the announcement of its financial results for the last quarter. This isn't good news, given that in the quarter ending in June 2019 it reported a loss for the first time ever. Bloomberg News' average of analysts' expectations from the quarter ending in September is that the company will lose Rs 1,400 crore, almost $200 million.

The immediate reason for the delay is clear: a recent Supreme Court judgment that ordered Bharti Airtel and other legacy telecom companies, including Vodafone Idea NSE 3.13 % Ltd., to pay billions of dollars to the government. The decision sprang from a long-running dispute between the sector and the state on how to calculate the government's share of revenue, which it receives as part of the fee for handing over telecommunications spectrum. The companies argued that only their revenue from the use of spectrum should count; the government wanted a share of everything including, for example, revenue from rent. The Supreme Court has now ordered the companies to pay the government not just the dues but a hefty penalty -- as well interest on both. The total amount the companies owe approaches $13 billion. Vodafone Idea owes $4 billion of that, Bharti Airtel around $3 billion. The companies are supposed to pay up in three months, though it's far from certain how that's possible. They're already snowed under with debt -- thanks, in large part, to the Indian state. Vodafone Idea's debt in March 2019 was $14 billion; Airtel's was over $15 billion. Some of that debt burden is thanks to the exorbitant amount they've already shelled out for spectrum. The government changed an earlier policy that subsidized spectrum to one involving auctions that would maximize the amount

that it receives as revenue -- great news for the drafters of the budget, bad news for investment in the sector and overall growth.

LITERATURE REVIEW

The Cellular Operators Association of India **(COAI),** which represents Airtel, Voda Idea and Jio, has added that the moves would help in attracting big-ticket investments.

Goldman Sachs said setting up of floor tariffs, even if somewhat below current prices, "would be viewed by investors as a positive outcome for the (telecom) industry as this could potentially ensure more stable competition". he brokerage though said any price ceiling for voice and data tariffs could "adversely impact telco multiples". Trai has invited stakeholder views on whether it should set a floor and ceiling for voice and data tariffs, even while terming the proposal anti-consumer.

According to **Paulasset, 2016** reliance jio is working according to Indian market; it gives best quality services at much less price. Reliance Jio also giving challenge to more than 30 businesses because it also enters in other service sector related to telecom sector.

In the paper titled, _**Price Competition, Quality and Income Disparities**_, researchers Gabszewicz and J.-F consider a market the demand side of which consists of a large number of consumers with identical tastes but different income levels, and the supply side of two Firms selling at no cost products which are relatively close substitutes for each other. Consumers are assumed to make indivisible and mutually exclusive purchases. Accordingly, consumers' choice operates on a finite number of ―price-quality‖ alternatives made available to them by the Firms competing in the industry.

The most important milestone and instrument of telecom reforms in India is the **New Telecom Policy** 1999 (NTP 99) which laid down a clear roadmap for future reforms, contemplating the opening up of all the segments of the telecom sector for private sector participation. It clearly recognized the need for strengthening the regulatory regime as well as restructuring the departmental telecom services to that of a public sector corporation so as to separate the licensing and policy functions of the government from that of being an operator.

Sinha (2011) says mergers and acquisitions in the telecommunication industry have grown by substantial proportions in India since the mid 1990s. Economic reforms undertaken in the 1990s in India opened up the telecom sector which used to be a predominantly state controlled one.

Consequent upon the merger of licences, the total spectrum held by the resultant entity should not exceed 25 per cent of the spectrum assigned **(Business Today, July'2013). Babu & Sheriff (2012)** explained that DoT, TRAI, SEBI, MRTP, FEMA and Competition Commission of India all have a regulatory role in M&As in the telecom industry.

The intensifying price war could put significant downward pressure on the industry revenue growth. Further, the ongoing price war and the concomitant decline in telecom traffic could raise the entry barrier for new companies **(Dun & Bradstreet India report'2009).**

Arora (2013) stated that customer attrition is high due to presence of close substitutes and near-zero switching costs and service providers are trying to attract customers from competitors by giving attractive offers. The beneficiaries of competition being customers, the players are worried about sustainability and are required to deploy customer centric strategies like, customer relationship management, not only to grab a share in the market but to sustain in the long run.

According to Burke & Litwin (1992) changes in management practices, policies and procedures, changes in work unit climate, change in task requirement, change in location, personnel, skill, team membership and conditions of service etc. are the transactional changes which can bring first order change.

OBJECTIVES

- To examine the impacts of Reliance Jio on Indian telecom industry.

- To analyze the major strengths, weakness, opportunities, and threats to Reliance Jio in Indian telecom industry.

RELIANCE JIO

Reliance Jio Infocomm Limited announced the launch of its digital services with JIO in Mumbai on 1st September 2016 with Jio Welcome Offer. With the permission of Telecom Regulatory Authority of India, users will have access to unlimited LTE data and national voice, video, messaging services, Jio applications and content, free of cost up to 31 December 2016.

RELIANCE JIO VISION

(i) The best quality broadband network with the highest capacity;

(ii) A world of affordable, cutting-edge devices;

(iii) Compelling applications and content;

(iv) Superior digital service experiences;

(v) Affordable and simple tariffs.

SWOT ANALYSIS

Strengths

1. Reliance Industries is strong parent company backed up Mukesh Ambani.

2. Company has begun with 4G service with no tariff. It has strong financial capability to stand with initial losses.

3. Strong brand image due to excellent marketing and advertising strategy

4. It has brand ambassadors like shahrukh Khan and Amitabh Bachchan who has deep influence on masses.

5. It has technological advantages i.e. 4G LTE services with VoLTE.

6. It has built strong national nework with investment of around $20 billion.

7. Its network covers all the 22 circles across the India.

8. Jio apps are offering wide range of features like movies, shopping, chat, cloud, games etc. under one umbrella.

9. Jio compact with affordable LYF smartphones would increase the brand.

Weaknesses

1. Advertisement showing PM picture would raise new controversies.

2. Mobile number portability is not very smooth and jio is expected large number of customers would migrate from existing service providers.

3. Company has to depend upon data consumption for profitability due to making voice calling free.

4. Jio made late entry would make difficult to increase market share.

5. Earlier company's telecom venture CDMA was unsuccessful.

6. Company has inadequate fide optic capacity.

Opportunities

1. The company can offer telecom services at competitive rates.

2. India has huge market for telecom services because of large scale availability of smart phones.

3. At international market company has huge opportunity in many developing countries.

4. Due to technological edge company can also promote exclusive services to consumers.

5. Company reliance communication has a huge infrastructure over the country.

6. Lower data tariff plans may further attract advertisement industry with option of e-marketing.

Threats

1. People would not like to use jio after free services are over.

2. The initial phase of rapid increase it is very difficult to maintain a large consumer base to cross breakeven point.

3. Existing strong competitors having broader and loyal consumer base would tough to compete.

Impact on Indian Telecom Industry

Reliance Jio disturb the telecom industry with its free services, and kept the pressure on competitors by announcing lower data plans and free voice calls and roaming starting on 1 April 2017. The share market also pays for its aggressive entry in telecom sector and RIL has jumped 13% in a week. Reliance Jio has crossed 10

crore subscribers. Now question is that how many subscribers will convert in to paying consumers? Many analysts say the number would be 50%. Reliance Jio's average revenue per user would be high than competitors around Rs150. Company expecting average revenue per user is Rs227 in 2018-19 with more than 50% subscribers will opt Rs303 plan, while other on Rs149 plan. At an average revenue per user Rs227 company will need 11.1 crore consumer to reach breakeven point. But if company further reduces prices due to competition, it will need more consumers to reach breakeven point. If 50% of company's subscribers remain stick to Jio, it will create serious repercussions for competitors. On other hand jio consumers who has also attach to other companies would reduce usage, as the result other companies would face decrees in average revenue per user. Aggressive ad campaign of reliance Jio may also affect the industry's scenario. It will difficult for other player to grow their consumer base and it will lead to high promotional expenses. Other important challenge is drop in pricing power of telecom companies. Because of aggressive pricing of Jio, other companies have no choice to reduce their prices. If other players fail to match the Jio's offer, their market share will go down and if they reduce rates, revenue will decree. It is for the first time since 2008-09 that the annual revenue of Indian telecom companies turns down to Rs 1.88 trillion in 2016-17 and will decline more to Rs 1.84 trillion in 2017-18. The annual revenue is probable recover to Rs1.87 trillion in 2018-19.

LIMITATIONS OF THE STUDY
The Indian Telecom sector is the second largest sector in the world. Along with providing the country with significant revenues and employment opportunities, the sector also provides the consumers with a wide array of services for their basic need of communicating with each other. In order to maintain parity, we have only considered the wire line segment of the Telecom industry as not each player in the market operates in all segments of communication, namely the wireless and the Broadband segments. However, the study makes use of other telecom segments such as the fixed line and broadband just to provide a basis of comparison between the former segment and the latter.

CONCLUSION
Reliance Jio's extreme capitalism strategy, reflected in large capital deployment, has a massive effect on the industry. This is forcing number 2 player (Vodafone) and number 3 (Idea) to consider a merger. Possibly company is trying an acute endgame to become a super- dominant player in telecom industry. Indian telecom sector is going through a change in completion, before there is competition regarding cheaper rates of voice calls and rooming but now the struggle is shifted over data packs, fastest speed, latest technology and cheaper rates. The telecom industry directly employed 2.2 million people. New circumstances could lead to 30% job losses in next 12 to18 months due to automation of teleservices to cut costs.

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A COMPREHENSIVE STUDY ON CONSUMERS ADOPTION OF MOBILE WALLETS POST DEMONETIZATION

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ABSTRACT

On 8th November 2016 honourable prime minister of India took a phenomenal step by declaring that two highest denomination currency notes in India (500 rupee notes and 1000 rupee notes) will not remain legal tender. Demonetization decision coupled with government's initiative to make India a cashless economy is expected to bring a phenomenal transformation in the way people make payments and expected to increase inclination towards online payment. Among the various modes of online payments the mode gaining popularity during present time is E-wallets. In a nation such as India where larger part of clients still favours Cash-On-Delivery, it is difficult to fasten the pace of process of innovation diffusion such as digital wallets. This generates research interest to study the readiness of people to use E-wallets and factors influencing the adoption of E-wallets including the factors refraining the usage of it, during the post demonetization period. This research paper is aimed at examining the adoption of E-wallets as a mode of payment in Mumbai City and to ascertain the factors encouraging and preventing the usage of E-wallets during the post demonetization period. This paper also throws light on adjuvant issues like impact of demonetization decision on preference for online payments, impact of various demographic factors on usage of E-wallets, problems faced by people while using E-wallets etc.In present world smart phones play an important role in the daily life of people. The technological advancement has made smartphone as devices were the mobile users can make money transaction or payment by using application installed in phone. The present study aims to explain the application and usage of wallet money endorsed by different companies and various factors that affect the consumer's decision to adopt mobile wallet and various risks and challenges faced by the users of mobile wallet. A wallet phone is a type of cell phone that is used for storage of all information, including identification, pictures, even airline tickets. This study seeks to understand consumer rejection of a technology, specifically wallet phone technology, using the technology acceptance model. When smartphones can function as leather wallets, it is called "Digital Wallet" or widely known as "Mobile Wallet". (Rathore, 2016).

Keywords: Mobile Wallet; Smartphone Users; Mobile Payment, E-wallet, Demonetization, Online Payment, Smart Phone Users, Mode of Payment.

INTRODUCTION

The diffusion of technology-based payment solutions hinges on addressing the needs, perceived or real, of consumers whose adoption will determine whether any specific mobile payment system becomes a standard (S. Ezell, 2009). The development of technology and technological advancement as made smartphone to become essential part of daily life of people .Smartphone are used as a source of communication device, socialized tool, entertainment, internet and even payment tool. Mobile wallet with the support of mobile technology as allowed the owners of smartphone to carry out many financial transaction and identification implements .The identification implements include name, type and other key words which enhances the security for all the data's on the mobile wallet and these data's are encrypted and lost data's can be recovered by using a backup option. The mobile wallet money is used in the various areas of the world business like Banks, Customers and Companies.

Mobile payment instruments fall under the category of electronic money, which "includes all non-cash and non-paper payments instruments such as plastic cards and direct transfer and all money transactions via electronic channels"(S. Singh, 1999). L. Van Hove. (2004) notes that electronic wallets, although frequently compared to debit cards, should instead be compared to cash. He explains that "the rationale behind their introduction - from the mid 1990s onwards - was indeed to provide consumers and merchants with an electronic payment instrument that could handle small transactions cost effectively (L. Van Hove, 2004). The Committee on Payment and Settlement Systems of the Bank for International Settlements defines an electronic purse or wallet as "a reloadable multipurpose prepaid card which may be used for small retail or other payments instead of coins" (Committee on Payment and Settlement Systems, 2003). Unlike debit or credit cards, transactions using an electronic wallet are carried out off-line without the direct involvement of financial intermediaries and the burden of these institutions' high fixed costs (Z. M'Chirgui and O. Chanel, 2008).

"According to the government data, the number of daily transactions through e-wallet services such as Oxigen, Paytm and MobiKwik has shot up from 17 lakh — recorded on November 8 when demonetisation was announced — to 63 lakh as on December 7 (a growth of 271%). In terms of value, the surge has been 267%, from Rs 52 crore daily to Rs 191 crore now." (As reposted by times of India on December 10, 2016).

Electronic-Wallet allows users to make electronic commerce transactions quickly and securely. (Upadhayaya, 2012). A mobile wallet is a much-advanced versatile application that includes elements of mobile transactions, as well as other items one may find in a wallet, such as membership cards, loyalty cards and travel cards. (Shin, 2016). Through digital wallets, the payment infrastructure with immense advancement in technology has become highly consumer friendly. (Kunal Taheam, 2016). However, the idea of a digital wallet is not new. Indeed, Japan, America, Sweden and South Korea have already rolled out cell phone-based digital wallet solutions. Consumers in those countries can use their cell phones to pay for groceries, order drinks from a vending machine, and even identify themselves at airline ticketing counters. (Rathore, 2016).

REVIEW OF LITERATURE

Poonam Painuly And Shalu Rathi (2016) in their research paper "Mobile wallet :An upcoming mode of business transaction "have analysed that ease of transaction ,secured profile and convenience in handling application put forth the benefits of wallet money and also concluded that business sectors like banking ,retail, hospitality etc., are making use of wallet money and mobile payment instruments including contactless and remote payment in the customers –business and customers to customers areas.

Rajesh Krishna Balan, Narayan Ramasubhu, Giri Kumar Tayi (2006) in their research paper "Digital wallet: Requirement and challenges "have identified about Singapore's use of digital wallet and analysed the key challenges in building and deploying a digital wallet. Dr. Hem Shweta Rathore in her research paper "Adoption of Digital wallet by consumers "have analysed about the factors that influence consumers in adoption of digital wallet and also analysed the risk and challenges faced by consumers in usage of digital wallet and concluded that shoppers are adopting digital wallet largely due to convenience and ease to use and in the future years digital wallet will gain more widespread acceptance.

Rathore Hem Shweta studied various factors affecting adoption of digital wallet as a mode of payment by consumers and different risk and challenges encountered by users while using digital wallet. The study was conducted by collecting primary data through a structured questionnaire from 132 smart phone users (respondents). Researcher found that main factors contributing towards the adoption of digital wallet as a mode of payment are convenience in making payment online, brand loyalty and usefulness of digital wallet. It was found that users of digital wallet are satisfied with the services provided by them. The most crucial and challenging issues for adoption of digital wallet are security and safety. Shoppers are adopting digital wallets at an incredibly rapid pace, largely due to convenience and ease of use. (Rathore, 2016)

Tahem Krunal, Sharma Rahul, Goswami Saurabh (2016), conducted a descriptive study to examine the factors driving use of digital wallets in state of Punjab. The study was conducted during the fourth quarter of 2015 by collecting primary data from 386 (Selected using snowball sampling) users of digital wallets in state of Punjab. The results of this study indicated that People in Punjab have been found using digital wallets due to the motives of controllability & security, societal influence & usefulness and need for performance enhancement. This study indicates that people of Punjab use any type of digital wallet due to one or all of these identified motives. (Kunal Taheam, 2016)

Kalyani Pawan in his paper studied the awareness and usage of paperless E-Currency transaction like E-Wallet using ICT in the youth of India. The paper elaborately explains features of various E-wallets in India. Researcher found that the most preferred modes of payment among the selected respondents are Cash on Deliver (COD) and credit card and debit card. It was found that respondents have good amount of information about the e-payment and e-wallet services available in India, but they know very little about the same types of services available outside India. Researcher concluded that awareness and practical usability of the E-wallet is low, that should be increased by adding more value added services to it. (Kalyani, 2016)

Sardar Ramesh studied the preference towards mobile wallets among the urban population of Jalagon city of Maharashtra. The study was collected by collecting primary data from 60 users of mobile wallet through a structured questionnaire. The study aimed at examining the awareness and preference towards the usage of Mobile wallets in Jalgaon and to find out the impact of various demographic variables on the usage of mobile wallets. Data was analyzed using chi-square and t-test. It was found that Majority (29%) of the respondents are preferred to use Mobile wallet payment to transfer money followed by recharging mobile or DTH payment and so on. Majority of respondents (90%) believes that an instant payment is an important factor to opt for Mobile

payments. Respondents opined that security is the most critical issue while making online payment. (Sardar, 2016).

Shukla TrilokNath in his research paper "Mobile Wallet: Present and the Future" stated that Based on current developments, it is safe to say that mobile wallets will soon be a self-reliant ubiquitous ecosystem. In the near future, mobile wallets will be used to engage with the customer by the marketers and digital businesses. With the addition of the value-added services that go beyond just payment, experts believe that mobile wallets will become a new marketing channel. Mobile wallets won't just be about mobile payments; they would become one of the major contributors of a seamless shopping experience for the customers. Simply offering faster and more-secure payments would no longer be good enough; the industry players will have to counter the real pain points such as giving consumers the ability to see what's on stored value cards at any moment in time, access loyalty points, or automatically receive digital copies of payment receipts. (Shukla, 2016)

Hee Shin-Dong, in his study "Towards an understanding of the consumer acceptance of mobile wallet" seeks to validate a comprehensive model of consumer acceptance in the context of mobile payment. It uses the unified theory of acceptance and use of technology (UTAUT) model with constructs of security, trust, social influence, and self-efficacy. Structural equation modeling is used to construct a predictive model of attitudes toward the mobile wallet. While the model confirms the classical role of technology acceptance factors (i.e., perceived usefulness and ease of use are key antecedents to users' attitude), the results also show that users' attitudes and intentions are influenced by perceived security and trust. (Shin, 2009)

OBJECTIVE OF THE STUDY
1) To study the consumers perception towards mobile wallet.

2) To study the factors that influence consumers in adoption of mobile wallet.

3) To study the problems faced by consumers in use of mobile wallet.

Different Types of E-Wallet According to Reserve Bank of India four kinds of wallet money that are available are Open Wallet Open wallet enables the users to buy goods and services, withdraw cash at ATM or bank and transfer funds. M-pesa by Vodafone and ICICI is a good example for open wallet. Semi-Open Wallet Semi – open wallet allows you to transact with merchants that have contract with the companies for e.g. Airtel money is a semi –open wallet were merchants have contract with Airtel in which withdrawal of cash is not possible or can get it back but you can spent the money what you have loaded.

Closed Wallet Closed wallet is a popular with E-commerce were certain amount of money is locked with the merchant in case of cancellation on or return of the order or gift cards . Semi-Closed Wallet A semi-closed wallet allows us to buy goods and services at listed merchant and perform financial services at listed location but a semi –closed wallet does not permit cash withdrawal or redemption for e.g. .PAYTM.

DIGITAL WALLET IN INDIA
- Airtel Money with the Airtel Money app, users can easily recharge prepaid accounts or pay postpaid bills. You can also shop online if your digital wallet has cash loaded in it. It's also extremely safe as every transaction or payment you make requires a secret 4-digit mPin.

- Citimasterpass Citi MasterPass, a free digital wallet, helps make checking out while online shopping a speedier process. Once you've stored all your payment and shipping details in your Citi Wallet, simply click on the MasterPass button and it will take care of the rest.

- Citrus Pay Citrus Pay, one of the top e-wallets in India, it offers a Citrus wallet for customers as well as payment solutions to businesses. With a strong base of 800 million customers, it has definitely earned its spot as one of the best mobile wallets in India.

- Ezetap Ezetap, a Bangalore based digital payment solution founded in 2011, offers business owners solutions to accept card payments via electronic devices. It also sends customers e-receipts through an SMS or email.

- Freecharge Freecharge, one of the most famous names right now when it comes to digital payment in India, has been known to target the youth in all their promotions. With equivalent amount of coupons given for every recharge you make, it's a great option to save while paying your bills online.

- HDFC PayZapp HDFC PayZapp, making digital payment in India simplified with one click payments, is one of the top online wallets in India. Users can easily compare flight and hotel tickets and even buy music

or pay bills with the app. Simple connect your debit/credit card once and forget worrying about making payments.

- ICICI Pocket while you might find a Pocket card redundant, considering you're opting for an e-wallet app to avoid using a card, they do have a pretty neat wallet app.

- Jio Money JioMoney, launched recently in 2016 by Jio, is a digital payment app. With JioMoney, one can receive great discounts and offers. Users can also bookmark their frequently visited retailers so shopping can be made quicker than usual. • Juspay JusPay Safe is a payment browser with over 650+ transactions in a day. They offer a browser with which users can make payments quickly via cards with 2 clicks. • Lime LIME, launched by AXIS in 2015, was the first mobile app in India to integrate wallets, shopping, payments, and banking. Apart from the usual features like making payments, they also let you analyze what you spend. With a cool feature that rounds up all your change and invest in a deposit, and a shared wallet tool, they've definitely earned their spot in the top list of mobile wallets in India.

- Mobikwik Mobikwik is a Gurgaon based e-wallet payment system in India that helps its users store their money. Founded in 2009 by Bipin Singh and Upasana Taku, this digital wallet enables users to recharge, pay bills, and make third-party purchases with one tap.

- Momoexpress MomoeXpress, a Bangalore based digital wallet in India, claims to have the fastest checkout system. Though they're only available in Bangalore, they have a wide range of solutions they offer to residents on the city. From paying for your rickshaw ride to salons & spas, there are over 3000 outlets available at your disposal

- Moneyon Mobile MoneyOnMobile, authorized by the Reserve Bank of India, enables users to buy goods, products, and services from registered merchants. It's a multilingual app that reaches remote areas of the country to millions of users making online payments available to a wide population.

- Mswipe Mswipe, the first mobile point-of-sales solution in India was founded in 2012. They don't exactly offer an app, but they do provide a machine that can be attached to your mobile device to accept card payments. This may not be a digital wallet app but it does support going cashless.

- Olamoney Ola Money, launched in 2015, is a digital wallet in India offered by Ola. While it's majorly being used to make payments for Ola cab rides, making cashless traveling a dream come true, it can also be used to buy groceries or flight tickets and much more.

- Oxigen Oxigen, a FinTech company founded in July 2004, is one of the major providers of digital payment in India. Along with making online purchases and paying bills, you can also send gift cards to your dear ones.

- Paymate PayMate, founded in 2006 by Ajay Adiseshann, launched PayPOS in 2012, an app for small business owners to receive payments conveniently via debit cards and credit cards and also process electronic transactions.

- Paytm Paytm, launched in 2010, is currently the largest mobile wallet app in India. With payments via Paytm being accepted almost everywhere; it's hard not to simply switch to it completely. From paying mobile bills to buying movie tickets, there's almost nothing you can't do with Paytm.

- Payumoney PayUmoney, a part of PayU India, is a free payment gateway solution for merchants to collect payments from customers via debit/credit cards or net banking, and more. They also offer SMS and email invoicing for merchants that do not have a website.

- State Bank Buddy State Bank Buddy, a product of State Bank of India, is an online wallet in India that's available in 13 languages. Users (non SBI account holders too) can send money via Facebook, or to other bank accounts, book hotels or movie tickets and much more.

BENEFITS OF MOBILE WALLET

- Lower Cost Purchases made in stores now –a-days does not require cash because purchasing process is been made simple by tapping on the mobile device. The point of sale system as reduced transaction cost of business.

- Competitive Advantage Mobile wallet application provides a more comfortable transaction process to the customers giving business that employ this technology a competitive edge in the market

- Modern Mobile wallet opens up an entirely new aspect to payment method on large markets, introducing many businesses opportunities and greater potential revenue.

- Convenience Consumers are able to make their purchase in seconds with simply tapping on their mobile device .The purchasing is made quicker and easier bringing satisfaction to the consumers.

CONCLUSION

Mobile wallet usage awareness as spread among the people in India due to government policy of demonetization and this as forcefully induced the usage of mobile wallet .The security issues are tighten and risk factors are reduced will automatically increase the adoption of mobile wallet .Apart from these issues the convenience and ease of use as gained an credit to mobile wallet and it can be concluded that they will be a tremendous growth in adoption of mobile wallet in the forthcoming years.

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CHALLENGES IN MARKETING IN NEW MILLENNIUM

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ABSTRACT

In the context of liberalization, privatization, globalization and information technology, the scenario of marketing is being changed drastically and it becomes an ever changing and a fast growing discipline in the business world. The ever changing and fast growing scenario reflects in the emergence of many challenges in marketing in new millennium such as – satisfying customers rising needs and expectations, producing and supplying high quality products and services, facing increasing competition, using technology and modern applications effectively, acquiring new customers and retaining the existing customers, understanding the customers and winning their trust, creating awareness of products and services in the market and educating the customers, bringing innovations in the products, services and functions, building healthy and long term relationships with the customers and developing value oriented and ethical approach .

The challenges in marketing can be effectively faced and converted in to business opportunities by using the means such as - organization of customers meets, market surveys and marketing research, participation in exhibitions, product development and modifications, continual improvement in quality of products and services, prompt and reliable services, easy accessibility to the marketers, bridging online and offline marketing, continuous training to the marketing workforce, attractive offers and schemes, healthy relationships with the suppliers, competitors and customers.

This paper discusses the challenges in marketing in today's new business millennium and the means to face them effectively.

***Keywords**: Liberalization, Privatization, Globalization, Customers Needs and Expectations,Competition, Products and Services, Technology, Long term Relationships, Innovation, Ethical Approach etc.*

I) INTRODUCTION

Marketing is wider concept which begins before the products and services are produced and continues even after the products and services are sold. It includes product development, branding, pricing, advertising, selling and distribution and the activities undertaken by marketers to promote the buying and selling of products and services[2]. As an impact of liberalization, privatization, globalization and information communication technology, high competition is emerged in every sector of the business world and marketing has become the utmost need of the business organizations. In today's new business millennium, the scenario of marketing becomes ever changing, ever growing, broader, dynamic and professional and as a result of which, many challenges are arisen and they are required to be faced effectively in order to shape the marketing function holistically and successfully.

II) OBJECTIVE OF THE PAPER

1) To observe the changing nature of marketing in the context of liberalization, privatization, globalization and information technology.

2) To study the challenges in marketing and means to face them successfully in today's new millennium.

III) HYPOTHESIS

"Liberalization, privatization, globalization and information technology have created many challenges in marketing and customer centric approach has become prime need of today's new millennium."

IV) TYPE OF STUDY AND METHODOLOGY USED

The type of study is qualitative and descriptive in nature. This paper is based on the observations and discussions by author and secondary data used.

V) FINDINGS OF THE STUDY

The findings are made with respect to the challenges in marketing in new business millennium. These are as under -

1) Satisfying customers rising needs and expectations

Now a day, seller's market has been shifted to buyer's market and a buyer/customer is a king of the economy. The customers have rising needs and high expectations in respect of products, services, prices, offers and

schemes. In today's market, there are many sellers for one type of product and if one seller fails to satisfy the customers' needs and expectations, the customer has an option to go to another seller. Hence, it is a big challenge before marketers to understand the customers rising needs and expectations and satisfy them in a better way so as to keep them happy and delighted.

2) Producing and supplying high quality products and services

Quality has become an essential part of today's changing business scenario. Today, the customers are very conscious about the quality of products and services and they expect high quality products and services at reasonable prices. The customers are not in position to accept both the possibilities either low quality products or high prices. The producers and marketers have to keep a balance between quality of products and their prices. Producing and supplying high quality products and services is an important way of satisfying the customers, winning their trust and making them loyal with company, brand and supplier.

3) Facing increasing competition

In today's changing scenario of business environment, lot of competition is arisen and it is of cut throat nature in every sector of the economy. In order to survive in this competition, the marketers need to be customer centric and aware with the needs, expectations, likes, dislikes, fashions, purchasing power, purchasing patterns of the customers, trends, competitors and prices of their products in the market. It is a big challenge before the marketers to face the competition effectively and survive in the market after studying the customers, trends in the market, competitors and their products, prices and services and developing the strategies and techniques to succeed in these competitive days.

4) Using technology and modern applications

In the wave of technological advancement, the outlook of marketing is changed dynamically and application of technology and modern applications has become essential to develop borderless market and virtual marketing. The marketers must be techno savvy and they should make use of technology and modern applications in marketing such as – online/digital marketing, direct marketing, amazons, flipkart, internet, social media etc. not only for advertising and sales promotion but also providing prompt, efficient and reliable services to the customers.

5) Acquiring new customers and retaining existing customers

In the days of heavy competition, it is a big challenge before the marketers not only of acquiring new customers but also retaining the existing customers. The marketers continuously have to develop the innovative strategies and techniques in the forms of – ad campaign, publicity activities, market survey, customers meet, feedback systems, free/discount and special offers and schemes, personal selling, prompt and reliable services and customer relationship management. A delighted existing customer is a source of acquiring many new customers. Satisfying the customers' needs and expectations more than they expect is one of the better ways for acquisition of new customers and retention of existing customers. e. g. The head office of PNG Jwellers collects the feedback from the customers immediately on next day of purchases made from any of its branch.

6) Understanding the customers and winning their trust

A customer is a purpose of business activities. A delighted customer is a concrete foundation of marketing. Without understanding the customers, no marketer can deal with them effectively and win their trust. Hence, the study of customers is very important in this regard. As a core element of marketing process, it is necessary to understand the needs, expectations, likes, dislikes, fashions, purchasing power, purchasing patterns, nature, personality traits, habits, behaviour etc. of the customers and supply them suitable products and services accordingly. Once the customers trust is won, they become loyal with the brand, company and supplier.

7) Creating awareness of products and services and educating the customers

In today's fast growing business environment, many new products and services are being launched day by day and hence, it is necessary to make the people aware with the newly launched products and services with the help of advertisements, publicity campaign, exhibitions, customers meets, internet and social media. The customers need to be educated in respect of their rights, duties and responsibilities, products, services and their prices, features and handling procedures, schemes and special offers.

8) Bringing innovations in the products, services and functions

Innovation in marketing is a set of new ideas and inventions introduced in every element of marketing and it can have a positive impact on launching of a new product, service and customer satisfaction. It is concerned with the product designing and modification in a unique way. e. g. Launching of modular furniture, LED Television and tubes, Tubeless tyre, Laptop/Tablet, Smart Phone etc., pricing in a reasonable and competitive manner, promoting the products unconventionally by means of – mouth publicity, social marketing, online shopping,

digital marketing, exploring new geographical areas, retaining existing customers, personal selling and delivery at the customers door step.

9) Building healthy and long term relationships with the customers

Customer is a base of every business activity and therefore, marketing must be customer centric. Now a day, the marketers have to satisfy the customers in a planned and professional manner so as to retain them for a longer period rather than temporary period. Hence, it is necessary to build the healthy, cordial and long term relationships with the customers by adopting unique activities like - best wishes on customers birthday, anniversary, special occasions like - festivals, briefing about the newly launched products and services to existing customers, gift offers, organization of customers meets, promptness in redressal of customers grievances, computer enabled and technology based services etc.

10) Developing value oriented and ethical approach

In current business scenario, the fake/exaggerative advertisements and black marketing are observed in the forms of - duplication of branded products and supplying inferior goods at higher prices. The values such as - honesty, integrity, transparency, fairness, commitment etc. should be followed in business dealings and marketing activities for making marketing function value oriented and ethical. Values and ethics in business raise the brand loyalty, goodwill and dignity of company by assuring the marketers in respect of regular flow of customers. e. g. Tata Group, Colgate, Parle-G and Infosys are known for the values and ethics in their business endeavour.

VI) SUGGESTIONS

Following are the suggestions made in the forms of means to be adopted for facing the challenges effectively -

1) The customers meets, market and marketing surveys should be conducted at certain time periods to understand the customers and recent trends in the market.

2) The marketers should organize and participate in exhibitions and make the visiting people aware with the company, products and services.

3) Product development and modifications should be done on continuous basis so as to suit with the changing requirements and expectations of customers.

4) There should be continual improvement in the quality of products and services.

5) The marketers should provide prompt, efficient and reliable services to win the trust of customers.

6) The customers should have an easy accessibility to the marketers to get their needs and expectations satisfied and complaints resolved.

7) The marketers should bridge online and offline marketing and transform the prospective customers and website visitors in to real customers[1].

8) The continuous training should be imparted to the marketing workforce for enabling them to deal with customers efficiently.

9) The attractive offers and schemes should be launched time to time to acquire large number of customers and increase the sales.

10) Healthy relationships should be developed with the suppliers, competitors and customers for creating cordial market environment.

11) There should be standards to measure the quality of products and disciplinary action should be taken by the government in case of poor quality, fake advertisements, black marketing and unfair business practices.

VII) CONCLUSION

In the context of new business millennium, the nature and scope of marketing becomes broader, dynamic, professional, ever-changing and fast growing which have created many challenges before the marketers and customer centric approach has become need of today's marketing to face the challenges successfully. Sellers market is shifted to buyers market and buyer/customer is considered as a king of market. Traditional market is replaced with the modern marketing in this modern era.

The objectives are achieved. The hypothesis is tested with the help of qualitative and descriptive information and it proved and accepted. The suggestions made are useful and practically implementable.

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A STUDY OF ELECTRONIC PAYMENTS SYSTEM WITH PERSPECTIVE OF CUSTOMER'S ADOPTION IN INDIA

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ABSTRACT
This paper focuses on increasing awareness about various methods related to electronic payment systems in India. Ministry of Electronics and Information Technology, Government of India envisages paperless and cashless services across the country, especially in rural and remote parts of India. The initiatives and steps taken by the Reserve Bank of India has created a strong technology based system for electronic payments, allowing seamless electronic fund transfer between two parties with very minimal transaction cost. Money can be transferred from one person to another electronically through various electronic payment systems in India. This paper highlights at the different types of electronic payments system currently operational in India.

Keywords: technology, electronic, payment systems, money, Government of India.

INTRODUCTION
The electronic payment system has grown increasingly over the last decades due to the growing spread of internet-based banking and shopping. The Government of India has been taking several measures to promote and encourage digital payments in the country. Government of India envisages web-enabled or mobile enabled access to information and services across the country, especially in rural and remote parts of India. It further envisages common e-Governance infrastructure that will offer end to end transactional experience for a citizen, businesses as well as internal government functions. There are various types and modes of digital payments. Some of these include the use of debit/credit cards, internet banking, mobile wallets, ECS, NEFT digital payment apps, mobile banking, etc.

OBJECTIVES
1. To find out the attitude of customer towards adoption of digital payments in India.

2. To identify most preferred electronic payment method based on their advantages.

3. To study awareness of technology among customers in India.

RESEARCH METHODOLOGY
The data is collected through secondary sources by researching on various websites. The available information on internet regarding the Electronic payments has been extensively used to complete this paper. All the available Journals, Articles, papers provided necessary information to finalize this research study.

❖ **Electronic Payment Modes**

1. **Credit Payment Systems**
- **Credit Card** -A form of the e-payment system which requires the use of the card issued by a financial institute to the cardholder for making payments online or through an electronic device, without the use of cash.

- **E-wallet** - A form of prepaid account that stores user's financial data, like debit and credit card information to make an online transaction easier. IT is next cashless payment option used to purchase products from grocery to ticket reservation. The most popular example of E-wallet is **PayPal.**

- **Smart card**- A plastic card with a microprocessor that can be loaded with funds to make transactions also known as a chip card.

2. **Cash Payment Systems**
- **Debit Card-** A financial transaction in which the account holder instructs the bank to collect a specific amount of money from his account electronically to pay for goods or services.

- **E-cash** is a form of an electronic payment system, where a certain amount of money is stored on a client's device and made accessible for online transactions.

- **Stored value card** -A card with a certain amount of money that can be used to perform the transaction in the issuer store. A typical example of stored-value cards are gift cards.

3. Electronic Clearing Service (ECS)

ECS payment was introduced in India by the RBI during the 1990s. Since, its introduction, the platform has grown more robust and scaled to handle large volumes. ECS payments are used to handle bulk and repetitive payment like salary, interest, dividend payments of companies, corporates and institutions. Using ECS payment system, a customer accounts can be credited on a specified date for a specific amount.

4. National Electronic Funds Transfer (NEFT)

The NEFT payment system was introduced in 2005 to facilitate one to one fund transfers. NEFT payment system can be used by both individuals and corporates. NEFT system processes payments in batches at hourly intervals, thus providing near real-time settlement of funds from one party to another. There is no minimum of maximum limit on the amount of funds that can be transferred through NEFT.

5. Real Time Gross Settlement (RTGS)

In India, transfer of funds with RTGS is done for high value transactions, the minimum amount being Rs 2 lakh. The beneficiary account receives the funds transferred, on a real time basis. The main difference between RTGS and National Electronic Funds Transfer (NEFT) is that while transfer via NEFT takes place in batches (with settlements and transactions being netted off), in the case of RTGS, the transactions are executed individually and on gross basis.

6. **Bharat Interface for Money** (**BHIM**): The government has launched **Bharat Interface for Money** (BHIM) mobile app. based on the Unified Payment Interface (UPI). It is a mobile payment App developed by the National Payments Corporation of India (NPCI), based on the Unified Payments Interface (UPI). BHIM enables fast, secure and reliable transactions via mobile phone. Users can send or receive money using UPI payment addresses, phone numbers or Quick Response (QR) Codes. Besides ease of use, the biggest selling point of BHIM is that all major banks on the UPI platform are linked to it.

7. **RuPay:** RuPay is a card scheme, conceived and launched by the National Payments Corporation of India (NPCI) on 26 March 2012. It was created to fulfill the Reserve Bank of India's vision to have a domestic, open and multilateral system of payments. RuPay facilitates electronic payment at all Indian banks and financial institutions. In India, 90% of credit card transactions and almost all debit card transactions are domestic; however, the cost per transaction was low with RuPay compared to the foreign card schemes.

8. **Unified Payments Interface (UPI):** A Unified Payment Interface (UPI) is a smartphone application which allows users to transfer money between bank accounts. UPI 2.0 was launched which enabled users to link their accounts was launched on 16 August 2018. UPI is an instant real-time payment system developed by National Payments Corporation of India facilitating inter-bank transactions. The interface is regulated by the Reserve Bank of India and works by instantly transferring funds between two bank accounts on a mobile platform.

❖ **Role of RBI in Encouraging E-payments:**

- The **Kisan Credit Card** Scheme was launched by National Bank for Agriculture and Rural Development NABARD in order to meet the credit needs of farmers, so that they can be free of paper money hassles and use only plastic money.

- A domestic card scheme known as **RuPay** has recently been started by the National Payments Corporation of India (NPCI), promoted by RBI and Indian Banks Association (IBA). RuPay will have a much wider coverage than Visa, MasterCard or American Express cards which have always been used for card-based settlements.

- The National Rural Employment Guarantee Scheme (NREGA) introduced by the Government will ensure rural employment in turn ensuring that the employees get wages. Each employee will have a smart card functioning as his personal identification card, driver's license, credit card which will also function as an electronic pass book, thus familiarising the rural populations with e-payments.

❖ **Security Requirements of Digital Payments**

- Confidentiality

- Integrity

- Authentication

- Availability

- Authorization

- Non-repudiation

BENEFITS OF DIGITAL PAYMENTS
- Reaching **more clients** from all over the India, which results in more sales.

- More **effective and efficient transactions.** It's because transactions are made in seconds without wasting customer's time. It comes with speed and simplicity.

- **Convenience**. Customers can pay for items on an e-commerce website at anytime and anywhere. They just need an internet connected device.

- **Lower transaction cost** and decreased technology costs.

- **Expenses control for customers**, as they can always check their virtual account where they can find the transaction history.

SUGGESTIONS
- Maintain the same mobile number for all references.

- Avoid sharing the personal details with anybody.

- Be sure about the payment details before processing the payment.

- In net banking transactions it is safe of maintaining the monthly record of the bank transactions.

- Take immediate actions in case of any problem in the digital transactions.

CONCLUSION
Digital payments are slowly gaining popularity in India and there are many apps that are being launched in this sector. It has become a hassle-free and secure way to make payments. Digital payment methods are often easy to make, more convenient and provide customers the flexibility to make payments from anywhere and at any time. These are a good alternative to traditional methods of payment and speeding up transaction cycles.

It can be concluded that majority of the customers are not aware of many features of electronic payments available as well as mobile app provided by Government of India. So this research paper is enlightening on those options which will help customers to adopt various electronic payment systems in their day to day transactions.

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A STUDY ON AWARENESS ABOUT ARTIFICIAL INTELLIGENCE (AI) AMONG MILLENNIALS

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ABSTRACT
Artificial Intelligence (AI) is a revolutionary achievement in the field of Computer Science, which has the ability to succeed human intellect. The Millennials who are shaping the world are likely to be affected by recent breakthroughs in artificial development. Influx of Artificial Intelligence at workplace will be needed skill sets to cope up with the changing workplace environment. The present study aims to understand awareness about Artificial Intelligence among the Millennials. The study will also analyse Millennials awareness about AI applications in Banking, Financial services and Insurance (BFSI). The study is an explorative study based on primary data collected from respondents in Thane City, those who would like to pursue career in BFSI sector.

Keywords: Artificial Intelligence, Millennials, BFSI

INTRODUCTION
During the past decade, nature of the jobs has changed significantly because of digital technologies. Digital life is escalating human capacities and disturbing human activities. **Artificial intelligence** (AI) also known as Machine intelligence is an imitation of human **intelligence** processes by machines. It is a Revolutionary achievement in the field of computer science.AI allows modern knowledge workers to focus on the most engaging parts of their jobs, while making their companies more productive and effective. AI gives machines the ability to learn, reason, and understand without human interaction. AI traditionally refers to an artificial creation of human-like intelligence that can learn, reason, plan, perceive, or process natural language.[1] Robots, Chat boats, Artificial Intelligence, computerized algorithms etc .are not only transforming human life but also the nature of the work and workplace culture. The Millennials who are shaping the world are likely to be affected by recent breakthroughs in artificial development. Millennials born between 1980 to 2000 now entering employment in enormous numbers will contour the world of work for years to come. The millennial generation is the first generation to grow up with technology integrated into their lives--cell phones, i-pods, computers, the Internet, instant messaging, texting, MySpace and Face book accounts, computer and console video games and multimedia.

REVIEW OF LITERATURE
Jimmy Rodela (2019) suggested that In today's Industry, millennials required basic digital fluency skills, like using spreadsheets and sending emails, and must learn and upgrade themselves with AI-related capacities.

S. R. Madara, P. Maheshwari and C. P. Selvan (2018) identified that Millennials who born in digital era have more choices available than prior generations. Further authors argued that three lifelong learning concepts curiosity, empathy, and passion towards what they do would help millennials to stay on their jobs longer and build better career prospects.

STATEMENT OF THE PROBLEM
Although tech savy, whether today's millennials are aware about AI powered workplace and skill sets they require to develop and sustain in the future is a subject matter of the study. The present paper is an attempt to study the awareness about Artificial Intelligence amongst Millennials and to analyse Millennials awareness about AI applications in Banking, Finance and Insurance Sector.

OBJECTIVES
1) To study awareness about Artificial Intelligence among the Millennials.

2) To analyse Millennials awareness about AI applications in Banking, Financial Sector and Insurance

RESEARCH METHODOLOGY

Research Universe	Thane District
Sample Size	117 Respondents
Method of data Collection	Primary Data through Structured Questionnaire
Method of Data Analysis	Diagrams and Z test

HYPOTHESIS
H_0 : 70% Millennial are not aware about Artificial Intelligence applications at workplaces.

H_1 : More than 70% Millennial are aware about Artificial Intelligence applications at   workplaces.

H_0 :	$P_1 =$	0.70	against	H_1 :	$P_1 > 0.70$

DATA ANALYSIS

Calculations for testing of above hypothesis –Table (For testing H_0)

No. of Millennial are aware about Artificial Intelligence applications at workplaces.	95
No. of Millennial not aware about Artificial Intelligence applications at workplaces.	22

5% level of significance and Right tailed test is used for finding Z Critical value.

Test statistic

$$Z_{cal} = \frac{P_0 - P_1}{\frac{std\ dev.(P_1)}{\sqrt{n-1}}}$$

P_1 = (Assumed) population proportion = 0.70 P_0 = sample proportion = 0.81

Standard Error (SE) =0.0429   Z $_{cal}$ value = 2.33

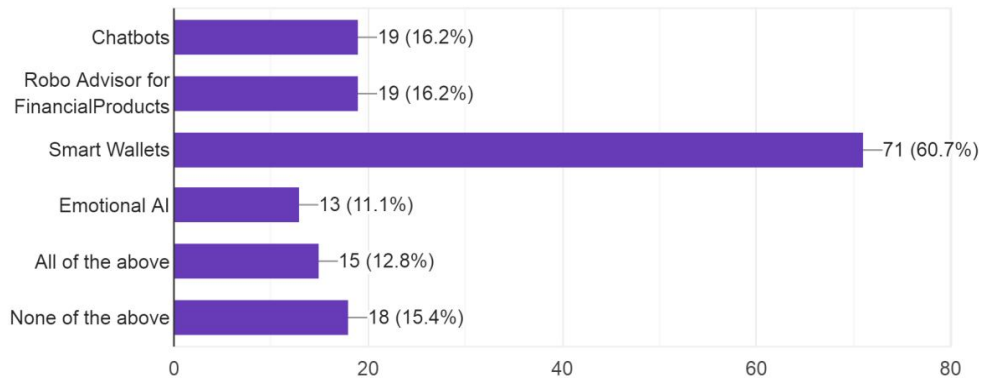Z critical value or Z α = 1.64

Reject H_0 if Z cal > Z critical [For Right tailed test]

Thus here researcher rejects H_0 as Z $_{cal}$ is < than Z α

Figure-1.1: Information about AI applications in Banking and Finance Sector

Source: Primary Data

Figure-1.2: Information about AI applications in Insurance Sector

Source: Primary Data

Figure-1.3: Millennials Interest to learn more about AI

Source: Primary Data

OBSERVATIONS AND INTERPRETATION

1) More than 70% Millennial are aware about Artificial Intelligence applications at workplace.

2) From fig.1.1 it has been revealed that 60.7% Millennials have Information about smart wallets whereas 16.% about chat bots and Robo advisor for financial Products.

3) From fig.1.2 it has been revealed that 36.2% Millennials aware about application of AI technologies in fraud detection 31% in Insurance Marketing but 25% of respondents are not at all aware about any of AI applications in Insurance sector.

4) From fig.1.3 it has been observed that 96.6% Millennials would be interested to learn more about Artificial Intelligence.

SUGGESTIONS

1. Employers can arrange hands on training to create more awareness about AI applications at workplace.

2. Seminars, Workshops should be arranged by Banks, Insurance and financial institutions for creating interest and to develop knowledge among millennials about AI applications.

3. Critical Thinking skills, Communication skills need to be developed by Millennials to sustain at AI powered workplace.

4. Appropriate education and skills training should be provided by employers in the areas of Customer relations through chat bots, Claim settlement, fraud detection etc. through AI intervention.

CONCLUSION

Change is the call of the day. Just the way the organisations are going digital, it's imperative that the prospective job seekers also learn and adapt technology. Studies have time and again proven that technology would soon eat into many job profiles currently available. When a completely programmed highly effective and multi tasking humanoid can take up all human functions with more perfection and less emotional distraction, it's really not surprising that people get replaced by it. On the one side it's heartening to know the high level of awareness about AI and its applications among the millennials. But at the same time, it's alarming to realise they really not prepared for the changes it's going create in the career. It's hence the responsibility of educational institutions, organizations as well the millennials themselves to keep updating and brace the change with positive attitude.

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INNOVATIVE PRACTICES IN TOURISM: A WAY TOWARDS SUSTAINABILITY

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ABSTRACT

Tourism, in general, is travel for the purpose of recreation, leisure or business. The council of League of Nations that recommended the definitions of International tourists took the first step towards the development of international definitions on tourism in 1937. The World Tourism Organization defines tourists as people "travelling to and staying in places outside their usual environment for not more than one consecutive year for leisure, business and other purposes" (World Tourism Organization).

The tourism industry in India has become a key growth driver of the country's socio-economic development. According to government statistics, the contribution of tourism in the GDP and total jobs in the country is estimated at 6.23 percent and 9.24 percent, respectively. Foreign Exchange Earnings (FEE) from tourism was USD 16.56 billion in 2011, registering a growth of 16.7 percent over the previous year.

Sustainable Development is that "one meets the needs of present without compromising the ability of future generation to meet their own needs". Sustainable tourism is an approach that has found much favour recently, both in academic and business world. The concept of sustainable tourism is such approach that balances tourism with its stakeholder relationship, managing the effects of globalization to the advantage of its strengths and opportunities. Countries similar in culture and nature to India (Turkey, Hong- Kong, China, Thailand and Malaysia) have taken the path of sustainable tourism.

Present study will emphasise on sustainable innovative practices in tourism with special reference to India. An attempt will be made on understanding the importance of sustainable tourism and special focus will be given on various innovations towards sustainability in India. The role tourism ministry will also be discussed. Few remarkable cases in same regard will be studied.

INTRODUCTION

As Mark Twain said, "...nothing so liberalizes a man and expands the kindly instincts that nature put in him as travel and contact with many kinds of people." Man's instinctive wanderlust takes him from deserts to mountains and from rivers to monuments to satiate not only his physical but also his psychological needs.Tourism, in general, is travel for recreational, leisure or business purposes. The council of League of Nations that recommended the definitions of International tourists took the first step towards the development of international definitions on tourism in 1937. The World Tourism Organization defines tourists as people "travelling to and staying in places outside their usual environment for not more than one consecutive year for leisure, business and other purposes" (World Tourism Organization).

Tourism is one of the largest global industries with much of the growing market focused around pristine natural as well as cultural environments. It includes coastal andmarine areas, forts, forests, wildlife sanctuaries, temples, etc. Tourism plays an important and vital role in the economic development of the developing country, like India (Tourism, Planning Commission of India).

In its National Tourism Policy, 2002, the Ministry of Tourism has outlined seven key factors that will encourage tourism development in India. These are *Swagat* (Welcome), *Soochana* (Information), *Suvidha* (Facilitation), *Suraksha*(Safety), *Sahyog* (Cooperation),*Samrachana*(InfrastructureDevelopment) and *Safai* (Cleanliness). The purpose of the government is to ensure that every tourist visiting the country is 'physically invigorated, mentally rejuvenated, culturally enriched and spiritually elevated'

WHAT IS SUSTAINABLE TOURISM?

Sustainable Development is that "one meets the needs of present without compromising the ability of future generation to meet their own needs". Sustainable tourism is an approach that has found much favour recently, both in academic and business world. The concept of sustainable tourism is such approach that balances tourism with its stakeholder relationship, managing the effects of globalization to the advantage of its strengths and opportunities. Countries similar in culture and nature to India (Turkey, Hong- Kong, China, Thailand and Malaysia) have taken the path of sustainable tourism.

The United Nations conference on Environment and development had elaborated and expressed the sustainable development approach in travel and Tourism Agenda-21 in 1995. The World Tourism Organization (WTO) has adopted the sustainable approach to tourism and applied sustainable development studies. **The WTO has**

defined sustainable tourism as one that meets the needs of present tourists and host regions while protecting and enhancing opportunities for the future.

Sustainability considers tourism in its environmental, socio-cultural, economic, and experimental dimensions. The guiding principle for sustainable tourism development is to minimize the negative impacts of tourism in order to maximize visitor enjoyment and local benefit. Sustainable Tourism delves into the dimensions created by the various stakeholders.

Looking at the need for sustainable tourism it will be equally important to focus on the various sustainable practices adopted in at different tourist places in India.

DIMENSIONS OF SUSTAINABLE TOURISM
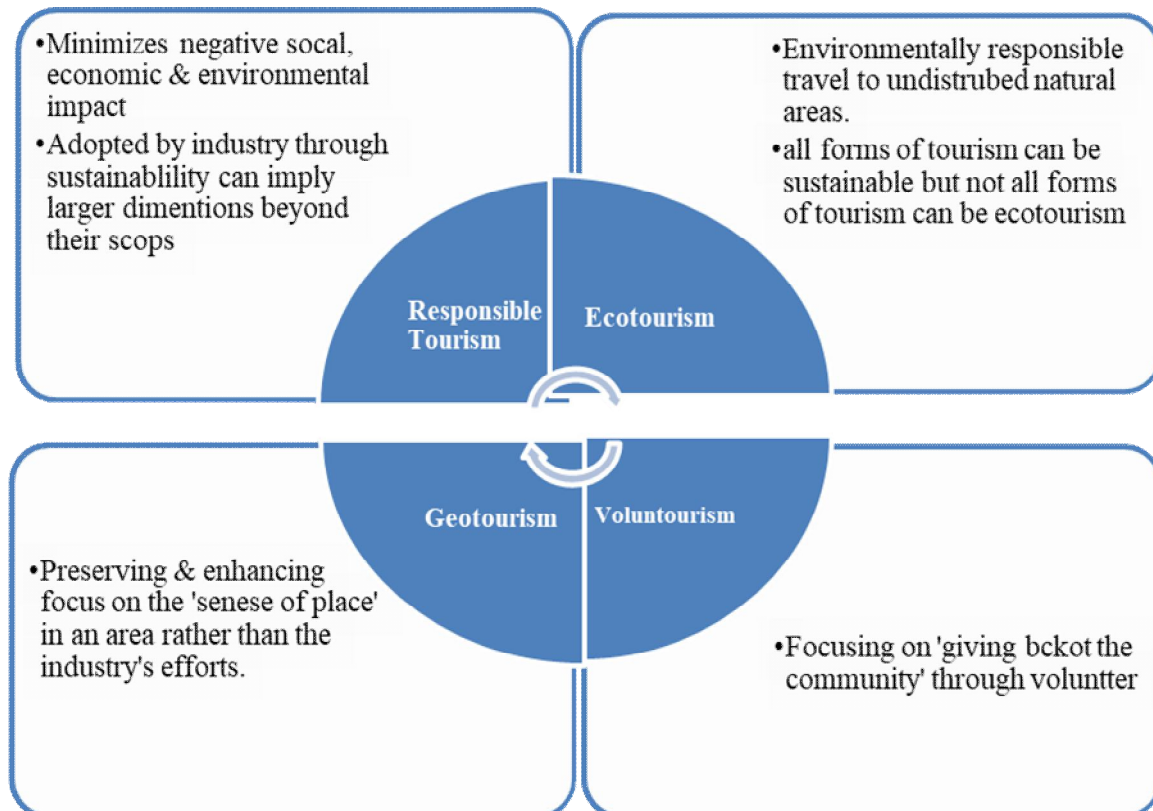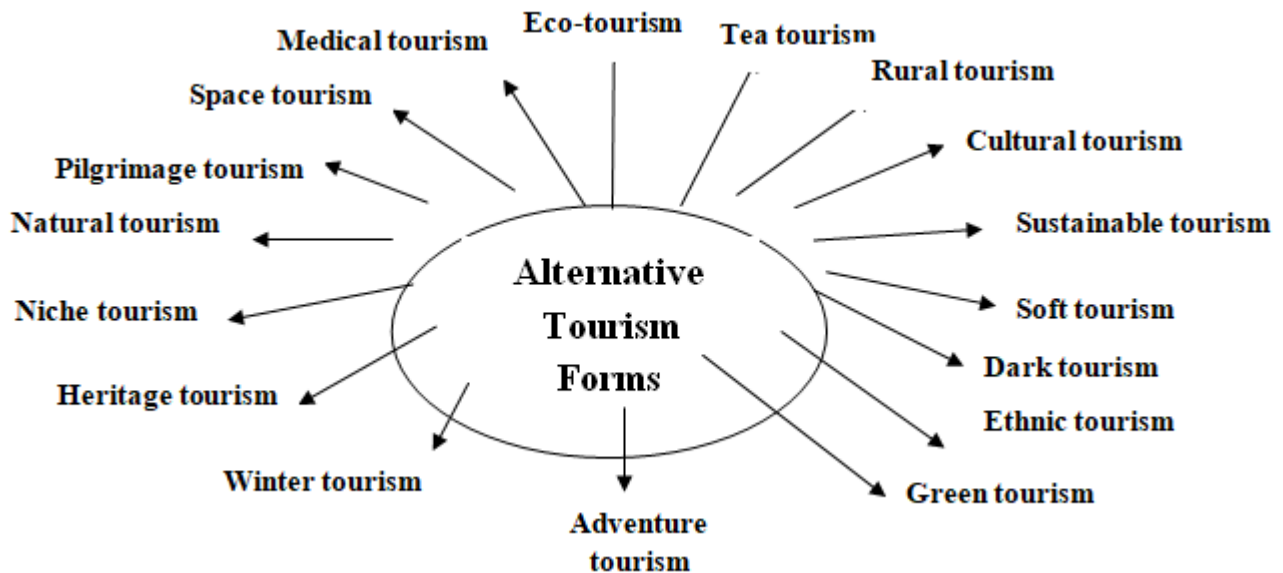

CASE STUDIES

1) Nature & Wildlife Tourism – Jungle Lodges and Resorts, Karnataka Through consistent conservation efforts, Karnataka has firmly established itself as the premier destination for wildlife tourism in India. A large part of the state encloses the Nilgiri Biosphere Reserve, containing 5 National Parks and 25 Wildlife Sanctuaries (of which 7 are bird sanctuaries), and this large swath of natural area provides a huge lot of opportunities for nature based tourism activities. One of the earliest examples of PPP (Public Private Partnership) in tourism, Jungle Lodges and Resorts (JLR) was established as Joint Venture between the Government of Karnataka and Tiger Tops Jungle Lodges way back in 1980 with an aim to promote eco-tourism, wildlife tourism, adventure tourism and various outdoor activities like trekking, camping, white water rafting, joy fishing etc., that are non-consumptive components of eco-tourism and help in environment conservation. Although Tiger Tops withdrew from the partnership in 1987 and sold its share to the Government, the brand continued to flourish today is one of the best examples of a Government led institution working at the efficiency levels of the private sector. The resort today has a healthy mix of inbound as well as domestic tourists, majority of them highly educated with a deep seated appreciation for nature. Since inception, it has now expanded its footprint across Karnataka to 18 resorts and 2 heritage hotels each with its own distinctive characteristics, and a remarkable degree of consistency in positive consumer feedback and adherence to policies of local employment and procurement that fits into the overall model of sustainability.Working as a fully self sufficient entity, apart from budgetary appropriations from the Government of Karnataka for minor development works, JLR implements no subsidy programmes, nor does it receive any permits, concessions or organizations. As can be observed from Figure 19, it single handedly generates around 50% of the revenue only from ecotourism activities that the Karnataka State Tourism Development Corporation (KSTDC) does through all of its other properties and ventures.

2) Ecotourism – The Case of Sikkim Combining natural charm with a unique, indigenous culture, Sikkim, taking a cue from the neighbouring country of Bhutan, has been constantly striving to develop tourism with a conservative approach, keeping a check on carrying capacity infringements and devising mechanism to diversify tourism in the hinterland and avoid undue pressure on the fragile mountain ecosystem. Realizing its advantage of an immensely diverse landscape coupled with a unique culture, the state Government took two progressive policy mechanisms that made it stand out amongst all states of the India as well as other Himalayan counterparts – first, Sikkim became the first state to be declared completely organic, thereby automatically incentivizing agriculture sector in the state, and second, it again became the first state to launch an ecotourism policy. The state demonstrated how a pragmatic approach from the administration can catalyze small and medium enterprises on the ground. The Government made topical changes to central Government schemes like the 'Indira AwasYojana' that enabled villagers to construct extra rooms and sanitation facilities for homestays. The Department of Forests, Environment and Wildlife Management (DFEWM) is implementing a Japan International Cooperation Agency (JICA) assisted Sikkim Biodiversity Conservation and Forest Management Project. The project is for a period of ten years commencing from 2010-2011 to 2019-2020 at a total cost of Rs.330.57 Crores. The Project objective is to strengthen biodiversity conservation activities and forest management capacity, and to improve livelihood for the local people who are dependent on forests by promoting sustainable biodiversity conservation, a forestation and income generation activities including eco-tourism for the community development, thereby contributing environment conservation and harmonized socio-economic development of Sikkim.Sikkim Himalayan Home Stay Program promotes ecotourism in rural areas of Sikkim. It is supported by UNESCO, Norwegian Govt. and the Principality of Andorra, and implemented by Ecotourism & Conservation Society of Sikkim (ECOSS), a non-Governmental organization. The Sikkim Himalayan Homestays Program is operational at Dzongu (North Sikkim), Pastanga (East Sikkim), Yuksam (West Sikkim) and Kewzing (South Sikkim). ECOSS is also developing new rural ecotourism sites at Naitam (East Sikkim), LingeePayong (South Sikkim) and Ray Mindu (EastSikkim).

3) Kaziranga National Park of Assam, India Kaziranga National Park of Assam, India, is famous for the conservation success story of the world famous One Horned Rhino. It has been declared as a World Heritage Site in the year 1985. The Park is very popular among the national and foreign tourists coming to this part of India and the trend of the number of tourists coming to visit the Park is increasing.

Kaziranga National Park is a famous tourist destination. Situated in Nagaon district of Assam, India, the Kaziranga National Park was declared a World Heritage site by UNESCO in 1985. It extends over an area of 860sq.km. It is bounded by the Mikir Hills on the South and Brahmaputra River on the North. The park was declared a Wildlife sanctuary in 1950 and accorded the status of a National Park in 1974. The Indian one-horned rhino is the main attraction of this park. The park is divided into four ranges Kohara, Bagori, Agaratoli and Panbari .A portion of the Kaziranga National Park is also a tiger project. The buffer zone of the tiger project is open to tourists for visit. Visitors are allowed to enter the park in the form of jeep safari and elephant riding. Jungle trekking is allowed only in the Panbari range. The visitors are accompanied by forest guards. Night entry is not allowed.Increase in the number of tourists is encouraging from the economic point of view. Even it is a heartening factor for local population who are benefited by the spending of the tourists. However, keeping the sustainability factor in mind, two points are to be given importance. First, to what extent the ecology of the Park can withstand the pressure from visitors? And second, how long can the Park maintain the 'virginity' attribute on which it is positioned. If the level of degradation of the ecology of the Park due to visits by tourists is more than the level of degradation the ecology can sustain by itself, there will be gradual degradation in the general ecology level of the Park. Moreover, the Park is positioned as a virgin forest land to attract tourists. If more and more tourists start coming to visit Kaziranga and all are allowed to enter the Park, The virginity of the Park will be lost and there will be dissatisfaction among the tourists. Keeping all these factors in mind, it has been felt that it is high time to determine the carrying capacity of Kaziranga National Park, so that the major tourists' attraction of the region dos not degrade and lose its attraction. Hence, this study is undertaken to determine Psychological Carrying Capacity of Kaziranga National Park. As the satisfactions of the tourists are important for sustainable development of tourism, the Psychological Carrying Capacity with respect to the perceived crowding norms and the perceived norms of the visitors are included in the study. The ecological factor has been keeping outside the scope of the study.The required secondary information's for the determination of Carrying Capacity were provided by the Forest Department as well as the Assam Tourism Development Corporation. To collect the necessary primary information required, a sample survey was conducted amongst the tourists in Kaziranga National Park. A questionnaire consisting of 19 questions was administered personally to different strata of tourists. A total of 800 questionnaires were distributed. Out of these 637 were received from the respondents and finally 507 questionnaires were considered usable.Alternative Tourism and Kaziranga

National Park Alternative tourism involves travel that is personal and authentic and encourages interaction with the local environment, people and host communities. Alternative tourism is an educationally oriented and non - commercial programme. It also promotes a socially and ecologically responsible tourism that people centered. The interesting thing is that it creates a venue for initiating friendships and solidarity between peoples (Peoples Global Exchange: 1992) The forms that can be included under the banner of alternative tourism can be Natural, Cultural, Events and Others. This is shown in the following diagram:

Tourists	Culture	Tradition	Local food and Beverages	Participation in Farm Activities	Experiencing Local Environment
Total	35.5%	23.5%	38.1%	8.1%	55.4%
Domestic	34.5%	22.3%	33.6%	7.2%	57.9%
Foreign	36.5%	31.7%	69.8%	14.3%	38.1%

4) RESPONSIBLE TOURISM – A CASE STUDY OF KUMARAKOM IN KERALA

Responsible Tourism: Responsible tourism means the place and its people should benefit from your visit. In developing countries, particularly where tourism boosts the economy, countries may make economic decisions at the cost of sustainable solutions. For example, large areas of land may be converted into hotels, resorts, golf courses, etc. to attract tourists, with no attention paid to the livelihoods of the locals; no thought given to the air, water and noise pollution in these areas; and no respect for the impact on local society or indigenous plants and animals in the area. So while the tourism industry may benefit in the short term, in the long run other problems are created by such unchecked tourism.

As a pilot phase, this initiative was implemented at four destinations viz. Kovalam, Kumarakom, Thekkadyand Wayanad. Among these destinations, Kumarakom evolved as the success model for responsible tourism and has earned several international and national recognitions.The process of Responsible Tourism implementation in Kumarakom started with a stakeholder workshop held at Kumarakom on 16th May 2007.

The workshop discussed on the economical, social and environmental aspects of Responsible Tourism and formulated action plans.Kudumbashree was appointed as consultant in field. They conducted a demand analysis survey in hotel industry and prepared an agriculture calendar for the supply of vegetables to the hotels and

resorts without any break. Panchayat decided to implement economic responsibility as a tool to revive agriculture sector. Each Kudumbashree units formed an activity group containing five members each for each vegetable crop. In such a way 180 groups (900 women) started vegetable cultivation in Kumarakom. Panchayat arranged land for cultivation and supplied fertilizers & seeds.   The resource mapping carried out through household surveys and physical reconnaissance of the project area identified large chunks of un-cultivated land in the villages. The RT Cell, mobilized Kudumbashree volunteers to take up paddy cultivation in 55 acres of land and Grama Panchayat to introduce vegetable cultivation in another 30 acres of land. It greatly improved the level of supply of agricultural products to hotel industry apart from securing additional income to the farmers. On the whole, about one-third of the population in the Panchayat is presently involved in the production and sale of agricultural products to tourism industry.The resource mapping exercise identified as many as twenty-six un-used ponds with reasonable water levels throughout the year. The RT Cell took up the cleaning of these ponds and promoted fish cultivation in twenty ponds and lotus cultivation in six ponds by the local community. The tourism industry provided a ready market for the produce of the fish farms and lotuses. It thus had a positive impact on improving the living conditions of the local community.Local craftsmen were struggling to survive in conditions of   extreme poverty. They were assisted in making models of boats and houseboats, which are typical tourist attractions. These mementoes are crafted by using screw pines which are locally available in plenty. The production of these souvenirs by the local craftsman attracted the attention of the hotel industry and contracted exclusive marketing rights through their outlets. It has led to accelerated growth of souvenir industry and the consequent benefits to the craftsmen.   In order to provide a village experience to tourists by guiding them through real life situations in hinterlands and thereby distributing economic benefits of tourism directly to the community, the RT Cell developed two tour packages at Kumarakom. The first package is titled - Village Life Experience at Kumarakom and the second - A day with Farmers.The local community has been made aware of adverse impacts of tourism including child labour, exploitation, prostitution, etc. and the importance of tourist management to avoid such ill-effects. The community has thus taken a lead role in identifying and preventing such instances, so as to create an image of clean tourism. The environmental initiative of responsible tourism succeeded in declaring the bird sanctuary as a plastic-free zone, promoting bicycle journey around hotels and resorts, promotion of organic farming, mangrove protection and control of backwater pollution with the help of the community.Responsible Tourism cell at Kumarakom has conducted a grassroots-level resource mapping in KumarakomPanchayath which covered different aspects like art, culture, profile, resources, manpower etc. This rich data is useful not only for reference but for various other purposes.

Responsible Tourism - the first ever initiative in India produced significant outputs at destinations in terms of enhanced cultivation and community participation. These contributions are especially notable in the present scenario, were leading tourism destinations are finding it difficult to balance their growth in tourism activities and retain their tradition livelihoods, culture and heritage; most of which are undoubtedly the hallmarks of individual destinations. This has been made possible by the long term vision and timely intervention by the Department of Tourism, Government of Kerala, which formulated the project in line with the latest international trend in the tourism sector.Considering the success of Responsible Tourism in destinations and the lead position that Kerala enjoys in the global tourism market, this initiative could be replicated in all leading tourism destinations to ensure sustainability of tourism development efforts adopted by Kerala.

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SUSTAINABLE DEVELOPMENT IN INDIA THROUGH CSR: A CASE STUDY WITH SPECIAL REFERENCE TO ENVIRONMENT SUSTAINABILITY

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INTRODUCTION

The concept of sustainable growth has flourished in the era of industrialization and interestingly the CSR (Corporate Social Responsibility) phenomenon has also originated in the similar period. CSR is rather argued as one of the outcome of sustainable growth of industry. These activities are practiced as philanthrophy or charity by the giant entrepreneurs to return their part of profit or growth to the society as social obligation of corporation towards the development or welfare of society. In the earlier period this 'giving' or 'donating' was dominated by religious preaching. Thus it was purely a social norm practiced by choice without any legal force.The modern concept of CSR is coined by H.R.Bowen in his book Social Responsibility of Businessmen. It expects corporations to indulge in social obligations beyond charity and more than legal compliance. The contemporary era demands corporations to be responsible towards their actions.

Since its inception concepts, sustainable growth and CSR are continuously developing and interpreted with new dimensions.

Sustainable growth has traditionally means a growth which company could maintain without running into financial problems. The modern definition of Sustainable growth expects economic growth with minimum hazard to environment. (Sustainable Growth Rate- SGR, by Cheris Murphy 24 June, 2019) Today sustainable growth means repeatable, ethical and responsible growth helpful for present and future communities which will lead to long term success for any business. (What does sustainable growth really mean? Rick Miler, 16 August, 2018)

To compare the phenomenon growth and development is very interesting. Growth is getting bigger and development getting improved. Growth is physical change while development is physical, social and psychological change. Growth is related to quantitative improvement while development is quantitative as well as qualitative improvement. As a result development phenomenon is wider than growth. On the same analogy sustainable development has wider connotations than sustainable growth. It encompasses in itself sustainable growth and many times it is used interchangeably.

Looking into this broader concept of sustainability or sustainable development researcher thought that CSR in its totality can be considered as one of the innovative policy incorporated under Companies Act, 2013 to reach the goal of sustainable development through the contribution of corporations.

CSR is mandatory for all those listed companies who fulfil the criteria laid down under the above mentioned Act. In the modern period use of plastic is inevitable as it proved to be of highest convenience. It results into flourishing plastic industry all over the world. On the other hand enormous use of plastic is posing threats to mother earth leading to various pollutions. On this backdrop researcher is curious to know is there is any special efforts made by plastic related industries to make people aware about conscious use of plastic? Is there any attempt either to make people aware about recycle and reuse of plastic? Are there any specific efforts to promote research in recycle of plastic?

With this background researcher conducted case study of CSR initiatives of Essel Propack Ltd. Company. The reason to select Essel Propack as it is one of the leading plastic user industry as per the NSC and BSE market analysis. It is one of the largest packaging global Company, manufacturing laminated plastic tubes catering to the FMCG, biotech Pharma and healthcare needs, with units operating across countries such as USA, Mexico, Colombia, Poland, Germany, UK, Egypt, Russia, China, Philippines and India. Essel has its presence in variety of industries from home products like lubricants, pesticides or adhesives, to store food and dairy products including sauces and paste, it is also used in globally placed beauty and cosmetics industry.

It is observed by the researcher that the company is practicing sustainability by using recyclable material for packaging in 'Etain' tube aiming to reduce the amount of plastic in packaging. The company also introduced 'Project Liberty', to facilitate recycle of multilayer laminates.

Researcher observed these prima facie initiatives and inclined to study CSR policy of Essel Propack. It is with the intent to know more about such initiatives and bring them to notice which may help and inspire others to indulge into such positive efforts towards sustainability.

OBJECTIVES

- To know various modes adopted by Essel Propack to comply with CSR norms.

- To study contribution of CSR activities of Essel Propack towards sustainable development of India.

- To understand CSR strategies towards environment protection of Essel Propack as one of the leading industry dealing with plastic products.

This lead to the research question as, is Essel Propack working effectively towards environmental sustainability practices as one of the component of sustainable development through its CSR policies?

20th Century has witnessed tremendous growth in all facets of human life. This growth changed human life positively but lead human beings towards materialistic contentment rather than sustainable prosperity. This resulted in mother earth facing environmental, economic and social confrontations. To resolve this issue large scale efforts were initiated and continued. The corporations are expected to adopt sustainable business practices such as supply chain sustainability, sustainable socially responsible products to minimise its negative impacts, damages on environment, community and economy. It is aspired business activities shall protect human rights.

In 2016 UN came up with Sustainable Development Goals (SDG's) to be achieved till 2030 it is one more call to make more effective efforts to accomplish sustainable development. To mention few, the goals stressed on promotion of sustained, inclusive and sustained economic growth, ensure sustainable consumption and production patterns, promotion of peaceful and inclusive societies for sustainable development.

The efforts were more prominently seen in late 19th Century. It is in 1987 Brutland Commission produced the report 'our Common Future', on environment and development. The report focuses on the balancing of environment requirements and development needs of human beings. This report defined the term sustainable development first time as "Sustainable development is development that meets the needs of the present, without compromising the ability of future generations to meet their own needs." (United Nations General Assembly, 1987, Report of the world commission on environment and development: Our common future. Oslo, Norway: United Nations General Assembly, Development and International Co-operation: Environment p. 43)

With the changing scenario many facets are attached to the concept of sustainable development. It encompasses in itself social, economic and environmental facets of our life which needs to be balanced with development. the factor which is as important as the earlier factors. It is suggested that to bring that equilibrium individual, social and policy level steps will matter a lot and will bring effective change.

In this connection provision of mandatory CSR spending under Companies Act, 2013 is worth studying.   In India the concept was in shell till 1980 but gain attention after 1990's when India adopted liberalised economy and opened doors for multinationals. These were the same days when at international forum sustainable development concept was emerged as a result of exploitation of resources by the corporations. It was the era of making corporations responsible under precautionary and polluter pays principle for damaging environment.(Rio Declaration, 1992) Thus the period witnessed innovation of new policies to govern corporations and making them socially responsible.

The World Business Council for Sustainable Development (WBCSD, 2001) defines CSR as ''the commitment of business to contribute to sustainable economic development, working with employees, their families and the local communities''

Thus basic idea of CSR is that of expansion of stakeholders for corporations from shareholders to consumers and from community to nature. As explained by Carroll one of the prominent researcher in the area of CSR, it is economic, legal, ethical and philanthropic responsibility of corporations.

Carroll in another article (*Corporate social responsibility: The Centrepiece of competing and complimentary frameworks)* stressed on interrelationship between CSR and economic, environmental and social sustainability. He also opined the connectivity between CSR and triple bottom line concept that is planet, profit and people.

The term Corporate Social Responsibility (CSR) is discussed in almost all forums in recent years. In India it gained this momentum after Companies Act, 2013 which brought CSR under the umbrella of Companies Act with its mandatory compliance.

The CSR provision under the Companies Act 2013 is amended several times till 2019 to meet the various practical needs. The provision under Section 135 of the Act, covers all companies having net worth of Rs. 500 Cr., or more, or turnover of Rs.1000 crore or more and net profit of Rs.5 crore or more during any financial years. It has to frame CSR policy and spend at least 2% of the average net profit earned by company in three

immediately preceding financial years. It is also mentioned in the provision that if company fails to spend the required amount the reasons for the same are to be explained in the director's report. (Section135 of Companies Act, 2013)

The Seventh Schedule of the Act suggests areas or activities to spend on CSR fund. These areas lead CSR towards sustainable development. The broad activities or areas mentioned are: eradication of hunger, poverty and malnutrition, to make efforts for preventive health care and improve sanitation, efforts for promoting education including special education, promotion of gender equality, women empowerment, care for senior citizens, orphans, ensuring environment sustainability by various means including rejuvenation of river Ganga, protecting national heritage, helping arm forces veterans, promoting and funding for research, contributing to rural development including sports, slum area development, contributing Central Government Fund for socio-Economic Development and such other.

It is further clarified that companies can broadly interpret these areas, till the funds are utilised for welfare of society and not for business and profit purpose it is accepted as CSR spending.

The CSR law is very much criticized as teeth less law as no direct punishment is levied for CSR noncompliance. On the other side it is argued that indirect control or punishments can be imposed upon the defaulter companies. The Registrar of companies is empowered to call upon information, inspect books of accounts and conduct inquiry where he thinks it fit to do so. (Section 206 of Companies Act,2013) The defaulter companies can also be punished under Section 450 which provides punishment for acts where no specific punishment is imposed. The auditors will be punished with fine for not performing their duty to go through each every entry and accounts and ensure compliance of each and every concern provision. (Sections 143,144, 145, 147 and 204 of Companies Act, 2013)

In the mean time government is watching compliance of CSR provision. The show causes notices were sent to the concern CSR defaulter companies.As a result 5000 companies who failed to spend 2% on CSR activities were sent notices under Section 206 of the Act. They were asked to either furnish information of give information. On the other hand 254 companies are facing prosecution for noncompliance (Anjul Tomar, DNA 17 December, 2018)

The review of current scenario of mandatory spending on CSR, directed Government to be harsh on companies. It changed its approach towards corporations from comply or explain to comply or ready to face imprisonment.

In July 2019 the law was amended as compulsory transfer of unspent fund of financial year to an account specifically assigned for the same and if company fails to spend such fund within three financial years it has to transfer the same to the Prime Minister Relief fund or funds specified by Central Government for socio-economic development. In addition Amendment also provide for fine and imprisonment for officers in default in case of failure of company to comply with CSR provisions. (Section 135 of Companies (Amendment) Act, 2019)

But the imprisonment of company officials was sharply criticised by corporate world. It is represented to the government and sources reported that Government may go slow towards its implementation (Government won't go ahead with new CSR rules, Deepshikha Sikarwar, ET Bureau, Updated, Aug.14, 2019)

On this theoretical background the researcher undertook study of CSR policies and activities of Essel Propack Ltd. As the law implemented from 1st April 2014, researcher decided to study the CSR policies and spending on CSR activities by company form financial years 2014-15 to 2018-19 to get fair idea of overall CSR philosophy of company.

The researcher observed that during these five years company has worked towards sustainable development areas through its CSR activities. The following are the glimpses of these activities gathered through the Annual Reports of the company available on the website of the company.

Education sector
Provided and promoted education amongst differently abled persons as well as mentally challenged persons. Promoted education by providing benches, provided vocational training. Contributed classrooms and other facilities to schools at rural areas

Promoting healthcare
Company promoted project for 24/7 epilepsy care. Created awareness about child nutrition and health, provided financial help child for medication and treatment. Construction of wells to overcome water related problems. Company made efforts to improve sanitation facilities by providing toilets to various schools in the vicinity of the plants of the company. It provided toilets made out of factory waste at various schools near the plant

vicinity. The company provided modern electronic artificial limbs to the victims. Efforts were made to make people aware about causes of blindness as well as provided treatment for eye conditions and invested in eye care services

Environmental Sustainability

Planted Bamboo trees at Thane District as well as conducted drives for tree plantation.

Adopted sustainable energy practices, educated students about carbon footprints, greenhouses gases and such other related issues.

Rural Development and Sanitation

Company promoted rural development by water conservation, storage and imparted training on the issue. It provided sanitation facilities at various schools near plant vicinity as well as toilets at different places. It helped in construction of gardens at rural areas.

Promoting education and rural development

Made efforts to public policy issues such as education, rural development, e-governance, urban governance, developmental studies

Women Empowerment

It educated and trained women for enhancing vocational skills.

Rural Sports

Company contributed in promoting Rural Sports.

The comparative analysis of actual spending on CSR activities explained in the chart below;

Table-1.1

Financial Years	Amount to be spent(Values in Rs)	Amount Actually spent(Values in Rs)	Amount Unspent(Values in Rs)	Actual Amount Spent in (%)
2014-15	1,39,35,905	47,20,000	92,15,905	33.86
2015-16	Rs 1,40,71,399	62,53,467	78,17,932	44.44
2016-17	1,65,17,009	42,30,114	1,22,86,895	26.61
2017-18	1,79,38,195	77,92,318	1,01,45,877	43.43
2018-19	2,09,25,735	55,69,676	1,53,56,059	26.61

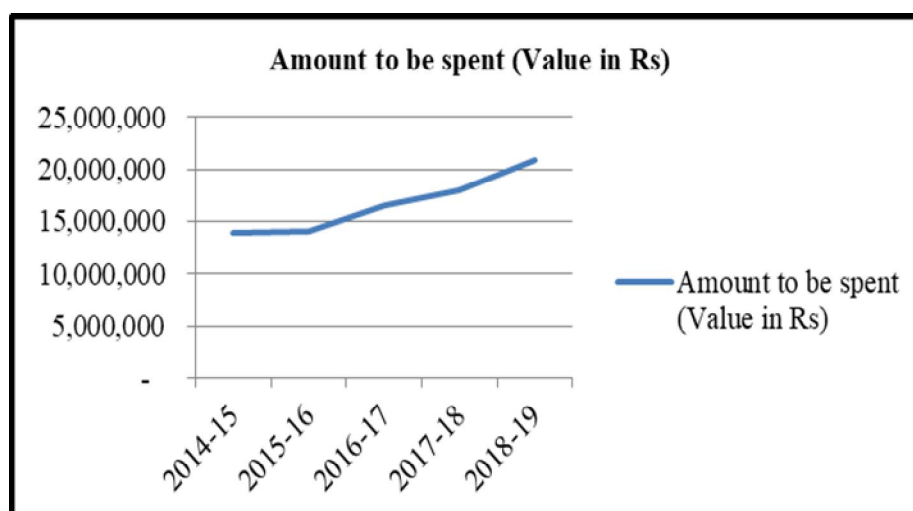(Source: Annual Reports of referred Financial Years of Company)

Fig-1.1: (Source: Annual Reports of Company)

The chart clearly indicates that the company is in profits for all these years. Interestingly it is observed in the below chart that company has spent less than 50 % of required amount during these financial years. Since last five years only twice spending reached near about 50%. Reasons for not spending were mentioned similar for all the years as Company looking towards better projects which will have effective impact on society. Many projects are still in pipeline. Researcher opined that these reasons are not effective and mentioned for complying with legal requirement.
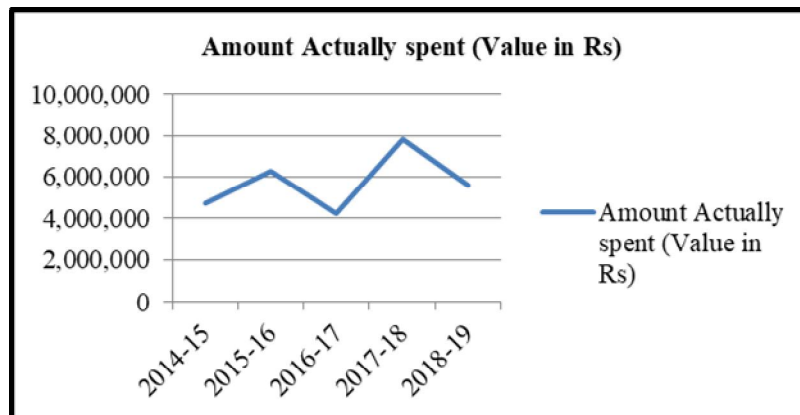
Fig-1.2: (Source: Annual Reports of Company)

The researcher specially concentrated on environment sustainability practices as the industry is plastic related industry. The raw material or final product of the company is plastic which is the major factor contributing towards environment pollution.

Table-1.2

Financial Year	Total Amount Spent	Amount Spent on Environment Factor	Environmental sustainability practices
14-15	47,20,000	Nil	No investment for environment sustainability
2015-2016	62,53,467	3,00,000	Educated students about environmental sustainable practices as well about carbon footprints, green houses gases and such others
2016-2017	42,30,114	1,29, 000	Plantation of Bamboo trees
2017-2018	77,92,318	6, 97,500	Tree Plantation (Lahs Pratisthan)
2018-2019	55,69,676	Nil	No investment for environment sustainability

(Source: Annual Reports of referred Financial Years of Company)

It shows that company has given less priority to environmental sustainability activities. There are two years in which not a single penny was spent on environment related activity. It is indeed issue of serious concern.

SUGGESTIONS

- Company through its CSR activities though making efforts and contributing to sustainable development but it need to contribute more effectively in all the areas.

- The early and rigorous planning will surely help company to find out many such projects and areas which will help them to utilise all the required money for CSR activities leading to add to their goodwill as well as promote sustainable development.

- It is suggested that the company shall invest in more projects related to environment protection. Company shall involve in awareness campaign about sensible use of plastic such as three R's Reduce, Reuse and recycle.

- Company shall arrange drives to collect plastic waste and drop it to the right destination either for recycle or convert it into polyfuel or any other such useful material.

- The company shall promote and fund research on such projects.

- Company shall approach NGO's working for the above mentioned cause.

FURTHER SCOPE OF RESEARCH

- One may research on large scale to know the environmental sustainable practices of plastic related industries.

- Researchers may select leading industries of particular area to study their CSR activities and its contribution in sustainable development.

- Researchers may analyse CSR spending trends of companies to suggest appropriate strategies to companies as well as policy makers.

CONCLUSION

It is understood that CSR provision has lot of potential to contribute towards sustainable development in India. This research also leads to direction that more study is needed to know actual CSR practices adopted and amount spent by Companies to know the real success of law.

Essel Propack case study reveals that company is yet to strive hard to spend all required amount of CSR on required areas. It needs to concentrates more on environmental sustainable projects. It is understood that efforts are not prominent to make people aware about hazardous side effects of using as well as disposing plastic waste through CSR activities.

The approach of not spending all amount prescribed for CSR is found on large scale at corporate world. The prominent reason may be no criminal penalty is yet levied on companies. The law is amended in July 2019 but not in force as a result of representation of companies to continue it as civil offence.

Researcher is of the strong opinion that companies must have to feel that pressure of complying with CSR provisions either by imposing strong punishment or stringent control otherwise the this law will also be in list of laws finding very effective on the paper but not in reality. The result, India will lose big opportunity of sustainable development through learned persons with management skills.

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FOLK TOURISM IN INDIA: REVITILISING AND SUSTAINING CULTURAL HERITAGE

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ABSTRACT

Throughout history it is noted that the most important attractions of each country are based on its cultural achievements. The tangible and intangible heritage of a region or country does attract foreign tourists. The folksongs, folkdances, food, costumes, customs and traditions, rites and rituals form a part of folk tourism. India has one of the world's largest collections of songs, music, dance, theatre, folk traditions, performing arts, rites and rituals, paintings and writings that are known, as the 'Intangible Cultural Heritage' (ICH) of humanity. Folk Tourism increases the participation of the community at large and also helps in the contribution to the improvement of the destination image.

Keywords: Folk Tourism, Cultural Heritage, Folksongs, Folkdances.

FOLK TOURISM IN INDIA: REVITILISING AND SUSTAINING CULTURAL HERITAGE

Folklore, an integral part of culture, plays a significant role in any kind of community, whether tribal, sedentary or nomadic. It not only serves to sanction and validate religious, social, political and economic institutions but also plays an important role as an educative device in their transmission from one generation to another (William Bascom 26).

The origin of folklore and folk songs among humanity is lost in the midst of antiquity. Their beginnings are beyond the reach not only of history, but also of legend. While folklore and legend are not history, they have in some respects, a value greater than that of history. Burne in *The Handbook of Folklore* defines folklore as "the generic term under which the traditional beliefs, customs, stories, songs and sayings current among backward peoples are comprehended and included" (1-2)

To quote B. Ramakrishna Reddy in his article titled, *The Tribal Languages of Odisha*, he writes, "Even the Vedas were a part of an oral tradition before they were rendered to graphisation. The ancient tribal people had expressed, like all human beings all over the world, their experience, concepts, wisdom, suffering, joy, social relations and other acts of everyday life in their spoken word as well as through their oral literature. This treasure of knowledge consisting of ancient values, human dignity, equality of persons, respect for nature etc. was passed on to the successive generations by the tribal communities (43)."

According to Sokolov, the Russian folklore scholar, 'Folklore is an echo of the past; at the same time, it is also the vigorous voice of the present (Vanamamalai 6). Indra Deva, in *Folk Culture and Peasant Society in India*, draws attention to the unique place folk literature has in countries like India. He observes that it is incomparable with the place that it has in contemporary industrialised societies. In India, and in other countries where peasant society and culture are largely intact, folk literature is not only the primary source of recreation for the bulk of the people, but is inseparable also from ritual and work. Folk literature is so close to myriad facets of peasant life that it can tell us a good deal about intimate aspects and imponderables of peasant culture (1-2)

Indian folk literature rings out a strong and loud message for other parts of the world where these art forms have disappeared thick and fast in consonance with rapid industrialisation and globalisation. Folk literature and folkart forms are not merely carriers of culture or philosophical poems, but rather the expressions of strong self-reflections and deep insights accrued therein. Simple life, self-reflection and treading the path of the righteous contained in traditions.

Folklore reflect the social, economic and cultural organization of the group which creates them. These songs are handed down orally from generation to generation. Folksongs in general are expression of emotions that do not find an outlet in any other form either due to social restriction or due to personal inhibition. They articulate discontent with issues such as casteism, sexism, economic exploitation and so on. Further, they also reflect a way of life closely associated with the land, in which life is not seen in terms of conflict with and conquest/subjugation of nature, but rather as a harmonious co-existence with it. There is a dire need to preserve these customs and practices as they are in danger of becoming extinct and along with them would be lost a vital, alternative paradigm for leading our lives in consonance with nature.

The onslaught of modernism has threatened the existence of folk culture. Due to the influence of modernism, even in the villages, the folk culture has become a rarity these days. Folk art forms were preserved and passed on to the next generation orally. Folk art forms were products of village people based on life experiences, and

folk adages were repositories of wisdom. It is necessary for voluntary organisations and individuals to take the initiative of preserving folk art, instead of depending on the government's initiative. It is also true that when recorded and propagated in a printed form, these folk literatures also gain mass reach which is otherwise confined to a smaller space and reach out only to smaller groups and communities. Through medieval Indian literature to 20th century we see the reality of Indian literature holding up for oral traditions contrary to popular perception when it is very true of European cultures and others where they have almost completely lost folk literature.

Folklore is all about human sufferings and pains which are transmitted in the forms of folk narrative, material culture, social folk customs and performing folk arts. Notwithstanding disparate ethnicity, people also shared at least one important cultural thing in common i.e. tradition. This tradition renders communities to share some common elements like folktales, folksongs, folk customs and folk arts and so on. This facilitates to generate a shared identity for the groups. Folklore, anthropology, musicology and philology are of great use in arriving at a disciplined understanding of the singers and their song and of the literary history of folksongs.

India ranks as one of the world's richest sources of folktales. Apart from folktales all forms of oral traditions like proverbs, aphorisms, anecdotes, rumours, songs, impromptu folk street plays do mirror the culture and values of the land in which they take place. They have also helped in binding vastly differing mores and customs of even a single given place. India is one place where the speech of even the most illiterate farmer is filled with lofty thoughts and metaphors.

It is a fact that the oral tradition, on which the folklore is based, is often used as a tool by the subaltern groups as a voice to their predicaments. Indian Literature has played a huge role in binding together vast cultures in an unseen way. The role of Indian Literature in maintaining and fostering cultural unity and identity in the vast land such as India cannot be diminished.

Change in political power also mars culture, language, food habits and ideals of the society, thus leading to a loss of folk knowledge. Advancement and liberalisation have an effect upon folklore and folk arts. Today, tribal culture has become a curiosity. When folk culture is lost, there yawns an aesthetic and cultural vacuum. Hence, the dire need to encourage research in folk literature.

Folk Literature has been studied in every society to educate, entertain and preserve culture. It brings people together - people belonging to different castes, creed, religion, sex etc. it further ensures proper understanding between them. Due to the impact of globalization, the world has come closer but people have lack of communication and time. Thus, the educators of today are trying to protect and promote folk literature, thus bringing the society meet, talk and feel proud of its high and rich folk tradition. Folk Tourism as a catalyst would promote, revitilise, and sustain the rich cultural heritage of India.

Tourism helps in transmitting a country's culture worldwide. The cultural achievement of a country becomes the landmark. The tangible and intangible heritage of a country does attract foreign tourists. Hence there is a great focus on Folk Tourism which is an evocation of the past and understanding of the present. Folk Tourism helps in the preservation of the traditional practices and is a clarion call to the contemporary communities or tourists about themselves and others. It is implicit that Folk Tourism has an economic value related to cultural tourism, to tourist product and to the valuing of the tourist experience. It helps in increasing the participation of the community at large and also makes its contribution to the improvement of the destination image. Folklore is related to a particular local/regional community and to a particular place, it has an element of the spirit of the place.

James P. Sterba in Three Challenges to Ethics: Environmentalism , Feminism and Multiculturalism states that 'the natural environment should be protected and its destruction and pollution prevented'(119).Rousseau in Emile states that 'education comes from nature, from men or from things. The inner growth of our organs and faculties is the education of nature…what we gain by our experience of our surroundings is the education of things (25).

Culture is a set of shared attitudes, values, goals and practices which manifests itself in almost all economic, social and other activities. Folk culture is the localized form of a culture-refers to the identity of a folk group. A folk group is any group of people who share at least one common factor be it a language, caste or occupation. It is essentially imbued with a sense of place. There is need to identify the untapped resources and promote cultural enterprenuership. Promotion of fairs and festivals, heritage walk trails organising workshops ,developing homestays are ways to safeguard the timeless heritage of people and generating collective awareness and encouraging community skill development (Vandita 26).

Culture plays an important role in the development of any nation. It represents a set of shared attitudes, values, goals and practices. Culture and creativity manifest themselves in almost all economic, social and other activities. A country as diverse as India is symbolized by the plurality of its culture.

India has one of the world's largest collections of songs, music, dance, theatre, folk traditions, performing arts, rites and rituals, paintings and writings that are known, as the 'Intangible Cultural Heritage' (ICH) of humanity. The real chance for preserving the authenticity of local culture is individual tourism. According to E. Cohen (URRY 24) as a result of giving up organized tourist offers and conventional tourist services, experiential, experimental and existential tourism is highlighted. The individual tourists' activities are focused on nature, culture and seeking adventures and challenges. Such a tourist respects local traditions, in contrast to a mass tourist who is passive and waits for 'interesting things to happen'. According to W. Schivelbusch, for the contemporary tourist 'the world is like a big super-market with cities and landscapes' where all local cultures are presented in a trivial way (URRY 24). The space of folk tourism transforms very easily – in the place of natural, cultural resources and non-commercial authenticity, tourism products appear with no connection to original traditions. Therefore, tourism is certainly a stimulating element of regional culture, but it is also a factor that threatens the authenticity of place.

The outlay for tourism and culture ministries saw marginal increase of 1.82 per cent and seven per cent respectively in the Union Budget 2019-2020.Rs 1,378.53 crore has been allocated for building tourism infrastructure, while Rs 575.50 crore has been allocated for promotion and publicity. For the culture ministry, an allocation of Rs 875.33 crore has been made for central schemes and projects. To develop infrastructure, Union Finance Minister Nirmala Sitharaman said 17 iconic sites will be transformed into world-class destinations to give a boost to the tourism sector. The government is developing 17 iconic Tourism Sites into world-class tourist destinations and to serve as a model for other tourism sites. While the funds for the Tourism Ministry was Rs 2,150 crore in the 2018-2019 Budget, it rose to Rs 2,189.22 crore in 2019-2020. The allocation for the Culture Ministry, which was Rs 2,843.32 crore in 2018-2019, increased to Rs 3,042.35 crore for 2019-2020. The finance minister promised that the Government will take measures to ensure that the rich tribal culture of the country is preserved. With the objective of preserving rich tribal cultural heritage, a digital repository is developed where documents, folk songs, photos and videos about their evolution, place of origin, lifestyle, architecture, education level, traditional art, folk dances and other anthropological details of the tribes in India are stored. The repository will further be enriched and strengthened. One hundred new clusters will be set up in 2019-20 to enable 50,000 artisans to come into the economic value chain. The Government will launch a mission to integrate traditional artisans and creative persons with the global market to obtain patents for them.

In order to facilitate, revitilise and sustain folk tourism it is pertinent for government and NGO's to march hand in hand in order to promote cultural heritage of India.

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STUDY OF FACTORS AFFECTING EMPLOYEE ENGAGEMENT IN TELECOMMUNICATION SECTOR IN MUMBAI

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ABSTRACT
Employee Engagement is the emotional commitment that employee have to their organization and organization goal. Engaged employee is one who gives discretionary efforts towards organization and to achieve organization objectives. According to previous research done by various researchers, large numbers of employees worldwide are disengaged; In India number is quit high. Disengaged employee negatively affect the productivity and profitability of the organization. Every organization has to identify the factors that affect the employee engagement. High level of engagement among the employee help to retain talented employee as well as increases productivity of the organization. The purpose of this study is to clarify what is employee engagement and why it is important, as well as the factors affecting Employee Engagement in telecommunication sector. Primary as well as secondary data has been used to carry out the research. The study revealed that six dimension of employee engagement, which are, Reward & Recognition, Working environment, Training & Development, Motivation, Employee manager relation, Job satisfaction have a positive and significant effect on employee engagement. The findings of this study are useful to the organizations to construct strong employee engagement policy with mix of all these factors of employee engagement. Managers can redesign the work and policy on the basis of the factors presented in this paper would lead to happy workforce.

Keywords: Employee Engagement, Job Satisfaction

INTRODUCTION

Employee engagement is a widely used term in the current business scenario and there are very less studyhas been done in academics when compared to practitioners and consulting firms (Robinson et al (2004). In the past few years, the companies are showing interest in employee engagement and many claim employee engagement contributes to success of the organization and increase performance (Bates, 2004). Employee engagement is one of the main driving force and a biggest advantage for organization and there is a great certainty that employee engagement is connected with business performance (Harter et al, (2002). An "engaged employee" is one who is fully involved in, and enthusiastic about their work, and thus will act in a way that furthers their organization's interests. According to Scarlett Surveys, "Employee Engagement is a measurable degree of an employee's positive or negative emotional attachment to their job, colleagues and organization that profoundly influences their willingness to learn and perform at work". An engaged employee cooperates with colleagues to improve performance in the organization. Hence, every organization needs to build up and promote employee engagement within the organization. Many studies also suggest that the existence of higher levels of employee engagement significantly decreases turnover intent (Maslach et al., 2001; Saks, 2006). Therefore, it is important to understand those factors that increase employee engagement (antecedents of employee engagement) in the telecommunication industry.

IMPORTANCE OF EMPLOYEE ENGAGEMENT

- Engaged employee boost productivity

Organizations which have higher employee engagement are the ones who have higher productivity, because engaged employee work with full passion and are emotionally attached to the organization.

- Reduce employee turnover

Engaged employees are involved and invested in their roles and are therefore less likely to leave their job.

- Engagement is a sign of success

Engagement is a sign of success, it doesn't necessarily means a business success, rather engagement is usually the result of personal or team success. Engaged employees are engaged not because they are productive or easy to work with, but because they feel their work matters. They feel valued. And when their successes are recognized, people will feel like they have succeeded in making a meaningful impact at work.

- Employee engagement increases customer satisfaction

Engaged employees are more inclined to put in the effort that translated into increase in productivity levels, a happier sales force and more credible products. Customer are treated to a better experience when dealing with engaged employee

RESEARCH OBJECTIVES
- To understand the concept of employee engagement and its importance.

- To identify the factors affecting employee engagement in telecommunication sector in Mumbai.

RESEARCH METHODOLOGY
This is descriptive study, Primary as well as secondary data has been used. Primary data has been collected with the help of structured questionnaire administer to 89 employees working in telecommunication sector in Mumbai. For study purpose six drivers has been taken i.e. Reward & Recognition, Working environment, Training & Development, Motivation, Employee manager relation, Job satisfaction. The Likerts five point scale has been implemented in this study on the points agree, disagree, strongly agree, strongly disagree and Neutral for primary data collection. For analysis of data simple pie chart has been used.

REVIEW OF LITERATURE
This review of literature aims to provide some insight to the existing knowledge to the employee engagement by critically evaluating the available literature and thus providing a reflective stance on the existing findings.

Harding (2003) in the paper "Building an Engaged Workforce" has concluded that "employee engagement at work is made up of several factors, some being fundamental or contractual requirements for the organization (the hygiene factors), such as pay and benefits and health and safety, other being the areas where the organisation must go the extra mile to ensure effective communication, management and cooperation of and with its employees. When an organization moves to achieving these, the impact will be seen not only in the attitudes and behaviors of its staff but also in the satisfaction of its customers. In an increasingly competitive world, the ability to find and keep good people will often be the deciding factor between organizational success and failure."

Perrin, (2003) recognized top ten workplace attributes ensuing in the engagement. The top three of attributes listed by Perrin are: "Senior management's interest in employees well-being, Challenging work and Decision making authority."

Wellins, Bernthal, and Phelps, (2005) stated that "a manager must do five things to create a highly engaged workforce." They are: "Align efforts with strategy, empower, Promote and encourage teamwork and collaboration, help people grow and develop, provide support and recognition wherever appropriate,"

Susi & Jawaharrani (2011) According to the literature study on Employee engagement identified work-place culture, work-life balance policies & practices followed in industries promotes employee engagement in their organizations to rise productivity and retention rate. Work-life balance is key driver of employees' satisfaction.

Vijay Anand& C.vijay Banu (2016): This study explains that Employee Engagement is the key factor for all organizations to sustain. Employee Engagement is positively influenced by job, Rewards and recognition, opportunities, team work and communication. It acts as a Retention tool.

DATA ANALYSIS AND INTERPRETATION

Table-1: Interviewees attributes

	Categories	Number of Employees	Percentage%
Gender	Male	51	57
	Female	38	43
Age (in years)	20 -30	15	17
	30-40	35	39
	40-50	24	27
	50-60	15	17
Experienced in the organization (years)	0-1	10	11
	1-5	35	39
	5-10	30	34
	above 10	14	16
Level in the organization	Top level	14	16

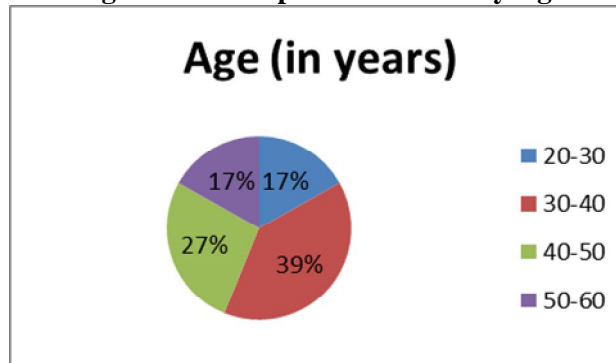|	Middle level	25	28
	Lower level	50	56
Income level s (Thousand)	0-15	10	11
	15-45	35	39
	45-70	30	34
	above 70	14	16

Source: Primary Data

**Figure-1.1: Sample distribution by Gender**
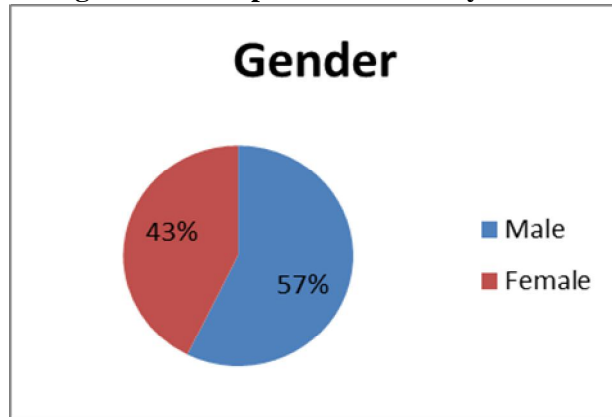
From the above pie chart, it is clear that out of 100% respondents, 57% are male employees and 43% are female employee.
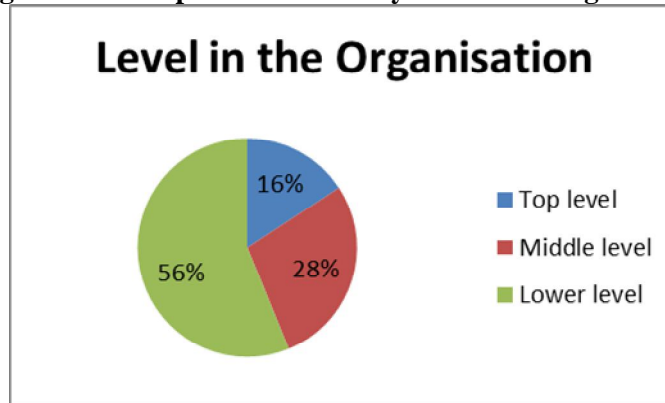
Figure-1.2: Sample distribution by Age

From the above pie chart, it is clear that the interviewees are grouped into four age groups. Age group between 20-30 comprising 17% of sample. The majority are from the age group 30-40, which amounts to 39% of interviewees. The older group aged between 40 -50 comprises 27% and between 50 -60 it is 17% of sample.

**Figure-1.3: Sample distribution by experienced in the organization**
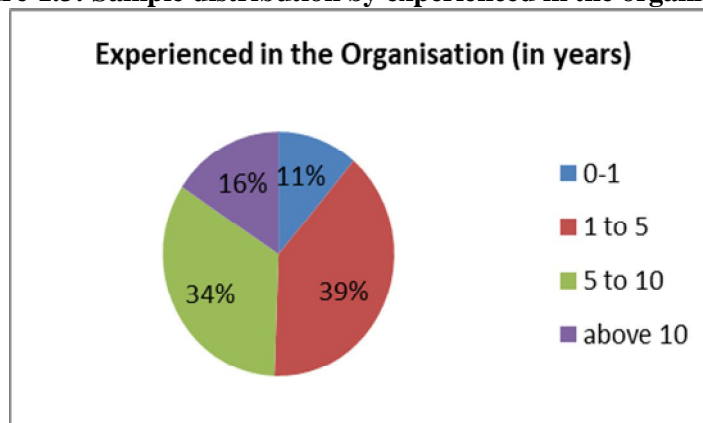
In terms of experienced in the organization, majority of the employee (39%) have experienced between 1 to 5 years. 34% employee have experienced between 5 to 10 years, 11% have less than one year experienced and 16% employee have experienced more than 10 years.

Figure-1.4: Sample distribution by level in the organization

In terms of level in the organization 16% sample are from top level, 28% are from middle level and 56% are from lower level.

Figure-1.5 : Sample distribution by income level
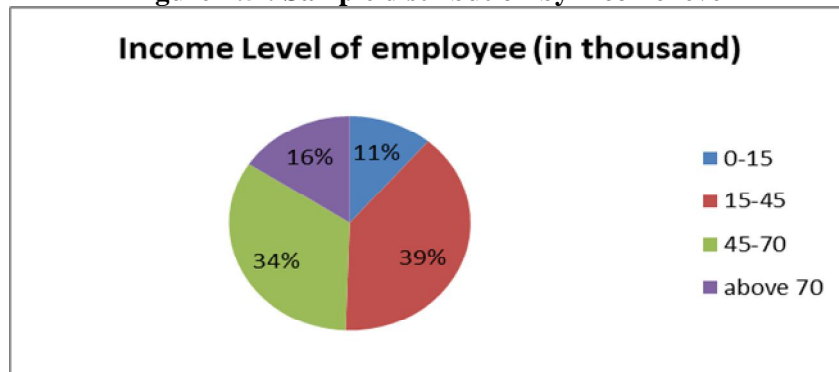
Majority of the employee (39%) getting salary between 15 to 45 thousand, 16% of employees are getting salary above 70 thousand, these people are working at top level.34% of employees are getting salary between 45 to 70 thousand. 11% people are getting salary less than 15 thousand, and they are working at lower level.

**Table-2: Drivers of Employee Engagement and respective indicators**

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
I) Progress, Growth & Development					
1) I think employee have equal access to training and opportunities	10%	50%	30%	10%	0
2) My organization offers employees professional development opportunities	5%	45%	25%	25%	0
II) Work environment					
1) I believe work is good for my physical health	20%	55%	5%	20%	0
2) The resources required for job are made readily available.	5%	40%	30%	25%	0
3) While on the job, my ideas and opinion are taken seriously	5%	60%	25%	5%	5%
4) I think my opinion and ideas seem matter for organization	5%	65%	10%	20%	0
5) The people here are pleasant and co-operative to work with	15%	50%	25%	10%	0
III) Job Satisfaction					
1) I feel secure about my job.	15%	40%	20%	20%	5%
2) I think policies and procedures leads to job satisfaction here	10%	45%	30%	10%	5%
IV) Relationship with co-worker/manager					
1) I think team and coworker's relation affects the job satisfaction here	5%	75%	15%	5%	0

2) my manager seems concerned about my welfare	0	45%	35%	20%	0
3) My managers provides me with feedback and guidance	10%	65%	15%	10%	0
V) Motivation					
1) My team and coworker motivates me to do the best job I can	10%	55%	25%	10%	0
VI) Reward and recognition					
1) I have received recognition for doing my job well	5%	60%	25%	5%	5%
2) I feel that I am paid fair for my work	5%	65%	5%	25%	0

Source: Primary Data

Table-2.1: Training & Development

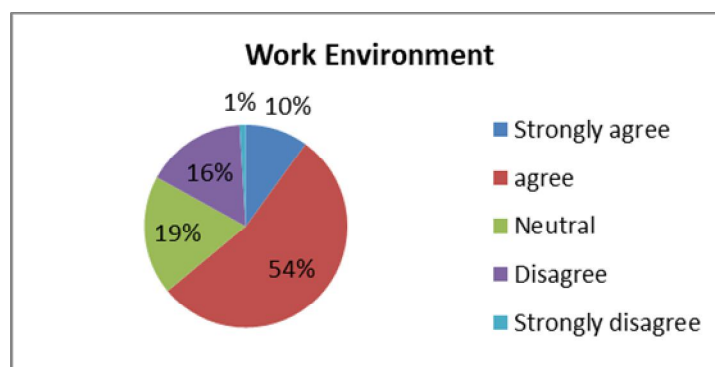|	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
I) Progress, Growth & Development	7.5%	47.5%	27.5%	17.5%	-
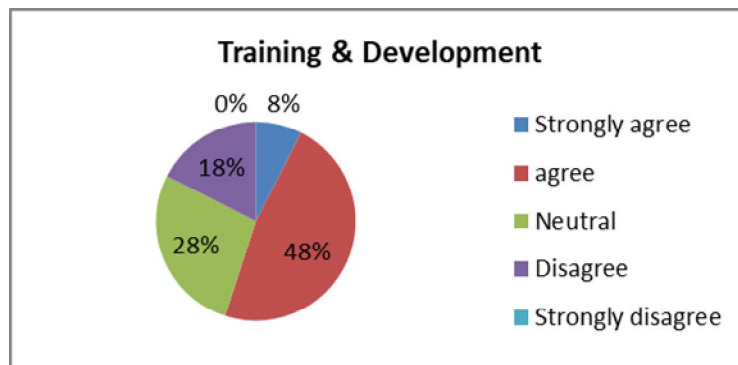
Source: Primary Data

Table 2.1.1 shows that majority (55%) of employees are having positive perception and they feel that the training and development is important factor that affect employee engagement in organization.

Table-2.2: Work Environment

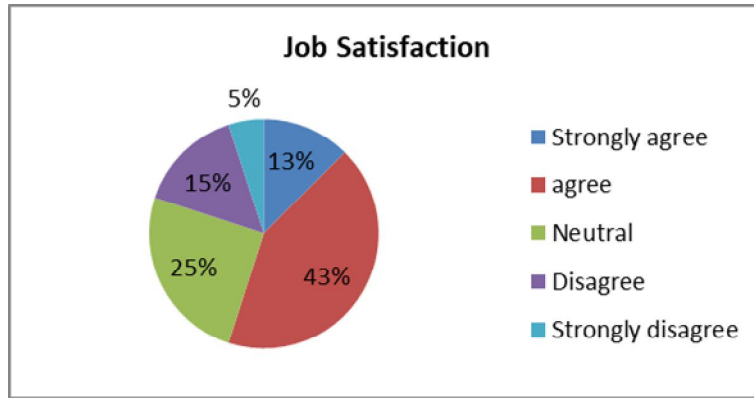|	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
II) Work environment	10%	54%	19%	16%	1%

Source: Primary Data

Table 2.1.2 shows that majorities (64%) of employees are having positive perception towards healthy work environment and they agree that healthy work environment play important role to increase employee engagement.

Table-2.3: Job Satisfaction

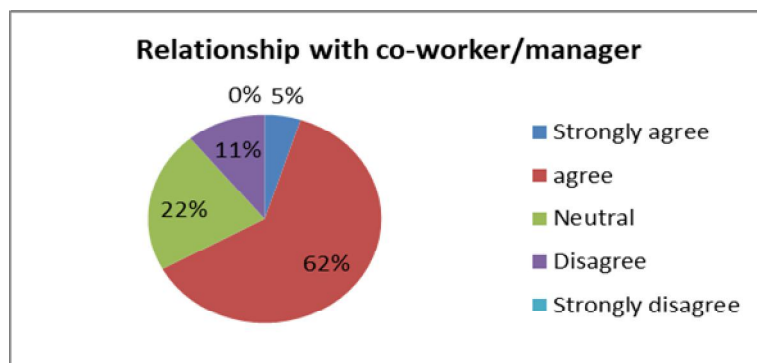|	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
III) Job Satisfaction	12.5%	42.5%	25%	15%	5%

Source: Primary Data

Table 2.1.3 shows that majority (55%) of employee agrees that job satisfaction is the important driver that affect employee engagement positively.

Table-2.4: Relationship with co-worker/manager

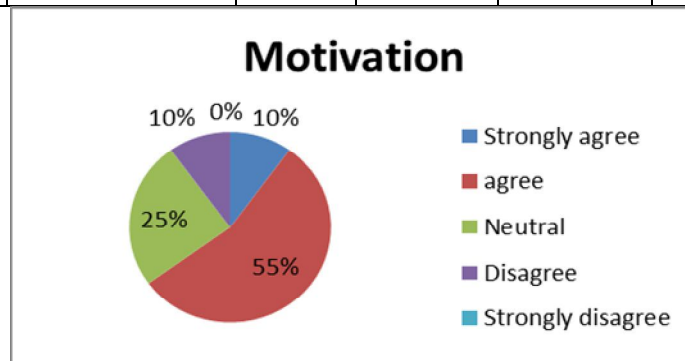|	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
IV) Relationship with co-worker/manager	5%	62%	22%	11%	0

Source: Primary Data

Table 2.1.4 displays that 67% of employee agrees on the statement that employee's relationship with co-worker as well as manager affect the employee engagement.

Table-2.5: Motivation

|	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
V) Motivation	10%	55%	25%	10%	0

Source: Primary Data

Table 2.1.5 shows that 65% of employees agree that motivation is also the important factor that positively affects employee engagement.

2.6: Reward and Recognition

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
VI) Reward and recognition	5%	62.5%	15%	15%	2.5%
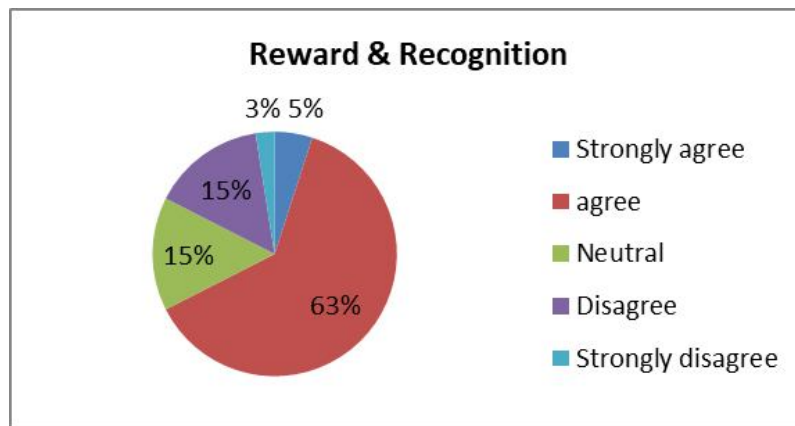
Source: Primary Data

Table 2.1.6 shows that majorities (67.5%) of the employees agree that reward and recognition from the senior has positive impact on employee engagement.

CONCLUSION

This article is basically individual responses taken from employees in telecommunication industry. I have found through survey that all six drivers i.e training and development, work environment, reward and recognition, relationship with co-worker and manager, motivation and job satisfactionhas positively affect the employee engagement in telecommunication sector. This study is useful for policy maker to construct strong employee engagement policy with mix of all these factors of employee engagement.

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STARTUPS IN INDIA: A REALITY CHECK

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ABSTRACT

Large population with high percentage of middle income group, educated youth with technical background and IT domination have opened up opportunities for spreading startup revolution in India. The objective of a startup is to be self employed and to create employment for others which requires a lot of endurance and sacrifice. The 'Make-in-India' initiative and other government schemes have also given a boost to startups. Starting a venture is a well planned and disciplined exercise. Various internal and external factors impact the sustainability a venture. The idea behind the venture, market size, revenue and profit targets are some of the important factors that need to be clearly defined before embarking on the journey. Time, team work and tenacity are important elements which determine entrepreneurial success. Infrastructure, government regulations and availability of finance at various stages of growth could be some of the challenges for startups. Research done provides evidence of startups which began with big fanfare but ended without achieving their objectives within a short span of time due to various reasons. The paper discusses few issues and challenges that an Indian startup has to face. For the purpose of research primary data was collected from selected entrepreneurs. Suggestions are made on the opportunities that the economy can provide in the current ecosystem.

Keywords: startup, opportunities, challenge, venture, entrepreneur

INTRODUCTION

A startup venture can be defined as a new business that is in the initial stages of operation, beginning to grow and is typically financed by an individual or small group of individuals. It is a young entrepreneurial, scalable business model built on innovation wherein the founders develop a product or service for which they foresee demand. Thus, startups are nothing but an idea that manifests into a commercial undertaking.

India is a developing south Asian country. It is the most populous and 7th largest country by area. Large population implies a large prospective market in India and exerts more pressure for employment in the country. In recent years, Indian youth is motivated towards self-employment. Rather, they have begun to take initiative to look for new challenges. This has encouraged self-employment environment in India. (www.indianstartups.com)

THE STARTUP SCENARIO IN INDIA

It is to be noted that every year more than 800 technology startups are being set up in India. India is amongst the top five countries in the world in terms of startups with more than 10,000 comprising 43% tech-based firms with 9% managed by women entrepreneurs. The number of incubators also has crossed 100 in 2014-15 to give boost to the startup saga (Grant Thornton, 2015). By 2020, it is estimated that around 11,500 tech-startups are going to be established with employment potential of around 250,000 technical people (NASSCOM, 2015). Sector wise, the distribution of Indian businesses is:

Table-1: Break-up of Indian Startup Businesses

Technology Based	Non-Technology Based
E-Commerce - 33%	Engineering- 17%
B2B - 24%	Construction-13%
Internet - 12%	Agri- products- 11%
Mobile apps - 10%	Textile - 8%
SaaS - 8%	Printing & packaging – 8%
Other – 13%	Transport & logistics- 6%
	Outsourcing & support -5%
	Others-32%

Source: Startups India- An Overview, Grant Thornton, 2015

GOVERNMENT INITIATIVES

Indian government has taken initiatives in promoting entrepreneurship at the startup level and has introduced several schemes to ensure appropriate support. In this aspect it is relevant to mention **'Make in India** 'campaign introduced in September'14 to attract foreign investments and encourage domestic companies to participate in the manufacturing sector. The government increased the foreign direct investment (FDI) limits for

most of the sectors and strengthened intellectual property rights (IPRs) protection to instill confidence in the startups. In order to make the country as number one destination for startups, Government of India (GoI) has introduced new campaign called **'Standup India** 'in 2015 aimed at promoting entrepreneurship among women and to help startups with bank funding. Another commendable and far reaching initiative is **'Digital India'** introduced in 2015 to ensure government services are made available to every citizen through online platform that aims to connect rural areas by developing their digital infrastructure which translates into a huge business opportunity for startups.(www.startupindia.gov.in)

RATIONALE OF STUDY

Along with government initiatives, there is a definite movement in startup arena in India due to penetration of IT and internet. Many startups are coming up in service sector including education, legal, retail, insurance and health. (Mittal 2014) With customers becoming aware of the benefits and convenience, the popularity and viability of startups is no more a difficult proposition for an entrepreneur.

A number of venture capitalists and angel investors are aggressive on Indian startups as they see lot of potential with few expected to become unicorns (high valued companies) bringing in good returns. On the contrary, there are examples of few startups that failed and eventually closed their businesses due to various issues and challenges.

India being a large country with population over 130 crores, boasts of high demographic dividends due to large number of young people. According to the latest UN report India with 356 million 10-24 year-olds have the largest concentration of youth population who are going to be the driving force behind innovation and creation with commensurate demand and consumption of goods and services (Mittal, 2014). India has a unique set of problems due to multicultural and multilingual regions that need innovations to find solutions to health, education, infrastructure, sanitation and for population at the 'bottom-of-the-pyramid' space. Each problem provides a unique opportunity for startups to create a business around it. Further, Government of India's digital push is going to help start-ups to tap into new markets and even disrupt traditional businesses.

REVIEW OF LITERATURE

A successful start-up cannot start a business just with passion and an idea. A high level of leadership skills with clear understanding of market, excellent communication skills, maturity to see things in right perspective along with the ability to take calculated risks are required on the part of the entrepreneur(Aggarwal,2017). Lack of awareness, multiple clearances, unorganized market, poor infrastructure in Tier 2/3 cities, lack of mentoring , stringent exit policies, corruption/red tape, technological risk, regulatory obstacles and lack of reforms keeping pace with the fast evolving market changes are some of the challenges as per Rashmi Guptey, Principal (Legal) of Lightbox India Advisors Private Limited. Availability of finance is critical for the startups and is always a problem to get sufficient amounts(Mittal,2014;Truong,2016).A number of finance options ranging from family members, friends, loans, grants, angel funding, venture capitalists, crowd funding etc are available. The requirement starts increasing as the business progresses. Scaling of business requires timely infusion of capital. Proper cash management is critical for the success of the startups(Skok,2016;Pandita,2017). A recent report paints a gloomy picture with 85% of new company's reportedly underfunded indicating potential failure (Iwasiuk,2016). Innovation plays an important role, since, that the startup has to fine-tune the product offerings to suit the market demands (Skok, 2016).

"Hiring and retaining high quality talent, especially in the areas of product and technology remains a key challenge" (Choudhary, 2015). To find and hire the right kind of talent for the business with skills to match growing customer expectations are one of the biggest challenges (Truong, 2016).

RESEARCH METHODOLOGY

Present research paper is mainly based on the primary data. The research is based on survey conducted in T-Ward of Mumbai Metropolitan Region. Six startups were identified based on convenience sampling from the selected area. A questionnaire was made for the purpose of collecting data. A lot of resistance was experienced in getting responses from the entrepreneurs. The research has been supplemented from data collected from various websites, journals, and newspaper articles. The study is exploratory in nature.

RESEARCH OBJECTIVES

1. To study the scenario of startups in India.

2. To explore the opportunities available for startups.

3. To get insights into the challenges faced by startups.

RESEARCH HYPOTHESES

1. The success of a startup depends on the educational qualification of the entrepreneur.

2. The success of a startup depeds on the type of business.

DATA ANALYSIS

Name of the startup	Nature of business	Year of establishment	Short description	Challenges	Opportunities
App-protection	B2B	2016	Android app security analysis tool.	Lack of proper supporting infrastructure, revenue generation in initial stages, government regulations.	Increase in number of hacks and data infringements by malwares through apps.
Para briefs	B2B	2017	Content developing services	Coordination between the team members, revenue generation in the initial stages.	Rising trend of outsourcing marketing services, greater demand for customer personalized ads.
FC Education Services	B2B	2015	Platform connecting institutes and faculties.	Coordination amongst team members, lack of supporting infrastructure, revenue generation at initial stages.	Rising issue of lack of competent faculty across schools and colleges, it is the only organized platform that links aspiration faculty to premier educational institutes.
Farm 2 home café	B2C	2018	Restaurant and catering services.	Funding in initial stages, lack of good branding strategy, and high competition in the market.	High demand for take away foods, increase in number of working couples.
TravelBristo	B2C	2013	Social networking portal for travelers	Lack of awareness amongst the consumers, poor initial revenue generation, lack of mentorship, matching customer expectations.	At the time of inception there was no one single site providing a single platform encapsulating all aspects of travel, it is a unique combination of travel and social networking agencies.
Nest	B2C	2018	Site providing access to online study material to students	Lack of proper supporting infrastructure, Matching customer expectation.	Increase in competitiveness amongst students, E-learning more flexible to student's timings.

ANALYSIS

1. Several startups fail due to poor revenue generation over a period of time. As the operations increase, expenses grow with reduced revenues forcing startups to concentrate on the funding aspect, thus, diluting the focus on the fundamentals of business.

2. The challenge is not only to generate enough capital but also to expand and sustain the growth.

3. Assembling a good team is the first major requirement, failure to have one sometimes could break the startup.

4. Lack of access to such support mechanisms like incubators, science and technology parks, business development centers etc. Increase the risk of failure.

5. Startups fail due to lack of attention to limitations in the markets. The environment for a startup is usually more difficult than for an established firm due to uniqueness of the product.

6. Regulations pertaining to labor laws, intellectual property rights, dispute resolution etc. are rigorous in India which takes about 30 days to comply compared to just 9 days in OECD countries. Also, as per World Bank report, "World Bank Ease of Doing Business", India ranks 142 out of 189 economies (Mittal, 2014).

7. Most of startups have brilliant ideas and/or products, but have little or no industry, business and market experience to get the products to the market.

8. Absence of an effective branding strategy is another issue that prevents startups from flourishing at a faster pace

9. Amongst B2B startups the major challenge faced was revenue generation in the initial stages whereas amongst B2C startups it was matching consumer expectations.

Further, Chi Square test was performed to find a correlation between the success of the startup and the educational qualification of the entrepreneur. Value of 0.763 reveals an insignificant relation between the two variables. Similarly the chi square value of 0.869 shows there is no significant relation between the type of business and the success of the business. Hence both the hypotheses are rejected.

SCOPE AND LIMITATIONS OF STUDY
Although the results of the study are expected to be applicable pan India the study is limited to the survey conducted of startups in Mulund. In any social science survey the result is dependent on the responses given.

SUGGESTIONS AND CONCLUSION
Founders of startups have to be tough when the going gets tough. The journey of starting a venture is fraught with delays, setbacks and problems without adequate solutions. The entrepreneur needs to be persistent till he achieves desired results. History is replete with startups who gave up the fight when things went wrong. A survey based on analysis of 101 firms showed that 42% failed as the product had no market, 29% firms ran out of cash, 23% did not have the right team, 18% closed due to pricing issues, 17% firms had poor product, 14% failed due to poor marketing and 8% had no investor interest (Griffith, 2014).

Sometimes the product could be ahead of its time or may require complimentary technology /products for the use by the customers. For example, Apple had to delay introduction of iTunes till the regulations favored the launch. It is also relevant to quote Steve Jobs who by commenting "*A lot of times, people don't know what they want until you show it to them* "reiterates the fact those products from startups mostly fall in the "new and untried" category where the success rate is minimal.

In spite of challenges and problems that startups are facing, Indian markets provide a plethora of opportunities to find solutions tailored to solve them.

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CASE STUDY: WASTE MANAGEMENT, A BOON FOR RAG PICKERS

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ABSTRACT

Financial Inclusion is a mission to uplift poor and BPL families with an aim to bring them in main stream of economy. Waste management is one of the integral part of hygiene of society and rag pickers play vital role in collection and disposal of garbage . With the help of Bank of Maharashtra and scheme under financial inclusion Rag Pickers women group in Thane city acquired self employment and improved their life financially and became self reliance.

This paper discloses successful and economically improved life of Rag Pickers women group in Thane city.

Keywords: Financial Inclusion, Entrepreneur, Self employment, Waste collection and recycling.

INTRODUCTION

Waste is an unavoidable by-product of human activities. Economic development, urbanization and improved living standards in cities contribute to increase in the quantity and complexity of generated solid waste. If accumulated, it leads to degradation of urban environment, stresses natural resources and leads to health problems. Solid waste management has become a major environmental issue in India. Waste management, remains a major challenge to civic administration. Rag pickers play an important, is an unorganized work force in the waste management system.

Mahatma Gandhi had said "Sanitation is more important than independence". He made cleanliness and sanitation an integral part of the Gandhian way of living. His dream was total sanitation for all. Cleanliness is most important for physical well being and healthy environment. It protects society from danger to health and environment.

The service rendered by the rag pickers need to be considered with serious approach. Rag pickers plays an important role in solid waste management in their own way by channelizing the recyclable materials. They could reduce the expenditure of the corporation. As rag pickers collect most materials like plastic, metals and other type of waste. Rag picking provided livelihood to them and it was virtually a form of self employment.

CONTEXT

Waste disposal is very serious problem all over the world. Developed and developing countries struggling to minimize it but with rapid changes in society and increasing population has created more complications. Even though advanced machinery is used in waste management by civic administration of different states or districts.

Rag pickers play important role in disposal of waste. Metro cities waste management is challenging work and dumping grounds are overflowing. In this context the issue of Thane city's garbage disposal process and rag pickers role in contribution of segregating garbage and recycling of wet garbage to convert into fertilizer . This fertilizer is used in cultivation of gardening. It is also important to understand financial inclusion scheme's beneficiaries and role of Bank of Maharashtra in supporting financially to rag pickers.

OBJECTIVE OF THE STUDY

1. To understand the problem of solid waste management.

2. To know the role of financial inclusion schemes for rag pickers.

3. To know the role played by rag pickers in disposal of waste.

METHODOLOGY

The method used by researcher is "Literature review method" and "Case study method" to understand problem and made suggestions.

REVIEW OF LITERATURE

Ragpicker, or chiffonnier, is a term for someone who makes a living by rummaging through refuse in the streets to collect material for salvage. Scraps of cloth and paper could be turned into cardboard , broken glass could be melted down and reused.

The rag pickers in 19th and early 20th Century did not recycle the material themselves; they would simply collect whatever they could find and turn it over to a " master rag picker." Rag picking is though a job for

lowest working class, but it was considered an honest occupation, more on the level of street sweeper than a beggar. In Paris rag pickers were regulated by law.

Though waste generation is not a new phenomenon, it has acquired a danger status of being "Third Pollution" after air and water pollution with progress in industrialization and population explosion. The amount of waste generated each year is staggering. No one really knows how much waste humans generate, but much of it originates from the Developed Countries (poverty tends to generate less waste). Just as the United States is a leader in Energy Consumption and Pollution, this country also produces the most Waste per Capita.

The waste collection or called as rag picking is still widespread in Third World countries. Rag picking is probably one of the most dangerous and dehumanizing activity in India. Child rag pickers work in filthy environments, surrounded by crows or dogs under any weather conditions and have to search through hazardous waste without gloves or shoes.

Rag pickers in India
Rag-picking is a totally informal sector it is hard to quantify how much waste is collected in this manner, but there are rough indicators: Only 75-80% of the waste generated in India is collected by municipal bodies. More than 90% of India does not have a proper waste disposal system.

A lot of garbage clearing is the done informally, by rag pickers who work without any job security, salary or dignity. They are regularly exposed to cuts, infection, respiratory diseases and tuberculosis apart from poverty, humiliation, harassment, and sexual abuse on the streets, as 'India Spend' investigations found.

In Delhi, most of the waste pickers were migrants from neighboring states. That is, 33% from West Bengal, 22% from Uttar Pradesh and 13% from Bihar8. In Jammu city also most of the rag pickers (81%) hailed from Bihar state.

Thane corporation solid waste management
The solid waste generation in the Thane municipal corporation area is around 650 Metric Ton per day. Significant increase in the generation of municipal solid waste (MSW) during the last few decades is due to the rapid development of cities with increasing population.

Thane municipal administration had issued circular last year in March as any commercial establishment generating more than 100 kg, of waste and a building having an area more than 5000 sq. ft. of area has to create waste recycling plant in their premises and if fail to do it shall be imposed with heavy penalty. Due to this circular many industrial units and big societies started implementing by setting recycling units in their premises.

In Mumbai more than three lakh rag pickers of which 120000 are kids below the age of 14 years. as per a study.To improve status and safety of Rag Pickers in Mumbai, Clean –Up- Foundation , Mumbai is making all efforts.

3-'R' principles
In waste management 3 R' principle is followed. It is as 3 R mean Reduce, Reuse and Recycle and this principle is important in balancing environment.

India generates 5.29 crore Metric Ton (MT) of waste every year, of which Maharashtra generates 82.38 lakh MT of waste a year or 22,570 MT waste a day. According to Brihanmumbai Municipal Corporation(BMC) Mumbai produces 7,500 MT per day or 27. 37 lakh MT in a year, a third of the total waste generated in Maharashtra. But Mumbai has managed to reduced its waste generation from 9,500 MT to 7500 MT within two years and also shut down one dumping ground. To cope with waste collection civic administration in various states work on war footing but rag pickers also support them for collecting waste. There are almost 1.5 million and 4 million rag pickers in India as per unofficial data. Delhi itself has over five lakh rag pickers.

TISS Survey
A survey was done by Tata Institute of Social Sciences (TISS) in 2012-13 of Mumbai's Govandi and Shivajinagar area situated on harbour railway. In their study 120 person were interviewed and it was observed that rag pickers were suffered from physical as well as mental ill health. As unskilled workers and habit of tobacco chewing and consumption. Also infected with skin disease due to lack of hand gloves use.

Financial inclusion schemes for Rag pickers
There are various financial supporting system for rag pickers. It is found that Deutshe Bank, India helped rag pickers to move from poverty to financial independence. Daksha ben Bharvada a 18 yrs. was a second generation RAG PICKER in Ahmedabad. With SEWA an organization for poor people making them self

employed and self reliance and Deutshe Bank's financial assistance rag pickers in Ahmedabad could improve their financial condition. Daksha was given training in recycling of waste and her life was changed. Due to such training she run her own business of selling stationary and earn Rs. 5000 to 6000.

In Hyderabad also 'Spandana' an NGO is working for poor people and BPL beneficiaries. Even rag pickers are helped by 'Spandana' for making them financially more secured. 'Spandana' serves more than eight lakh clients , representing almost 1.5 percent of it below poverty line in India. It's micro fianance schemes have brought improvement in rag picking women.

HEALTH SAFETY SCHEMES

For the betterment of rag pickers central govt. has initiated Rashtriya Swasthya Bima Yojana (RSBY) and it covers to Rag pickers, taxi drivers, riksha pullers. RSBY provides smart card based cashless health insurance of Rs. 30000 per annum to BPL families (a unit of five persons) in unorganized sector. This scheme was in force from 2008. This scheme applicable to MGNREGA workers.

CASE STUDY OF RAG PICKERS FROM THANE

Rag picker Mrs. Alka Devde a resident of Bheem nagar, a slum pocket near Vartaknager ,Thane. and her group were only collecting waste from streets and various societies for more than ten year to pull on their poor family. In their life a miracle occurred and during her visit to Bank of Maharashtra's (BoM) Thane Zonal office she narrated her and other rag picker women drastic life to bank's co- ordinator Smt. Ranjana Pawaskar. Smt. Pawasker made all effort to obtain fianancial assistance by bank in a form of loan. Meanwhile, Dr.Babasaheb Ambedkar Mahila Bachat Group was formed by Mrs. Devde and her colleagues. As a part of financial inclusion's various financial scheme Mrs. Devde and her group was sanctioned Rs. five lakh loan by bank. With bank's loan amount a tempo was purchased to carry waste from surrounding area to recycling unit. Nearly ten year Mrs. Devde and her colleagues were working for wet waste recycling unit. In initial stage it was very difficult to earn one thousand rupees for a month but with Bom's financial assistance it brought change in their life and support to their families and earning increased. Their monthly income increased and they could earn nearly Rs. 5000 to 6000 monthly, said Mrs. Devde with smile.

Ashar IT Park, Thane is using waste recyling process to disposed off garbage generated in their units. Rag Picker Mrs. Alka Devde and her colleagues are allocated work of segreggation and recycling of garbege. It generates 10 kg. of compost fertliilzer from 500 kg. of garbage.

AShar IT Park's initiative

In Thane city's industrial belt, popularly known as Wagle Estate Industrial area Ashar IT Park is set up. In this industrial unit nearly 20 call centers are working with 15000 employees. Due to this big work force of centers, lot of solid waste is generated. So the managing personnel of the IT PARK has allowed rag pickers to segregate dumped wastage and recyle it to bring out useful compost fertilizer to be used for gardening in Park area. This contract is allotted to Mrs.Devde and her group and they were working on converting wet garbage into fertilizer called as black powder.

Ashar IT PARK has taken initiative to implement PM's 'Cleanliness Campaign'in their premises. Every day from each unit five to six gunny bag of garbage is dumped. From about 20 units 100 gunny bags means nearly 200 kg. of garbage is dumped from call centers situated in IT Park. The IT PARK had supplied recycling machine to Mrs. Alka Devde and her colleagues. The machine was purchased for a cost of about 12 lakh rupees.She further elaborated that 500 kg. of wet waste is dumped into recycling machine and only ten kg. of black powder is generated from it.

Mrs. Devde and other 400 ladies were engaged in rag picking job. Those ladies were leaving their home early in the morning to collect garbage and work till evening. These ladies initially were earning merely Rs. one thousand but it gradually increased and now they are earning nearly Rs. 6500 per month. These women could change their life with help of financial assistance under financial inclusion schemes of Self help group (SHG) of bank.

Year	Monthly Income
2014	Rs. 1000
2015	Rs. 1500
2016	Rs. 2500
2017	Rs. 5000
2018	Rs. 6000
2019	Rs. 6500

Increase in monthly income of Rag pickers

SUGGESTIONS

1. Rag pickers are not aware of many financial schemes for them and their families. So door to door campaigning and canvassing with various methods shall certainly bring light in their life.

2. Health hazard of rag pickers must be identified and health schemes to be adopted for them to keep them away from disease.

3. Ashar IT Park is an ideal example of disposal of garbage and waste management and it should be implemented by all industrial units.

CONCLUSION

Rag picking profession is always a subject of underestimation. People involved in it face many difficulties including no financial stability and health security. Financial inclusion concept is a broad concept to bring poor people into mainstream of economy and various schemes are brought by central and state govt. for it. The study analyse about rag pickers problems and Govt.'s financial inclusion schemes for them. The above study also focus on rag pickers health issues and their fight for self reliance.

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A STUDY OF EMERGING TOUR PACKAGES IN TRAVEL AGENCY

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ABSTRACT

India's economic growth is largely depending upon service sector. Telecommunication sector which holds 2nd rank in the world in providing excellent services throughout the nation. After telecommunication, tours and travel agency is also growing fastest way. The innovative tours package attracts the attention of tourist, which results to the increasing national income of the country and ultimate GDP. The present study examines the satisfaction level of customer with regard to tours package and also the innovation strategies implemented by the travel companies to attract the customers towards their agency. The primary data collected from the 100 customers who took benefits of tours package through structured questionnaire. It is found that the customers prefer tours package only when they availed special discount on the package. During interviewing customers, it is also found that sometimes they gets disappointed because they were not availed the services as assured to them into package. Customers were also not satisfied with the schemes of refund which they availed during booking. The analyzed data represented in graphical manner through charts.

Keywords: Telecommunication, travel agency, Innovative package, Customer Satisfaction

INTRODUCTION

"We travel not to escape life but for life not to escape us."...

The travel and tourism sector plays an important role in the economic development of the country. It creates employment, income of foreign exchange, development of other industries such as agriculture, construction, handicrafts etc are some of the factors which supports to economic development of the country. India is a large market for travel and tourism. It offers a diverse portfolio of niche tourism products - cruises, adventure, medical, wellness, sports, MICE, eco-tourism, film, rural and religious tourism. India has been recognized as a destination for spiritual tourism for domestic and international tourists. India was ranked 34th in the Travel & Tourism Competitiveness Report 2019 published by the World Economic Forum. Tourism exports in 2012 amounted to USD 1.3 trillion accounting for 6 per cent of the world's exports. India has a pool of greater heritage of historical places like the Taj Mahal, Verious Forts, Natural sites and so on. India has been witnessing steady growth in its travel and tourism sector over the past few years. Total tourist visits have been increasing day by day which results to increased foreign exchange. The travel and tourism sector also supported in creation of jobs and hence, contributed in decreasing unemployment, which is the most important obstacle in the economic development of the country. The tour package is one of the important sources in the growth of the tours and travels. Hence, it is essential to make attractive tour packages and innovative marketing strategies. Therefore, the research topic was undertaken for the study.

DEFINITION OF TOURISM

The Word "Tourism" defines tourists as people who "travel to and stay in places outside their usual environment for more than twenty-four (24) hours and not more than one consecutive year.

OBJECTIVES OF THE STUDY

1. To study the marketing strategies of tours and travel agency

2. To find out the innovative tour strategies of travel Industry

3. To identify the level of customer satisfaction towards tour packages.

LITERATURE REVIEW

1) **Dr.T Subhas(2015)** – The present research paper examines the core need for the growth of tourism sector in India such as Infrastructure, health and safety of tourist, road tax structure, trained and skilled manpower etc. The researcher also studied the role of central and state government in maintenance of the tour and travel sector in the country. The growth of tourism sector in India in terms of inflow of foreign exchange presented in table from since 2001 to 2014.

2) **Vijay Kumbhar(2015)** – The researcher focused on the growth and performance of the Indian tourism Industry and also analyzed the causal analysis of the Indian tourism industry for overall development of the Indian economy. The main objectives of the paper were to study the trend of foreign tourist arrival in India and identify the problem of tourism industry in India. The research paper was based on secondary sources.

3) **Mudasir Majid Malle (2014)** – This paper analyzed the changes in number of tourist arrivals from 1997 to 2012 which results to increased in economic growth and the development of tourism. The research based on the analysis of relevant reports of tourism Development Corporation etc. Researcher also made comparisons between domestic tourist and foreign tourist arrivals and presented in graphical manner.

RESEARCH METHODOLOGY

Data Source and methodology: Primary data used by the researcher through structured questionnaire. Nearly 100 samples collected through Simple Random method from the customers who had availed benefits of tour package of travel agency.

Innovative tour strategies to attract customers and retain the loyal customers
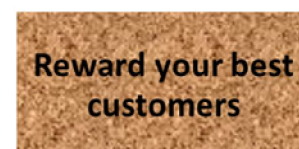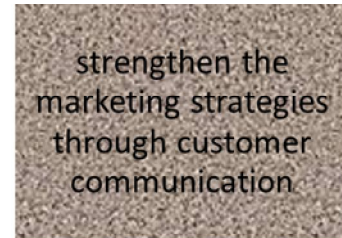
To review the goals and path

1. Review monthly, yearly goals
2. Examine the sales target
3. Segment the customers
4. Study the competitors strategies

Create and participate network opportunities

1. Offer discounts to local business owners and their family members
2. Donate a free passes to charity auction
3. Organization a barbecue one weekend to loyal customers
4. Sponsor a local sports
5. Sponsor to national or international event
6. Sponsor a local awards ceremony

Strengthen the marketing strategies through customer communication

1. The attitude of Tour Company towards is very positive and friendly.
2. Personalize emails to customers.
3. Share pictures the organized tours with loyal customers.

Focus on website update

1. Simplify administration with a booking administration.
2. Update the content on website
3. Others website as inspiration
4. Make ease website which is easy to use on cell phones and other mobile devices.
5. Translate website content with multiple languages.

Social media and reviews

1. Create facebook page.

2.   Popular tourism hashtags for company.

3.   Twit on instagram and twitter social media website.

Advertising, press and promotion

1.   Placed advertisement in local newspaper.

2.   Use of Facebook advertising.

3.   Traditional media such as t-shirt paining and tattoo making .

4.   Connect in online groups.

5.   Write for a travel publication.

Reward your best customers

1.   Give discount codes to customers to share with their friends, like Uber does.

2.   Hand out free bottles of water. .

3.   Give exclusive offers in advance.

4.   Send them handwritten 'thank you' cards.

5.   Organize discounts for business partners.

Q.NO 1. How often do you travel outstation?
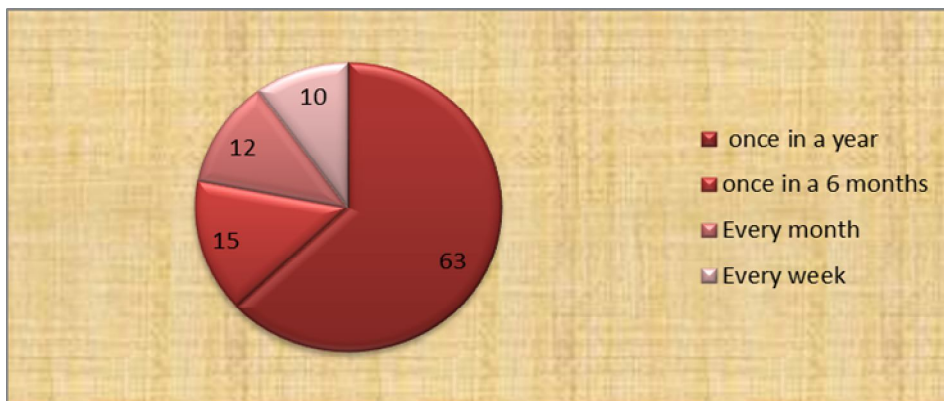
Interpretation: It is found that 63% respondents travel once in a year followed by 15% respondents travel once in a 6 month. 12% respondents travel every month and 10% respondents travel every week. It means majority of the respondents travel during vacation depending upon the convenient of family members and the level of income.

Q.NO 2. How do you plan your trip?
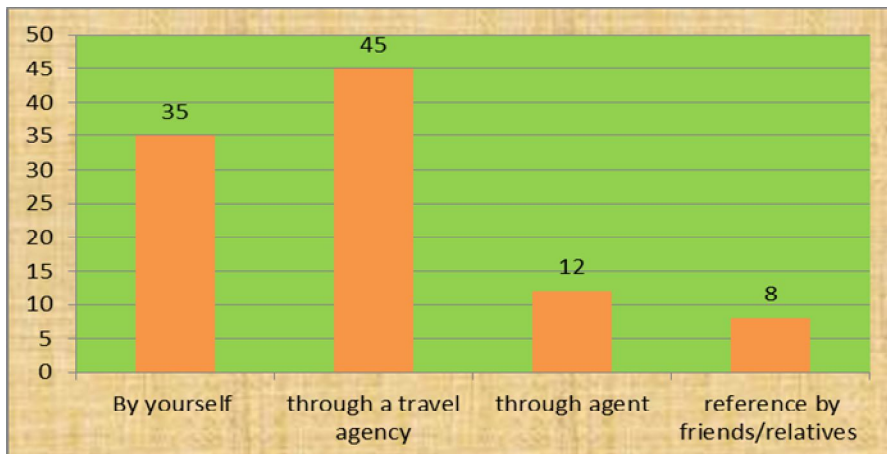
Interpretation: It is observed that majority of the respondents (45%) booked their tour through tours and travel agency followed by 35% respondents booked their tour through by themselves. It means availability of advanced technology accessibility of tours and travel agencies, majority respondents booked through travel agencies.

Q.NO 3. How much do you spend on a trip?
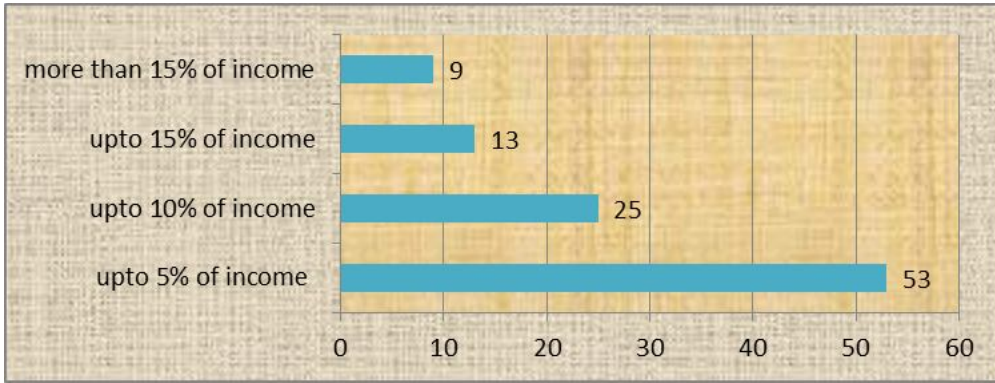
Interpretation: 53% respondents spend 5% of their income on tour whereas 25% respondents spend 10% of their income on tours. A very less number of respondents were spending 15% of their income on tours. It means majority of the respondents spend very less amount on tours and spend their valuable income for investment and saving for fulfillment of future requirements.

**Q.NO 4 What is the purpose of your visit?**
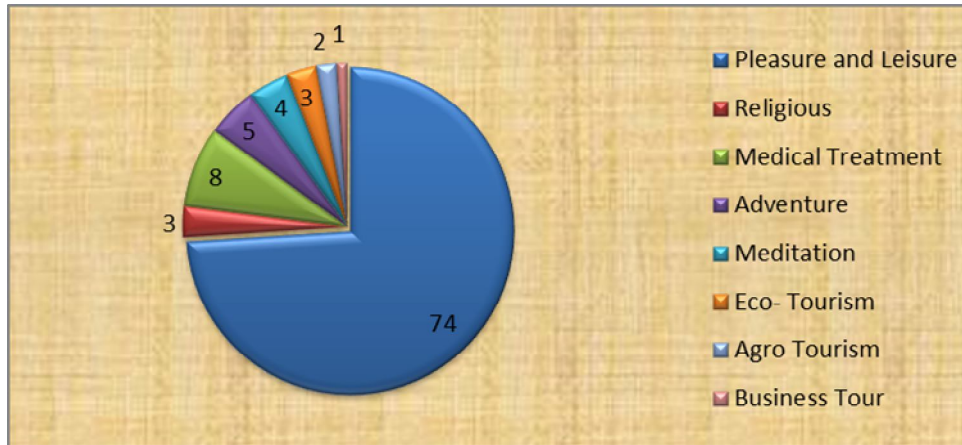
Interpretation: It is found that majority i.e. 74% respondents were travel for the purpose of pleasure and leisure whereas very less numbers of respondents were travel for the purpose of adventure, meditation, religious etc.

Q.NO 5. Standard of tourist services facilities

Interpretation: It is observed that majority of respondents i.e. 31% were book tour considering the accommodation followed by 18% were consider the facility of quality food and remaining were considered the transport facility, tour guide, shopping facility whereas 10% respondents were see the refund facility and discount offers on tour package.

Q.No. 6 Do you feel that the facilities provided by the tour agency is up to your satisfaction?
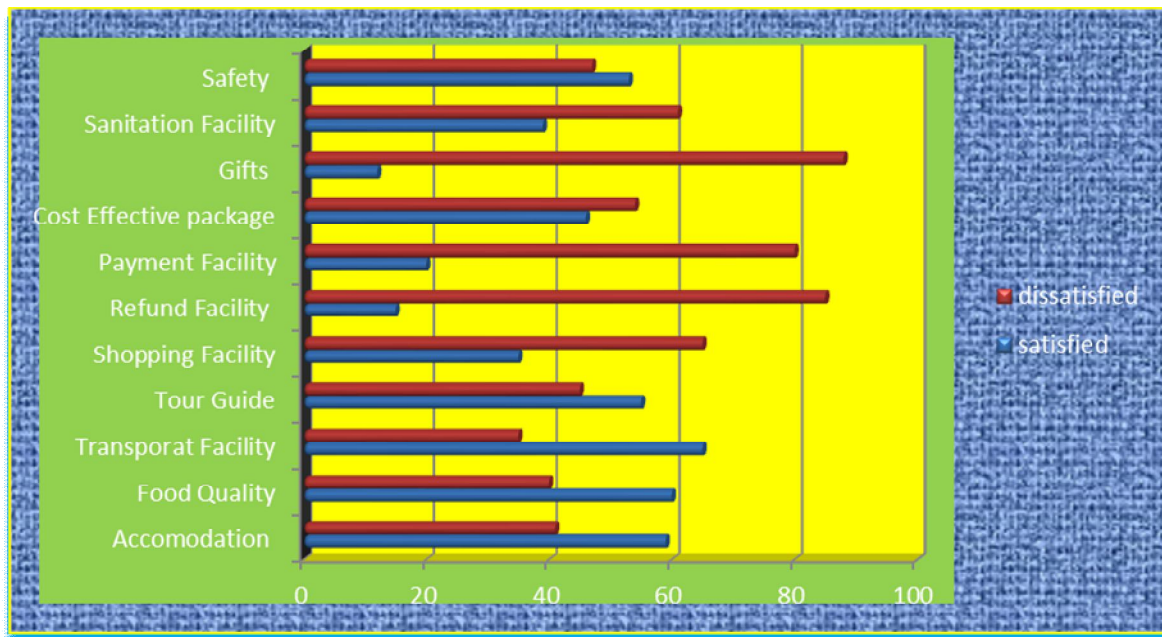
Interpretation: It is observed that majority of the respondents were dissatisfied with the service of refund and gifts offered by the tour and travel agency. During interviewing with the respondents it is found that terms and condition many of times are cleared especially refund facility. There is replacement facility in tour package.

MARKETING STRATEGIES OF TOURS AND TRAVEL INDUSTRIES
Marketing plays an important role to attract people and motivate them to buy the goods and services. Many large tourism industries adopted marketing as a business strategy and used innovative way the marketing mix variables to sell their services. The following are the most important P's of marketing mix for services. To gain competitive advantage in the market, the service providers must adopt these variables.

Product: As tourism is a service industry, and these services are intangible which can be known only after the actual experience. So product should be attractive. By considering this tourist industries focused on beautiful monuments, scenic beauty, beach and mountain resort, good hotel accommodation etc.

Price: It implies the rates at which the tourism product (holiday) can be sold.

Place: Most suitable distribution channels. In other words, the markets where the product should be sold and the network through which it are sold.

Promotion: It implies the communication process, public relation, promotion through advertising, etc.

People: The trained and skilled employees can provide excellent services to the customers hence it is essential for the service provider to recruit and select the right candidate for the right post in service industry. They fluency in communication and the physical personality also matters lot in service industry.

Physical Evidence: It is vital element of service marketing and plays an important role in creating a good impression on the customers. The elements of physical evidence would include such as external surroundings, ambience/décor, structure and layout of the building, lighting and ventilations etc.

Process: It relates to how a service provider delivered a service to the customers. It involves the method and the sequence of actions which the firm delivers the service elements.

CONCLUSION
Tourism industry plays an important role in the economic development of the country. It helps in reducing unemployment, the development of infrastructure and connectivity in road and railways increased the number of tourist in India. There is positive economic impact of tourism industry in India. Keeping in view, there is needed to upgrade the marketing strategies to attract the customers. The Innovative strategies of tour packages also support the tourism industry to increase the demand of their services. It is essential to meet the changing need of the customers related to the tour packages and services. The central and state government's role, similarly important in the development of tourism industry in India.

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IMPACT OF CSR PROVISIONS ON THE TOP 10 INDIAN COMPANIES POST 2013 ERA

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ABSTRACT

CSR has become a buzz word. Corporate Social Responsibility has grown over the period of time. It has become an integral part of Reporting System and Corporate world. The term philanthropy at an individual is parallel to corporate CSR. The concept of Corporate Citizenship has been strengthening by the amended provisions of the Indian Companies Act, 2013. It has revolutionized the corporate philosophy and has shown paradigm shift in corporate outlook. Indian business community has always shown modest approach towards the national goals way back from Indian Freedom Struggle. Since then its contribution has not be compromised and found to be increasing. The Indian industries have always shown the spirit and support to the changes and accepted the challenges but they have gone beyond the minimum expectations and requirements. This journey has been alarming and exceptional. CSR is the best way to return something to the society as token of gratitude what we have inherited. It is the best way to plough back the rewards and to percolate the benefits to the community and he society as a whole. This unconditional support has been witnessed in all the natural and manmade disasters. They have not spared any page unturned and supported the programme whole wholeheartedly. It may be the war like situations and whenever there has been war like situations and SOS call they were on the forefront.

This paper is the study of Top 10 Indian Companies and their contribution to the society in the terms of CSR. There are 1000 plus projects undertaken by each which may approach to 10000 more different projects ranging from illiteracy, employment, skill development, health, etc. There are almost few million students who are beneficiaries of such projects. These schemes have been taken to some 1000 villages across the country and they all together try to cover each and every zone, state and districts, villages and include rural and urban needs. This paper highlights mainly the contribution and focus on the sea change that seen post 2013 era. We are confident that in future this spirit shall improve and also the performance over the period of time.

Keywords: CSR, Corporate, beneficiaries, contribution.

INTRODUCTION

The Corporate Responsibility is the outcome of the concept of giving back to the society. It has started with the Charity and philanthropy which was a matter of individual and voluntary nature. It was then unrecorded and it was not considered to be claimed. It was off the record and it was believed that "Charity by right hand should not be known to the left hand". The concept of Trusteeship and stewardship were also replaced to it. However the formal expression of CSR was introduced and was brought on official record. The Companies Act amendment made it mandatory to have CSR Report as an element of Annual Report and Financial Statements. The provisions of Corporate Governance Report and Social Audit Report were also a turnaround in the Financial Reporting which also includes Sustainability Report. The Amendment made it mandatory for all the Corporate to spend at least 2% of the Annual Net Profit after Tax to be spent on the CSR activities initiatives.

OBJECTIVES

The paper aims at the study of top 10 Indian companies and their performance in the CSR initiative. It also focuses on the effect of Amendment on the Corporate Policies. It also try to prove that all top 10 companies are on the forefront on the compliance of provisions and also performs beyond them. It also emphasises that financial performance is directly related to the CSR initiatives. It also highlights on the various initiatives covering the gaps where Government may not reach. It also studies the success stories given by such projects.

SCOPE

The study mainly focused on the financial parameters. It does not include the projects details and the demographic details. It mainly interprets the quantitative and monetary facts.

LIMITATIONS

The study is entirely based on the secondary data. It does not work on the financial comparisons with CSR. The qualitative aspect is not considered and at the same time other corporate related issued are not discussed. It only considers the data of top 10 companies based on the revenue.

METHODOLOGY

It is purely fact oriented research and based on the published data of the companies from the websites. There are no primary questionnaire and feedback from the stakeholders.

It is seen that each company has initiated the 1000 plus projects which can be more than 10000 schemes privately or with the support of government. These projects have accessed almost 100 plus villages totalling to more than 1000 villages. It has approached almost few crores of people and some million students as beneficiaries for health, divyang, green initiative, livestock, and entrepreneurs with financial, technical and managerial skills. It has also reached to nooks and corners of the countries ranging from local to national and to rural-urban. This gives moral and social boost to the society and also economic independence.

The CSR amounts spend by the various companies are as under:

(In Crore Rs.)

No.	Company	2014-15	2015-16	2016-17	2017-18	2018-19	Total
1	Indian Oil	114	157	214	331	491	1307
2	Reliance	761	652	674	771	904	3762
3	ONGC	216	421	526	503	615	2281
4	Tata Motors	147	160	506	489	613	1915
5	BPCL	34	96	91	166	178	565
6	HPCL	34	72	108	156	160	530
7	TCS	203	300	380	400	434	1717
8	Infosys	-----	-----	289	313	342	944
9	Tech Mahindra	31	30	62	77	90	290
10	HCL	6	13	41	91	130	181
Total		**1546**	**1901**	**2891**	**3297**	**3957**	**13592**

***Note: These figures are subjected to the Financial Performance respectively.

Observations: It is seen that the total CSR expenditure has increased by 150% over the period of 5 years from 1546 to 3957 by 2411. It seen that 1st shift is by 23%, 2nd year by 52%, 3rd year by 14% and finally by 20% as consolidated view is concerned.

Individually, it is seen that in first case, it has increased by 300% and by 377 crore. In case of second growth is by, 20% and by 140 crores. In case of third the increase is by 190% amounting to 400 crores. Tata Motors has spent 300% more than base year. BPCL and HPCL have spent 400% and 300% more amounts respectively sum is more than 200 crores. TCS has spent 70% more and also has target of Rs 685 crores by this yearend 2020. Infosys has set a target of 376 crore by the year end 2020. The growth in the expenditure of Tech Mahindra is by three times of base year almost by 200%.

In fine these statistics are alarming and encouraging for the positive contribution of Indian Corporate.

MARKETING MYTHOLOGICAL FICTION IN ENGLISH: A CRITICAL ANALYSIS OF MARKETING STRATEGIES ADOPTED BY AMISH TRIPATHI IN PROMOTING THE SHIVA TRILOGY

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ABSTRACT

Post-millennial Indian English fiction witnessed a marked rise in the novels inspired by Indian mythology. A sudden spurt of mythological fiction underlines the changing trends in the themes, structures and genres of fiction. Ashok Bankar started writing Mythological fiction in 2003 and was instrumental to establish this genre. Writers like Amish Tripathi, Devdutt Pattanaik, Anand Neelkantan, Ashwin Sanghi, Rajiv Menon, Krishna Udayshankar, Sharath Komarraju, Kavita Kane and few more have attracted the attention of readers especially, the younger generation.

Amish Tripathi's Shiva Trilogy recorded the sale of more than 3 million copies. Anand Neelkantan's novels have been national bestsellers. The noticeable rise of mythological novels generates curiosity in the mind of the researchers and critics at large. One of the reasons for the rise of this genre is the use of Multimedia. Amish Tripathi has used all the types of multimedia tools i.e. Website, You Tube, Face book, Twitter, Kindle etc. The present research paper attempts to account the use of multimedia tools by Amish Tripathi for the rise in its popularity of his Shiva Trilogy (2013) and Ramachandra Seires (2018) with readers and writers. All these books have made path breaking history of being fastest selling novels which earned him more than Rs 120 crores. The present research scrutinizes the role of Multimedia in the reception of Amish Tripathi's novels. The attempt has been also made to gauge the impact of these novels on global readership by exploiting multimedia.

Keywords: Post-millennial fiction, reception, mythology, Shiva Trilogy, multimedia

The present literary scene of Indian English Fiction is dominated by novels dealing with the mythical past. The Indian English publishing industry is also flourishing by this genre of fiction writing. The concept of 'bestsellers' has been changed by Amish Tripathi as he topped the charts of bestsellers in the year 2013-14. He holds the record of fastest selling novels as his *The Immortals of Meluha* is a brilliant *tour de force* which has become a trendsetter among young writers. It is observed that 3.5 million Copies of the novel have been sold and the material benefits received by publishing industry were around 100 crores which is towering in Indian publishing industry. Sunaina Kumar in her article "Pied Piper of Meluha" notes, 'Amish's Publisher Westland offers up sale figures for the new book 350000 copies pre-sold compared with 2,40000 for the last Harry Potter novel in India. You don't have to join too many dots to see that Amish is being marketed as our answer to J.K.Rowling'.

Emma Dawson Varughese, a global cultural studies scholar, coins a new term called 'Bharati Fantasy' for the growing body of mythology inspired fiction in English. Dawson categorizes the 'Bharati Fantasy' as a part of 'commercial fiction' because it has been marketed extensively by using social media, You tube and Book Launches. This fiction has been written by keeping in mind the Indian middle class and upwardly mobile audience. She also gives another reason for why Bharati fantasy is not a part of literary fiction, as there is confluence of genres in it. It can be considered as both fantasy and 'Historical fiction. She also refers to the western classics which take western mythology at their background and points out that non-westerner will take it as fantasy. On the other hand The Bharati Fantasy , which exploits the myths and legends of the Ramayana and the Mahabharata, Puranas, is taken as fantasy by western readership where as Indian believes it as true history. Amish Tripathi says that myths are the jumbled memories of our true past. It is this confusion of branding the genres generates a view that appears to be one reader's fantasy novel is other's historical fiction. The researcher wants to underline the fact that it is unethical to brand the mythology-inspired fiction as commercial fiction just because it is gaining monetary benefits in the publishing industry. On the other hand it has a great philosophical and literary magnitude.

Post-millennial fiction covers urban narrative, Chick-lit, Crick-lit, Call centers and Corporate narratives, Sexuality and Crime Writing, Fantasy, Historical fiction, graphic novels etc. The growing trend of IT industries in Metro cities of India like Mumbai, New Delhi, Bangalore is instrumental in the launch of Penguin India's book series 'Metro Reads' in 2010. The books carried the tagline 'Fun, feisty, fast reads' and 'For the reader on the go'. Anjum Hasan's *Neti, Neti, Not This, Not This* (2009), Arvind Adiga's *Last Man in Tower* (2011), are the examples of urban landscape novels. Advaita Kala's *Almost Single* (2007) is a seminal work in the evolution of chick lit witching Indian publishing scene. Partha Sarathi Basu's *With or Without You* (2010) ,Amrit Shetty's

Love Over Coffee (2010), Kenny Deori Basumatary's *Chocolate Guitar Momos* (2011) are some examples of Chick lit which is mainly written by women, with female protagonist who, in various ways, faces challenges, questions and changes in contemporary Indian society with a hinge of love and romance. The work of Shashi Deshpande, Anita Desai, Shama Futehally, Nisha da Cunha, Kamala Markandaya, Jaishree Misra and Manju Kapur has engaged with female narratives. According to Emma Dawson post-millennial reading public in India is obsessed with cricket. Twenty 20 cricket and Indian Premier League (IPL) is a watch word of Indian sport industry. This passion for cricket is reflected in post-millennial fiction of India. Although the body of crick lit in English in India is small compared to the proliferation of chick lit. Geeta Sundar's novel *The Premier Murder League (*2010) which is set around a fictional IPL involving a criminal cricket board and Anuja Chauhan's *The Zoya Factor (*2008) are the examples of crick lit.

The proliferation of BPO activity and Call centers gave rise to a growing body of new writing which covers the lives of call center executives and corporates in cities like Mumbai, Delhi and Bangalore. Chetan Bhagat is the poster boy call center and corporate fiction. His *One Night at Call Center* (2008) is the best example of this kind of fiction.

Form the year 2003, a new wave of fiction has started which was largely inspired by Indian mythology. In her book Reading *New India: Post-millennial Indian Fiction in English* (2013) Emma Dawson enumerates the reasons of the advent of post-millennial Indian fiction in English. India is a more confident and adept player in the global economy. India has a deeply established and developed literary scene of writing in English in comparison to the countries of erstwhile British Colonial rule. Global economic prominence has inspired a fast-changing literary scene.

In her essay "Celebrate at Home: Post-millennial Indian Fiction in English and the reception of Bharati Fantasy in global and domestic Literary markets" (2014), Emma Dawson Varughese, opens her argument on the pretext of the post-liberalization period of India which gave rise to a generation of IIT graduates and rise of higher middle class. She gives reference to the rise of 'commercial fiction' over Indian 'literary fiction' as quoted by S. Gupta in the article published in Economic and Political Weekly. She demonstrates the success of two trend setting novels. The one is written by Salman Rushdie's *The Midnight Children* (1980) and the other is Arundhati Roy's *The God of Small Things*(1997). She gives reason for the reception of particular novel in Western academia and its importance in getting awards like Booker Prize. She also points out that the success of literary fiction is measured by texts which have circulated well in a wider Anglo-American market.

Dawson talks in details about the marketing strategies and branding of genre to popularize certain works of fiction. She enumerates certain awards and literary festivals which were introduced in the last ten years to popularize Indian English novels. Vodafone Crossword Book Award, The Hindu Best Fiction Award, DSC Prize for South Asian Literature and Jaipur Literary Festival. It also talks about television show which looks to promote books written in English, Hindi and other Indian Languages.

Dawson points out a very significant change in the marketing of Bharati Fantasy as it markets novels by writing on cover page: 'For sale in India only' or 'Available in the Indian Subcontinent only' . It is evident that this rise of novels which was written exclusively for Indian readers gave rise to the success in the market. The focus of publishing industry is not west-ward but returning to India.

Chinmay Sharma in his thesis entitled *Many Mahabharatas: linking mythical re-tellings in Contemporary India* (2017) notes that:

Liberalization in the 1990s had a huge impact of the Indian English publishing industry. The devaluation of the Indian rupee at the beginning of the crisis led to a rise in the cost of importing books from abroad, leading publishers to invest more in Indian talent. With the passage of the Foreign Exchange Management Act (1999) markets were further liberalized leading to two significant developments. One, the entry of multinational publishing firms like " Picador, Random House, Routledge, Pearson Education, Butterwroths, Harper Collins, Scholastic and Cambridge University Press", and two, the growth of bookshop chains like Crossword, Odyssey, Landmark, Oxford Bookstore an Om Books International. Liberalization of the market also meant that Indian consumers with the adequate consuming power could participate in cultural globalization as well as economic globalization, consuming cultural products like, the Harry Potter series (books and movies) and the X-men movie franchise. (Sharma 2017: 275)

The wave of mythological fiction was coupled with science fiction and fantasy in Indian English around 2003. Mythical elements were being utilized by writers like Ashok Banker and Samit Basu. It would be Amish Tripathi, a Mumbai based finance sector professional, who would force other English publishers to consider

mythological genre fiction as profitable commercial fiction investment in the Indian book market, setting off a bigger second wave of mythological genre fiction in Indian English.

Indian readers are exposed to American and British mythological stories. While reading these stories they tried to find Indian counterpart in their novels. It is not surprise when Amish Tripathi is compared with R.R. Tolkien who was famous for his *Lord of the Rings.*

This trend started in 2003 with the publication of the first volume of a bestselling eight-part series written by Ashok K. Banker on the epic, Ramayana. He wrote *Prince of Ayodhya (2003) Siege of Mithila (2003) Demons of Chitrakut (2004) Armies of Hanuman (2005) Bridge of Rama (2005)King of Ayodhya (2006)Vengeance of Ravana(2011) Sons of Sita (2012) Prince of Ayodhya: Volume I, The Graphic Novel (2010)* Going back to the original sources of the *Puranas*, Banker initiated the practice of modernizing myths by reinterpreting ancient manuscripts in modern language and perspective. This imaginative retelling presented as a cocktail of fantasy and mythology worked on demystifying the old epic and has caused the tomes to fly off the shelves. In his introduction, Banker insists that the Ramayana known to most of the Indian audiences has been reduced to a moral tale of righteousness, as opposed to the actual story of prince Rama, which consists of amorous escapades of King Dasharath, macabre details of the battles fought, physical description and thorough insight in the lifestyles of the repugnant Asuras, astounding powers possessed by the great seers and so on. Each book in the series captures a different phase in the journey of the protagonist.

Amish Tripathi has used multimedia tools to popularize the genre of mythological fiction. Amish Tripathi's *Shiva Trilogy* comprises of *The Immortals of Meluha* (2010*), The Secret of the Nagas (*2011*)* and *The Oath of the Vayuputras* (2013). He tried to rationalize the magical element of the *Shiva myth*. The search for the meaning of evil is the theme that runs through the Shiva trilogy. The culture of the Chandravanshis and the Suryavanshis has been juxtaposed in the course of these novels. Chandravanshis are represented as symbolizing disorder, lawlessness, dishonesty and lack of refinement, and hence, are described by the Suryavanshis as evil. Thus Suryavanshis construct a stereotypical, exclusively negative image of Chandravanshis. Chandravanshis propagate the counter discourse that represents the Suryavanshis as evil. Thus, the crucially significant issue of identity is intimately associated with the dynamics of Foucault's 'power and knowledge' construct. While Suryavanshis attempt to discursively construct the identities of the other sections of the Indian Society in order to perpetuate its power structures. These oppressed groups assert their respective racial, ethnic or national identities, thereby questioning and contesting this politics of representation and subordination. Hence, by liberating the marginalized voices instead of endorsing the dominance of any single discourse, Amish has rendered his trilogy a polyphonic text, a site where the dialogic interaction of multiple discourse continuously re-determine and re-define the matrix of power.

Scion of Ikshvaku (2015) is a fantasy novel by Amish Tripathi. It is based on Ram, the legendary Indian king regarded as an incarnation of Vishnu. The title was revealed by the author at the Jaipur Literature Festival. King Dasharath of Ayodhya being defeated in a war by Lankan trader Raavan, and the birth of his son Ram. It follows through Ram's childhood and tutelage, along with the politics surrounding his ascension to the throne, and ultimately his 14-year exile, accompanied by wife Sita and brother Lakshman. *Scion of Ikshvaku*, the first book in the *Ramchandra Series* by Amish Tripathi, would appeal to those who want to know the story of Ramayana told through the modern eyes. Its key characteristics are its conversational language, Strong women characters and debates on moral issues.

The best selling Amish Tripathi was offered a one million US dollar advance, an astronomical and very unusual sum in Indian publishing to write his next fantasy novels following the success of his trilogy based on the Hindu deity, Shiva. The Fantasy Fiction trend began in 2003 with the publication and success of Ashok Banker's 'The Prince of Ayodhya' based on some of the mythos of Ramayana and the popular Hindu god Ram. One can as we suggested, take the trend further back to nineteenth-century romances, as well as so-called Bollywood mythologicals in the early and middle parts of the twentieth century. It is also necessary to bear in mind the phenomenal rise of the Hindu revivalist-nationalist BJP in the last decade of twentieth century was also closely related to a certain emotive and political evocation of the myths of Lord Rama. (341)

According to a recent news report from Livemint, Amazon, a giant in the online book publishing and marketing, is all set for the acquisition of Westland Publishers owned by Tata Group. The authors like Amish Tripathi, Ashwin Sanghi, Rashmi Bansal, Rujuta Diwekar, Preeti Shenoy and Devdutt Pattanaik are the notable writers published by Westland. Amazon eyes on the readership of Westland and wishes to expand its reach to customers globally. The use of Multimedia like Kindle which is solely marketed by Amazon will be a game-changer in the reading and publishing industry.

Amit Agarwal, Vice-president and country manager at Amazon India said, "In just three years we have built India's largest online store that customers can trust to find, discover and buy anything online. Our acquisition of Westland continues our commitment to India—enabling Amazon to bring Westland's highly talented authors and their books to even more customers in India and around the world," (https://www.livemint.com)

Amish Tripathi is the pioneering author in using multimedia to market his novels. For the first time in Indian English publishing industry, Amish Tripati has created a video trailers of his novels and screened them at multiplexes like movie trailers before screening of blockbuster movies. These trailers had all the qualities of any professional movie trailer. Amish Tripathi released a music album called "Vayuputras" in 2013. The album is based on the book *The Oath of the Vayuputras* (2013) and the artists like Sonu Nigam, Taufiq Qureshi, Palash Sen and Bickram Ghosh gave voice to it. It was the first time ever that an original soundtrack had been made for a book series.

Smitha Verma from Telegraph observes in her article Romancing the Market published on 28th August, 2011 that majority of the new writers of Post-millennial fiction have corporate background and use multimedia to connect with the readers. Smitha Verma says, "Author Amish Tripathi has put his management degree to good use. An alumnus of the Indian Institute of Management (IIM), Calcutta, Tripathi knew what marketing was all about. So when he wrote his first book, he put theory into practice by zeroing on ways to sell the book. And his strategies paid him rich dividends" (www.telegraphindia.com)

The traditional aura of being an author has already been shattered by noted theorist Roland Barthes in his essay, "The Death of the Author" (1967). The essay advocates the birth of the readers at the cost of the death of the author. This has changed the entire dynamics of publishing industry. The writers job is no longer only writing but to come out with some innovative ways of marketing the books as well. At the juncture, The multimedia is playing a vital role in publication and marketing the work of art. Smitha Verma gives a case study, "Blogger Parul Sharma, author of *Bringing up Vasu* and *By the Water Cooler*, wrote about her writing experiences on her blog, and immediately connected with readers. When her second book was launched, she asked her readers to write their water cooler — the fabled spot in an office where exchanges take place — moment. The winners were given free copies of her book. The word of mouth publicity helped in online reviews and increased sales. According to Smitha Verma, "Social networking websites, lit fests, blogs, newspaper columns, talk shows, elaborate book launches and readings in bookstores are just a few of the methods adopted by the literati. Author Nirupama Subramaniam, who is also a freelance corporate trainer and consultant, put up a Facebook page for her book". She furthers her argument by saying that "About 30 per cent of the sales happen due to effective marketing," says Subramaniam author of *Keep the Change*. Book reviews alone won't increase the sales figures, she argues. "So it helps if authors invest some time in marketing as well," says Subramaniam, who has been nominated in the popular category of Vodafone Crossword Book Award 2011". Smitha Verma says, " Tripathi realised that when it took him two years to find a publisher. "So I printed the first chapter of my book and displayed it at cash counters in bookstores and distributed it free. It gave the book unprecedented visibility," says Tripathi. He made a trailer film with a background score and uploaded it on YouTube and also aggressively targeted social media sites". (www.telegraph.com)

Amish Tripathi made presentations to big retail chains, visited smaller retailers, met local distributors and even sent everyone updates on emails. The hard work paid off as *TheImmortals of Meluha* hit the bestseller listings within a week of its launch. The book which initially had a print run of 5,000 was picked up by Westland in its second run and sold over 45,000 copies within the first four months of being launched.

The concept of 'bestsellers' has been changed by Amish Tripathi as he topped the charts of bestsellers in the year 2013-14. He holds the record of fastest selling novels as his *The Immortals of Meluha* is a brilliant *tour de force* which has become a trendsetter among young writers. It is observed that 3.5 million Copies of the novel have been sold and the material benefits received by publishing industry were around 100 crores which is towering in Indian publishing industry

Amish Tripathi used innovative techniques of marketing to popularise his fiction. He has exploited the social media for that purpose. These strategies gave Amish a winning edge.

According to Chinmay Sharma's Ph.D. Thesis entitled *Many Mahabharatas: Linking Mythical Re-tellings in Contemporary India'* submitted to School of Oriental and African Studies, University of London in 2017:

Amish's success- the way it happened and its scale- are unique in the Indian English publishing scene. He self-published the first volume in his Meluha trilogy, *The Immortals of Meluha* (2010). A graduate of one of the top business schools in India, Amish took charge of publicity and packaging of his book- a department that

publishers usually keep the authors away from-leading to complete control of manufacturing an authorly persona that would be produced, re-produced and disseminated via social media. Drawing on a network of friends he commissioned a book cover that highlighted his novel well, and published the first chapter Online on his website to stoke consumer interest. (Sharma, 277)

On February 2013, the 2.5 million copies of *Shiva Trilogy* were sold. Flabbergasted by this success, Amish Tirpathi is now venturing into *Ramchandra Series* which comprises *Scion of Ikshvaku (2015)* and *Sita: Warrior of Mithila (2017)*. These novels are a mythical recreation of the Ramayana. Amish published a non-fiction book entitled *Immortal India: A Young Country Timeless Civilization* in 2017. All these books have made path breaking history of being fastest selling novels which earned him Rs 120 crores. No wonder Forbes India, a reputed magazine ranked Amish among the top hundred celebrities in India. Amish Tripathi was selected as an Eisenhower Fellow for five consecutive years. Eisenhower Fellowship is a reputed fellowship from America which is given to inspire leaders around the world to better the world around them. Amish was interviewed by all the reputed digital and print media houses. He is the most sought after speaker in literary festivals and has been to TED talks many times.

Jo Fletcher is a reputed publishing firm from United Kingdom which publishes the genres like, science fiction, fantasy and horror. They decided to include Amish Tripathi's novels in their catalogue from 2013. In the same year, Quercus Books bought the rights to publish a British and American edition of Amish Tripathi's *Immortals of Meluha* (2010). It was a significant moment for Amish Tripathi.

Since his childhood, Amish was engrossed in reading about mythological stories. His penchant for philosophy helped him in juxtaposing the mythical stories with its philosophical implications. He never took myth as a false or fictitious incident but as a living organism which can inspire generations together. The ideas of *Shiva Trilogy* struck him when he was having philosophical discussion with his family members about Persian interpretation of Gods. Persian mythology displays an interesting binary of the Gods and the Demons which are called as Ahuras and Daevas. It means that the Gods are called as Ahuras and the Demons are called as Daevas. It is exactly opposite to the Indian perspective. Amish Tripathi imagined that if in case Indian and Persian Gods happened to meet, they may would call each other evil. This discussion gave rise to the idea- 'what is evil?' Amish made a practical choice of writing a thriller rather than writing a philosophical treatise on the nature of evil.

Amish Tripathi used to write the novel in his daily commutes to office in his laptop. After completion of the novel he visited many publishers to get his novel printed. More than 20 publishers rejected his manuscript by saying that current readers are not interested in reading mythological book of religious themes. Amish has also been advised to delete the philosophical dialogues in the novel. By getting rejection from more than twenty publishers, Amish decided to publish *The Immortals of Meluha* on his own. His sound background of marketing and finance helped him in calculating the dynamics of self publishing the novel. Amish exploited all the resources of mass media like Face book, YouTube and a few more. He published 5000 copies of *The Immortals of Meluha* which was an instant success. Readers loved the book and Westland publishers showed interest in publishing it. The book saw phenomenal rise of buyers and 3.5 million copies of the book sold. People from media and critics rated the book satisfactorily.

Mayank Soofi analyzes the role of Westland publisher in the popularity of Amish Tripathi's books as:

According to Tripathi's Chennai-based publisher Westland Ltd, the trilogy has become the fastest selling book series in the history of Indian publishing, with 1.5 million copies in print and over Rs.40 crores in sales. A Westland press release says 400,000 copies of the *The Oath of the Vayuputras* had been sold even before its release in Mumbai on 26 February. Last Sunday, Westland announced the signing of a contract with Tripathi for his next series. The advance amount of Rs.5 crores is said to be the biggest so far paid to an Indian author by an Indian publishing house. *Forbes India* magazine estimated Tripathi's earnings at Rs.10 crores, as of January 2013. (Soofi, 5)

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publishers usually keep the authors away from-leading to complete control of manufacturing an authorly persona that would be produced, re-produced and disseminated via social media. Drawing on a network of friends he commissioned a book cover that highlighted his novel well, and published the first chapter Online on his website to stoke consumer interest. (Sharma, 277)

The first book of *the Shiva Trilogy* received accolades from filmmakers, writers, critics and readers. Renowned filmmaker Karan Johar said, 'I was blown away with the world of Meluha and riveted by Amish's creation of it'. The Times of India reviewed it as, 'Shiva rocks. Just how much Shiva rocks the imagination is made grandiosely obvious in *The Immortals of Meluha*[..] Shiva journey from cool dude […] to Mahadev […] is a reader's delight.[..] What really engages is the author's crafting of Shiva, with almost boy-worship joy.' Whereas Business World opined, 'The Story is gripping and well-paced. An essentially mythological story written in a modern style, the novel creates anticipation in the reader's mind and compels one to read with great curiosity till the end'.

One of the important changes witnessed by Indian publishing industry was that *The Immortals of Meluha (2010)* changed the definition of 'bestseller'. BBC Delhi's Geeta Pandey declared him as 'Tolkien of Hindu mythology'. Amish proved that the young adult fiction can revolve around mythological thrillers and it is not necessary to discuss the love affairs of IITians as Chetan Bhagat did. Amish Tripathi was offered an advance of Rs.5 crores by Westland Publisher for his next novel, even if the idea for the same was not finalised. This incident was new in Indian publishing industry. The role of Multimedia played a very important role in this. Amish Tripathi exploits social media to talk about his idea behind the publication of new books. He is very active on Twitter. Amish Tripathi's Facebook account shows that it has 1 Million followers. He posts videos for promotion of his new books regularly. The prospectus of Indian readership will change drastically when companies like Amazon has launched publishing in many regional languages of India. Kindle has achieved a great revolution in the reading at large. It underlines the inevitability of multimedia in the future literary parlance.

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IMPORTANCE OF SUCCESSION PLANNING IN TEAM SPORTS – A STUDY WITH RESPECT TO INDIAN CRICKET

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ABSTRACT
In modern times, the organizational performance has been correctly recognized as being directly dependent upon its human resource. This study seeks to establish that the innovative practices like succession planning in the field of Human Resource Management (HRM) have a positive impact on team performance in sports also. From the secondary data, collected from authentic sources, relating to India's cricket captains, the study analyses the difference between the result of erstwhile approach of selecting captains and that of the new approach involving succession planning.

Keywords: HRM, succession planning, sports, cricket.

INTRODUCTION
Human Resource Management (HRM) is the strategic approach to the effective management of people in an organization, so that they help the organization to gain a competitive advantage, thereby achieving the organizational objectives. Succession planning, as a part of strategic HRM, is a continuous process of identifying individuals as the probable successors to the key positions in the organization in the event of future vacancies. Succession planning is a newly evolved phenomenon in the universal field of strategic HRM.

Cricket has a rich history and heritage in India officially dating back to the year 1932. One of the dominant cricketing nations today, India has been a pioneer and major contributor to the growth of the sport on and off the field. As an ideal structure, Indian cricket is governed by a well defined framework of the Board of Control for Cricket in India (BCCI), while the national team is headed by the captain and the coach.

Cricket being a team sport, the ideas of HRM such as man management, talent retention, conflict resolution, code of conduct, work ethics, etc. apply to a national cricket team to the same extent as they do in case of corporate or industrial entities. In the recent times, the concept of succession planning can also be seen playing an increasingly vital role in the overall management of a national cricket team.

REVIEW OF LITERATURE
Edwin Flippo (2007) defined HRM as 'planning, organizing, directing, controlling of procurement, development, compensation, integration, maintenance and separation of human resources to the end that individual, organizational and social objectives are accomplished.

J. Bolton and W. Roy (2004) emphasized that succession planning is an essential business strategy, which ensures that there will be qualified candidates when key vacancies occur. The authors also described the critical elements of succession planning and suggested ways to implement them.

RK Weerakoon (2016) illustrated the importance of HRM and strategic HRM. It also critically evaluated Human Resource Planning (HRP) and other pertinent issues in terms of legislation, recruitment, selection, training, induction and reward management from different international examples in sports management.

OBJECTIVES OF STUDY
a. To study the concept of succession planning,

b. To study the impact of succession planning on organizational performance,

c. To study the impact of succession planning on team performance with respect to the specific study on Indian cricket.

HYPOTHESIS OF THE STUDY
Effective succession planning has a positive impact on team performance in the sport of cricket and thereby helps the team avoid the leadership gap.

LIMITATIONS OF THE STUDY
a. The study is based on the secondary data in terms of performance of the Indian cricket team.

b. The study is concerned with Indian cricket, thereby limiting its ambit to defined boundaries. It goes no further than the sport of cricket and the national team of India.

c. The study bases its conclusions on the data covering only the Test matches and not the other two formats (ODIs and T20Is) of international cricket.

FUNCTIONS INVOLVED IN SUCCESSION PLANNING
a. Mapping of future vacancies at key positions in the organization,

b. Identification of appropriate talent within the organization,

c. Training, development and exposure to possible successor(s) to sharpen and groom the identified talent,

d. Constant monitoring of progress made by the possible successor(s).

BENEFITS OF SUCCESSION PLANNING
a. Ensuring continuity of organizational performance by avoiding a leadership gap,

b. Ensuring a minimum variation in leader's planned performance and actual performance,

c. Gaining a competitive edge,

d. Fostering a healthy competition and thereby achieving improvement in individual as well as organizational performance.

BACKGROUND OF SUCCESSION PLANNING IN INDIAN CRICKET
Erstwhile method of appointing a new captain of Indian cricket team was simply to handover the responsibility to the senior or most experienced member of the team, and if that member was disinterested, to the next member in the said hierarchy. Parting ways with the established approach, Indian cricket adopted a new approach of succession planning when MS Dhoni was appointed as the captain of India for Test matches. Having already seen his proficiency as a leader in the past, mainly during India's successful World T20 campaign, the team management made a decision to appoint him as the captain when Anil Kumble, the then Test captain, retired from international cricket. The use of succession planning was continued at the next instance as well, when India's Test captaincy got transferred to Virat Kohli, who is presently captaining the team.

RESEARCH METHODOLOGY
Source of the data: The study is based on secondary data collected from web, books, etc.

Nature of data: The data to be analyzed by the study is the measurement of Indian cricket team's performance in terms of match result during first 15 Test matches played by the team with a newly appointed captain.

Data analysis and representation: Analysis of data has been carried out by statistical and graphical tools like bar diagrams, tables etc., so that it gives a meaningful output for an effective interpretation.

Data interpretation: in the form of findings and conclusions.

DATA ANALYSIS

Table-1: Captaincy record (in terms of wins) of 4 most recent regular Test captains in their first 15 matches of captaincy.

Captains	Wins	% Wins
Rahul Dravid (2003-2007)	4	26.67%
Anil Kumble (2007-2008)	3	21.43%*
MS Dhoni (2008-2014)	10	66.67%
Virat Kohli (2014-Present)	8	53.33%

*Anil Kumble captained India for 14 Test matches only.

Graph-1: Bar diagram showing graphical representation of Table 1.
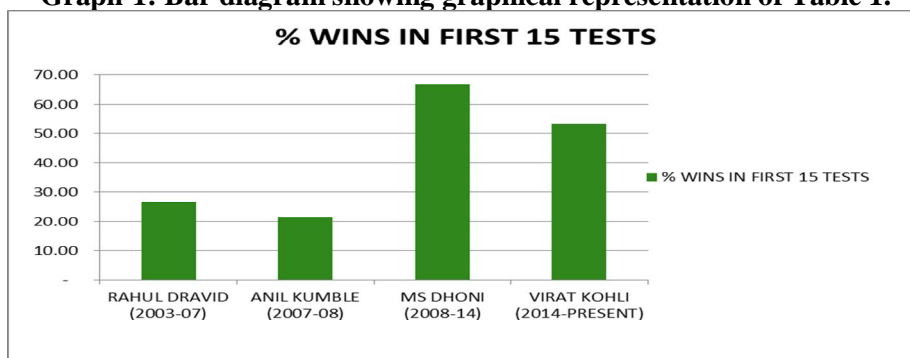
Table-2: Captaincy record (in terms of defeats) of 4 most recent regular Test captains in their first 15 matches of captaincy.

Captains	Defeats	% Defeats
Rahul Dravid (2003-2007)	4	26.67%
Anil Kumble (2007-2008)	5	35.71%*
MS Dhoni (2008-2014)	1	6.67%
Virat Kohli (2014-Present)	2	13.33%

*Anil Kumble captained India for 14 Test matches only.

Graph-2: Bar diagram showing graphical representation of Table 2.
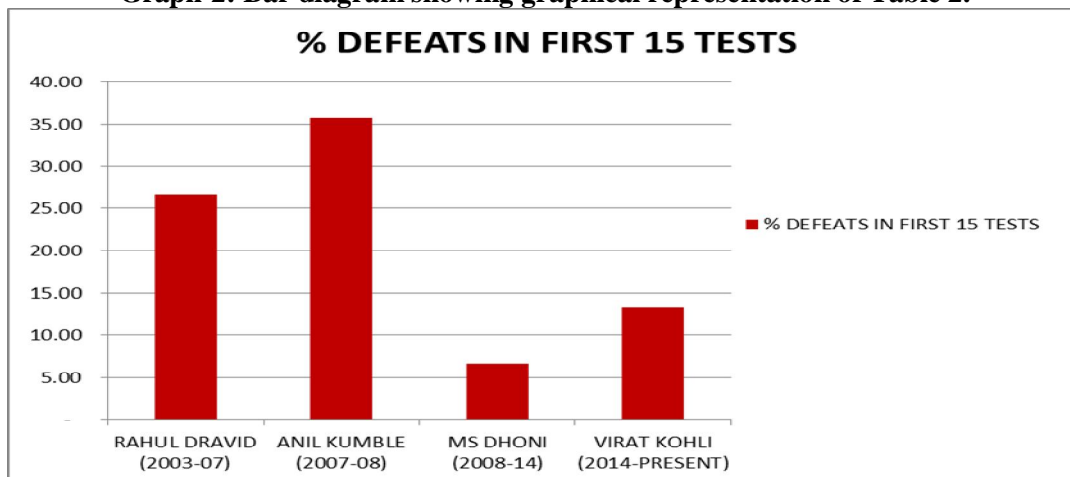
FINDINGS

a. The case of Rahul Dravid and Anil Kumble, representing the erstwhile approach, has seen % wins of 20-30%, much lower as compared to the case of MS Dhoni and Virat Kohli, representing the improved approach of succession planning, which has more than 50% wins in their first 15 Test matches as captain.

b. Similarly, the case of Rahul Dravid and Anil Kumble has seen % defeats of more than 25%, much higher as compared to the case of MS Dhoni and Virat Kohli, which has less than 15% defeats in their first 15 Test matches as captain.

CONCLUSIONS

a. An efficient HRM and succession planning are effective tools for ensuring the continuity in leadership and organizational performance.

b. The concepts of HRM and succession planning have universal application; and the sport of cricket is no exception thereto.

c. The research has analyzed that effective succession planning has a positive impact on team performance in the sport of cricket and thereby helps the team avoid the leadership gap.

SUGGESTIONS

a. The importance of succession planning should be actively identified in case of sportsmen pursuing team sport and students of sports management, by way of training and development programmes, etc.

b. BCCI, the governing body of Indian cricket, should encourage core HR activities like talent management, leadership skills development, etc. at the state level in addition to the national team.

c. Continuous monitoring of the dynamic field of HRM should be ensured, so as to make first use of novel techniques and concepts, thereby gaining a competitive edge.

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CHALLENGES AND OPPORTUNITIES OF INFORMAL ENTREPRENEURS IN THANE : A STUDY ON FOOD PROCESSING UNITS

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ABSTRACT
Food processing sector is one of the largest sectors in India in terms of production, growth, consumption, and export. In India informal sector accounts for largest employment generation.Informal food sector consist of street vendors, household snacks and meal provider, Poli Bhaji Kendras providing lunch to office goers and also small entrepreneurs preparing secondary processed food like powdered spices,chilies and turmeric.

With advent of globalisation these entrepreneurs face direct challenge from MNC like McDonald, Pizza Hut, KFC, Subway in case eateries and highly automated enterprise like MDH, Everest etc in case of pre processed food items. They are repositioning themselves with changing customer consumption pattern and facing competition to remain afloat.

This paper focuses on the small food processing units (i.e. comprises of re-shaping of food for ease of consumption like flour, spices, turmeric, chilly , papad etc, dosa and vadapav vendors, channawala, chat vendors etc.) in Thane City. Research design encompassed primary data collection through survey and interview followed by both qualitative and quantitative analysis to understand the issues before informal entrepreneurs in food sector and possible remedial measures. This study intends to find out causes of productivity, skill & operational challenges, job generation capability of this sector and extent of competition from MNCs. The type of state mechanism to support this, infrastructure support and skill set required to develop the secondary food processing units are to be discussed.

Keywords: Informal Sector, Food Processing Industry; Skill and Capability

INTRODUCTION
Food items through street vending are a global phenomenon and the most noticeable aspect of the informal sector. This is characterized by low level of income, easy of entry, self-employed and involves large number of people. In cities and towns thoughout the world millions of people, earn their living by selling wide range of food items on the street. In contrast to general belief that street food will recede with development and rise in income, it is actually on upward move in many places. These street vendors are very important part of the informal sector in the country. It is a general observation that majority of food items served I through street vending and 80% of food item personnel get engagement through this with a sizable women worker. Street food vending is not only a source of self-employment to the poor in cities and towns but also a means toprovide "affordable" as well as "convenient" food item to a majority of the urban population.

Street food vendors are often those who areunable to get regular jobs in the remunerative formalsector on account of their low level of education and skills. They try to solve their livelihoods problemsthrough their own meager financial resource. They are the main distribution channel for a large variety of food items of daily consumption like fruits (including fruit juices), vegetables, snacks, tiffin, lunches and so on. If they were to be eliminated from the urban markets, itwould lead to a severe crisis for fruit and vegetable supply and will also lead to non availability of cheap food for low income group population. It also give indirect employment to back end(or raw) food processors who cannot afford to sell their products throughexpensive distribution networks in the formal sector.The importance of this sector cannot be undermined,especially considering that neither the government nor the corporate sector nothave the capacity to provide jobs to the millions ofunemployed and underemployed people in India.

In reality employment in the formal sector is actually declining signaling that most people in India have to fend forthemselves. Hence people in the informal sector need to beencouraged to grow and prosper if wewant to reduce unemployment and poverty in ourcountry. These sectors contribute significant role in local economic growth and development of the urbaneconomies.Street vendors of food item and other secondary food processing tiny entrepreneurs are significant contributor both economically and providing most essential item (i.e. food) to populace.Though public authorities consider these streetvendors as a nuisance because they encroachsidewalks and pavements but services they provide to thegeneral population (mostly low income group)cannot be ignored. Street vendors have been demanding regulation from civic agencies andthe state government so they can earn their livelihoodwithout fear.

ISSUES OF STREET VENDORS

Street food vendorsface numerous problems as they are vulnerable population, virtually unprotected and deprived of any structural law of the land.They suffer competition with their peers because of fluctuating market and unsecured employment. With fluctuating and minimal income they also face exploitation in forceful sharing of 15 to 20 percent of their daily earning as bribes to local police.

They are usually associated with encroachment of public spaces, causes traffic congestion, inadequate hygiene, and poor waste disposal. No regulating body verifies the content and quality of their food items. Their contribution towards providing cheap food, economic development and social well-being of urban population is hardly recognized. Before passage of "Street Vendors Bill 2013", these vendors were surviving by their own always retiring to their fate.

With online food supply and availability of grocery items has impacted the business of street food vendors to a large extent. They are forced to reduce the profit margin and finding it difficult to survive. Since this form of business is not legalized the street food vendors always operate under the shadow of insecurity. Some form of government assistance like providing license can protect them fromharassment and eviction by local authorities and local police.

REVIEW OF LITERATURE

The National Classification of Occupation 1968 defines street vendors as hawker, peddler, street vendor, pheriwala sell articles of daily utility andgeneral merchandise such as vegetables, sweets,cloth, utensils and toys, on footpaths or by goingfrom door to door. In case of streetvendors dealing with food they generally prepare the ingredients at home and do the final processing i.e. cooking at the point of sale. They make the business in open and serve immediately prepared food. They use cheap or disposable utensils and operate at a particular place in designated time. Most of their transactions in cash but with advent of technology they do make electronic transaction. Some vendors use cart and sale processed food items like spices, turmeric powder and other premixes where cooking is not required. **Urban Informal Sector in a Developing Economy (1981) by T S Papola** is a study on unorganized and informal sector in the developing economy. The study tries to understand the rapid growth in these sectors has been effective in bringing equitable distribution of income and availability of job opportunity. Activities of workers ,their role in small scale workplace, income and employment conditions , structure and functioning of informal sector in the city development strategy particularly in Ahmedabad, in details have been taken into account to find and conclude that in the fast changing scenario, controversies and debates are natural. According to **Geetam Tiwari (2000)** bicycles, pedestrians and bus traffic attract street vendors.Often the side roads and pedestrian paths areoccupied by people selling food, drinks and other articles which are in demand by road users. Vendorsoften locate themselves at places which are naturalmarkets for them. A careful analysis of the location ofvendors, their numbers at each location and the typeof services provided clearly shows that they areneeded since they work under completely "freemarket" principles. If their services were not requiredat those locations, they would have no incentive to bethere. Road and city authorities, however, view theirexistence as illegal. **A.H.Subratty, P.Beeharry, M.ChanSun(2004)** A survey of hygiene practices among foodvendors in rural areas in Mauritius. It was found thatgenerally food vendors were quite aware of hygienicconditions. But majority of them were notimplementing their knowledge into practice. Theyperceived that their products were of low risk tocustomers. It highlights the need for furtherhealtheducation of food vendors. **Selling Street and Snack Foods (FAO 2012) by Peter Fellows and Martini Hilmi** is a survey in under developed countries showed that street food provides economic opportunity for low and middle income people, especially women. the gender based employment creates a dual benefits in that women have access as well as regular access to food, that is feeding the family at low cost. Low start up cost, flexible working hours, and works like food preparations are generally knowledgeable to women are easy options. However, the surveyors find that women require additional support as often they operate in insecure and illegal space, trade in less lucrative food and generate low volume of trade.

STATEMENT OF THE PROBLEM

In developing countries like India, theinformal sector including street vending plays a vital role in giving some type of employment to growing urban labour force who are mostly migratory population, economically poor and left their native village due poverty and lack of employment (Darrare, 2007).

However,despite its contribution to economy(especially for urban poor),policies, regulations, services, infrastructure facilities and institutional support programme are not existing for the street vending business. In case of food street vendors, the environment underwhich they operate their business possess health hazard for the vendor as well as for the consumer. In addition tothis, there is no proper attention is given tostreet vending by policy makers, decision makers,and planners. Rather there is prevalence of repulsive view and

negativemeasures against street vendingboth by the local government and by the formalbusiness operators. In addition, street vendors dealing with food processing or food premixes facemany problems related to waste disposal and preservation of cooked item in the course of running theiractivities. It is therefore, the focus of this study is toassess the challenges and prospects of street food vending enterprise in Thane.

OBJECTIVE
The following specific objectives are identified inline with the general objective of the study.

1. To identify locational perception for establishing street food vending operation with regard to amount of labour hour required and profit obtained

2. To identify the major difficulties (or constraints) that the street vendors (of food items) face while operating their business.

3. To identify socio-economic and environmental impact of street food vending.

4. To suggest policy intervention (of Government) that helps tomitigate the challenges of street vending.

SIGNIFICANCE OF THE STUDY
The study is an attempt to address the challenges and opportunities of street   food items (both cooked and semi processed) inThane city. The findings of the study would provide a better understanding and awareness to policy makers, to design a pragmatic strategy for improved street food vending operation and betterment of the livelihood of the street venders. The study would also serve as an authentic preliminary study and make the modest contribution for those who are interested to conduct research on street food vending. In addition, the finding of the study will sensitize decision makers and responsible bodies aware of the challenges, difficulties and prospects of streetvending of food items and those street vendors in the Thane city and alleviate or minimize the challenges. It will also help planners and government bodies as a source of information.

METHODOLOGY
The present study is descriptive and comparative analysis by nature.The universe of the study covers Thane city as its population. The present study has the sample size of 40 respondents, collected through convient sampling. The present study is based on street vendors who are selling premix food items, cooked food and primarily processed ingredients (like turmeric powder, spices and Papad).

The data was collected through structured questionnaire and personal interaction with vendors during their working hour. The data was collected from three clusters of Thane based on the type of population. One cluster was the area with concentration of educational institutes, the other being office area and the third one was residential area. The following hypotheses were formulated.

HYPOTHESIS
Null Hypothesis 1
There is no significant difference in putting amount of labour hour irrespective of location of the business of various street food vending.

Null Hypothesis 2
There is no significant difference in profit margin irrespective of location of the business of various street food vending.

Hypotheses have been verified by ANOVA of single factor. .

OBSERVATION AND ANALYSIS
The respondents of the study were three types of street food vendors; consisting of preprocessed food (e.g. spice, turmeric powder, papad vendors), eateries(dealing with mainly lunch and dinner),snacks stall owners(dealing with fast food and chaat items) and fruit juice vendors. The number of respondents of each category were eleven preprocessed food items, five eateries , sixteen numbers of snacks stalls and eight fruit juice stalls.

Thirty three percentages of respondents are into street food vending as there is lack of employment opportunities compatible to their skill and capability. Twenty seven percent are taking this as a family legacy. Only seven percent goes for it as a source of additional income. Another thirty three percent of respondents are into this business due to miscellaneous reason like either being handicap or do it for experimentation as a hobby (Figure 1).

Figure 1
Reason for Getting into this Business
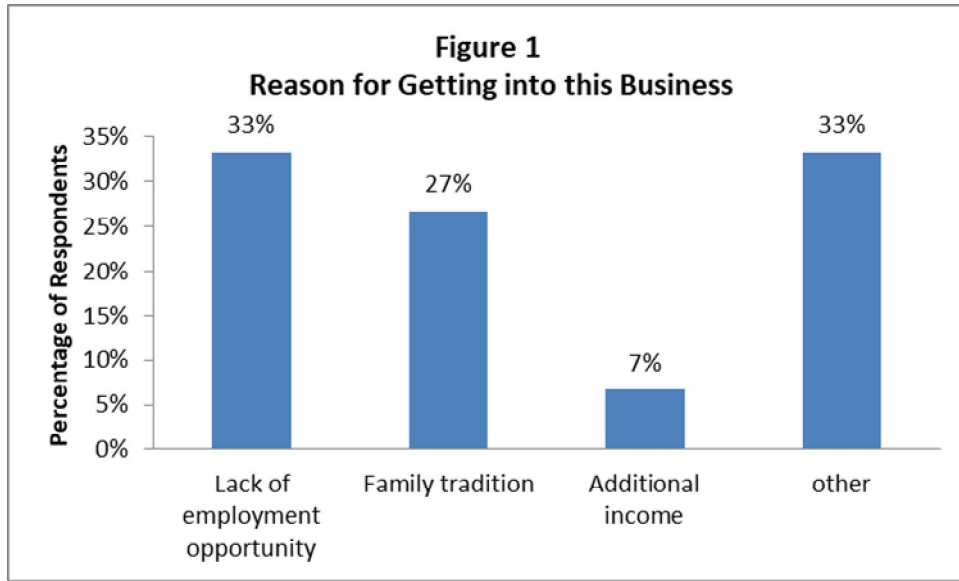
The observed data gives a very positive outcome as far as income from this street food vending is concerned. Seventy three percent respondents have an income level more than 1000 INR per day. Fourteen percent respondents stated that their earning being in the range of INR 500 to INR 1000.A miniscule thirteen percent respondents are having income less than INR 500. The low income is due to new start of business or less time engagement (Figure 2).
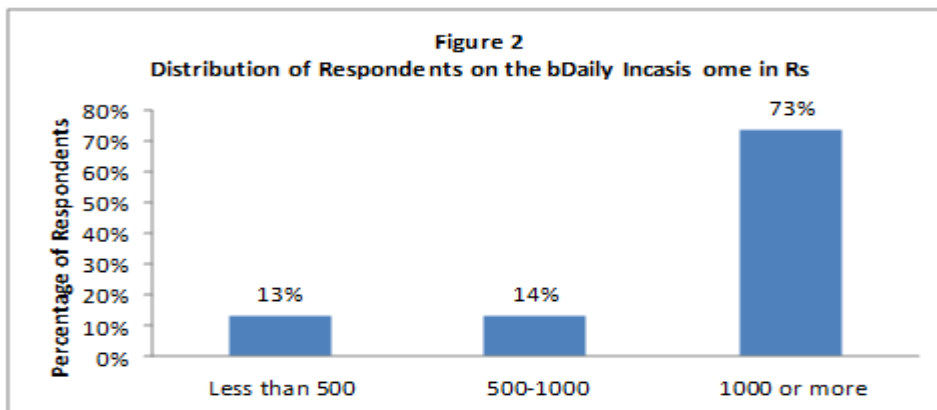

Figure 2
Distribution of Respondents on the bDaily Incasis ome in Rs

Figure-3: Indicated the hours of engagement of various types of enterprise of street food vending at different locations.

Figure 3
Hours of engagement per day
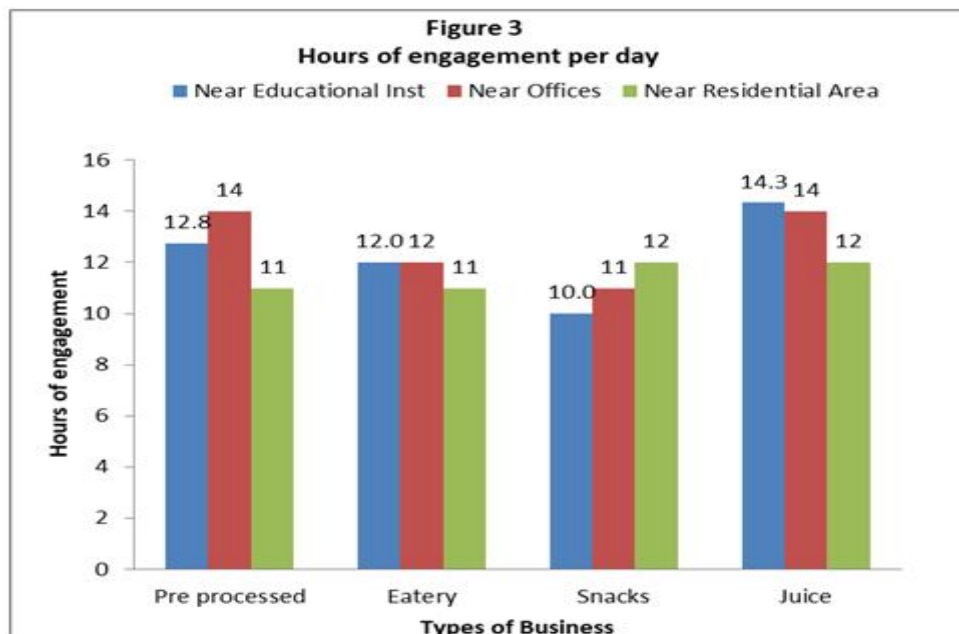
Table 1. ANOVA of Hours of Engagement per day						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	10.25173611	3	3.417245	2.63029	0.121892	4.066181
Within Groups	10.39351852	8	1.29919			
Total	20.64525463	11				

The ANOVA of attributes (Table 1) indicated that there is no significant difference of work hour engagement in different types of business irrespective of location of operation. It means all entrepreneurs of this type of ventures need to put 12 hours of labour to sustain. Hence hypothesis one is accepted.

Figure-4: indicated the monthly profit of various types of enterprise of street food vending at different locations.
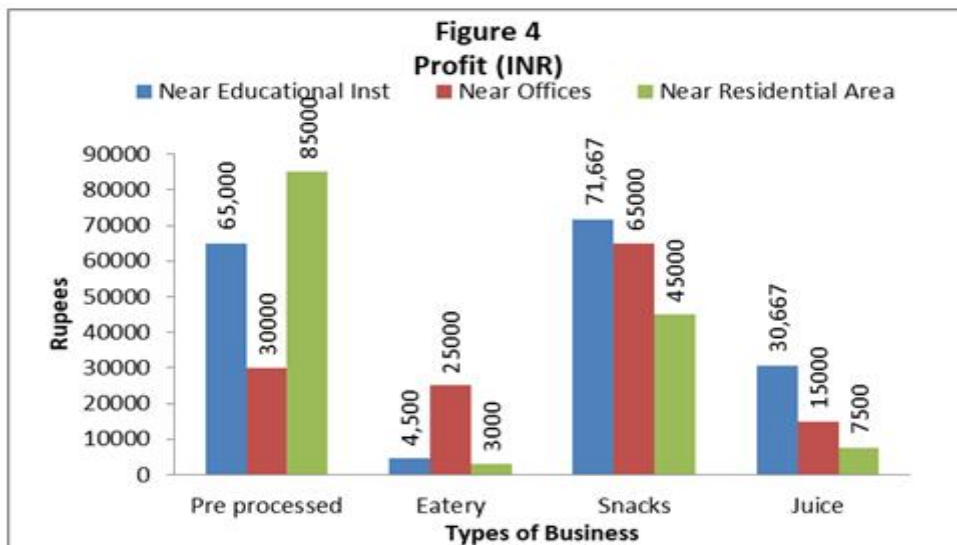
In ANOVA of attributes (Table 2) it was found that the F value (6.8018) is far more than F Critical (4.066). It means there is significant difference in profit margin of different enterprise at different location. Thus hypothesis two is rejected.

Table-2:ANOVA of Monthly Profit						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	6419648148	3	2.14E+09	6.801876	0.013621	4.066181
Within Groups	2516814815	8	3.15E+08			
Total	8936462963	11				
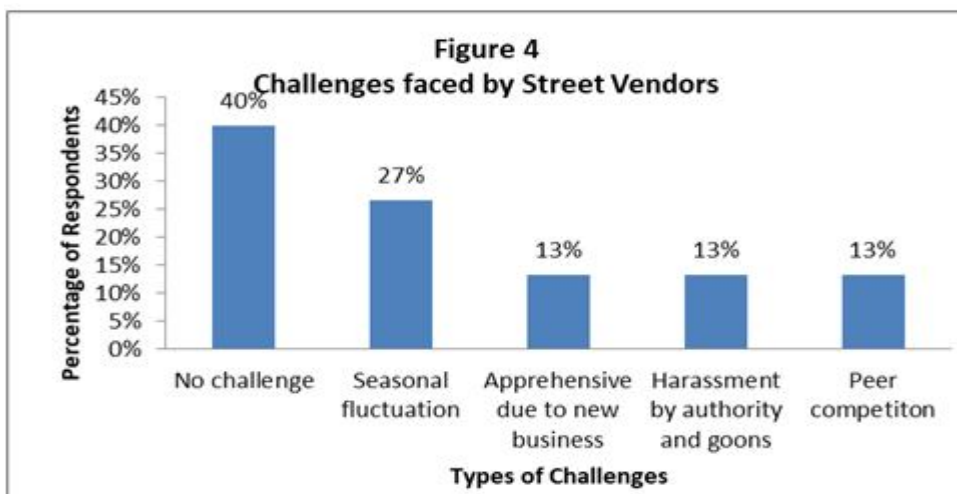
In addition to competition these business entrepreneurs also face other challenges (Figure 4).Those are facing no challenges are established business and already has a structure of management . The warning signal is that

twenty six percent of respondents are apprehensive of business growth and worried about harassment by law enforcing agencies.

INFERENCE AND SUGGESTIONS

Street food vending is a viable alternative to many semiskilled and skilled persons to get employment. This is also a source of providing cheap and fresh food to many consumers. But with completion these tiny entrepreneurs need to reposition them with different innovative strategies.

Ensuring quality is prime importance as they sell the product in open area. This needs to be followed up with aesthetic (along with decoration of serving dish) in keeping the eating and preparation area neat and clean. The food preparation should also be transparent for generating confidence among the customer. Indigenous items are to be used in order to reduce the cost and providing fresh item.

These business entities must inculcate customer centric approach with jolly and good behavior. They must be open and encourage customer feedback which will help them to reposition as per need of customers. They need to provide customized and hot food irrespective of volume.

As many of these entrepreneurs are new entrants they need to go for **Market Basket** by providing combo food where snacks can be provided by eateries and food item can be provided by snack centers. Hot drinks along with snacks or cold drink like lassi along with fruit juice can be another type of **Market Basket**. With proper packaging they can venture into corporate supply too.

As observed the amount of working time per day for these entrepreneurs are average twelve hours they need to understand the profit scenario too; because profit varies from business to business and also affected by location. The adoption of **Market Basket** strategy and aesthetic and qualitative packaging can thwart this issue to a large extent.

Cost and quality are tradeoff for this enterprise. The cost of operation is directly dependent on price of ingredients and demand pattern. Fluctuation of demand is a very obvious factor in sustenance of this business entity. Bulk procurement is an alternative for cheap availability of raw material but storage is a problem. Hence street food vendors need to understand and inculcate the economic procurement strategies. The other issues of street food vendor is on labour availability as they cannot provide regular employment, most of the workmen leave the job in the middle of operation.

In addition to this the harassment by law enforcing agencies also force them to part a portion of their income towards bribe. Since they are mostly less educated people they do indulge in polluting environment by dumping untreated waste and unknowingly breaking the law.

CONCLUSION

Unorganized sector like street food vending is a source of employment to large number of idle urban populace and an effective economic chain. These need to be recognized by government and they must be sensitized to work under purview of law and also some legal protection like license should be extended to them. Most of them have an aspiration to grow to have their own restaurant of chain of outlets so that a structured business can be established. If legalized then their operation can put under scrutiny and financial assistance like bank loan be extended for their growth with a win-win situation to both government and the businessman. Facility like insurance and health card and reward for keeping environment clean can be a positive motivating factor for this business to grow legally.

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MANUSCRIPT SUBMISSION

GUIDELINES FOR CONTRIBUTORS

1. Manuscripts should be submitted preferably through email and the research article / paper should preferably not exceed 8 – 10 pages in all.

2. Book review must contain the name of the author and the book reviewed, the place of publication and publisher, date of publication, number of pages and price.

3. Manuscripts should be typed in 12 font-size, Times New Roman, single spaced with 1" margin on a standard A4 size paper. Manuscripts should be organized in the following order: title, name(s) of author(s) and his/her (their) complete affiliation(s) including zip code(s), Abstract (not exceeding 350 words), Introduction, Main body of paper, Conclusion and References.

4. The title of the paper should be in capital letters, bold, size 16" and centered at the top of the first page. The author(s) and affiliations(s) should be centered, bold, size 14" and single-spaced, beginning from the second line below the title.

<div align="center">

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5. The abstract should summarize the context, content and conclusions of the paper in less than 350 words in 12 points italic Times New Roman. The abstract should have about five key words in alphabetical order separated by comma of 12 points italic Times New Roman.

6. Figures and tables should be centered, separately numbered, self explained. Please note that table titles must be above the table and sources of data should be mentioned below the table. The authors should ensure that tables and figures are referred to from the main text.

EXAMPLES OF REFERENCES

All references must be arranged first alphabetically and then it may be further sorted chronologically also.

- **Single author journal article:**

Fox, S. (1984). Empowerment as a catalyst for change: an example for the food industry. *Supply Chain Management*, *2*(3), 29–33.

Bateson, C. D.,(2006), 'Doing Business after the Fall: The Virtue of Moral Hypocrisy', Journal of Business Ethics, 66: 321 – 335

- **Multiple author journal article:**

Khan, M. R., Islam, A. F. M. M., & Das, D. (1886). A Factor Analytic Study on the Validity of a Union Commitment Scale. *Journal of Applied Psychology*, *12*(1), 129-136.

Liu, W.B, Wongcha A, & Peng, K.C. (2012), "Adopting Super-Efficiency And Tobit Model On Analyzing the Efficiency of Teacher's Colleges In Thailand", International Journal on New Trends In Education and Their Implications, Vol.3.3, 108 – 114.

- **Text Book:**

Simchi-Levi, D., Kaminsky, P., & Simchi-Levi, E. (2007). *Designing and Managing the Supply Chain: Concepts, Strategies and Case Studies* (3rd ed.). New York: McGraw-Hill.

S. Neelamegham," Marketing in India, Cases and Reading, Vikas Publishing House Pvt. Ltd, III Edition, 2000.

- **Edited book having one editor:**

Raine, A. (Ed.). (2006). *Crime and schizophrenia: Causes and cures.* New York: Nova Science.

- **Edited book having more than one editor:**

Greenspan, E. L., & Rosenberg, M. (Eds.). (2009). *Martin's annual criminal code:Student edition 2010.* Aurora, ON: Canada Law Book.

- **Chapter in edited book having one editor:**

Bessley, M., & Wilson, P. (1984). Public policy and small firms in Britain. In Levicki, C. (Ed.), *Small Business Theory and Policy* (pp. 111–126). London: Croom Helm.

- **Chapter in edited book having more than one editor:**

Young, M. E., & Wasserman, E. A. (2005). Theories of learning. In K. Lamberts, & R. L. Goldstone (Eds.), *Handbook of cognition* (pp. 161-182). Thousand Oaks, CA: Sage.

- **Electronic sources should include the URL of the website at which they may be found, as shown:**

Sillick, T. J., & Schutte, N. S. (2006). Emotional intelligence and self-esteem mediate between perceived early parental love and adult happiness. *E-Journal of Applied Psychology*, 2(2), 38-48. Retrieved from http://ojs.lib.swin.edu.au/index.php/ejap

- **Unpublished dissertation/ paper:**

Uddin, K. (2000). A Study of Corporate Governance in a Developing Country: A Case of Bangladesh (Unpublished Dissertation). Lingnan University, Hong Kong.

- **Article in newspaper:**

Yunus, M. (2005, March 23). Micro Credit and Poverty Alleviation in Bangladesh. *The Bangladesh Observer*, p. 9.

- **Article in magazine:**

Holloway, M. (2005, August 6). When extinct isn't. *Scientific American, 293*, 22-23.

- **Website of any institution:**

Central Bank of India (2005). *Income Recognition Norms Definition of NPA*. Retrieved August 10, 2005, from http://www.centralbankofindia.co.in/ home/index1.htm, viewed on

7. The submission implies that the work has not been published earlier elsewhere and is not under consideration to be published anywhere else if selected for publication in the journal of Indian Academicians and Researchers Association.

8. Decision of the Editorial Board regarding selection/rejection of the articles will be final.