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University of Mumbai

ONE DAY NATIONAL MULTI-DISCIPLINARY E-CONFERENCE

ON

POST- COVID REVIVAL OF THE INDIAN ECONOMY

In Association with

UNIVERSITY OF MUMBAI

ON

18th December, 2021



Publication Partner

Indian Academicians and Researcher's Association

ABOUT CLARA'S COLLEGE OF COMMERCE

Children Welfare Centre Trust is the meticulous stride of the eminent citizens of the city, who felt the need of having advanced educational institutions in their vicinity. It was formally registered under the Public Trust Act, 1950. The institution is strategically located amidst the rapidly developing locale of Andheri with full-fledged operative Pre-Primary School, Primary School, High School, Junior College, Degree College, B.Ed. College and Law College at Malad (W). Clara's College of Commerce was established in the year 1999 in the memory of Late Smt. Clara Kaul – an eminent educationist. The college has the following programmes:

1. Bachelor of Commerce (B. Com),
2. Bachelor of Management Studies (BMS),
3. Bachelor of Mass Media (BMM),
4. Bachelor of Commerce (Accounting and Finance) (BAF),
5. Master in Commerce (M.Com) (Accountancy).

The aim of the college is to continuously enhance the teaching methods in order to provide students with an opportunity for their all-round development. It also strives for excellence in academics and makes an effort to create an aura that induces passion for learning along with the inspiration for decisive thinking and assessment; and thereby helping them to become the best professionals in the chosen careers.

ABOUT THE UNIVERSITY OF MUMBAI

The University of Mumbai (known earlier as University of Bombay) is one of the oldest and premier Universities in India. It was established in 1857 consequent upon "Wood's Education Dispatch", and it is one amongst the first three Universities in India. It has two campuses of areas 243 acres and 14 acres at Vidyanagari and Fort respectively; sub campuses/centres at Ratnagiri 20 acres, Thane 6.50 acres and Kalyan 6.26 acres with 56 University Departments & Institutes and 691 affiliated colleges. It has established its name in industrial & International collaborations and runs various professional courses. The University was accorded 5-star statuses in 2001. It has been awarded 'A++' grade and a score of 3.65 from the NACC in 2021.

ABOUT THE CONFERENCE

COVID-19 pandemic had spread with alarming speed, infecting millions and bringing economic activity to a near-standstill. World had to impose tight restrictions on movement control the alarming wide spread of the virus. As per the official data released by the Ministry of Statistics and Program Implementation, the Indian economy contracted by 7.3% in the April - June quarter of this fiscal year. This is the worst decline ever observed since the ministry had started compiling GDP stats quarterly in 1996. In 2020, an estimated 10 million migrant workers returned to their native places after the imposition of the lockdown. Covid-19 has brutally exposed and worsened existing vulnerabilities in the Indian economy. India's \$2.9 trillion economy remained shuttered during the lockdown period. Fortunately, once again we are all set to revive the economical losses with asymmetrical challenges in the path of sustainability. Various agencies have been trying hard along with Government to resettle the things and to bring the country on normalcy. The IMF recently raised its projection for economic growth in 2021 to 6%, up from 5.5%, and projects 4.4% growth in 2022. However, the upgraded outlook is based on how well the pandemic continues to be controlled, the efficacy of fiscal policy in mitigating economic damage and global financial conditions. Clara's College of Commerce has planned to discuss the aforementioned issues. In the purview of this, the college has organized National Conference with the objectives of enlightening views, ideas, knowledge, expertise of the researchers and academicians of different fields regarding socio – economic effects of covid and post covid revival of the Indian economy.

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MESSAGE FROM VICE CHANCELLOR



It gives me an immense pleasure to know that Clara's College of Commerce in association with University of Mumbai is organising a One-Day National Multi- Disciplinary e-Conference on "Post Covid Revival of the Indian Economy" on 18th December, 2021.

It is certainly a positive step taken by the College. The Conference will enhance participants knowledge about the new era of post-COVID and will prioritise on economic expansion and sustainability for sustained growth. In this stage of influx, it is an excellent platform for those who are enthusiastic in expressing their outlook on the present scenario and help shape a new world by sketching out ideas of a world that is more sustainable, fairer and fit for the future. This Conference will definitely be a great revelation and fruitful for the participants.

I wish the delegates and the organisers of the conference all success in making this event a memorable and informative one.

Dr. Ravindra Kulkarni
Pro-Vice Chancellor, University of Mumbai

MESSAGE FROM MANAGING TRUSTEE



With immense pleasure we would like to inform that Clara's College of Commerce in collaboration with Mumbai University is organising a One Day National Multi-Disciplinary E-Conference on 'Post Covid-19 Revival of the Indian Economy' on 18th December 2021. On behalf of the trust, we welcome all the academicians, research scholars and participants for this informative conference

The theme of the conference is appropriately structured in order to shade light on the changing scenario of Indian Economy post Covid-19 crisis. Various sectors of Indian economy are now gearing up to achieve stability, which had gone standstill due to pandemic. Irrespective of the global crisis, sectors are now looking forward to unleash enormous potential and a steady growth in coming future.

The conference is an excellent platform to overlook the hurdles and focus on the growth in sectors contributing Indian economy. Researchers/academicians via their research can highlight the opportunities that are open for sectors, which otherwise may often be overlooked. The research papers coming from scholars will help in spreading awareness among industry experts about innovative strategies for successful business. The realistic approach of the research findings would help in focusing towards strategies to be adopted for growth in the economy

The management always encourages the faculty members to organise such state, national, international level conferences, seminars, and workshops highlighting contemporary issues across the world.

The conference aims to bridge the gap between industry experts and research scholars working in the academics, through published research papers, presentations and interactions. We express our best wishes for making this conference inspiring, motivating and wishing the conference a grand success

Shri Ajay Kaul
General Secretary
Children Welfare Centre

MESSAGE FROM PRINCIPAL



I, on behalf of Clara's College of Commerce, would like to extend a very warm welcome to all academicians, researchers and participants for being present for the One Day National Inter-disciplinary E-Conference on "Post- Covid Revival of the Indian Economy" on 18th December 2021.

All sectors of the economy were crippled due to lockdown, strict restrictions, curfews, work from home, inadequate demand and migration of workers. Government Fiscal Stimulus package was inadequate to boost investment, employment and demand in the economy. Indian Economy has been slowly but surely on the path of recovery and revival.

The college has taken great steps in inculcating and evolving research culture in the institution by organizing various national and international seminars, workshops, webinars, symposiums and conferences. This National Conference provides a path to all the academicians, research scholars participants and students to express and share their views on the theme.

I would like to express my appreciation towards University of Mumbai. I am overwhelmed by the support and coordination from the Chief guest, Guest of Honour, Key Note Speakers, Members of Advisory Committee, Paper Reviewers, Monitors and session Chairpersons and Paper Presenters.

Last but not the least, I would also like to express my sincere thanks to our College Management, Organising Committee, Editorial Board, participants, technical team, teaching and non-teaching staff and students for their contribution for the grand success of this National Conference.

Dr. Madhukar Gitte
Principal
Clara's College of Commerce

MESSAGE FROM CONVENER



It is our immense pleasure to invite you for National Conference on “POST COVID REVIVAL OF THE INDIAN ECONOMY” . I, on behalf of Clara’s College of Commerce, welcome to all the participants of the conference. The major aim of this conference is to enlighten about post-Covid scenario of our country.

It is a good platform for those who are eager in knowing the present scenario regarding our COUNTRY’s economy and financial developments post Covid. India will prioritise economic expansion and sustainability for sustained growth and influence on the world stage. Indeed, rays of recovery are beginning to emerge in our economies.

Furthermore, this conference will also facilitate the participant’s representation. The participants will be able to share views and new ideas. The conference also aims to bridge the gap between the researchers working in academic world and other professionals through research paper presentations. Participants will get ample scope to widen their knowledge and network.

Dear all, conference is the culmination of many individuals. Therefore, I thank the Conference Committee for extending their valuables time in organising the program, all the authors, reviewers and other contributors for their painstaking and meticulous efforts and their belief in the excellence for National e-Conference on “POST COVID REVIVAL OF THE INDIAN ECONOMY” organised by Clara’s College of Commerce.

Dr. Babita Kanojia
Clara’s College of Commerce
Convener

MESSAGE FROM NATIONAL ADVISOR



The national conference of Clara's College of Commerce in association with University of Mumbai provided an experience unlike other appraisal conferences, offering timely content on Post Covid situations in multi-faceted way. This year it was through digital/virtual way, allowing the attendees to learn and connect with diverse field affected on the platform of economy in the current situation. The presenters were knowledge equipped and the sessions were well attended. Everyone felt that organising committee did a remarkable job of organizing the meetings, selecting thought-provoking topics, and even getting all papers blind review and processed for a journal. Congratulations to the Clara's College for such successful and a memorable conference. You have establish new standards for conference planners. I just want to take a moment to thank you for making it such a stupendous experience. I know you spent many months planning the event--and it showed. The conference was relevant and had a rich experience for all academicians. I especially liked your selection of plenary speakers. Thanks for making the conference so remarkable.

Dr. Arvind S. Luhar
Chairman, BoS in Accountancy
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A LESSON OF FEAR FROM COVID-19 TO DEVELOP SUSTAINABLY**Singh Reetesh Rajesh Usha**Assistant Professor, Department of Commerce, Clara's College of Commerce-Andheri, University of Mumbai,
India**ABSTRACT**

Motivating factors are very much important in developing a set of behavior in an individual. During fight and flight situation both nervous and hormonal system work in synchronization to choose a better way to come out. Fear makes us more attentive in general. This study is undertaken to find out if fear can become more important motivating factor for making people ready for sustainable development.

Keywords: Fear, Motivating factor, synchronization, sustainable development

1. INTRODUCTION

The lockdown period of Covid-19 pandemic was a fearful situation where almost all of us had gone through a tough life but we must learn from our past experiences and should try to make our life and environment better than the past. One of the important aspect in developing sustainably is self-initiation and for that people must understand the motivating factor behind their behaviour. Fear can be one of the important factor for this, as people generally underestimate the importance of fundamental duties like saving environment. Lack of fear may lead to negligence in understanding the impact of human activities on environment.

2. REVIEW OF LITERATURE

Environmental pollutions such as air pollution, water pollution, soil contamination, etc. are common nowadays. These pollutions will cause devastating impacts on environment and human activities (Parizanganeh, Lakhan, Yazdani, & Ahmad, 2011)

Personality is outcome of what an individual develops through his/her environment.

Studies of environmental concern were mostly related to green products and cleaner productions (Kieckhäfer, Wachter, & Spengler, 2016; Kirmani & Khan, 2016). People behave in certain way towards environment and the root cause behind that need to be find out.

Barr (2007) has identified situational variables, environmental attitudes, and psychological traits as important factors in environmental concern. Characteristics are associated to conscientiousness included (a) orderliness, responsibility, and perseverance (MacCann, Duckworth, & Roberts, 2009); (b) self-discipline, perfectionism, and punctuality (Lee & Ashton, 2005); and (c) thrift, efficiency, and achievement striving (Gudmunson & Beutler, 2012; Roberts, Chernyshenko, Stark, & Goldberg, 2005).

The sense of responsibility can be a prerequisite for developing the environmental conscientiousness. This study tries to find out if people learned a lesson of fear from Covid-19 and is their perception towards saving environment has changed or not. Personality differs from individual to individual. There exist a significant and direct association between conscientiousness and environmental concern due to the fact that conscientious individuals would obey the social guidelines and norms of environmental protection (Swami et al., 2011).

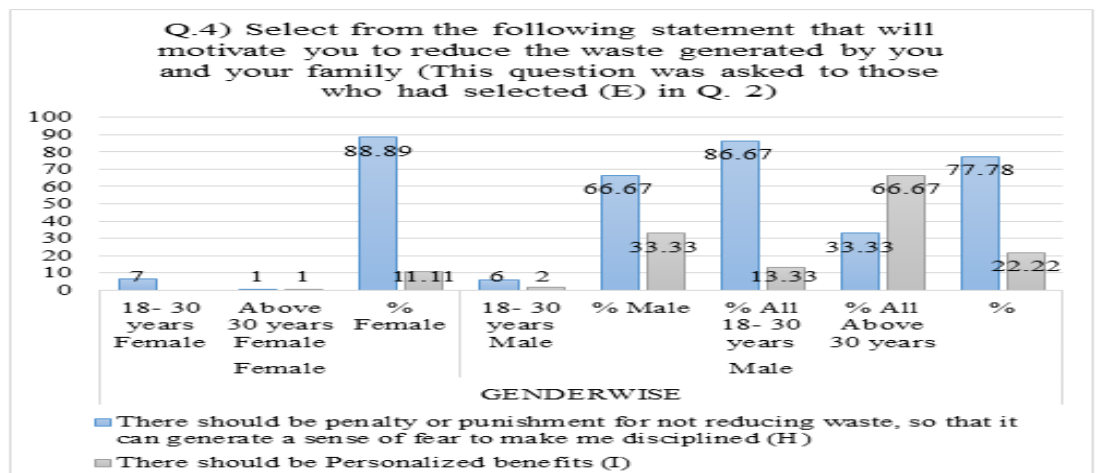
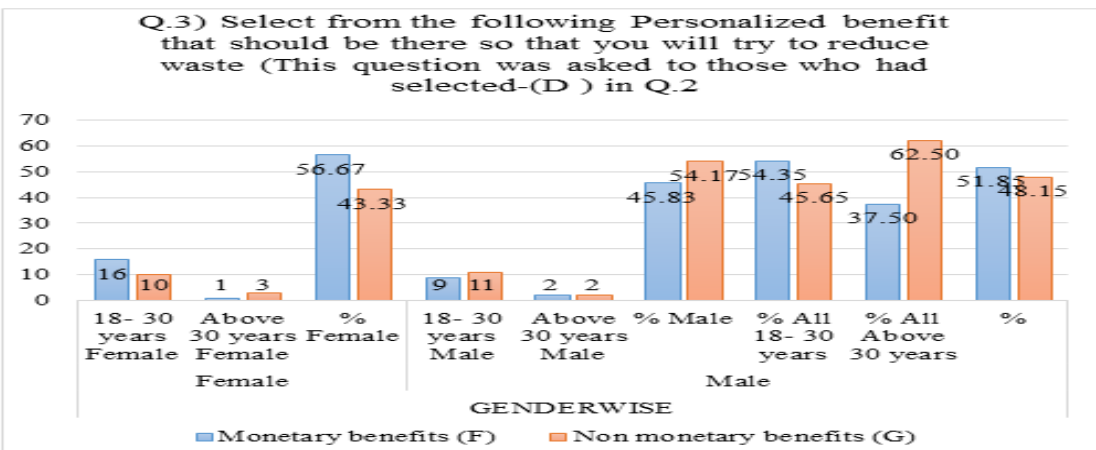
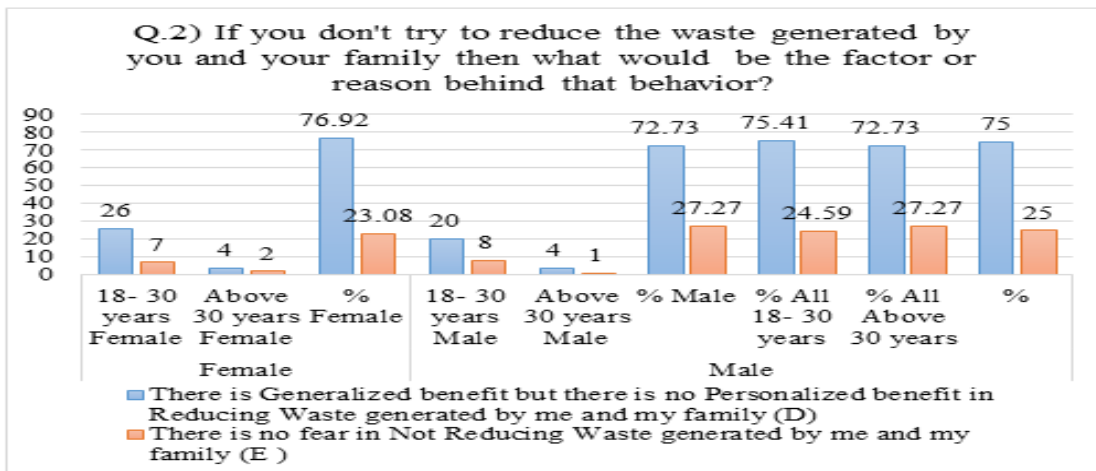
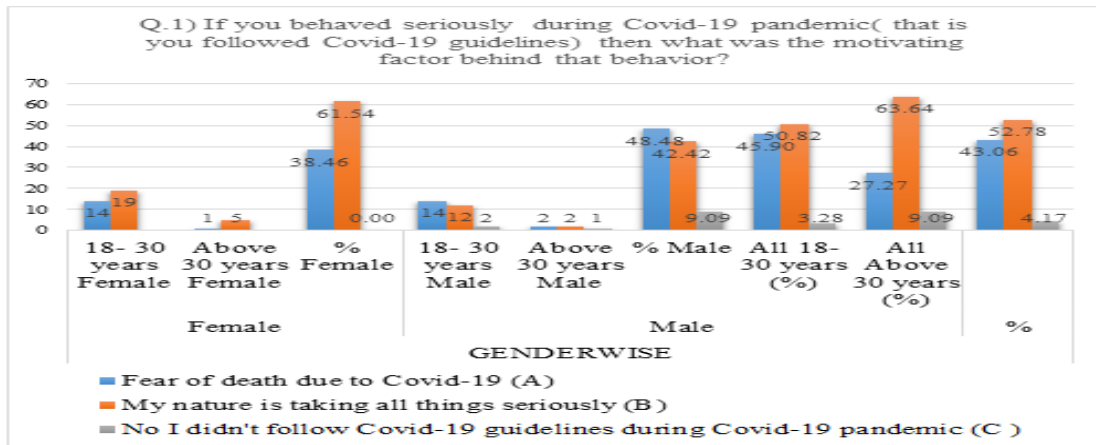
3. OBJECTIVE OF THE STUDY

1) To analyse the difference in acceptance of fear as motivating factor among different gender and age groups.

4. METHODOLOGY**4.1 Data Collection**

The study is based on primary data. Taking Covid-19 Pandemic situation a Google form having a questionnaire is circulated to various groups and responses collected. Total 72 responses came.

4.2 Data Processing and Tools of Analysis



5. RESEARCH FINDINGS

	% Female	% Male	All 18-30 years (%)	All Above 30 years (%)
Fear of death due to Covid-19 (A)	38.46	48.48	45.90	27.27
My nature is taking all things seriously (B)	61.54	42.42	50.82	63.64
No I didn't follow Covid-19 guidelines during Covid-19 pandemic (C)	0.00	9.09	3.28	9.09
There is Generalized benefit but there is no Personalized benefit in Reducing Waste generated by me and my family (D)	76.92	72.73	75.41	72.73
There is no fear in Not Reducing Waste generated by me and my family (E)	23.08	27.27	24.59	27.27
Monetary benefits (F)	56.67	45.83	54.35	37.50
Non-monetary benefits (G)	43.33	54.17	45.65	62.50
There should be penalty or punishment for not reducing waste, so that it can generate a sense of fear to make me disciplined (H)	88.89	66.67	86.67	33.33
There should be Personalized benefits (I)	11.11	33.33	13.33	66.67

The Study Findings are as Follows:

- Reason behind serious behaviour during Covid-19 pandemic:** 43.06% of individuals from total sample are not accepting fear of death as motivating factor behind their serious behaviour during Covid-19 pandemic. Males are comparatively more inclined to fear as motivating factor than females.
- Waste reduction:**
 - 75% of individuals from total sample are accepting that there is generalized benefit but there is no personalized benefit in reducing waste generated by them and 51.85 % from these individuals are desiring monetary benefits as personalised benefits for reducing waste.
 - 25% of individuals are accepting that there is no fear in not reducing waste generated by them and 77.78% from these individuals are accepting that there should be penalty or punishment for not reducing waste, so that it can generate a sense of fear to make them disciplined.

6. COCLUSION

The research findings reveal that people are not accepting a lesson of fear from Covid-19 pandemic and same kind of perception is seen while choosing fear as motivating factor for reducing waste. But interestingly 77.78% individuals from sample of those who accepted that there is no fear in not reducing waste, are preferring fear to make themselves disciplined over personalized benefits and this opens a hope that

7. LIMITATIONS

As the number of respondent is low the findings may not be leading to generalization and hence it gives scope for further study in terms of selecting large population size and including different zones, and different age groups.

8. SCOPE FOR FURTHER STUDIES

Further research can be done for other than fear as a motivating factor behind developing environmental conscientiousness.

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A STUDY OF RETURN ON MUTUAL FUND BY INVESTOR IN LAST 5 YEARS**¹Dr. Babita A. Kanojia and ²Pratik Bipin Shah**¹HOD of Commerce Department, Clara's College of Commerce²Research Scholar, DTSS College of Commerce, Malad**ABSTRACT**

Indian investor has different avenue option for investment in the market. Currently in investment option Mutual Fund as an option so they can have the better Returns. The study provides analysis of return-on-investment salaried investor who invest regularly in mutual fund from last 5 year were up and down came into the mutual fund market as per Volatility how much investor got return annually and how perception of investors change for Mutual Fund.

Keywords: Mutual Funds, Return on Investment, Savings.

MUTUAL FUND AN OVERVIEW

The concept of mutual fund is multiple investor's invest their money in Asset Management Company in that a fund manager get the money and Decide where to invest as per the best of his knowledge they invest in multiple security And make a Portfolio which can give a better return An investor. There are total 44 AMC in India. Mutual Fund is an emerging investment option for the investor nowadays in India. It is very popular as they are providing different kind of a scheme as it has minimum investment of 500 per month for Systematic Investment Plan and 5000 for lumpsum investment. Any Small investor can also opt for Mutual fund it has the best advantage it can create a saving habit for the investors.

RESEARCH METHODOLOGY

The current study made an attempt to check the performance of mutual fund from last 5 years for salaried investor so as to complete the objective. The investors are separated on the basis of age, income group and portion of mutual fund in their portfolio. Current investigation depends on the information which are gathered from different sources like Published annual report, online Bulletins, journal book, magazine, brochures, newspaper and other online material. The Returns and feedback of the investors are taken from them in questionnaire method to draw a conclusion of semi urban area by taking 50 sample.

Tools and techniques for analysis: percentage analysis.

OBJECTIVES

- To Study concept of Mutual Fund.
- To study the ROI made through Mutual funds.
- To study the risk analysis done by investors.
- To study the awareness of emerging funds in Mutual funds.

Limitation of the Study

This study is limited to who are investing in Mutual Fund investment and investing in NFO the limitation of the geographical area is various salaried income group people in Thane District.

REVIEW OF LITERATURE

There are lot of study has been made on evaluating performance of mutual funds in India as well as in foreign countries as it is emerging in trends.

1. Y. Maheshwari. (June 2020) Researcher had done study on Comparative study on performance of selected Mutual Funds in India in which they had shown the growth of mutual fund in particular period by comparing mutual funds in between Birla, UTI and Reliance.
2. Sharad Panwar and R. Madhumathi 2006 had done study on Characteristics and performance evaluation of selected mutual funds in India" where they had described study about mutual fund performance in that time. In 2006 that decade how mutual funds as new in market how they were performing to gain public interest.
3. Mr. Vincent Glode 2011 had published paper on why mutual funds underperform" in Journal of Financial Economics from university of Pennsylvania shown the study of that particular area and as per their economic condition how and why mutual funds under perform.

MUTUAL FUND INTRODUCTION

Mutual Funds are not like top they are the different part of a particular share are divided into units which have the net asset value and it is always to be purchased by its a NAV by investing in mutual fund investor need not worry about concentration on this is a good option for diversifying that portfolio in a different segment as of salaried investor or consider they have a limited amount of money Limited amount of income to they can only have a certain amount of money out of income always look for a better option so they can invest into it for example if they have thousand rupees only in hand cannot buy gold out of it but in the way of mutual fund they can buy gold even though in 0.13 percentage of proportion at least we can occupy gold and real estate like assets by investing only 500 rupees minimum.

TYPES OF MUTUAL FUND

Types of mutual funds in India are broadly classified into equity debt and balanced mutual funds depending on the Asset allocation, therefore, the risks and return provided depend on the type and the management.

Equity fund As name describe it almost invest the amount in equity shares of the company as of its capitalization mutual fund is categorized under equity in approx. 65 to 70% in equity instrument the return provided by then depend on market movement which is influenced by several political and economic factors.

Equity funds are further classified as mostly into small-cap funds are the point those equity funds are rank after 251 in market capitalization are the funds which are range in between 101 and 250 in market capitalization and the large-cap funds are those which invest mostly in equity and equality in an instrument of the companies with last market capitalization are defined in between 1 and 100 in market capitalization apart of this it has multi-cap funds invest. Potentially in equity and equity-linked instrument of companies across the market capitalization fund manager for change asset allocation depending on the condition. Sector thematic funds are the funds which are depending upon the theme for the sector like information technology, FMCG, banking, travel, and tourism, Etc... Index funds are the funds which are having the intention of tracking and emulating the performance of index S&P BSE Sensex and NSE Nifty 50. An equity-linked savings scheme is the only kind of mutual fund covered under section 80c of the Income Tax Act 1961 investor can claim tax deduction up to 150000 in a year by investing in ELSS.

Debt Mutual Funds invest monthly interest money market or fixed income instruments purchased government Bond certificate of deposit and other highly rated securities mutual fund is considered as debt fund if they invest 65% of a portfolio in debt securities their types are as follows first dynamic Bond fund which modified depending on the fluctuation of the interest and compound based on security come along with maturity period but provide all over the time short term and ultra short term debt fund these are for risk-averse it mature in One To Three years.

Liquid funds are that funds that invest surplus fund and provide higher returns than a regular savings bank account, gilt fund high rated government it causes a lower level of best access credit opportunities fund and fixed maturity plans these are class of fund they provide locking period and after a certain period it gives a better return.

Balance or hybrid Mutual Funds combination of both equity and debt instrument the mean of the two of the hybrid fund is to balance the risk and reward ratio by managing the portfolio a fund manager would modify the Asset allocation based on market condition to benefit the investors it has four different types for the equity-oriented hybrid fund were major portion is oriented toward equity second is debt-oriented hybrid funds were the major part is oriented.

Monthly income plans where the debt instrument aims to provide the study return over the time and last is arbitrage fund these are the fun which maximizing the returned by purchasing security test in one market at lower prices and telling them in another market at a premium price the arbitrage opportunities are not available then the fund manager may choose to go for another option.

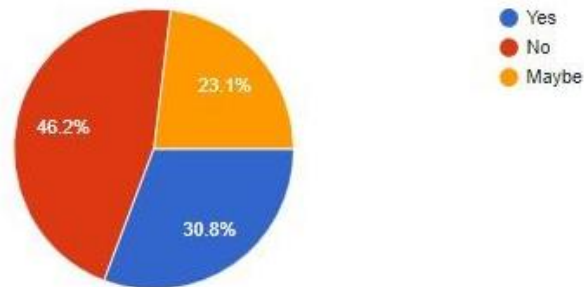
DATA INTERPRETATION AND ANALYSIS

For the data, collection purpose the researcher had selected 50 respondents investors selected from the area of Kalyan Dombivli.

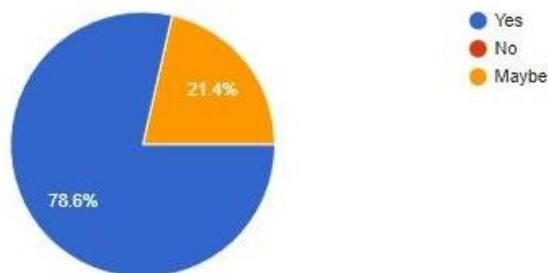
After analysis of 50 respondent what is 43% are investing regularly in mutual fund from overall 85% people are investing from last 2 years they are investing overall 50000 from which 60% are investing for systematic investment plan. As of overall result 85% people invest around 20% in mutual funds from the total portfolio and around 50% only evaluate their investment where 30% does not evaluate. But it was found that maximum people having positive return in between 5 to 20% return on their investment and they suggest to invest in

mutual fund as they consider it is average risk bearing investments. But maximum people does not aware about recent Trend and major people recommend Tata ICICI and Reliance for their investment.

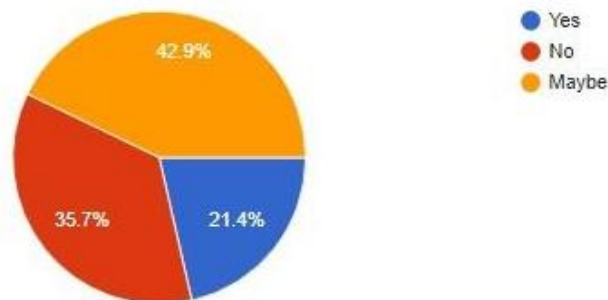
Are you aware about recent trends in Mutual Funds?



Do you suggest or recommend investing in Mutual Funds?



Do you think Mutual Funds are risky Investments?



FINDING AND SUGGESTION

As of recommendation and suggestion I would suggest that investor has to search for another types of investment like Mirae asset company, Aditya Birla Group as well as Parag Parekh as they also provide good return on investment. Apart of this I would rather that investors helps to regulate investment regularly so they can switch it and have better return.

CONCLUSION

With my study I can draw a conclusion as salaried people depend on mutual fund as asset manager good take care of their money many investors due to their busy schedule cannot analyze the risk or they cannot diversify the risk assessment, they are sometimes not aware about new funds in market. So if investors are more aware about emerging Mutual Fund they can diversify the risk and can increase the return on investment.

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 6. <https://groww.in/blog/advantages-disadvantages-mutual-funds-india/>
 7. <https://investdunia.com/top-8-best-books-on-mutual-funds-in-india/>
 8. <https://www.wallstreetmojo.com/top-best-mutual-fund-books/>
 9. <https://www.sbimf.com/en-us/what-are-debt-mutual-funds>

QUESTIONNAIRE

1. https://docs.google.com/forms/d/e/1FAIpQLSe4dmEL5XxpMN6-uMv4Z0h4kHnk-XvPHIPR8OMi6obcW9NGmQ/viewform?usp=sf_link

DATA PROTECTION BILL: NEED OF THE HOUR IN INDIA**Nuruddin Khan¹ and Ashish Anand²**¹Research Scholar, Lovely Professional University, Punjab and Practicing Advocate in Mumbai²Assistant Professor, DY Patil School of Law Mumbai**ABSTRACT**

Data protection bill is hanging in the parliament since many years and the privacy issues related to data are increasing day by day for the instance Domino's data Leak mobi Kwik data Leak to name a few. This paper will discuss the urgent requirement to pass data protection bill at the earliest and keep the intermediary at check and held them liable for data Leak from the intermediary as they are required to keep them secured and away from hackers. As the data is sold in market at cheap cost. Data such as personal information, location access, residential address are readily available on the web. This paper will also discuss the period from which first it was introduced and still it's lying in the parliament. There's an urgency to bring the data protection as early as possible. The following paper will also discuss the data of the critical infrastructure of our defense sector is on verge of being leaked by the hackers.

Keywords: Data protection bill, Data leak, Domino's data Leak, Parliament, critical infrastructure data Leak

INTRODUCTION

The necessity of the hour is for data protection while also preserving individual privacy and defining the state's monitoring authorities. The Joint Committee of Parliament (JCP) adopted the final report on the Data Protection Bill, marking a watershed moment for India, the world's largest open internet market, which has been attempting to draught a privacy bill for more than a decade. With nearly 800 million internet users, India is the most important market for many Big Tech companies, including Google, Meta (formerly Facebook), and WhatsApp. The country's laws, on the other hand, have been unable to keep up with massive technological advances, and the Information Technology Act of 2000 does not even mention the words internet or Smartphone. Data protection, individual privacy, and a clear articulation of the state's surveillance powers are all desperately needed, and the Bill's completion is a significant step in that direction.¹ The panel is not serious in passing the data protection bill as on 01st December 2021 BJP Parliamentarian PP Chaudhary will move a motion to extend the deadline to submit the report on data protection bill by the last week of the winter session². The data protection bill was propounded by Justice BN Srikrishna, a former Supreme Court judge who led the committee that produced the first draught in 2018, described the law as Orwellian and claimed it was stacked against the government. From the point of view of the Justice Srikrishna the government is not focusing on the core of the data protection bill and the privacy of the citizens and it should be placed before the parliament as early as possible³.

RESEARCH QUESTIONS

1. Is Data protection bill required to keep the intermediary in check?
2. The critical infrastructure is at risk in India?
3. Data protection of citizens is not a concern of legislature?
4. Data of millions of users are available who can be held liable?

LITERATURE REVIEW

1. Sarthak Dogra (2021)⁴ Cyber attack on the LinkedIn and data of around 92% of LinkedIn users reportedly compromised it include user names, emails id, numbers and physical addresses and the following data is

¹<https://economictimes.indiatimes.com/tech/technology/decoding-data-protection-bill/articleshow/87952722.cms>

²<https://www.hindustantimes.com/india-news/parliament-winter-session-panel-seeks-more-time-to-prepare-report-on-data-protection-bill-101638298654715.html>

³<https://www.moneycontrol.com/news/business/here-are-7-things-you-should-know-about-data-protection-bill-7772481.html>

⁴Sarthak Dogra, "Data of over 700 million LinkedIn users exposed, it includes numbers, addresses and salary details", India Today June 29 2021 at 12:25 pm

available up for sale on the dark web. The following data was advertised by the hacker and it was genuine and up to date from 2020 to 2021. Although no passwords have been leaked the data points are still very usable as these can further be used in online phishing attempts that imitate someone else. LinkedIn acknowledged the exposed data.

2. Jitesh Vachhatani (2021)¹ the following data breach was done to the Air India and 45 lakh passengers information was breached. information such passport details, credit cards , frequent flyer details were all collected however Air India maintained that CVV/CVC numbers of passengers have not been compromised. Similarly the spice jet also faced similar kind of data breach of customers and data was stolen.

3. Ankita Chakravarti (2021)² According to security experts, the data of 18 crore consumers was exposed on the dark web as a result of a data breach at the prominent pizza chain Dominos. If a dominos player is a frequent player, his personal information is easily accessible on the dark web. The information includes the users' name, email, phone number, and even their GPS position. The data breach occurred in April, and it was 13TB in size. According to security expert Rajshekhar Rajaria, the same hacker accessed Mobikwik and afterwards sold the data to resellers.

4. Erum Salam (2021)³ the one of the largest pipelines of the US was shut down after an apparent cyber attack took place on the infrastructure. The pipeline carries gasoline, diesel and jet fuel. Such an high level attack on the critical infrastructure shows the nature of cyber criminals as they can reach the important infrastructure to cripple the economy on this note India is also on the verge where the critical infrastructure can be attacked.

5. Chandra Shrikanth (2021)⁴ Justice BN Srikrishna gave personal interview to money control on data protection bill, Justice BN Srikrishna who chaired 10-member committee that proposed a personal data protection bill for India three years ago hit at the government stating that citizens have no recourse from frequent data breaches as the bill to protect their data is still hanging fire. This is happening because there is no law controlling it. The draft is pending before the Joint parliamentary committee.

The last six months various data breaches such as air India, Big basked Mobikwik. There are rules under consumer protection e commerce rules 2019 but there haven't been any precedents where companies have been accountable.

He insisted that, we need a new law IT rules were not framed keeping in mind the personal data protection. Under the personal data protection bill if your data is stolen then the data fiduciary who stores the data is responsible. If PDP was law Dominos would have held liable as the data fiduciary here.

METHODOLOGY

The present research is an analytical research. The research materials have been gathered from numerous secondary sources such as journals, books, newspaper articles, internet etc. regarding data protection bill and its related aspects.

OBSERVATION

We examine the important components of the bill, which is now likely to be known as the Data Protection Bill, 2021, and is scheduled to be tabled in the coming days:

1. Exemption for the Government: The government and its agencies are excluded from the proposed law, according to section 35 of the bill. Section 12 allows the government to process non-personal data without obtaining consent, as long as parliamentary approval is obtained⁵.

¹Jitesh Vachhatani, " Air India data of 45 lakh passengers including credit cards leaked in massive breach", Republicworld , May 21, 2021 at 11: 23pm

²Ankita Chakravarti, "leaked data of Dominos India users now available on search engine created by hacker", India Today News May 22 2021 at 10:57 am

³Erum Salam, " cyber attack forces shutdown of one of the US's largest pipelines", The Guardian May 08 2021 at 1:03pm.

⁴ Chandra Shrikanth, " Personal Data Protection bill/ Hackers having Field day as centre dithers : Justice BN SriKrishna", Money control, May 25, 2021 at 6:31am

⁵<https://www.livemint.com/news/india/panel-recommends-govt-its-agencies-may-be-exempt-from-proposed-data-protection-law-11637595334541.html>

2. Social media: The committee recommends that social media intermediaries be designated as publishers, making them liable for anything uploaded on their platform. This is because the "IT Act has not kept pace with the changing nature of the social media environment," according to the committee¹.
3. Inclusion of non-personal data: The committee considered a separate measure for non-personal data when the bill was first submitted in 2018. Both personal and non-personal data were confused in the final draught report. Information gathered by government agencies, non-profit organisations, and the corporate sector is considered non-personal data. The data is normally kept in a pseudonymous format².

RECOMMENDATIONS

Following are the important recommendations for the data protection bill and why it's important for every citizen of the country.

1. The pendency of data protection bill for the last 7 years has given the cyber criminals a open field to use readily available of citizens and no one was held liable. That's why it's very important to pass the Data protection bill at the earliest so that the third party can be held liable.
2. The immunity to government should be brought into picture. As they should not be allowed to cater to the data of citizens just being the sovereign as it's defeat the purpose of Data protection and right to privacy guaranteed under constitution of India.
3. The third party, intermediaries should be held liable and accountable on the data held by them if any breach happens and criminal liability should be imposed on the intermediary.
4. The Information technology should be amended to cater the needs of data protection of citizens, private entities and government.

CONCLUSION

The following aspects of the data protection bill are required to put through the winter session as early as possible. So that the intermediaries, protection of data of citizens on the web platform can be protected. And contents of the data protection bill is somewhere losing its focus from data protection privacy of the citizens and bending more towards in the favor of the government as they are exempted in few of the provisions of the bill. But still the most important factor as of now is the passing of the bill as early as possible so that the perpetrators can be held liable and the lacunas can be removed during the period of time.

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3. <https://www.moneycontrol.com/news/business/here-are-7-things-you-should-know-about-data-protection-bill-7772481.html>
4. <https://www.moneycontrol.com/news/business/here-are-7-things-you-should-know-about-data-protection-bill-7772481.html>
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¹ <https://internetfreedom.in/privacyofthepeople-social-media-users/>

² <https://indianexpress.com/article/business/looking-at-bigger-umbrella-pdp-bill-likely-to-include-non-personal-data-7552240/>

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 11. <https://indianexpress.com/article/business/looking-at-bigger-umbrella-pdp-bill-likely-to-include-non-personal-data-7552240/>

THE ECONOMIC SITUATION OF MADHYA PRADESH AND THE EFFECT OF AGRICULTURAL SCHEMES: A STUDY WITH SPECIAL REFERENCE TO DAMOH DISTRICT.**¹Purushottam Prasad Balmiki and ²Dr. Bhanu Sahu**¹Researcher (Economics) and ²Guide, Department of Commerce and Management, Madhyanchal Professional University, Bhopal, M.P**ABSTRACT**

Madhya Pradesh, the country's second-largest state by landmass, accounts for 9% of the country's total landmass, with 308 lakh hectares. The state has a population of 72 million people, with 72 percent of them living in rural districts. Forests, minerals, rivers, and valleys abound in this part of the country, making it a popular tourist destination. Throughout the state's 51 districts' 11 agro-climatic zones and 5 agricultural zones, a diverse range of land uses, soil types, precipitation patterns, and water resources may be found. Tribals and Dalits account for 35% of the state's population, making them the state's most populous ethnic group. A questionnaire survey was conducted in Damoh district for primary data collection.

Keywords: Economic, Agriculture, Schemes, Madhya Pradesh, Damoh

INTRODUCTION

Agriculture is derived from the Latin terms 'Ager' and 'Culture,' which mean 'land or field' and 'cultivation,' respectively. It is the science and art of producing economically productive agriculture and livestock. Agriculture is the practice of commercially growing plant life from the ground. India's economy relies heavily on agriculture. Agriculture's main purpose is to generate stronger and more productive crops and plants, as well as to improve the soil and provide water to help in their growth. India's economy is based on agriculture. Agriculture provides food for almost 70 percent of India's population. (Bheemabai S. Mulage, 2017)

Agriculture in Madhya Pradesh

Madhya Pradesh (MP) is known as the "Heart of the Country" because of its central location in India. Its boundaries are formed by Uttar Pradesh, Chhattisgarh, Maharashtra, Rajasthan, and Gujarat. It was the country's largest state in terms of land area until 2000, when it was founded from the erstwhile Madhya Pradesh's south-eastern section. With a geographical size of over 308 lakh acres, or over 9% of the country's total territory, MP is currently India's second-largest state after Rajasthan. During the monsoon season, MP gets an average of 95.2 cm of rain.

MP has lately been praised for its remarkable agricultural performance, with agricultural MP's GDP expanding at a rate of 7.5 percent per year from 2005–06 to 2018–19.(Gulati et al., 2021)

AGRICULTURE SCHEMES:

Annapura Yojna: Poor persons over 65 who have little food are provided 10 kg of food grains free of charge every month under this scheme.

Surajdhara Yojana: The government was established on May 1, 2000. Small/marginal farmers in the sc/st category get seeds of pulses and oilseeds such as soybean, peanut, grame, and mustard in quantities up to 1 hectare. 75 percent seed subsidy or Rs1500/- per acre, whichever is less.

Chief Minister Khet Teerth Yojana: As part of this strategy, the government compels farmers to visit a variety of areas around the state. Farmers may learn about new agricultural technology this way. Furthermore, the state government invites these farmers to attend an expo organized by the country's top agricultural technical institutions, universities, and agricultural research and development institutes.

District Damoh Special Reference for Agriculture Sector:

Damoh district is located in Madhya Pradesh, with Damoh town serving as its administrative Centre. It's part of Sagar division. The Pataliputra Gupta Empire ruled over it earlier.

The district's main source of revenue is agribusiness. Due to the district's high topography and pockets of woodlands, dense forests, shrubs, and grasses previously covered more than half of District Damoh's land area, but this has now decreased to 36%.

The soil fertility in this area varies a lot. The climate in Damoh is hot and humid. The monsoon season is separated into two dry and wet seasons, accounting for 92.2 percent of total precipitation. Based on 41 years of data, the average rainfall in the district is 1176.9 mm. In Damoh, the soil type is shallow to medium Black. Alluvial soil may be found across the region. the most vital crops The district's main agricultural crops are

paddy, maize, black grame, green grame, soybean, and pigeon pea. To boost agricultural productivity, mould board ploughs, seed-cum-fertilizer drills, cultivators, and harrows are all required. Given the district's lack of electricity, the Atmanirbhar Bharat project has a lot of promise in terms of providing solar-powered irrigation pump sets to farmers. (Dr. Anitha Govindaraj, Advisor, Centre for NRM & Decentralised Governance et al., 2020)

LITERATURE REVIEW

(Kawadia & Tiwari, 2017)The study investigates the influence of farmers' perceptions and interpretations of climate-induced agricultural hazards in the Chambal River watershed area in Madhya Pradesh, India. Farmers who sense a rise in temperature are more educated than the eighth grade, according to the study, and those who are aware of a decline in average precipitation over time belong to the joint family type. Increased money and agricultural expertise have a considerable impact on views of the requirement for increased irrigation frequency.

(Jha & Rhodes, 1999)The goal of this study is to determine the conditions for effective adaptation to the Green Revolution in Indian agriculture (in terms of ownership of elements of production). In two Indian states, Haryana and Madhya Pradesh, we estimate stochastic production bounds for wheat (where the Green Revolution has had much less effect). Larger farm sizes and land and equipment ownership have a good impact on technical efficiency in Haryana but not in Madhya Pradesh. As the Green Revolution progresses, land consolidation and the transparent transfer of land and capital ownership rights to farmers become increasingly vital.

RESEARCH METHODOLOGY

The SPSS 26.0 statistics programme was used to analyse the study's data. Anova test was used to analyse the primary data, tests such as ANOVA test analysis was used to examine nearly all of the data, highlighting the study's most important variables. Data can be better understood and compared when using percentage analysis. It is the simplest way to convey all of the necessary information. It aids in getting a comprehensive picture of the outcomes from the collected data.

OBJECTIVES OF THE STUDY

The main objectives for the research study are as follows:

- To study the economic condition of farmers,
- To study the integrated agricultural plans for the farmers,
- What was the effect of agricultural schemes on the economic condition of the farmers.
- To study the benefits that farmers are getting from agricultural schemes.

HYPOTHESIS:

Null hypothesis H0: There is a significant effect of agricultural schemes on economy of Madhya Pradesh.

Alternative hypothesis H1: There is no significant effect of agricultural schemes on economy of Madhya Pradesh.

RESULT AND DISCUSSION

A thorough explanation of how the questionnaire results should be interpreted. Analyses of Variance (ANOVA) were used in the research. When there are more than two variables, ANOVA is used to show the relationship between the variables, with one variable serving as the independent variable and the other as the dependent one.

ONE WAY ANOVA DESCRIPTION

Table 1.1: ANOVA Test on The status of government facilities related to agriculture in Damoh district in Madhya Pradesh.

ANOVA			
	Mean Square	F	Sig.
Is agricultural schemes affects on the economic condition of the farmers.	3.024621	3.197999	.032
What type of rainfall does Damoh district receive?	5.273339	16.00092	.000
What is the impact of Annapurna Yojna in Damoh district?	1.498339	9.461055	.000
What is the impact of Surajdhara yojana in damoh district?	0.836245	5.818447	.002
What is the impact of Mukhya Mantri Khet thirth Yojana in damoh district?	1.049066	5.97773	.002
How is the economical condition of farmers in Madhya Pradesh?	2.329896	2.137933	.108

How are integrated agricultural plans for the farmers?	6.470775	9.08382	.000
Is farmers are getting benefits from agricultural schemes.	1.049621	1.124652	.349
What is the effect of Green Revolution in Madhya Pradesh?	6.017534	8.054335	.000
How is the production of wheat crop in damoh district.	1.130696	1.000464	.040
The economic situation of district damoh in Madhya Pradesh.	3.485134	4.003441	.013

This ANOVA table discusses The status of government facilities related to agriculture in Damoh district. Is agricultural schemes affects on the economic condition of the farmers. its sig value is 0.03 shows significant impact its sig value is less than 0.05 significant scale value and the F Value is 3.19. What type of rainfall does Damoh district receive its F value is 16.00 and sig. value is 0.00. What is the impact of Annapurna Yojna in Damoh district its F value is 9.46 and sig. value is 0.00. What is the impact of Surajdhara yojana in damoh district its F value is 5.81 and sig. value is 0.00. What is the impact of Mukhya Mantri Khet thirth Yojana in damoh district its F value is 5.97 and sig. value is 0.00. How are the Economical condition of farmers in Madhya Pradesh. Its F value is 2.13 and sig. value is 0.10. How are integrated agricultural plans for the Farmers. Its F value is 9.08 and sig. value 0.00. Is farmers are getting benefits from agricultural schemes. Its F value is 1.12 and sig. value is 0.34. What is the effect of Green Revolution in Madhya Pradesh. Its F value is 8.05 and sig. value is 0.00. How is the production of wheat crop in damoh district. Its F value is 1.00 and sig. value 0.04. The economic situation of district damoh in Madhya Pradesh. Its F value is 4.00 and sig. value is 0.01.

Hence, Results satisfies Null hypothesis

CONCLUSION

A study was done to see economic situation of Madhya Pradesh and the effect of agricultural schemes. According to the Result based on primary data collection we conclude that economic situation of Madhya Pradesh is good and effects of agricultural schemes are significant.

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EFFECT OF COVID-19 ON INDIAN ECONOMY: SECTORAL FOCUS**Dr. Suhas Avhad**

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ABSTRACT

In this time world has faced the problem of coronavirus that is Covid-19. The virus had spread throughout Wuhan city in China which is a major transportation hub. After the spread of coronavirus, many countries had shut down various Sectors like seaports, airports, railways, and transports and many other sectors thereafter banned export and import activities. The Government has taken a variety of measures to tackle the situation such as food, health, and taxes, etc. The impact of global shutdown and lockdown directly affects on disruption of demand and supply chains. This study revealed the potential impact of the shock on various sectors like manufacturing, financial, banking, infrastructure, real estate, services, agriculture, and so many things. In this paper, we have discussed the effect of Covid-19 on the Indian Economy and Supply chains in India.

Keywords: Covid-19, Indian Economy, Supply chain, Financial Market

INTRODUCTION

The Indian economy has been facing a slowdown phase during the past few quarters. The industries play a vital role in developing nations by contributing to GDP, manufacturing industries are the major contributor in the global economy i.e. China is the major distributor of raw materials which affect the manufacturing activities across the globe. At present time industries across the world are focusing on the high margin and high value of products. In this paper, we present some opinions from the business fraternity regarding the downside risks of the Economy during the crisis of the pandemic period. At that time there is a huge demand for many products in which mainly included pharmaceuticals and protecting equipment like masks, gloze, face shields, sanitizers, etc. also food products, telecom, and other facilities. The demand for this product raised due to coronavirus. Covid-19 spread out most of the countries in the world and manufacturing units in its have shut down because of lack of labour due to fear about it. The Indian Government had declared the lockdown in the country to minimize and reduce the spread of coronavirus. Since this period the supply chain across the nation is disrupted. Roads and transport, railways, ports, aviation, and telecommunications are viewed as sinews of the economy and catalysts for social and economic change.

OBJECTIVES

- To study the impact of Covid-19 on the overall Indian Economy.
- To study the impact of Covid-19 on the supply chain.
- To study the challenges for various sectors in the Indian Economy.

RESEARCH METHODOLOGY

Secondary data is used for the study presented in this paper. Information related to the Indian economy is collected from a secondary source of data such as e-journals and previous research papers.

Impact of Covid-19 on Indian Economy

The global economy has been facing the worst recession due to pandemics of coronavirus that impact whole economic activities in the world. In the history of Indian after the great depression of 1930, the economy suddenly declined due to lockdown. The world-famous modern economist is Lord J. M. Keynes. In his published well-known book 'General theory of employment, interest and money in 1936. He explained the concept of effective demand. The level of effective demand is determined when the aggregate demand function and aggregate supply function are equal. The different sectors have been divided under three heads, namely, Agriculture and allied activities, Industry, and services. Agriculture and allied activities share of GDP have steadily declined, while that originating from industry and services sectors has increased. The problem of unemployment, as the problem of poverty, is considered to be the biggest challenge to development planning in India. The basic aim of economic planning in India is to bring about rapid economic growth through the development of agriculture, industry, power, transport and communication, and other sectors of the economy. Unemployment rose from 6.7% on 15 March to 26% on 19 April and then back down to pre-lockdown levels by Mid-June. During the lockdown, an estimated 14 crore (140 million) people lost employment while salaries were cut for many others. More than 45% of households across the nation have reported an income drop as compared to the previous year. The Indian economy was expected to lose over 32,000 crores (US\$4.5 billion) every day during the first 21-days of complete lockdown, which was declared following the coronavirus

outbreak. Under complete lockdown, less than a quarter of India's \$2.8 trillion economic movements were functional. Up to 53% of businesses in the country were projected to be significantly affected. Supply chains have been put under stress with the lockdown restrictions in place; initially, there was a lack of clarity in streamlining what an "essential" is and what is not. Those in the informal sectors and daily wage groups have been at the most risk. A large number of farmers around the country who grow perishables also faced uncertainty.

Major companies in India such as Larsen & Toubro, Bharat Forge, Ultra Tech Cement, Grasim Industries, Aditya Birla Group, BHEL, and Tata Motors have temporarily suspended or significantly reduced operations. Young start-ups have been impacted as funding has fallen. Fast-moving consumer goods companies in the country have significantly reduced operations and are focusing on essentials. Stock markets in India posted their worst losses in history on 23 March 2020. However, on 25 March, one day after a complete 21-day lockdown was announced by the Prime Minister, SENSEX and NIFTY posted their biggest gains in 11 years.

Impact on Financial Market:-

Covid-19 is having a worldwide impact which in turn has affected individuals, families, businesses, governments in such a deeply negative way, that its impact assessment is yet to be known by everyone. Financial institutions across the world are monitoring and dealing with the effects of the COVID-19 pandemic. They are working to understand the immediate challenges to society and economies, and the long-term impact on the interconnected financial system. They are using their expertise to help themselves and their customers to make good decisions in today's highly volatile operating environment.

At a time of crisis, we must share our insights and experience, helping each other to contain and mitigate the impact of COVID-19 on the financial system and the broader economy. Our professionals within our global network are speaking every day with financial services business leaders and will continue to share our insights and resources on industry developments and responses.

Impact Manufacturing and Supply Chain

The COVID-19 Pandemic Has Changed The Business Environment For Many Organizations Around The Globe and has highlighted the importance of being able to react, adapt and set up crisis management mechanisms to weather situations of uncertainty. Around the world, many companies are hugely reliant on production and supplies in China impacting supply chains, such as the increased risk of trade wars, trends of nationalism and protectionism, issues of sustainability, and human rights considerations. Creating a robust and secure supply chain will still need to balance the demands for cost efficiency. Production decreased by 50 to 70% due to many things. At the same time, new logistics considerations may also have an impact on supply chains. Companies that do significant business with China are aware of this shutdown and many placed large inventory orders in advance to ensure that they had supply to cover this period.

Demand Side Shock:- According to Dun & Bradstreet, besides the impact on human lives and the global supply chain, the pandemic is a severe demand shock that has offset the green shoots of recovery of the Indian economy that was visible towards the end of 2019 and early 2020.

"A fall in the optimism levels amid heightened uncertainty has led to a 'double whammy' - closure of businesses leading to global supply chain disruptions and a steep fall in the consumption," said Arun Singh, chief economist at Dun and Bradstreet India. Accordingly, Dun & Bradstreet has revised its Gross Domestic Product (GDP) estimates for India downwards by 0.2 percentage points for the fiscal year 2020 to 4.8 percent and by 0.5 percent for the fiscal year 2021 to 6 percent. According to the report, the three major channels of impact for Indian businesses are legal linkages, supply chain, and macroeconomic factors. Dun & Bradstreet data shows that at least 6,606 Indian entities have legal linkages with companies in countries with a large number of confirmed COVID-19 cases.

The impact of COVID-19 would be felt across sectors such as logistics, auto, tourism, metals, drugs and pharmaceuticals, electronic goods, SMEs, and retail among others, the report said. Singh further said the COVID-19 pandemic threatens to disrupt the global economy with fears of recession looming in many countries and has also resulted in acute market volatility across the globe, reflecting the unprecedented uncertainty of the situation.

Supply-side Shock: - COVID-19 has massively disrupted the supply side of the world economy, shutting down entire industries. This column analyses how these disruptions affected different types of firms and workers by looking at how effectively different sectors can shift to remote work. While the major policy interventions in the US have treated all types of business as equivalent, industries that are not able to do their work remotely have been hit much harder than businesses that can. This cross-sectional dispersion shows up across a variety of

measures, including changes in employment, revenue projections, the likelihood of default, current liquidity, and stock returns. Going forward, aid that targets disrupted sectors may be a more cost-effective means to alleviate the impacts of COVID-19. In this scenario, they are predicting that India would go into recession affecting the unorganized sector and semi-skilled jobholders losing their employment.

Restaurants Services: The National Restaurant Association of India. (NRAI), which represents 500,000-plus restaurants across the country, has advised its members to shut down dine-in operations starting Wednesday till March 31, 2020. This will impact the operations of thousands of dine-in restaurants, pubs, bars, and cafes.

Food and Agriculture: The food and agriculture sector contributes the highest in GDP i.e. 16.5% and 43% to the employment sector. The major portion of the food processing sector deals with dairy (29%), edible oil (32%), and cereals (10%). India also stands number one in dairy and spices products in a global scenario (export).

Impact on International Trade:-

In the March 2020 OECD Interim Economic Outlook, the downside scenario saw global growth halved to 1.5%. That was optimistic. The most recent estimates in the June 10 OECD Economic Outlook suggest an unprecedented collapse in the first half of 2020 – an almost 13% decline in global GDP. There are many unavoidable costs in the current pandemic; all the more reason to avoid actions that add to costs for traders and consumers. Chief among these is the need to avoid export restrictions on essential goods, such as medical equipment and, especially, food products. Currently, more than 60 countries have restricted exports of essential goods and increased agriculture and food products. The global market situation for medical supplies is very different; there is a critical need to increase the overall global supply of essential medical supplies for combatting COVID-19 such as ventilators and masks. Governments need to invest urgently in boosting production capacity, including in co-operation with the private sector, for local, regional and global markets. India's import basket saw a dip of 16 percent during the March 1-19 period mainly driven by decreased imports of precious & semiprecious stones, gold, and a sharp drop in crude oil prices.

The exports for the same period came down by 8.2 percent to \$16.3 billion, a report in Times of India said. India's exports rose for the first time in seven months in February, up by 2.9 percent and driven by growth in shipments of sectors such as petroleum, engineering, and chemicals. For the April-February period of the current fiscal, exports dropped by 1.5 percent to \$292.91 billion.

Barriers: - Many countries have banned the import and export of goods, therefore, the supply chain was disrupted in the globe which directly impact manufacturing and industries like the secondary sector during this Covid-19 pandemic period. Some barriers to the Indian supply chain collapse last few months are discussed below.

- Lack of Labour
- Lack of raw materials for production
- Unavailability of Imported goods
- Lack of Transportation
- The slow movement of goods
- Lack of awareness in people
- Lack of buyers
- Lack of Cashflow
- E-Pass issues

All of these things are directly affect the economy of a nation such as the industries, service, and agriculture sectors.

CONCLUSION

India has started systematically and needs to alongside steps to deal with the health crisis. This study is about the Covid-19 effect on global manufacturing and supply chain and affects the manufacturing firms, supply chains, and their daily operations. This study can be extended by assessment of various barriers.

Apparel & Textile will get hit adversely due to disruption in labor supply, raw material unavailability, working capital constraints, and restricted demand due to limited movement of people and purchasing ability. The auto sector (which includes automobiles and auto parts) will continue to face challenges on account of lack of

demand, global recession, and falling income levels. Aviation and Tourism is one sector that has the highest probability of going under without direct government intervention. In the next 12 months, it's highly unlikely people will travel for leisure apart from very essential travel. Shipping and Non-Food Retail – Non-food retail chains and global shipping businesses will find these 12 months very challenging.

Building & Construction businesses are generally leveraged and hence will face the dual challenges of high-interest payments and lack of sales. COVID-19 has had a significant impact on organizations and the global economy as well as people's health and livelihoods.

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ANALYSING ECONOMIC SUSTAINABILITY AND BUSINESS RESPONSES POST COVID PANDEMIC PERIOD**Avinash Singh**

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INTRODUCTION

COVID Pandemic has been in the epicentre of the economic slowdown across the globe, and hence there must be approaches that could be implemented to understand the difficulties and challenges that were faced by the public and institutions. It is also essential that post-pandemic as there must be an effort for revival of the economy, at the same time, there must also be efforts made for the environmental sustainability in the society. (Chkhirodze, 2021) It is indeed essential to recognise the importance of economic growth and its relative environmental effect on societal growth and development. Economic growth is primarily measured in financial terms, and hence money contributing to the growth story, if dictated with the terms contributing to the environmental awareness, shall affect the overall society towards the sustainability pathway.

Economic growth in countries like Russia have been seen to be stabilising post-pandemic period in 2020; however, it was still sooner to be sure to predict any recovery since the pandemic continued in phases (waves) and, therefore, short term impact on the economy would be drawn to rescission. ("Russia Country Risk Report: Includes 10-Year Forecasts to 2029.," 2020, p. 13) Also, the same scenarios in their different wavelength of impact would be highly likely to impact the economies around the globe. It is still premature to suggest any economic revival, even if heavily discussed along with the governmental galleries, since the pandemic has only softened its pace and has strong potential to make a comeback. European Union and the USA have also started to discuss sustainable investing that focuses on decarbonising the global economy in post-pandemic scenarios that have widely affected the transition of the carbon-intensive economy to the decarbonised economic ventures.(SCANLAN, 2021) It is wise to say that the climate risk is investment risk as the climate change-induced events have had devastating effects on the economies and businesses in both the short and long term that started to deter the investments in such initiatives both directly or indirectly.

Response and Action during the Post-Pandemic Period

Businesses have seen to trigger the response post-pandemic after looking into various factors like social, political, environmental, legal, economic, and others. These factors have helped the management structure resilient policies for their functioning in post-pandemic scenarios. Tactical initiatives for the short term shall likely help overcome the immediate challenges and strategic initiatives shall shape the company's long-term policy objectives that help overcome the challenges posed by the pandemic.(Bhattacharyya & Thakre, 2021, p. 1242) Companies are highly likely to be affected by economic factors because they are profit-oriented entities directly related to the flow of money in the market, which is a broad definition of economic growth. Sustaining the company's business has a chain effect that is caused due to losses in their balance sheet, which in turn adversely impacts the employment of the workers in such companies. This has a related effect on the purchasing power of the customers, who, in turn, are those employees of such companies.

Chinese markets have not seen a major impact on the sustainability in their economic growth as the human capital that is the economic deep determinants are not affected by the short period of the pandemic.(Long & Li, 2021) This is could be analysed that looking to the economic deep determinants is vital to understand the long-term impact on the economy of any country cause of pandemic because it shall help to structure the policy of the country concerning facing challenges. Another such example of the economic revival was evidenced in the oil sector where the prices have fallen due to the increasing mortality rate due to the pandemic (not the increasing rate of infection), and despite there was no rise in demand, the price has risen due to the diminishing rate of the mortality ad lifting of the trade restriction at the global level.(Tvalchrelidze & Silagadze, 2020) It could be understood that the oil sector is more receptive to the pandemic, and hence the fall in the price could be seen as a backdrop of the decrease in demand due to the trade restrictions; however, the increase in prices seemed perception-based variation could be attributed to various actors.

Business Sustainability and Economy during the Pandemic

Nations having a strong economic backbone and high value in the gross domestic product have reflected higher support from the Information and communication technology that has thus contributed towards the revival of business in general.(Rogulin, 2021a) Technological inputs have been at the forefront in the times of pandemic,

and hence public and businesses have utilised the ICT infrastructure to sustain and survive the pandemic period along with speedy revival post-pandemic. The advent of the circular economy that reduces waste and recycles such waste contributes to the benefits to the environment and society.(Berawi, 2020) Pandemic has steered the need to embrace such circular economy traits in different processes and business model adaptations for smooth and increasing sustainable growth.

Airlines sectors have also resorted to the economic options by operating fuel-efficient aeroplanes that cost lower per seat (passenger) expenditure, and hence economic revival has flowed through the sustainable practices in different industries.(Xue et al., 2021) A similar trend was observed in the hospitality industry that shall be supported with the relief packages with the government and rehabilitation and livelihood support for the affected families.(Mehta & Sharma, 2021)

Sustainability Efforts and their Response during the Pandemic

Sustainability has been one of the critical factors that companies have observed during the pandemic period, and hence there are social, economic, environmental indicators that shall help companies achieve sustainability in said reference. Along with this, it also helps to improve the customer services and the cost related functions of the companies that are achieved through the modernisation of the information system and governance in the supply chain mechanism of such companies attaining sustainability.(Rogulin, 2021b)

Economic models that have been better researched in the times of pandemic answering to environmental challenges could be seen a shift from the linear economic model to the circular economic model.(Pérez-Peña et al., 2021, p. 3). This economic model answers the balancing of the Sustainable Development Goals (SDGs) in the said process that shall create a long-term positive impact on socio-economic issues prevalent in the society.

As we discuss sustainability along the lines of environment protection, biodiversity protection has crucial in framing a dialect for an interface between economy and environmental protection. Post pandemic, it was essential to analyse and understand the biodiversity-based changes that the economic processes could transform by collective action by key stakeholders like government, civil societies and companies.(Turnhout et al., 2021) Even the industries have adopted the new policy-making agenda aiming at the sustainable development and environmental protection post-pandemic period in several parts of the globe.(Jankowiak, 2021)

SUGGESTIONS AND CONCLUSION

Pandemic has disturbed the global order, and to recover from the losses at several levels, therefore the countries must make the international commitments that could address the challenges posed by the pandemic across the nations. The G20 Summit hosted by Indonesia in 2022 has a tagline of “grow together, grow stronger” that is very apt looking to the socio-economic scenarios in member countries. Therefore a swift action relating to the economic resilience and social protection needed of the several nations post-pandemic could be supported by the financial and non-financial means by the international community, thus contributing to the harmonisation of the mutual growth process.(Berawi, 2021) In addition, the creation of the special economic zones for business shall be structured upon a sustainable resilience from external events like the recent pandemic and its subsequent economic lockdown.(Zeng, 2021)

PRIGS framework that translates into Pulling, Recovery, Innovation, Growth and Sustainability has suited the post-pandemic revival of various sectors relating to the social, economic and political nomenclatures.(Aduloju & Adedoyin, 2020, p. 8) PRIGS attributes could be utilised to tackle the economic slowdown during post-pandemic periods in the developing countries against adverse scenarios created during the pandemic. Therefore it could be understood that the economic lockdown and the novelty of such events have impacted the strategies of the firms(Bhattacharyya & Thakre, 2021) and has hence diverted the sole focus from profitmaking to sustainability, wherein the environmental issues and challenges were also given due importance.

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IMPACT OF COVID 19 ON EMPLOYEES IN SERVICE SECTOR**Dr. Suvaiba Pirani**

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ABSTRACT

The coronavirus pandemic has disrupted organizations and caused human resources managers to think differently about their role as they adjust to social distancing practices and a new work environment that they may never have imagined.

To prevent the spread of the coronavirus, companies have switched to a remote work model at a rate and scale they've never experienced. As face-to-face collaboration is replaced with e-mail and videoconferencing, HR managers have to do difficult work under difficult circumstances.

Not only are HR professionals concerned about employees' health and well-being during the pandemic, they are also under the strain of processing the paperwork and providing solace to the millions of workers who have been laid off or furloughed. For employees still on the job, HR managers are trying to keep their workers productive, motivated, engaged and connected—all factors that are moving targets in the new normal

Keywords: HR, Covid 19 and Pandemic

INTRODUCTION

The HR department is at the heart of all employee-centric needs of any organization. HR professionals are the people-friendly ones, who know how to manage the workflow of the company by ensuring every single person is working seamlessly and the company's policies are regularly updated. Traditionally, this role involved in-person interactions with all the employees, throughout the day. HRs have been instrumental in talent acquisition, upskilling, and development of employees and conflict resolution within teams working together.

Over time, the sphere of HR has evolved from being limited to employee satisfaction, to have a larger impact on the company's overall growth. The influence of technology has brought several changes and has made HR a vital enabler for any workplace. Today, about 75% of the HRs around the world use recruiting software efficiently.

The fortunate partnership of digitization and HR accompanied in several advantageous outcomes like requirement forecasting, effective resource planning, talent sourcing, and recruitment assessments. The integration of resource management software within HR teams has given rise to smart HR programs and effective leadership.

As per the official data released by the ministry of statistics and program implementation, the Indian economy contracted by 7.3% in the April-June quarter of this fiscal year. This is the worst decline ever observed since the ministry had started compiling GDP stats quarterly in 1996. In 2020, an estimated 10 million migrant workers returned to their native places after the imposition of the lockdown. But what was surprising was the fact that neither the state government nor the central government had any data regarding the migrant workers who lost their jobs and their lives during the lockdown.

REVIEW OF LITERATURE

Recruitment is one of the most imperative functions of HRM and HR managers put a lot of effort to recruit and select the correct and most suitable employees (Sundin, 2008).

Employee engagement is another key function in which role of HR manager is substantial. In multinational corporations and globally operating firms, employee engagement is considered as a pivotal function of HR as firms put lot of emphasis on engaging and motivating their employees for long term association (Osborne & Hammoud, 2017).

Human resource management of various indigenous firms are yet to become digitalized. It becomes challenging to enhance the working pattern with a fast pace in remote working culture as communication channel is formal and there is a limitation of open communication among team members. With COVID-19 outbreak, organizations have consistently worked to develop suitable integrated software programs for employee engagement in order to keep employees satisfied and maintain work life balance (Wunderlich & Løkke, 2020).

During the initial phase of COVID-19, most of the companies had to freeze their recruitment process as hiring would add to their costs and some positions became redundant in these tough times. Moreover, downsizing

became a norm during these months; the human resources department was faced with the challenge of terminating the employment of many competent workers smoothly (Shetty, 2021).

RESEARCH METHODOLOGY

Primary study through descriptive research design was used to gain a first-hand insight into the future of HRM in India's service sector as a result of COVID-19. In this study hospitality sector that was severely impacted in terms of the HR function. They faced enormous challenges in the form of sudden digitalization, remote working environment, recruitment, retention and employee engagement. Therefore, companies in this sector were selected for a detailed examination. The companies were based in Mumbai and were in the small-scale category, i.e. with employee count being 30 -50. Only those firms were selected which have been in operations for at least 5 years. Initially 20 companies were identified in South Mumbai and after initial rounds of talks requesting their participation in the study, 10 small firms agreed to share their experiences.

DATA ANALYSIS

Impact of Covid 19 on the Indian Service Sector:

Service sector is a people centric sector where services delivered are the core product of any organization working in this sector but COVID has put a big halt in service sector of India. Respondents of the hospitality industry stated that "Service industry is highly sensitive to customer demands and needs but this COVID crisis brought a huge change in customer patterns and choices due to which the employee management and keeping them engaged also became very burdening".

Remote Working:

Almost, 48% of employees will likely work remotely at least part of the time after COVID-19 versus 30% before the pandemic. As organizations shift to more remote work operations, explore the critical competencies employees will need to collaborate digitally, and be prepared to adjust employee experience strategies.

Contingent Workers:

The economic uncertainty of the pandemic has caused many workers to lose their jobs and exposed others for the first time to nonstandard work models. Many organizations responded to the pandemic's economic impact by reducing their contractor budgets, but there has since been a shift. The research finds that organizations are replacing full-time employees with contingent workers as a cost-saving measure,"

Social Responsibility:

The pandemic has increased the trend of employers playing an expanded role in their employees' financial, physical and mental well-being. Support includes enhanced sick leave, financial assistance, adjusted hours of operation and child care provisions. Some organizations supported the community by, for instance, shifting operations to manufacturing goods or providing services to help combat the pandemic and offering community relief funds and free community services.

Dehumanization of Employees:

While some organizations have recognized the humanitarian crisis of the pandemic and prioritized the well-being of employees as people over employees as workers, others have pushed employees to work in conditions that are high risk with little support — treating them as workers first and people second.

Future Prospects:

Things might never be the same again, but human beings can be the masters of change. Current situations call for thoughtful initiatives that help settle the chaos and resume work in the best possible manner. It's high time to pay heed to learning and development for the digital times. Businesses stay in the same competitive world but the geographics have dismantled. Thus, judicious planning for workforce enhancement is imperative. The crisis might resolve soon but the lessons are to stay with us at our workplaces forever. This transformation of HR is to empower digital workplaces in the times ahead.

RECOMMENDATIONS

The following recommendations were noted while generating the data from the respondents:

- Regular online meetings
- Employees should be motivated and appreciated
- Care of employees and their families including medical aid
- To follow strict code of conducts for online working
- Fixed set of hours for online employees

- Video meetings, recording meetings for further audits and scrutiny
- Protocols like office set up at home
- Long-term job security in pandemic situation

CONCLUSION

During this pandemic, HR managers have emerged as a major catalyst in relieving and reinforcing high morale in employees. In this study suggested that due to COVID-19 hospitality industry had borne huge losses due to lack of virtual working opportunities and restrictions on travel. Even shifting to virtual environment results in lack the belongingness feeling, difficulty in maintaining work-life balance, or detachment of employees from organizational goals. Thus, HR managers of organizations upgraded their practices and worked on creating emergency response team, building communication portal, involvement in employees' life for ensuring their wellbeing and virtualization of recruitment procedure to keep employees productive and motivated. Hence, by providing long-term security and medical aid in pandemic can help in reducing employees' insecurities and anxieties. HR managers must also work on highly integrated methods to minimize remote working loopholes and create friendly, interactive, and productive platform for managing employee productivity and efficiency.

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IMPACT OF COVID-19 PANDEMIC ON GLOBAL TOURISM**Dr. B. B. Sagade**Assistant Professor, Department of English, New Arts, Commerce & Science College, Ahmednagar
(Autonomous), Ahmednagar**ABSTRACT**

The world is currently facing a pandemic of an infectious disease called coronavirus disease. As of 31 December, 2019 the first Coronavirus outbreak was reported in Wuhan, in China. Corona virus then spread rapidly to about 180 countries. Coronaviruses are a large family of viruses that trigger illness. Coronavirus disease is a name of a virus that causes human illness. Scientists claim that the disease originated from a seafood market in Wuhan in late December of 2019. The virus is known as covid-19. In humans, the Corona virus is particularly harmful to the respiratory system. Symptoms such as fever, cough, sore throat, and breathing difficulties can be detected in a person with the disease. There are nearly 265,699,524 Corona virus cases were detected in the world and 5,264,048 deaths were reported until 5th December 2021. Many times, there had been world-wide lockdowns. India also experienced lockdowns many times. The lockdowns affected the social and economic life of our country

As a result of Corona, the economy around the world was affected. For many days, pandemic affected travel and tourism. This paper is an attempt to discuss the effect of corona on world tourism.

Keywords: Corona, COVID-19, lockdown, Tourism

INTRODUCTION

Tourism is one of the biggest and fastest-growing sectors in the world. As a result of Pandemics throughout the world, tourism has become a vulnerable industry. COVID-19 has influenced travel and tourism like no other event before. In order to protect public health, government agencies have imposed restrictions on travel. This has led to the heavy economic loss of travel agencies. The Corona disease caused chaos around the world. The aim of this paper is to gather the status of impacts of the COVID-19 virus on various national and international tourism policies, inflow, outflow, and tourism sector as a whole.

The Coronavirus has led to a global breakdown and affected almost all major countries of the world bringing a slowdown and recession in the economy due to consistent lockdowns by the nations. The disease is highly transmissible and disproportionately affects those with underlying conditions. Coronavirus has greatly impacted the Tourism and transport industry heavily. All over the world, tourism-dependent economies are working to finance a broad range of policy measures to soften the impact of plummeting tourism revenues on households and businesses.

When the Pandemic began no one from the travel agencies believed that there would be lockdown and restrictions would be imposed on the travel world. The virus came from the farmer's market in Wuhan and spread in all over the world. The Virus created fear of death among the people throughout the world.

Millions of employees from the global tourism industry have lost their jobs due to COVID-19 pandemic. More than 120 million jobs are at risk, and the economic damage is likely to exceed \$1 trillion. The nation wise lockdown was followed and all tourist places and world travel were closed for many months. Almost all countries have imposed travel restrictions such as complete travel bans, visa controls, quarantines etc. As a result in April and May 2020 travel was completely halted. The number of arriving tourists decreased by 74 percent between January and December 2020. If the pre-COVID months of January and February 2020 are excluded, the fall in arrivals reaches at 84 percent. If we compare some places, we can see that the worst affected regions of the world are North Asia, South Asia, Oceania, North Africa, and South Asia. While as In North America, Western Europe, and the Caribbean, the impact is the least severe. It is clear that developing countries have suffered the greatest impact. As a result of the limited access to and distribution of vaccines in most developing countries, the virus is spreading at a rapid rate in India, Brazil, and in many other countries where tourism is an important economic factor. Around 60 to 80 percent of tourist arrivals are reduced across developing nations. But in countries like Thailand, Morocco, and Barbados, the spread of the virus was controlled in some extent.

As a result of the Coronavirus, our way of living and of traveling changed. Global economic recessions are likely to occur in the near term. The COVID-19 has created unpredictability in future also. Once our all transportation services were busy such as airports with thousands of travellers, railway stations, and bust stations and so on. But due to corona virus all activities are declined.

The pandemic temporarily stopped long trips but it made the travelers aware about pollution and environmental issues. It stopped “over-tourism”. It is the time now to arrange trips in a systematic way following all the rules of environment protection. Travelers should not make a pollution where they are going to visit. They should not destroy the nature around the places. Travelers should take all care to preserve nature and ecosystem around the tourist places. Some environmentalists recommended the tourist to arrange their trips to nearby places following all corona norms until the pandemic ends. The time has come to rethink tourism and travel.

The trend of staycation and slow tourism is growing in response to the demand for sustainable and socially conscious tourism. Government agencies have been promoting local tourism in many countries. For example, the France government have pushed for local tourism by establishing visitors’ programs such as Explore Paris, Loire a Velo and UN air de Bordeauz. In addition, high-end hotels are offering large discounts to the local people for overnight stays.

Local services and activities provide a unique staycation experience to area residents, allowing residents to maximize their time on vacation. It avoids long travel time of the people. In order for staycations and slow tourism to grow, governments need to play a key role in developing infrastructure and in encouraging the private sector to invest in local tourism spots. Slow tourism could prove a viable alternative to both hurried traveler as well as to the sun, sand, and sea mass tourism which was established in the Mediterranean. For slow tourism, it is important to accept a slower pace, and to interact more with the locals and their culture. Tourism of this type offers a deeper concern for the ecology and quality of life for locals and visitors alike in addition to more authentic travel experiences, more consumption of local products, preservation of heritage, use of clean energy and an ethical vision of tourism. Also Slow Tourism in rural and urban areas reinforces the local and autochthonous culture. The new approach to tourism produces new businesses such as artisan, zero-kilometer markets, and new micro museums.

In order to bring tourism industry back to normal condition, the number of doses of vaccine should be increased. When the maximum numbers of people get vaccinated, the risk of corona will be averted and the world will be in a better position again. Vaccination has become widespread in most developed countries, so one might think that recovery is much closer now.

The digital world of computers has revolutionized every aspect of industry. Digital technology now enables consumers to travel to new and exotic places without leaving home, which has a positive economic impact on hotels, resorts, and jobs at such destinations. Mobile phones and tablets will continue to grow rapidly as expected, and consumers will likely use them to surf the web, locate travel information, schedule vacations, make reservations, and pay for their travel purchases. Mobile web will be a key component of e-tourism, supporting and promoting it. Tourism must become social, local and mobile to adapt to digital changes and grow.

In addition, at airports in each country, special arrangements should be made for tourist accommodations. Tourist should have more government facilities. The government of all countries should give more support to tourist companies and take care of how their business will grow. It is an urgent need that government and private agencies should work together to grow tourism.

CONCLUSION

Today world is facing unprecedented global health crises. It affected the sociocultural and economic life of the world. Many times lockdowns were imposed for many days in the world time to time. During the Pandemic, hotels and travel services ceased to operate. The pandemic affected the travel and tourism business. It resulted in massive financial losses and caused global economic crisis worldwide. Corona virus not only affected the world economy but it also affected tourism and travel business. Travel and tourism business is the backbone of the world economy. It contributes a lot in the world’s total GDP. The world experienced heavy loss in the travel business. Everybody is now waiting for an end to the corona crisis. As soon as the crucial period of corona ends, the world will return to normal again. Vaccination is currently being rolled out in most developed economies, so recovery may seem much closer. There is some hope that world tourism will return to normal conditions in the near future.

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IMPACT OF COVID-19 PANDEMIC ON INDUSTRIAL SECTOR IN INDIA

¹Dr. Somnath Vasantrao Patil and ²Mr. Keshav Kundalikrao Ubale¹Associate Professor and Head, Department of Economics, S. S. Dhamdhare College Talegaon Dhamdhare, Pune²Assistant Professor, Shri Padmamani Jain College Pabal, Pune**ABSTRACT**

Covid-19 pandemic was inversely affected to economic activities not only in India but also World. So, source of revenue of billions of people was destructively throughout the world. The immediate and one of the longest lockdown in India heavily impacted manufacturing activities across the country. In India extraordinary measures was taken to control and manage the spread corona virus. The terrible nature of the longest lockdown depressingly affected business activities and supply chains products in the market, distracting the overall Indian economy performance. So, the business or industrial sector is also affected by the Covid-19 pandemic and experienced a decline during the period of the lockdown. The swiftly economic activities started getting better economic conditions as the unlocking process began in the economy. The several industries index have faced a V-shaped recovery with continuous movement. The industrial activities were boost up by immediate remedial measures, several reforms, and the appropriate stimulus package announced by the Central Government under the Atmanirbhar Bharat package.

Keywords: Covid-19, Industrial Sector, Pandemic, Growth, Corporate Sector Performance

INTRODUCTION

Economy is made from several sectors such as agriculture, manufacturing, services etc. Each and every sector play crucial role for development but manufacturing sector play important role in many ways. Manufacturing sector not only help in the production of goods but also provide employment opportunities in the economy. But COVID 19 pandemic become a hurdle in production of goods and economic activities. COVID 19 pandemic heavily impacted not only to Indian economy but also to global economy several countries of the world impose a lockdown to protect lives from the COVID 19 virus infection. India also took special measures to take care of billions of civil lives. For this purpose one of the longest lockdown impose in the India. This lockdown highly impacted to the manufacturing activities in the economy. The movement of the labors and transportation of raw material is become restricted during this lockdown period. The factors of productions play very crucial in the manufacturing activities. It impacted to the income level of people with low capacity of purchasing power. This is such type of economic conditions where private sector is highly demotivated to more production. Now role of government is very important to increase the demand in the economy. The Central government of India announced Atmanirbhar package to boost demand in the economy. It required for quick repossession of business sector through suitable measures and policies. Revival of industrial sector is necessary for the overall economic growth and stability.

OBJECTIVES:

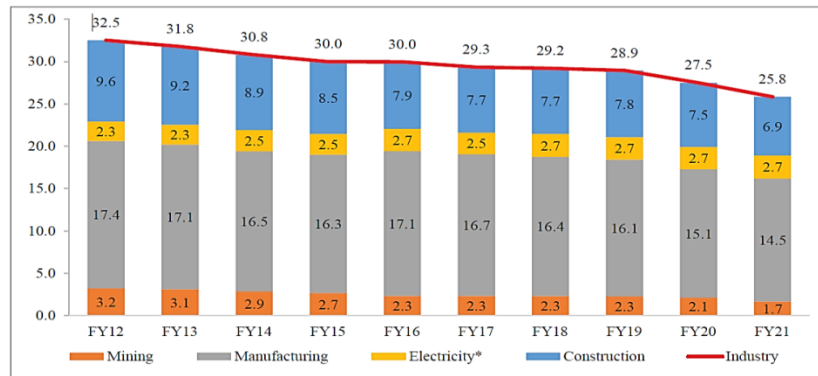
The major objectives of this study are:

1. To understand impact of covid-19 pandemic on industrial sector.
2. To study the share of industry and its component in Gross Value Added (GVA)
3. To study the India's ranking and position in Ease of Doing Business.
4. To find out the share of specific manufacturing industries in FDI equity inflow in India.

Impact of Covid-19 Pandemic on Industrial Sector

According to the latest estimates on Gross Value Added (GVA), in India the industrial sector is predicted to highest a growth of -9.6 per cent in financial year 2020-21. The overall contribution of the industrial sector has been continuously declining since the financial year 2011-12 as shown in Figure 1. The reduction in share is across the all sectors except in case of 'Water Supply, Electricity, gas and other utility services' whose share in Gross Value Added has improved from 2.3 per cent in financial year 2020 to 2.7 per cent in financial year 2021. The performance of the several components along with overall industrial sector such as electricity, manufacturing, mining and quarrying and construction is shown in Table 1.

Figure 1: Share of Industry and its Components in GVA (Current Prices, Per cent)



*Electricity, gas, water supply & other utility services.
Source: Survey calculations based on MoSPI data.

On the 24 March 2020 first time the 21-day countrywide lockdown was imposed in India. The purpose of the lockdown was to prevent billions of lives from the COVID-19 Virus. The economic activities definitely will be reducing except for some medical and very essential services. The industrial activities and their growth rate immediately started shrinking after the imposition of lockdown. But during the unlocking process economic activities were started become fast. So, negative growth rate of manufacturing is started converting into positive growth in the economy. The unlocking in successive months has seen regular improvement. It shows the beginning of the revitalization of the manufacturing sector and an economy.

Table 1: Rate of Growth of GVA in Industry and Its Components (Per cent)

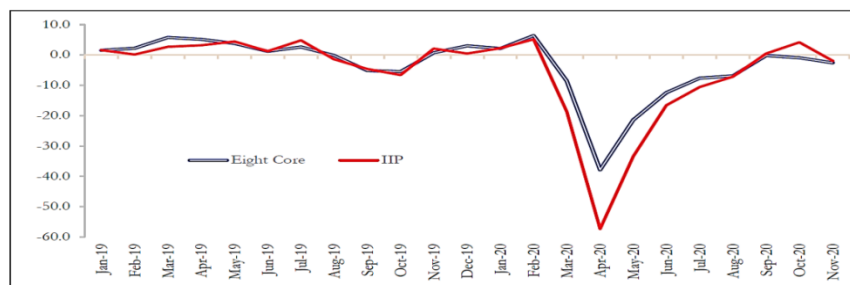
	FY13	FY14	FY15	FY16	FY17	FY18	FY19	FY20	FY21
Industry	3.3	3.8	7.0	9.6	7.7	6.3	4.9	0.9	-9.6
Mining	0.6	0.2	9.7	10.1	9.8	4.9	-5.8	3.1	-12.4
Manufacturing	5.5	5.0	7.9	13.1	7.9	6.6	5.7	0.0	-9.4
Electricity*	2.7	4.2	7.2	4.7	10.0	11.2	8.2	4.1	2.7
Construction	0.3	2.7	4.3	3.6	5.9	5.0	6.1	1.3	-12.6

*Electricity, gas, water supply & other utility services
Source: Survey calculations based on MoSPI Data.

of negative (-) 37.9 because of covid-19 pandemic. The reduction in growth rate and index was projected as was the retrieval of the index too. The eight-core industries of our country registered negative 2.6 per cent growth in month of November-2020 as related to 0.7 per cent in month of November-2019 and negative 0.9 per cent in month of October-2020 as shown in Figure 2. The collective growth of eight core industries during the period of April-November 2020 was negative (-) 11.4 per cent during period of April-November 2019.

The tracking the level of the index to understand the revitalization of economic activity better in the economy. The growing path of the eight-core industries has been enlightening since the month May 2020 and further expansion is projected in remaining months of financial year 2021.

Figure 2: IIP and Eight Core growth from Jan-19 to Nov-20 (Per cent)



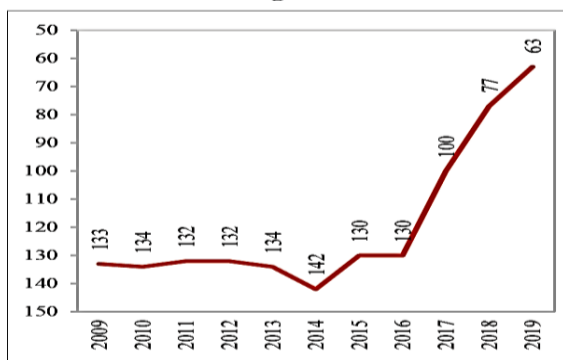
Source: Survey calculations based on MoSPI and Office of Economic Adviser's data.

The performance of eight-core industries and its all sub-components are creeping up to the pre-COVID period. The IIP mostly follows the eight-core index. The IIP gotten a growth of negative (-) 1.9 per cent in month of November-2020 as equated to 2.1 per cent in month of November-2019.

The collective growth of IIP is highly decline in the financial year 2020 as compared to financial year 2019. The upgrading in the eight-core index and the IIP rose at 94 per cent and 96.5 per cent of the pre-lockdown period.

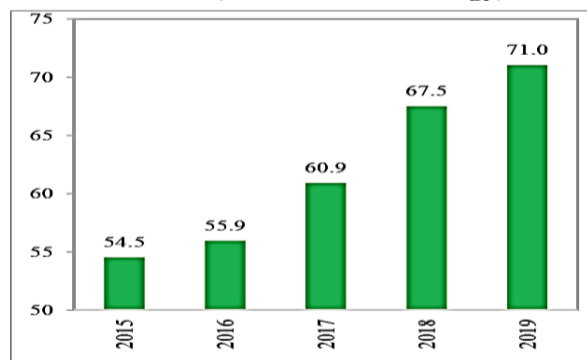
The rate of growth of Gross Capital Formation (GCF) in industry showed a sharp upsurge from 1.2 per cent in the financial year 2018 to 17.5 per cent in financial year 2019, showing a fundamental improvement in gross capital formation in the sector. Manufacturing, Mining & Quarrying, Gas, Water Supply, Electricity, Other Utility Services and Construction sector had recorded a growth of 14.9 per cent, 15.9 per cent, 15.3 per cent, and 24.4 per cent respectively in financial year 2019. However, the share of gross capital formation of the industrial sector had dropped from 38.2 per cent in financial year 2012 to 30.2 per cent of gross capital formation in financial year 2018.

Central bank of India that is Reserve Bank of India releases various reports and gives various measures to maintain economic stability in the economy. According to the RBI report on industrial performance, increase in demand in the manufacturing sector only moved to the path of recovery in the economy with contraction of 4.3 per cent in Q2 in the financial year 2020-21. After the shrinking of 41.1 per cent in the previous quarter due to pandemic. The regaining was mainly led by food products, iron and steel, automobile, cement, and pharmaceutical companies. The net profit for the manufacturing sector was reduced by 7.8 per cent in Q2 of financial year 2020-21.



Source: Survey calculations based on EoDB data.

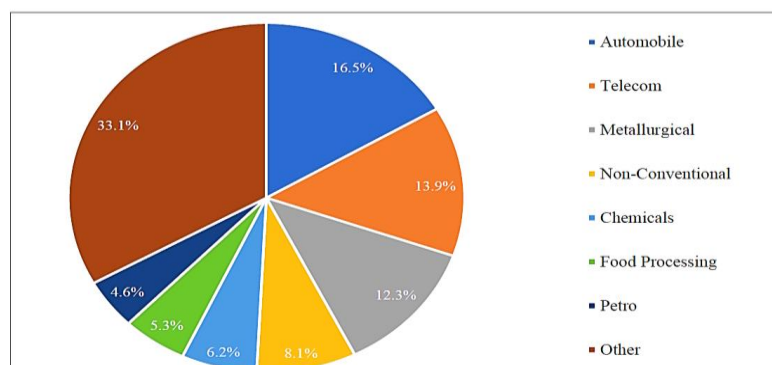
3(a)



3(b)

Figure 3a: India’s position in Ease of Doing Business **Figure 3b:** India’s Score in Ease of Doing Business

The central Government is dedicated to aiding a pro-business environment to permit the country to turn into the global hub of manufacturing and economic activities. A number of actions have been taken causing in the simplification of numerous existing and long-standing rules and regulations. The introduction of information technology and single window clearance to make governance more capable and active were certain steps taken by the Indian Government to cultivate the environment of doing business in the country. In the report of ease doing business which was publish in the year 2020; India’s position in report was uplifted from 77th to 63rd position amongst total 190 countries. Indian economy has improved its place in 7 out of 10 indicators. In The report of ease of doing business, India improves its position very rapidly. It improves its rank by 67 ranks in only 3 successive years. It is also the uppermost jump by any large economy since the year 2011. India’s progress in Ease of Doing Business rankings since the year 2009 and the comparative position of nation in the ease of doing business ranking in the financial year 2020 are shown in the figure 3a and 3b.



Source: Survey calculations based on DPIIT data.

Figure 04: Share of specific manufacturing industries in FDI Equity Inflow in Financial year 2020

Foreign Direct Investment (FDI) is a one of the main sources of asset and investment financing that pushes capital formation and the high economic growth in the country. The FDI flows in the country are also related with the enrichment of national productivity, human capital formation, skills and technology development in the

economy. The active policy measures in the ease of doing business in the economy caused in huge improvement in FDI flows in the country. The total FDI equity flows in country have been on the increase since financial year 2013. In the Financial year 2020, total FDI inflows in the country were US\$ 49.98 billion. Almost same number for financial year 2021, it was US\$ 30.0 billion. The foreign direct investment is mainly inflows in the economy by the non-manufacturing sector. Within the manufacturing sector, industries like automobile, food processing industries, telecommunication, non-conventional energy, metallurgical, petroleum & natural gas get the majority of FDI equity flows. These industries together accounted for about 67 per cent of FDI equity flows into the manufacturing sector in financial year 2020 as shown in Figure 04.

CONCLUSION

The pandemic very badly affected to the global and domestic economy. The economic activities country was suddenly postponed that obligatory billions of labors to restrict their movement. The emergency management strategy had to involve all the stakeholders of the country, especially the weaker and the vulnerable sections of the society. The nature of the extraordinary shock caused some interventions from the central and state governments—short term as well as long term measures taken to faced covid-19 pandemic. In the pandemic time mainly demand is goes down so government try to boost aggregate demand in the economy through various packages. In India central government declared Atmanirbhar Bharat package for to come out from pandemic and maintain a targeted economic growth. A quick retrieval of the industrial sector following a sudden drop in the growth indicators could only be witnessed because of well-timed, significant, and appropriate policy measures in the economy. The year after the pandemic financial year 2022 will need continuous and standardized measures to assist the process of economic recovery and to get back to its long-term growth path. The revitalization of the industrial sector will be key to overall steady economic growth and macroeconomic stability in the economy.

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INDIA'S VACCINATION DRIVE AND REVIVAL OF INDIAN ECONOMY AFTER COVID-19**Dr. Ritesh Kumar Singhal**

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ABSTRACT

This paper traces the spread of Covid-19 virus across the world towards the end of December 2019. By March and April 2020, the entire world had literally shut down with countries like India having stringent lockdown from 22nd March 2020 onwards which went on till August 2020 with partial upliftment of lockdown. By December 2020, the Indian Economy was battered economically due to lockdown and the GDP growth had become negative. By April 2021, the second wave spread in India forcing the second lockdown and saw people working from home again. By June 2021, the opening of economy slowly gathered pace and economic activity revived. This paper tries to trace how the vaccination drive against Covid-19 will help India to emerge once again as the fastest growing economy in the world.

Keywords: Atmanirbhar Bharat, COVID-19, Vaccination.

INTRODUCTION

In December 2019, a virus started spreading in the world. It is said that the virus had initially spread from the Chinese wet market from Wuhan region. According to World Health Organisation (WHO), Coronavirus disease (COVID-19) is an infectious disease caused by the deadly SARS-CoV-2 virus. The people infected with the virus started experiencing mild to moderate respiratory illness and recovered without requiring special treatment. However, some became seriously ill, especially those with co-morbidities like heart disease, diabetes, chronic respiratory disease and cancer. Maintaining social distance of least 1 metre apart from others, wearing a mask, and washing hands or sanitising hands with sanitiser was the preventive measure suggested by health experts. The pharmaceutical companies developed vaccines, which helps the person to reduce the risk of contracting the COVID-19 virus. The economic impact of this pandemic in India has been disruptive. India's growth rate in the 4th quarter of the fiscal year 2020 declined to 3.1% according to the Ministry of Statistics. There was an economic slowdown as due to lockdown all the commercial establishments were closed down with only essential units working. Rest all the non-essential units and shops had closed down.

OBJECTIVES OF THE STUDY

1. To understand what is COVID- virus
2. To understand the impact of lockdown in India
3. To understand the revival of Indian economy
4. To understand the process of vaccination and how it is related to revival of Indian economy

RESEARCH METHODOLOGY

Research methodology is based on collection of secondary data and to analyse the data to reach out the conclusion of this study.

Data Collection

The data collected for this study is purely from secondary sources from Government publications, World Bank, IMF, WHO and other relevant sources.

What is Covid- 19

According to World Health Organisation (WHO), Coronavirus disease (COVID-19) is an infectious disease caused by the deadly SARS-CoV-2 virus. The virus if contracted causes mild to moderate illness in a person. It attacks the respiratory system of the patient. Many people across the world have died due to this virus.

Impact of Covid-19 on Indian Economy

Lockdown in India was announced throughout the country from 22nd March 2020 onwards. One week before 22nd March 2020, schools and colleges were also closed down and were told to work online. Corporates and government offices were told to work from home. There was no other option but to lockdown the economy so as to prepare for this medical emergency and also to reduce social contact between people. Traveling including railways, bus service, domestic and international flights were completely suspended except only in cases where Indian citizens were stranded abroad who were brought back on Vande Bharat mission.

As per the report of Nomura India Business Resumption Index economic activity fell from 82.9 on 22nd March to 44.7 on 26th April 2020. Unemployment rose from 6.7% on 15th March to 26% on 19th April 2020. During the lockdown, an estimated 140 million people lost employment while salaries were reduced for many. 45% of Indian households reported an income drop as they had less or no work during lockdown. The Indian economy was expected to lose over ₹32,000 crores every day during the first twenty-one days of comprehensive lockdown, which was declared following the coronavirus outbreak. Under comprehensive lockdown, less than a quarter of Indian economy was functional. Up to 53% of businesses in the country were projected to be significantly affected.

Impact of Covid-19 and the Resultant Lockdown in India

1. Largest GDP contraction ever in Q2 (April–June) FY2020–2021 at –24%
2. Rise in unemployment
3. Stress on supply chains
4. Decrease in tax collection
5. Slowdown of the tourism and hospitality industry
6. Condensed consumer activity
7. Reduction in oil consumption
8. Trade tensions with China.

Government Relief Measure to Tackle Covid-19

The Government of India announced a variety of measures like food security and extra funds for healthcare and for the states. On 26th March 2021 a number of economic relief measures for the poor were announced totalling over ₹170,000 crores. Reserve Bank of India also announced a number of measures which would made available ₹374,000 crore to the country's financial system.

Atmanirbhar Bharat Abhiyan (Economic Package)

The Prime Minister Shri Narendra Modi, announced a Rs. twenty lakh crores economic revival package under the 'AtmaNirbhar Bharat Abhiyaan', to aid our country out of the Coronavirus crisis (by making us self-reliant) *source: <https://aatmanirbharbharat.mygov.in/>*

A total of three Atmanirbhar Bharat packages worth ₹29.87 lakh crore was announced by the on 12th May, 12th October and 12th November 2020. The second and third packages were labelled as Atmanirbhar Bharat Abhiyan 2.0 and 3.0. The biggest milestone achieved by India was the development of indigenous vaccine for COVID-19 Covaxin by Bharat Biotech. This vaccine has been approved by many countries in the world.

The fast pace of growth of India's personal protective equipment (PPE) sector from limited numbers before March 2020, to 4,50,000 pieces a day in July 2020, is considered as a good example of Atmanirbhar India. The PPE industry in India become a ₹10,000 crore industry in three months, the second largest after China.

In July 2020, the Ministry of Consumer affairs, food and public distribution issued a statement engaging food rationing under Atmanirbhar Bharat for poor and especially to the migrant population which started leaving for their home towns due to non-availability of work from metro cities like Ahmedabad, Bengaluru, Chennai, Delhi, Mumbai, Pune and Surat.

Vaccination Drive and Revival of Indian Economy

Vaccination in India began from 16th January 2021 onwards. India initially started giving the Oxford Astra Zeneca vaccine (manufactured under license by Serum Institute of India, Pune known as Covishield) and Covaxin (developed by Hyderabad based Indian company Bharat Biotech). Sputnik V from Russia is also administered in India under licence from Dr. Reddy's Laboratories. Currently all the people of 18 years and above are being given two doses of vaccines.

According to the Ministry of Finance, India's economic recovery gained impulse in September 2021, due to the slowing of the COVID second wave, and government pushing through a faster vaccination drive to all the adults 18 years and above for vaccination including offering vaccinations to at home to very needy person including the super senior persons. India's COVID-19 vaccination programme coverage crossed the 100 crore doses on 21st October 2021.

The agriculture sector has strengthened the rural demand on the back of an estimated increase of record-high procurement of wheat and paddy in Rabi marketing season and Kharif marketing season respectively. The index of industrial production has also shown a good growth. There has been a sustained recovery in GST collections, e-way bills, rail freight activity, highway toll collection, high air passenger traffic and increase in digital transactions. But the automobile sector has been affected by a global shortage of semiconductor chips.

The Consumer price index (CPI) inflation was also in the reasonable limit of 5.3 % in August 2021. However, volatile prices oil has continued, and prices of edible oils had reached a record high level and metal production are a matter of concern for the country.

Indian economy had constricted by 7.3 % in 2020 due to the impact of the COVID-19 pandemic and now RBI has forecasted a growth 9. 5% of GDP for financial year 2021-22, which is a very healthy sign of recovery.

CONCLUSION

It can be concluded that Indian economy is not only strong but resilient was well. Post COVID- 19 recovery has started well in India. Though Covid has not yet disappeared and mutations in this virus is a matter of concern for all the countries in this world, but nevertheless human being will definitely triumph over this pandemic. But at the same time, we should also remember to live in harmony with nature and preserve the natural resources of our planet. In a rat race to become technological power house, we should never forget that nature is supreme and growth and development should go hand in hand with sustenance of nature as well.

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E-COMMERCE AND E-BUSINESS: CHALLENGES IN E-BUSINESS AS A MARKETPLACE**Khushbu M. Pawar****ABSTRACT**

The term electronic commerce (E-commerce) refers as a business model that allows everyone to buy and sell goods and services over the Internet. Ecommerce operates in various market segments and can be conducted over digital devices. Nearly every single product and service is available through ecommerce transactions. In today's era whole world acted as a marketplace which runs on the basis of open for all but still there are so many challenges faced while doing trading with E-business. The aim of this paper is to study the e-commerce and E-business challenges as a marketplace. In addition to that survey questionnaire was developed to collect data from retailers and consequently identified the challenges faced by retailer at marketplace. All the domestic and International scenarios introduced in this paper. This paper is intends to critically focus the emerging challenges related to E-business as a marketplace.

Keywords: E-business, Marketplace, Challenges, E-commerce

I. INTRODUCTION

It is all about Convenience for which business is operated. Convenience may be of end user, business owner, vendor and supplier also convenience in terms of selection of required quality and quantity of goods and services, door step goods transportation, service delivery as required, Payment made according to the terms.

E-business is basically the sites through which one can order goods/Services for retail/Wholesale distribution, purchased product as a raw material or for self-consumption. E-business are classified under roof of domestic and International.

1.1 Domestic E-business

There are various E-businesses that are operated in within country and have currency in the country that it's operating. Consider the example of IndiaMART, Trade India, Amazon Business, Exporters India, WebdealIndia, Go4WorldBusiness etc.

1.2 International E-business

There are various E-businesses those are operated from specific country and supply goods all over the world these marketplaces are kind of open for all buyers but operated from specific country. Consider the example of Alibaba Group which is operated from China and provide services across World. eBay, Rakuten are some of similar example's like Alibaba Group.

This paper is discussed the objectives; Modes of operations in E-business and research methodology in section-2, section-3 and section-4 respectively. Challenges faced while trading at marketplace is briefly discussed in section-5. In addition author has provided findings and result in section 6. Lastly the concluding remarks are given in section -7.

II. REVIEW OF LITERATURE

In the book "Introduction to E-business-Management and Strategy" Authored by Colin Combe, First edition 2006, Elsevier Ltd.

The book defining E-business as the use of the internet to networks and empower business processes, electronic commerce, organisational communication and collaboration within a company and with its customers, suppliers and other stake holders. The book includes overview of the information infrastructure that is necessary to allow E-business and other internet based activities to take place.

III. METHODOLOGY

3.1 Area of study: From literature review Author has studied the different segment of E-business such as Business to business, Business to Consumer, Consumer to Business, Consumer to Consumer. The online sampling was used to reach required sample within available time span, geographic distance, availability of respondents as per their schedule etc.

3.2 Sample Size and Population: Sample size was determined since data is categorical data. The population of 100 traders was considered to as a sample size.

3.3. Types of data: The types of data were primary and secondary.

a) Primary data: In this paper survey questioner methodology was applied as a primary data to study the challenges of E-business as a marketplace. Questionnaire was designed for traders.

b) Secondary Data: The secondary data was referred from various sources E-commerce applications, web sites, journals, books.

3.4 Techniques of Data Collections:

The technique used for data collection was online Google form survey method.

Following questions was included in survey questionnaire.

1. Are you aware about E-business as a marketplace?
2. Name of E-business sites you have visited and known?
3. How do you rate your purchase experience from E-business site (0(Low)-10(High))
4. Do you think that there are Domestic/International Govt. regulations those Prevent trade?
5. How authentic are the E-business websites?
6. Do you get fare and better deals through these E-business sites?
7. What is your feedback on Product you received against your Purchase order?
8. Rate Quality of Product you received (0-10)
9. Do you seek involvement of Govt./Commerce Ministry/Trade Organizations in trading?
10. Do you suggest anything to improve E-business industry?
11. What are the Pros of purchasing through E-business marketplaces?
12. What are the Cons of Purchasing through E-business marketplaces?

IV. OBJECTIVES

The paper is intends to focus the challenges related to E-business as a marketplace. Present study is focused on the following objectives.

1. To identify challenges of E-business as a marketplace.
2. To study the operations of E-business.
3. To know the importance of mediation by Government/ Government appointed third party agency/ Authorised Agency in the practices of E-business.
4. To understand the awareness level of E-business as a marketplace amongst the target segment
5. To analyse the authenticity level of trades happened between traders
6. To identify the areas of improvement in E-business as marketplace for further scope.

V. MODES OF OPERATIONS IN E-BUSINESS

E-business is operated online through websites and applications where consumers visit those sites’ and search the goods/services they are looking for. With the help of those sites consumer can approach n number of suppliers those are manufacturer, supplier, wholesaler, reseller, middlemen, and third party seller. Provide Requirement of types of goods/services with quality and quantity parameters also negotiate with price, mode of delivery, shipping time, product delivery time, payment terms, etc.

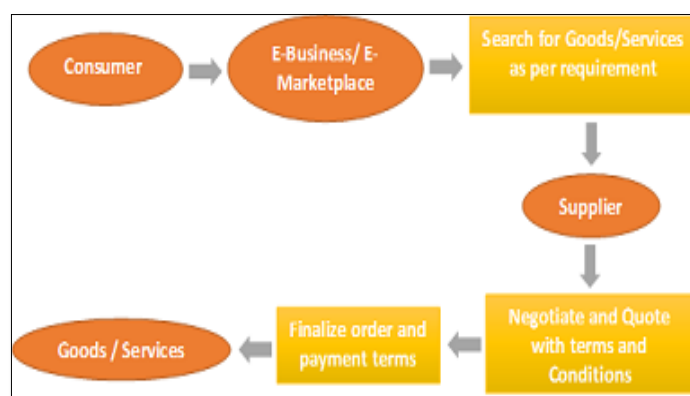


Fig-5.0: E-business Flow chart

Considering the above flow chart each entity plays a vital role in execution and smooth flow of goods/services order delivery followed by linkage with each other is so crucial also the process involved in the chart can't keep bypassed as to smoothen the process of E-business/Marketplace.

VI. CHALLENGES FACED WHILE TRADING WITH E-BUSINESS MARKETPLACE

6.1 Authenticity

In this digital world, retailer constantly pampering with advertisements where they are attracting towards products and services, retailer visit several sites on internet and finalize one supplier group, If he/she received a very good deal as compared with local supplier. Till time retailer finalize product, negotiation, Payment term, Generating Purchase order, Partial Payment everything went well but post this he/she doesn't understand what problem happen which delayed his/her order, Seller Non-contactable, Extra Payment requirement, Seller non-cooperation, Unexpected product delivery, Wrong Product delivery and so on are the cases happen when order placed over E-business.

Here retailer has partially paid to Seller and expecting delivery of goods as per finalized terms and conditions as per negotiations.

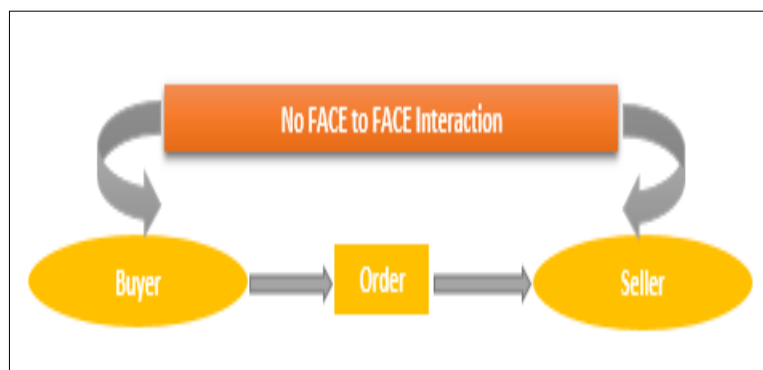


Fig: 6.1

Above-mentioned scenarios challenge authenticity of E-business module since as a buyer has not interacted face to face with Seller and finalize the terms and conditions. So the issue arises with Authenticity of Seller's available on E-business Marketplace.

6.2 Variance in Physical Product versus Ordered Product

Any Reseller Trader expected to get product in competitive price with competitive scheme. As a reseller if you have brought from one of Identified Seller hence 100% assured that the Physical quality is not at all compromised whereas checking all the material before taking delivery.

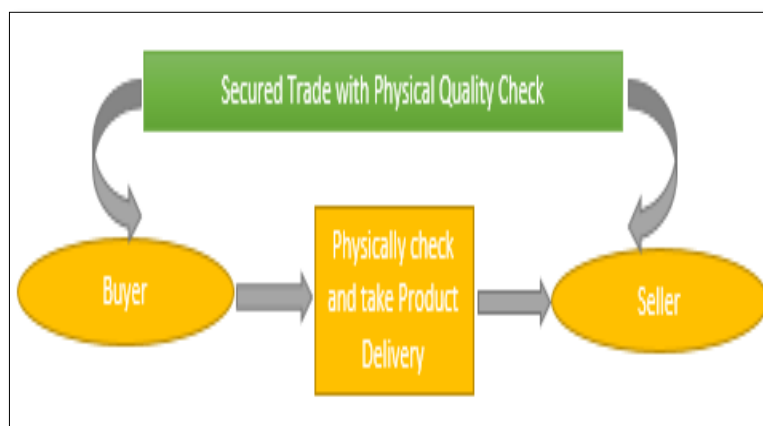


Fig: 6.2

But now if reseller planned to buy same product from E-business and contacted various marketplaces through online, he come to know that the price of the goods are more competitive and the margin on the buy is far better than the local Wholesaler. With sample check and finalizing the terms and condition reseller place order, as soon the order received he feels that the quality of the product is not same as compared with the sample he was received also very cheap as compared with the Wholesaler. Whole stock is received and stored in warehouse.

Time to resell and distribute the same product in market, Can he get same response from market? Do his regular buyers order for same product? Even though the ordered placed on good faith do the same sellers provide next order to him? Here the answer is BIG No...!

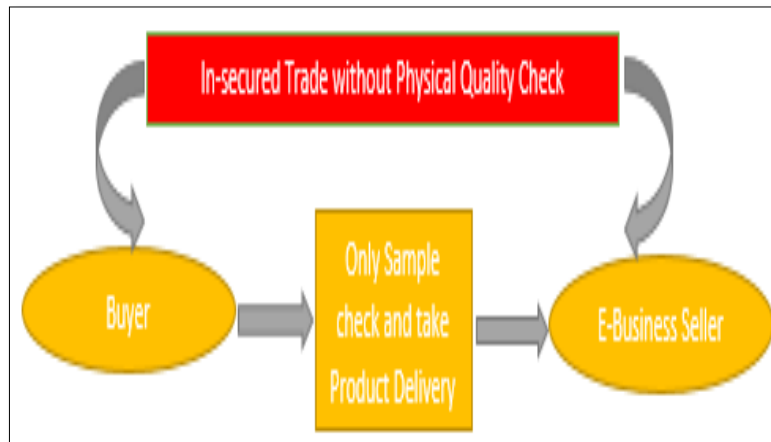


Fig: 6.2.1

6.3 Damaged Product or Faulty Product Delivery

There are huge chances that the goods received from E-business platform are faulty one, since no buyer seller one on one face to face interaction, no personal relation, no repeat order assurance and trade control mechanism sellers used to take advantage and intentionally provide faulty/damaged goods which affect reselling trade. Undoubtedly money recovery happens in those cases but what about the word that is given to the party with whom reselling I planned, do they continue trading with such trader who is not sticking to the word and provide in time delivery.

Damages may happen during transportation, logistics, Shipment and warehousing which may cause traders dissatisfaction and resulted into trade loss.

6.4 Malpractices involved in E-business

Several sellers’ uses E-business platforms to cheat buyers which are in personal interest of them, but this affect buyer seller faith as such practices hamper entire E-business module very badly.

6.5 Complicated and Invisible Process

Several processes like PO placement, Trade negotiations, Payment terms, obtaining samples, Quality Parameters, Buyer Seller Interaction all these processes are comparatively complicated as compared with Physical order also few invisible processes make trade complicated.

6.6 Illiteracy of Buyer and Seller

Certain terms like Product shipment terms, pricing terms, Delivery terms, Installation Terms, etc. are taken by buyer into granted of acceptance from seller. These further results into trade dispute as soon the order acceptance by seller not at all ready to add values as this may cost them further expanses. Certain terms need to be agreeing by both the parties before accepting Trade Order/ Purchase Order.

Illiteracy may be related with the awareness of E-business, various marketplaces, how to operate, handle, and follow-up and negotiate, etc.

6.7 Government Involvement in Trade Practice

Government Involvement in E-business trades is very less which results trade default’s not punished as expected. In case of domestic trades one can at list approach for judicial action but what about International E-business? This is totally run on the basis of Faith.

There are huge opportunities if we kept aside several challenges in E-business if identify the best possible solutions to Such Challenging scenarios.

VII. RESULT

Open Questioner shared with 100 Traders those are doing business through traditional as well as modern mode i.e. E-business from various marketplaces. Considering the factors like Authenticity, Quality, Damages, Fraudulent activities government/Trade Governing body needs to be more vigil to overcome the challenges faced during E-business.

Parameters	Authenticity	Quality of Received Good's	Quantity variance and Damages	Government Involvement required	Fraudulent Activities
Favoured Response	44	48	37	67	46
Un favoured Response	36	43	48	12	38
Neutral Response	20	9	15	21	16

TABLE 7.0

VIII. FINDINGS AND CONCLUSIONS

The findings are based on data collected from questionnaire with reference to table 7.0. The study aimed to explore perception and expectations of traders about E-business. The findings are presented with these highlighted points to get appropriate clarity about the challenges of E-business that would further help to provide appropriate solutions/suggestions in this context.

8.1 Authenticity: On the basis of question number 5, 44% favoured responses received whereas 36% unfavoured and 20 neutral responses received respectively.

8.2 Quality of received goods: On the basis of question number 7 and 8, 48% favoured responses received whereas 43% unfavoured and 9% neutral responses received respectively.

8.3 Quantity variance and damages: On the basis of question number 7, maximum 37% favoured responses received whereas 48% unfavoured and 15% neutral responses received respectively.

8.4 Government involvement required: On the basis of question number 4, 9 and 10, 67% favoured responses received whereas 12% unfavoured and 21% neutral responses received respectively.

8.5 Fraudulent Activities: On the basis of question number 5 and 7, maximum 46% favoured responses received whereas 38% unfavoured and 16% neutral responses received respectively.

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POST COVID REVIVAL OF THE MICRO, SMALL AND MEDIUM ENTERPRISES (MSME'S) SECTOR

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ABSTRACT

This study explored the post COVID revival of the Micro, Small and Medium Enterprises (MSME's) sector. The nationwide lockdown inspired by the deadly pandemic has almost suspended business operations, supply chain disruptions crippled the MSME sector, loss of business, massive reverse migration by workers, cash flow crisis etc. As a result, the government stepped forward to assist the MSME sector's revitalization through a variety of measures. Although the relief package for the MSME sector was declared by the government for lack of sensitivity to the specific needs of Micro and Small Enterprises. MSMEs are extending their sphere of influence in several areas of the economy, generating a diverse range of products and services to suit domestic market demands. It is quite clear that enterprises in the MSME sector are most vulnerable in the era of COVID-19 pandemic due to their size, scale of operations, limited financial managerial resources and more importantly, they do not have the capacity to deal with it. Here, an effort has been made to spot the issues within the way of relief measures to the MSME sector and also evaluate the relief measures for MSMEs announced by the Finance Minister of India as part of the Atmanirbhar Bharat Abhiyan. As part of the study, a plan for the revival of MSMEs has been developed.

Keywords: COVID-19, MSMEs, Revival strategies, Employment, lockdown, workforce

INTRODUCTION

The Micro, Small and Medium Enterprises (MSME) sector is currently on the receiving end due to nationwide lockdown from 24th March 2020 in view of COVID-19. Both entrepreneurs and the sudden closure of the MSME sector has caused so much loss to the workers. According to a survey conducted by Federation of Indian Chambers Commerce and Industry (FICCI), 60% MSMEs are deeply affected. The MSME sector is struggling for survival as there are substantial unpaid bills lying in various sectors of Government of India Departments, State Governments, Public Sector Undertakings as well as large private establishments. Since small businesses are more vulnerable to credit crunch and weaker consumer demand, they are often the hardest hit. Lack of money is not the only obstacle in the way of the revival of MSMEs. Given the widespread COVID-19 chaos, the government needs to set up a continuous monitoring system and announce immediate relief steps to improve the confidence of the MSMEs sector. 'Make in India' and 'Digital India' will be more encouraging.

OBJECTIVES

1. Contribution of MSME Sector to Indian Economy in terms of production, income, investment, employment and exports.
2. Challenges faced by the MSMEs sector before and during the COVID-19 pandemic.
3. Policy Initiatives by Government to Revive MSME Sector.
4. To suggest a revival strategy for MSMEs to survive after a pandemic.

REVIEW OF LITERATURE

According to **The Hindu**, a recent survey of 5000 MSMEs done by the All India Manufacturers' Organisation revealed that 71% of them were unable to pay their staff salaries in March. Similar reports from across the country show how these enterprises are unable to meet their immediate financial and capital requirements.

Srinivas, K. T. (2013) concluded in his article titled Role of micro, small, and medium companies in inclusive growth that MSMEs have been termed the country's growth engine. In the last few years, tremendous changes have taken place at the national and state level to strengthen this sector. The major reasons for the poor growth of MSMEs in India are poor infrastructure and lack of marketing linkages. The support offered by the state and central governments is insufficient for the upliftment of India's MSMEs. As a result, Indian entrepreneurs and the government should take steps to advance the development of these MSMEs in India.

RESEARCH METHODOLOGY

The data in this regard has been collected mainly from secondary sources including published sources such as magazines, annual Reports of Ministry of MSME, Central Statistics Office, RBI and Press Information Bureau (PIB), various other published reports etc.

Negative Impact of Covid-19 on MSMEs:

The MSMEs sector plays an important role in stimulating the growth of the Indian economy. Before the COVID-19 upheaval, the sector has been experiencing sluggish growth due to several challenges like lack of financial support, lack of proper infrastructure, non-availability of advanced technology, etc. Since most of the MSMEs have a rural unskilled labor base, small problems have a big impact on these units, and such a health crisis further jeopardizes their capacity and sustainability.

COVID-19 has changed the operating environment for MSMEs. The strict lockdown to mitigate the spread of the COVID-19 crisis resulted in the biggest blow to the MSMEs sector, especially small firms. The sudden announcement of carrying forward all protocols of COVID-19 emergency in the process of production has led to cross-state and cross country border imports of raw materials, panic migration of labors to their native places, purchase of perishable products, monetary crisis, unemployment, demand side problems, consumer fear element, price rise, malfunction, low profit, etc.

In the Indian economy, cash plays an important role in the transaction system. However, because most payments in small enterprises are made in cash, such as payments to workers, purchases of raw materials, and so on, the lockout has had a tremendous impact on the Indian MSME sector. They are not comfortable with adopting digital payments in their business. This can exacerbate the problem of liquidity crisis and without adequate liquidity, MSMEs can be shut down. Due to the coronavirus and the lockdown about 55% of electronic parts imports from China have come down to 20%. To overcome this difficult situation, India makes products at home by reducing its dependence on China.

Due to a shortage of imported raw material in the time of lockdown, the production of textile industries is falling day by day, which shows that they may stop production. COVID-19 has unnatural consequences for communities, businesses, organisations, financial markets and the global economy. In this situation, the unorganized government lockdown has led to supply chain problems. This means less labor and it means less production, less production leads to less supply which will create inflationary conditions in the whole economy.

Positive Impact of Covid-19 on MSMEs:

COVID-19 has also had some positive impact on MSMEs. The movement of goods has been stopped during the time of lockdown. MSMEs strive to be self-sufficient and create items within the country. There is a great opportunity for MSME to produce hand sanitizers, face masks etc. Some businesses are positively affected, which deal with essential commodities for livelihood. People demand more essential goods than they need, which ultimately increases the price due to short supply. In containment zones, movement of persons has been banned and in this difficult situation, some businesses deal with packaged products which provide opportunity by making home delivery and building a healthy society.

Government Initiative to Support MSMEs Revival:

The Government of India has taken serious steps to revive MSMEs during the COVID-19 pandemic. In May, the government announced the Emergency Credit Line Guarantee Program, which is the largest financial component of the 200,000 rupee Atmanirbhar Bharat Abhiyan package.

The Main Objective of the Package is to Grow Businesses with a Major Focus on the MSME Sector. The Initiatives are as Follows:

RBI also took some initiatives like reduction in repo rate. As a result, the bank can lend at a cheaper rate by giving some help to the MSME sector. In Mumbai, State Bank of India has set a target of allocating ₹700 crore to MSMEs. The government announced collateral-free automatic loans worth ₹3 lakh crore and unpaid for 12 months to support the struggling MSME sector. This will help 45 lakh MSME units across the country to resume business activity and protect jobs. For stressed MSMEs, the government will provide subordinate debt of 20,000 crores. A fund has been created for the MSME sector which will inject 50,000 crore equity.

To relieve the financial stress on enterprises, the government has decided to provide PF and EPF help for both businesses and workers by granting liquidity relief of Rs 6,750 crore.

Revival Strategies in Post-Epidemic Situation for Policymakers:

Given that most of the firms are facing financial difficulties, the government should consider extending loans to these businesses to help them tide over the current crisis. Low-interest loans may be offered with longer repayment tenures. In addition, the credit limit for MSMEs should be increased. Loan repayment can also be deferred to reduce the burden. Entrepreneurs should expect consistent good cash flow from the government. Reliable and accurate information about government financial relief packages and assistance provided by trade organizations is essential before formulating and implementing a financial strategy. MSMEs have to rethink

their strategy for goods, differentiators, distribution model, quality of products etc. MSMEs should oversee their operations to develop a strategy for post-COVID-19 operations. There is a need to incorporate new age technological developments in MSMEs. Adoption of technology can help MSMEs to improve process efficiency, reduce costs, increase information visibility and worker safety. Partnership can be another opportunity for MSMEs. It may collaborate with existing foreign players to enter the Indian market or develop a low-cost production base. Learning from current crises, it is important to devise an appropriate crisis management strategy that can address both immediate and long-term consequences.

CONCLUSION

MSMEs are facing an unusual crisis in the wake of COVID-19 in terms of suspended operations, labor shortage, supply-chain disruption, low demand for goods and services, lack of cash flow, among many other recurrent problems plaguing the field. Most of the MSMEs are facing the problem of access to finance and marketing of their products during COVID-19. They struggle to cover expenses such as salaries, electricity bills, rent, property and water taxes, telephone and internet charges and bank loans. The Government of India should take various measures to improve the Indian MSMEs and achieve the vision of a self-reliant India. Most of the companies are facing financial difficulties, the government should consider extending loans to these businesses to help them tide over the current crisis. Low interest loans can be offered with longer repayment periods. Also, the credit limit for MSMEs should be increased. There is a need to incorporate new age technological developments in MSMEs. MSMEs can benefit from technology adoption by improving process efficiency, lowering costs, increasing information visibility, and increasing worker safety.

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STUDY ON REINFORCEMENT OF STUDY ABROAD FIRMS POST PANDEMIC**¹Monarch Patel and ²Prof. Maulik Shah**¹Student and ²Assistant Professor, GLS University, Ahmedabad**ABSTRACT**

When practically the entire world was dealing with the COVID-19 outbreak, study abroad companies in India were no exception. Because of the lockdown in many sections of the country, business was at an all-time high, but thanks to technology, internet services continued to operate. The study abroad industry's survival during the pandemic was dependent not only on the sector, but also on external variables such as the outbreak of the epidemic, the geopolitical situation (i.e. policy changes) and border closures. This research paper shows how study abroad consultancies/agencies responded to the pandemic by employing a variety of strategies such as service marketing, fee reductions, new offers, and integrated marketing communication to retain existing clients and attract new ones, ultimately sustaining the business.

Keywords: Sustainability, Communication, customer relationship management, pandemic, study abroad, agencies/consultancies, fees, counsellors, students, leads, potential clients, online learning, visa process, English Language Proficiency, revenue

INTRODUCTION

Because the transition from in-class to online classes was difficult for most students, some dropped out of coaching. However, the smart ones managed to adjust and persevered without wasting valuable time, eventually studying for their tests.

Counsellors were given the new responsibility of attracting new clients without having to respond to walk-in inquiries, which are the primary source of revenue for any study abroad advising organisation. Referrals are always passed on by past clients, and a significant portion of new business comes from them, but it isn't enough for any company to maintain its top ranking and position as an industry leader. Leads were created through various channels for prospective clients, and counsellors were particularly attentive to them.

Along with this, the government made a few concessions, and the country was moving closer to UNLOCK, which was great news for the business.

LITERATURE REVIEW

(Birkin, Hughes, & Brennan, 2020): The purpose of this literature review is to provide an overview of the nature and scope of international action in the United Kingdom, as well as to compare it to activity in the United States and Germany. The focus is on UK-domiciled learners' outward mobility and the benefits of international education experiences.

(Nerlich, 2021): Although there are numerous hurdles to studying abroad, this research contends that a larger overarching barrier is that current evaluation methodologies provide insufficient evidence of how study abroad adds to discipline-specific learning outcomes. More businesses are likely to see studying abroad as adding value to a graduate resume as a result of such direct evidence, which will encourage more students to participate. In the literature, studying abroad is frequently depicted as having a transforming effect on all students, regardless of their academic programme.

(Quin, Thyu D & Gopala, 2020): In the United States, Chinese and Indian students account for more than half of all international students. This study connects pre-consumption decision-making factors, service experience, and post-consumption consumer marketing engagement (CME) behaviours of Chinese and Indian foreign students studying abroad.

(Sternlicht, 2020): Despite the fact that study abroad at American colleges has been discontinued, ApplyBoard—a one-stop shop for overseas student application and enrollment—seemed to be doing great.

(Lindquist, 2021): According to Colleen Marchwick, director of UW-Eau Claire's Center for International Education, "safety concerns and travel restrictions related to the coronavirus have grounded all of UW-Eau Claire's study abroad programmes since spring 2020, when 147 students were recalled from locations around the world." They completed the semester in the same way as students on campus did.

(Peters, 2020): Of response to the nationwide spike in COVID-19 cases, Ohio University suspended all study abroad and away programmes, as well as travel excursions, scheduled for the next fall semester. Universities are considering deferring or cancelling student overseas travel programmes, according to the article.

(Ovais, 2020): It was discovered that returning to normalcy will take nearly a year. Many students are still unable to complete their final exams. They'll need a few more months to prepare for an international university or college application.

(Snyder, 2020): Study abroad is expected to return when conditions improve, according to international educators. Officials in New Zealand announced this week that the country had eradicated all cases of the coronavirus and that travel across the country has been reopened.

RESEARCH METHODOLOGY

Research Design

The research design is DESCRIPTIVE for the same.

SAMPLING

Sampling Unit

Ahmedabad city

Sample Size

The total sample size of the study is 103.

Sampling Method

Convenience sampling is used.

Research Instrument

Primary & Secondary

Research/Statistical Tools

➤ MS Excel, Google Forms

Data Collection Sources

Primary: Questionnaire

Secondary: Articles & News paper

Beneficiaries of study

- To Researcher
- Educational Institutes and Study abroad firms
- To students

Limitation of study

- Due to limitation of time only few people were selected for the study.
- The sample size for the study is 103 only
- The study is limited to Ahmedabad city only
- The main source of data for the study was primary data with the help of self-administered questionnaires. Hence, the chances of unbiased information are less.

Objective

- To know the strategies implemented by consultancies/agencies to recover the loss and gain stability post pandemic.

ANALYSIS AND INTERPRETATION

From 103 respondents, 93% as expected were between the age 19-26 which are fresh Bachelor's graduate or post graduate students.

Destination Country Preference

3/4th respondents chose Canada over other countries as getting Permanent Residency opportunities as compared to other countries.

Awareness of English Language Proficiency

Clearly all respondents were aware of the tests they need to deem proving their English Proficiency which makes study abroad industry quite vulnerable as their client already know the merchandise and hence

distinguishing the coaching services remains the USP along side explaining them about the security measures must be followed while attending the offline batches once government gives approval for an equivalent.

As IELTS is accepted worldwide and almost by all institutes, 97.4% students choose an equivalent and which is additionally the most product of any coaching study abroad consultancy/agency. Hence, there are many coaching institute teaching IELTS but only a few providing coaching of other English Proficiency Tests.

Though TOEFL is additionally another major Test for English Proficiency, it's only accepted within the USA and nowhere else. Also, institutes accepting TOEFL do also accept IELTS band score to gauge an applicant's English Proficiency.

Although information is easily accessible from the internet, 87% of the respondents prefer to hire a Consultancy/Agency for some obvious reasons.

Ways to Connect With the Clients

WhatsApp is the best medium to exchange documents quickly and in a less formal way along with communication. Aggression of consultancies/agencies was such that they did not only circulated the materials through WhatsApp but were shared via email as well which was followed by a phone call for assurance of the receipt.

Reduction in Fees Post Pandemic

Reduction in the fees for the coaching and consulting services was 10-60% and to some extent these were the winners and also are the ones who survived the pandemic and are leaders in the market today. The remaining would have regretted as they didn't created much revenue.

Post Registration Coordination

Very Good	Good	Same as before	Bad	Very Poor
60%	10.3%	16.2%	8%	5.5%

Above table shows 60% clients were satisfied with the way coordination was maintained. These clients can bring more good clients as they spread references and word of mouth always works like a charm for business. But 29.7% on the same hand were not quite satisfied with the coordination which is a key part a firm should work upon.

78.4% respondents were given post lockdown offers. It was a strategy and a very clever move by the institutes to provide the students post lockdown validity of IELTS for in class coaching as usual time period for preparing for IELTS is 3-4 months and predicting that most of the students would be done with their exams by the dates when government gives permission for in class coaching.

FINDINGS

It was found that 92% counsellors were communicating nicely with their registered students during their coaching period so as to maintain a rapport which ends up in student sticking at the same agency for their consulting process. As the primary source of revenue for these consultancies/agencies is getting their commission for enrolling students to various institutes abroad.

It was observed that many of the companies reduced their fees structure. But hiking the fees marginally by 10-20% to the new clients was now the reinforcement strategy to recover the loss. Moreover, there was a pool of potential clients who were going to push up the recovery rate and generating revenue.

It was found that 15.4% of the client pool will definitely resume to plan their study abroad journey once the situation stabilizes post pandemic and hence were the potential clients and hot leads.

CONCLUSION

Though the external factors were still affecting the business in many ways i.e flying restrictions, border closures, etc. as the major factors is the service quality the clients are receiving which leave a positive impression of a company and is the primary source of new references.

Keeping eye on the opening of the institutes and their plans on opening the doors for in-person classes as per government guidelines and updates regarding the border closures was the main thing students were eager to know.

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STUDY OF OBTAINABILITY OF E-RESOURCES & THEIR INFLUENCE ON COLLEGE LIBRARIES BEFORE COVID19 PANDEMIC**Prof. Shilpa Shantaram Pawar**

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ABSTRACT

This paper objects to study the users' indulgent and recognition of e-resources in Pune district. By conducting a survey using a questionnaire as a tool to find out users views and opinions on using e-resources as associated to print resources. E-resources attainment and practice in an academic libraries has grown rapidly in a few years. In academic libraries there are many opportunities for database subscriptions. For E-resources need not to maintain usage record separately, it will be reckoned automatically through the database or consortia system software's. Findings have inferences both print and digital or electronic collections are being used in analogous without one substituting the other.

• Objectives of the study:

1. To recognize the available collection of E-resources and print resources.
2. To scrutinize the usage preference of PG students in respect of print and e-resources.
3. To assess the usage of E-resource in the context of print resources.
4. To analyze circulation statistics of print versions of the book which are available in electronic form.

• Methodology: Data Collection: Data was collected through distributing questionnaires in the PG students in unaided colleges. Researcher achieved about 83% response to the study, for selecting samples stratified sampling method was used.

• HYPOTHESES: H₀

There is no significant correlation between availability of E-resources and the circulation of print resources in case of P.G. Courses (Unaided Colleges) in Pune District.

NECESSITY FOR THE STUDY

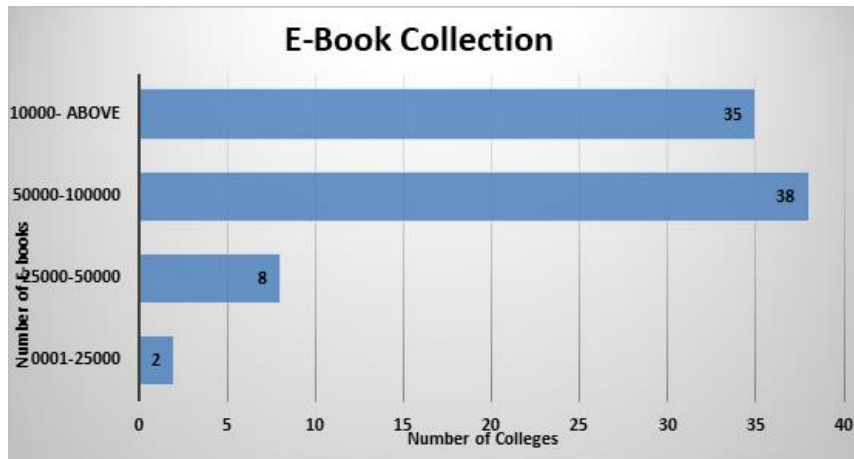
- This study inspires comparative study between print and E-resources.
- It gives positive assertiveness for both kinds of resource utilization.
- This study provides space for further studies i.e. analytical study of application of digitized books which are available in print format.

DATA COLLECTION, ANALYSIS AND INTERPRETATION

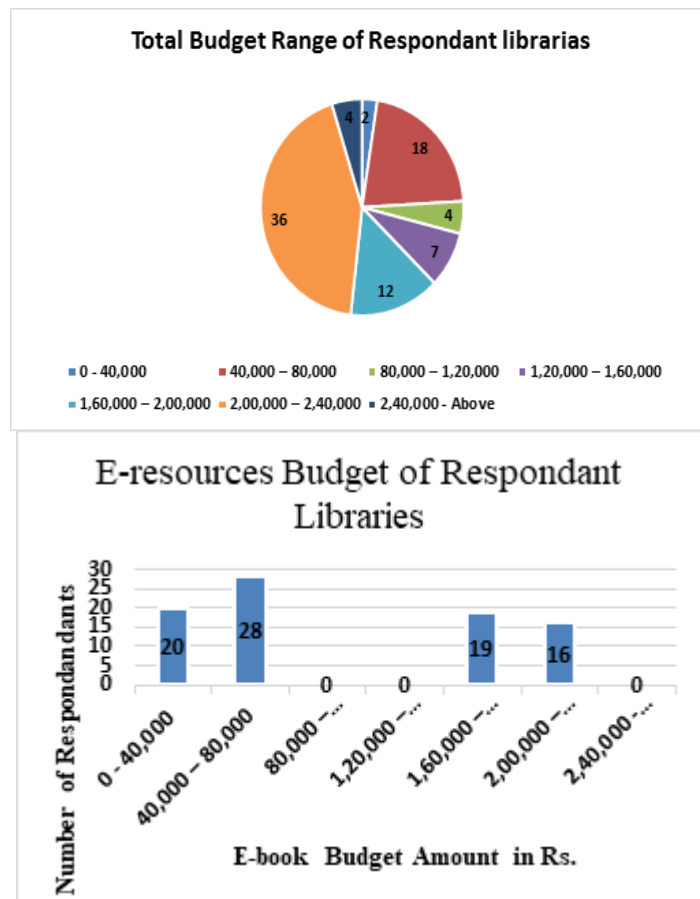
Even though while Collecting the data through questionnaire tool it was found that several disablements are in the research progress. For collecting the data two separate questionnaires were prepared. One for college librarian and second for the students. In spite of other things the data was collected by researcher by giving assurance to the college principal through application that this data should be used for research purpose only and librarian were never disclose secret information and also researcher had never permit to take photograph of any digital report including database usage reports and circulation reports of that particular libraries. Hence these many problems affected the research comprehensively. But the researcher had taken the statistical information on the questionnaire with clarifying and with scrutinizing the authentic online usage reports hence this research work had completed.

Researcher had received total Post Graduate students response is 97 and the college librarians' response is 83 for the said questionnaire.

❖ **Academic Courses run by the college: while doing survey it was found that various post graduate courses were run by that particular institutes or colleges. i.e. MA, M.Com, M.Sc., M.Phil., BE., M.E., M.Tech., L.L.M., MBA, PGDBM, Diplomas, M. Pharm., Ph.D., Post Doc. etc. Amongst the received data of 83 colleges.**

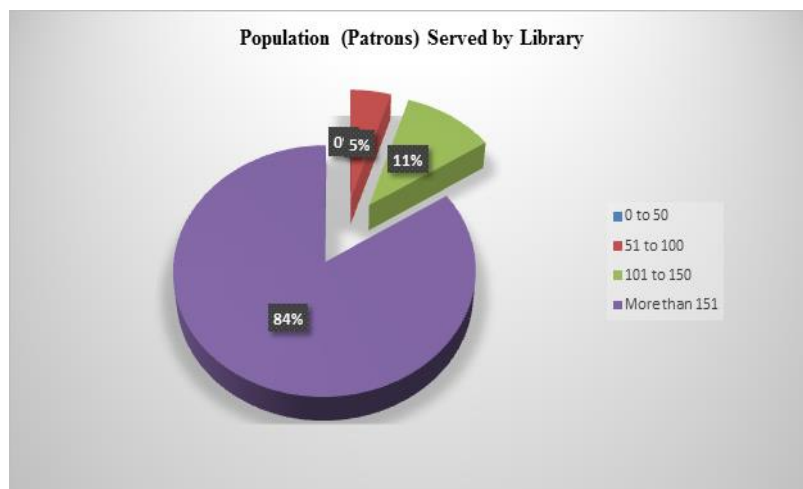
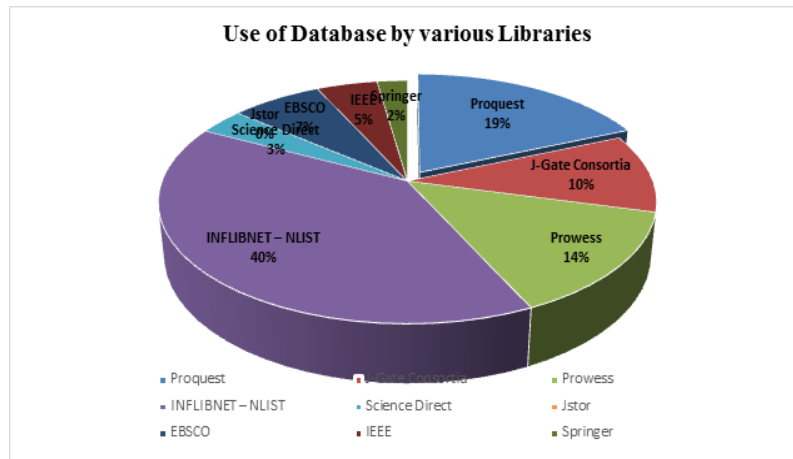


Amongst the received data of 83 colleges, researcher has found that there were 35 colleges whose E-book collection is more than 1, 00,000 ebooks and highest number of colleges i.e. 38 colleges having the range of eBook collection is more than 50,000 to 1,00,000 ebooks. Means 73 colleges having the appreciable eBookcollection. Only two colleges having less eBook i.e. less than 25,000.



Databases utilized by various libraries:

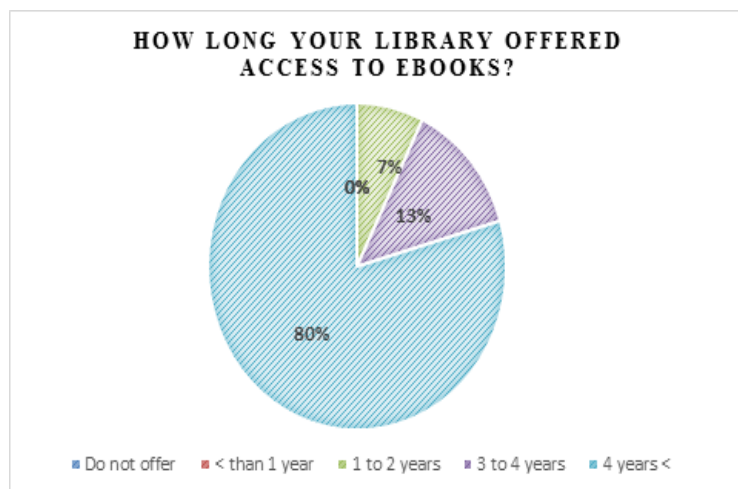
With regards to the databases utilization of various libraries it has shown that most of the libraries having the INFLIBNET – NLIST database memberships. While studying by the researcher she found that, there are 34 college libraries having the membership of NLIST database and it was utilized by Post Graduate r also. The ProQuest database was subscribed by 19% colleges. And respondent says that this database having ebooks and it will fulfilled our requirements regarding the academic committees who visits for inspection by AICTE, DTE, NBA, NAAC or any other such kind of visits. After that the preference goes to the PROW ESS database. It has been shown that the 14% response from colleges for this database. And remaining databases having very less response as they having minimum eBook collection and only devoted to the scholarly publications in to the journals. A new management platform, that enables libraries to make the shift from print to “Electronic Resources”. The AICTE terms and conditions reflect here for subscribing those databases very undoubtedly.



❖ **What size is the population served by your library in regards with PG students?**

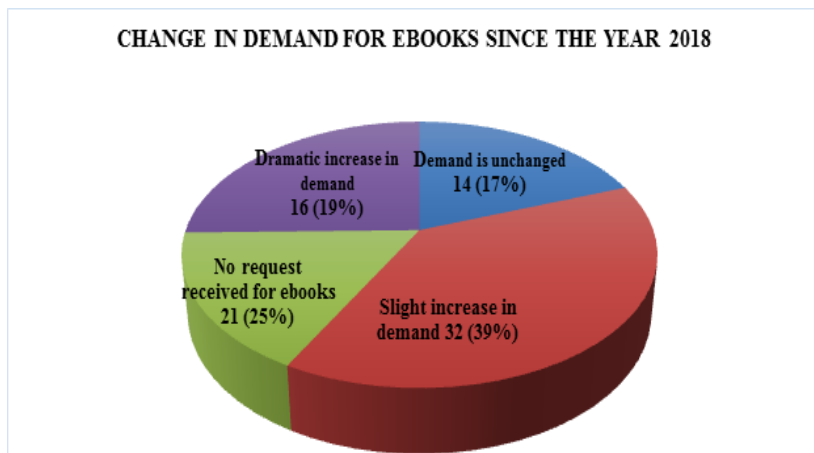
It has been observed that there are 84% of libraries served for their more than 151 Post Graduate student’s patrons. 11% libraries served to more than 100 and less than 150 PG students. Remaining libraries served to the above 50 and less 100 PG students. No one library served to below 05 number of PG students. This was amazing result found here that all most all 83 libraries having there PG student user group and it is not less than 50 means more than 50 students always utilize the library facility for their study.

❖ **How Long Your Library Offered Access to E-resources?**



It has been shown that no one library has offered access to ebooks to their patrons from less than one year. There were 80% libraries served from more than four year and 13% of libraries served ebooks from 3 to 4 years and 7% of libraries served ebooks from 1 to 2 years to their Post graduate students. On the basis of this data we would like to say that ebooks demand and supply starts with more attentiveness from the year 2015 means from last 4 years. Now a days it becomes more faster than that.

❖ **Have you experienced a change in demand for ebooks since the year 2019?**



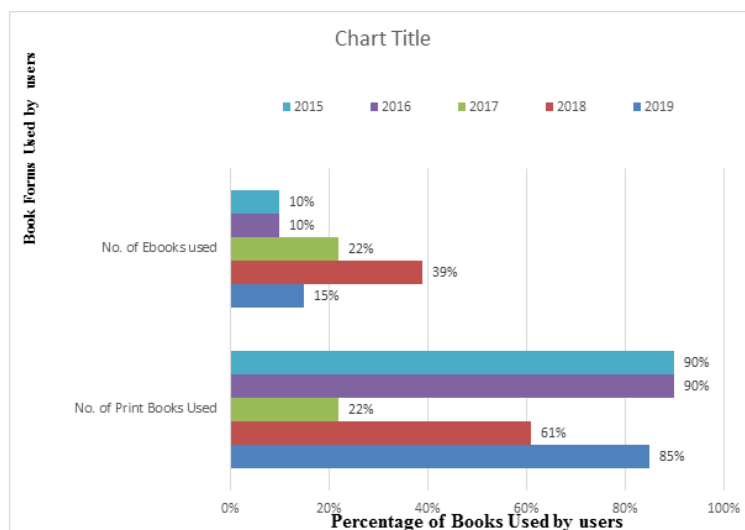
The opinions of different librarians based on their library usage in respect of the above said question asked by the researcher to the librarian from different institute and received responses were categorized between these four groups. More than 39% librarians says like the demand for ebooks since the year 2015 is slightly increased. 25% librarians told that they have no request received for ebooks since the year 2015. Always says that the students not found interested to use the eBook as like the print books. Ebooks having only the softness which is useful for copy and paste things for their project work whereas the print books having thoughtfulness with easy to see for eyes and fitness of body also. 17% librarians response measured under the Demand is unchanged.

❖ **Availability of eBooks for users in total with shared access through consortium or databases?**
 88% libraries having more than 5000 ebooks through shared access of consortium or databases. 10% libraries having below the 5000 and more than 1000 ebooks availability for their post graduate students, and 2% libraries having less than 500 ebooks.

❖ **Is your library is a member of any consortium license program for its ebooks collection?**
 With answering to this question researcher has been observed that 95% of respondent libraries says yes, they having a membership of consortium license program for E-resources collection and remaining 5% libraries out of 83 (100%) having no consortium license or membership subscribed.

❖ **Does your library buy E-resources independently?**
 Above said chart and graph discussed about 95% libraries have subscribed E-resources independently whereas 5% libraries does not buy ebooks independently.

❖ **Total circulation or usage in the following years?**



In the above chart shows year wise usage or circulation data of ebooks and print books. i.e. from the year 2015 to the year 2019. In the year 2015 and year 2016 there were 90% usage of print books and 10% usage of eBooks collection. Both the years' data has found same utilization of libraries regarding both forms of collection. Secondly in the year 2017 there were 78% of print book usage and 22% ebooks usage is observed. In the year

2018 the print book usage is reduced with 61% and the print book usage found 39%, it was very high usage as compared with previous three years and the next one year i.e. 2019. The reason behind that according to the librarians of various libraries while collecting the data through interview techniques they told that the NAAC visit is going on at that year in such colleges hence they prepared for that. Whereas they made their students mandatory assignments submission by using the ebooks on databases. That's why the students were going to use this database and it was reflected in the above chart. In the 2019 there were 85% of print book usage and the 15% of eBook usage observed in the chart.

❖ **What is yearly library budget only for PG courses?**

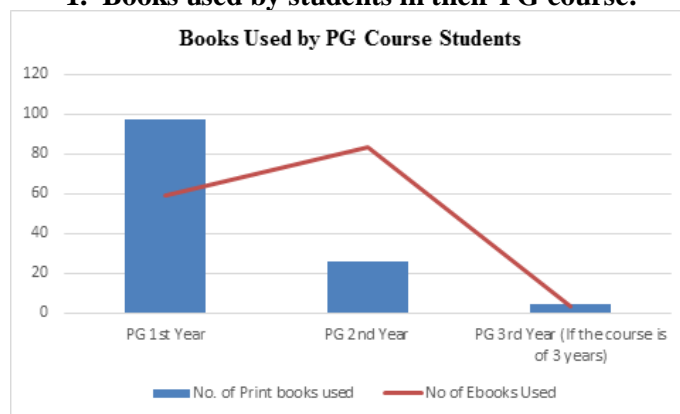
Budget in Rs.	2019		2018		2017		2016		2015	
	Print	Ebooks	Print	Ebooks	Print	Ebooks	Print	Ebooks	Print	Ebooks
01 to 25000	0	0	0	1	0	0	0	0	0	24
25000 to 50000	0	0	0	2	0	0	0	13	0	21
50000 to 75000	0	0	2	5	1	6	4	8	3	16
75000 to 100000	3	0	6	9	16	11	10	2	12	6
100000 to 125000	2	9	13	13	19	20	31	18	29	13
125000 and More	78	74	62	53	47	46	38	42	38	3

Researcher has observed that, in the year 2015 the 38 libraries having their budget is more than Rs.1,25,000 for their print resources with special reference to PG courses and very less libraries having the same amount of their budget devoted to only for the ebooks. More particularly it is shown in the above table that the year 2017 and 2019 there was less difference between the budgets distribution i.e. more than Rs. 1, 25,000 amount utilized for print as well as ebooks also, having nearly same responses noted in to the observations. (P -78 and E -74) and (P- 47 and E- 46).

In the year 2018 and 2019 it has shown that the budget for ebooks and print books are nearly the same. But always pragmatic difference be found of the print book budget is more than the eBook budget. Neither any one year shows that the eBook budget amount is more than the print book budget amount.

ANALYSIS OF STUDENTS RESPONSES:

1. Books used by students in their PG course:



It has been observed that according to the students responses for the questionnaire the first year students most often used print books i.e. 97 responses received for the same here and eBook use 59 responses were received. Means the PG students not neglected the eBook format at all. They were utilizing it in middle half. In the second year of PG students having there dissertations, Project work, placements, assignments etc. hence they have no choice to use the ebooks. They should utilize it in more number of proportions. The 83 responses for ebooks and the 26 responses for print books from 2nd Year PG group of students. If the course is of 3 years the PG 3rd year students used the print as well as ebooks also. There were no such major difference observed about the utilization of print and eBook both the format.

2) Resources for project or study of PG courses:

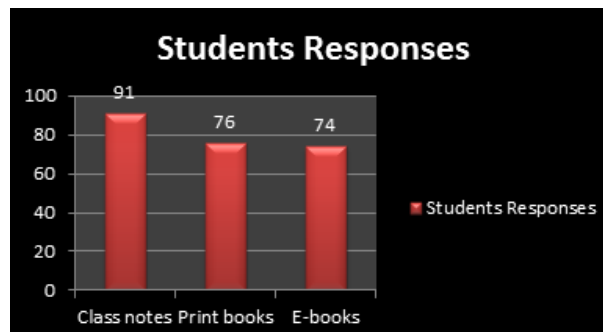
➤ Whether the ebooks or electronic resources are necessary for your project or study?

While doing the research work researcher had received the observations that more particularly the PG students utilize the ebooks or electronic resources for their study or project work. 78 students response shows that they prefer the ebooks and 19 students goes with the conventional method of print book utilization.

➤ Most often which material you used for your PG study?

Researcher has observed that amongst the 97 responses of PG students 84 i.e.(87%) students most often used the e-resources for their PG study whereas remaining 13 (13%) students uses print books for their PG study.

➤ Which kind of study material you preferred?



In this study researcher asked the question mentioned above and got the response from 97 students with multiple marking for the given options hence the response count is different. 91 responses got for their Class notes, 76 responses for Print books and 74 responses for E-books. There were nearly similar responses for print and ebooks and almost all students' first priority was their class notes.

❖ FINDINGS

Almost nine in ten academic libraries currently offer ebooks to their users, and two third of libraries are members of a consortium license program for their eBook collections. The average all educational libraries today has ebooks available for users, either obtained independently or made available through a consortium. These libraries have been offering E-resources to their users from on an average 6 years. This study not only unique but also divulges that there is no significant co-relation between availability of E-resources and the circulation of print resources in case of P.G. courses in Pune District. The major proportion of budget is kept for print books from all libraries, and E-resources have less wattage accordingly. AICTE makes mandatory for libraries to purchase at least 50% ebooks from their regular print collection hence eBook collection grows with this respect.

When analyzed by students responses received, both E-resources and print resources were used relatively in proportion to their subject representation in the entire study set. This study indicates that most of the top branches i.e. engineering and management were used approximately as much in ebooks as print. Whereas the literature, business, social science M.A., LLB studies of PG courses they used the print resources as much. E-resources circulation in college libraries doubled from 2012 and quadrupled from 2018, the result of more patrons acquiring e-reading devices and libraries acquiring and marketing their E-resources collections. Their expectation is that circulation will increase another 39% in the year 2018.

The most active group of PG students accessing library e-content is the PG second year students, and followed closely by 1st year students. It could also be that this is the major "gadget" generation. It could also be the parasites... E-resources this technology opened an avenue to a greater exploration of knowledge and inspiration."

CONCLUSION

This study is more advantageous for the librarians for collection development as well as the publishers to provide nice publication also. This work aids the institute to take appropriate decisions while preparing the budget regarding subscription. It would be guide to take shrewd decision for selection of resources with restricted cost. Moreover, of those libraries that do not currently offer E-resources, they definitely plan to offer E-resources & ebooks after going through this research.

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ROLE OF E-COMMERCE DURING COVID-19**Dr. Vidya M. Jirage**

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ABSTRACT

Electronic commerce is a general term applied to use of computers and telecommunication technologies to support trading in goods and services. It is defined as any form of business transaction in which the parties interact electronically rather than by physical exchanges or direct physical contact. The general idea about e-commerce is that it means online shopping. The year 2020 is the moment that has changed everything. Amid slowing economic activity, COVID-19 has led to a surge in e-commerce and accelerated digital transformation. As lockdowns became the new normal, businesses and consumers increasingly “went digital”, providing and purchasing more goods and services online. The present study is based on secondary data, collected from online, books and journals etc. The objectives of the study are to know about E-commerce and its impact on various business and to study the role of e-commerce during covid-19 and government initiatives on e-commerce during this pandemic period.

Keywords: E-commerce, Covid-19, Government Initiatives

INTRODUCTION

The Modern era is referred to as the information age due to the evolution of computers and eventually the emergence of information technology. There has been a continuous effort in increasing productivity and efficiency as well as attaining cost effectiveness regarding the goods and services in the business world from many years. Today the competition to do a business is more severe than earlier. Technology is an enabler of change and helps as a catalyst to improve, but change itself has to be driven by business drivers that take advantage of the technology. Electronic Commerce is the product of Information Technology. It is different from the online business. With the help of E-Commerce a complete automatic business activity can now be carried out with zero or minimal involvement of persons.

The astonishing growth of internet and particularly the world wide web has led to a critical mass of customer and companies participating in a global on-line market place. Business owners around the world are increasingly turning to internet to increase the efficiency and profitability. A large number of companies have come to the net to maintain a electronic presence, market products, generate sales leads, provide customer support and open up electronic stores that can be accessed by the internet users. Some benefit are enjoyed by these companies include lower purchasing cost, lower overheads etc. the internet also provides to be a great equalizer, allowing the smallest companies to compete against the giants in the industry.

Ecommerce is transacting or facilitating business on the internet is called ecommerce. Full form of Ecommerce is Electronic Commerce. The best example of ecommerce is buying and selling goods with the help of internet. Sellers create storefronts that are the online equivalents of retail outlets. Buyers browse and purchase online. And digital payment is done for the purchase of goods and services. Electronic payment reduces the inefficiency associated with writing and mailing cheques. It also does away many of the safety issues that arise due to payment made in currency notes.

Impact of Electronic Commerce:

The Impact of Electronic Commerce on Business E-Commerce and E-Business are not solely the Internet, websites or dot com companies. It is about a new business concept that incorporates all previous business management and economic concepts. As such, E-Business and E-Commerce impact on many areas of business and disciplines of business management studies.

1. Management Information Systems – Analysis, design and implementation of e-business systems within an organization; issues of integration of front-end and back-end systems
2. Human Resource Management – Issues of on-line recruiting, home working and ‘Intrapreneurs’ works on a project by project basis replacing permanent employees.
3. Finance and Accounting –On-line banking; issues of transaction costs; accounting and auditing implications where ‘intangible’ assets and human capital must be tangibly valued in an increasingly knowledge based economy.
4. Economics –The impact of e-commerce on local and global economies; understanding the concepts of a digital and knowledge-based economy and how this fits into economic theory

5. Production and Operations Management –The impact of on-line processing has led to reduced cycle times. It takes seconds to deliver digitized products and services electronically, similarly the time for processing orders can be reduced. Production systems are integrated with finance marketing and other functional systems as well as with business partners and customers.
6. Marketing – Issues of on-line advertising, marketing strategies and consumer behavior and cultures. One of the areas in which it impacts particularly is direct marketing. In the past this was mainly door-to door, home parties and mail order using catalogues or leaflets.
7. Computer Sciences – Development of different network and computing technologies and languages to support e-commerce and e-business, for example linking front and back office legacy systems with the ‘web based’ technology.

Impact of Covid-19 on E-Commerce

Business and industries in India had hit by the lock down. It is not only in one country but across the globe it has been a massive impact of corona virus of the pandemic of various sectors.

Tourism, entertainment, fashion, education all of these havens hit hard by the corona virus and another subsequent lock down. Now with regards to the behavior of the consumer its completely changed now because of lock down most of them are sitting at home at that why businesses also trying to tic and ensures they reach out to consumers in a new or a different way. It remains in that possession now because of the lock down these businesses suffering even more, luxury consumers are of course staying at home because of that their demand for the luxury products has come down.

Online sales are no longer an option, but a necessity for brick-and-mortar businesses. On the consumer side, the COVID-19 crisis has caused a structural shift of demand toward digital commerce that is likely to continue in the years to come.

The COVID-19 pandemic has heightened several kinds of uncertainty, but one trend has become clear: it has vastly accelerated digital adoption. Unique digital shoppers increased in most countries, with a few exceptions where lockdown policies restricted all types of economic activities, including e-commerce.

COVID-19 has put e-commerce at the forefront of retail. Before the pandemic, online shopping was growing at a steady pace of 4.5 percent a year globally. But the retail landscape has deeply changed, due mainly to movement restriction measures aimed to protect public health and growing consumer preference to avoid physical stores. Businesses that were able to adapt to digital platforms thrived, in general, while traditional retailers with weak online strategies dwindled, with several prominent ones filing for bankruptcy.

The growth of e-commerce has also contributed to an increase in digital financial services provided to small businesses and consumers. Services such as digital payments, credit, and insurance are increasingly being offered at the point of sale by non-financial companies—a trend referred to as embedded finance. This surge in embedded finance can significantly improve access to finance for small and medium-sized enterprises, reducing costs and increasing efficiency in the digital economy.

GOVERNMENT INITIATIVES

Since 2014, the Government of India has announced various initiatives, namely Digital India, Make in India, Start-up India, Skill India and Innovation Fund. The timely and effective implementation of such programs will likely support growth of E-commerce in the country. Some of the major initiatives taken by the Government to promote E-commerce in India are as follows:

- As of July 20, 2021, the Government e-Marketplace (GeM) portal served 7 million orders worth Rs.122,405 crore (US\$ 16.39 billion) from 2.2 million registered sellers and service providers for 53,193 government buyers.
- In a bid to systematise the on boarding process of retailers on e-commerce platforms, the Department for Promotion of Industry and Internal Trade (DPIIT) is reportedly planning to utilise the Open Network for Digital Commerce (ONDC) to set protocols for cataloguing, vendor discovery and price discovery. The department aims to provide equal opportunities to all marketplace players to make optimum use of the e-commerce ecosystem in the larger interest of the country and its citizen.
- National Retail Policy: The government had identified five areas in its proposed national retail policy—ease of doing business, rationalisation of the license process, digitisation of retail, focus on reforms and an open

network for digital commerce—stating that offline retail and e-commerce need to be administered in an integral manner.

- Government e-Marketplace (GeM) signed a Memorandum of Understanding (MoU) with Union Bank of India to facilitate a cashless, paperless and transparent payment system for an array of services in October 2019.
- Under the Digital India movement, Government launched various initiatives like Umang, Start-up India Portal, Bharat Interface for Money (BHIM) etc. to boost digitisation.
- In October 2020, Minister of Commerce and Industry, Mr. Piyush Goyal invited start-ups to register at public procurement portal, GeM, and offer goods and services to government organisations and PSUs.
- In order to increase the participation of foreign players in E-commerce, Indian Government hiked the limit of FDI in E-commerce marketplace model to up to 100% (in B2B models).
- Heavy investment made by the Government in rolling out fiber network for 5G will help boost E-commerce in India.

CONCLUSION

E-commerce has played very vital role during pandemic period. It has helped the consumer to fulfill their demands by staying at home. The E-commerce industry has been directly impacting micro, small & medium enterprises (MSME) in India by providing means of financing, technology and training and has a favourable cascading effect on other industries as well. As the government also taking initiative part in developing online means E-commerce business Indian E-commerce industry has been on an upward growth trajectory. Technology enabled innovations like digital payments, hyper-local logistics, analytics driven customer engagement and digital advertisements will likely support the growth in the sector. The growth in ecommerce sector will also boost employment, increase revenues from export, increase tax collection by ex-chequers, and provide better products and services to customers in the long-term.

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THE EDUCATION OF STUDENTS GET AFFECTED DUE TO COVID 19 AND REVIVAL OF THE EDUCATION AFTER THE EFFECT OF COVID 19

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ABSTRACT

The entire world's social, economic life is disturbed due to the Covid-19 pandemic has disturbed the entire world's social, economic life. It is a global crisis. We knew that Covid-19 has many negative effects and few positive effects, but the post-Covid period is just beginning and we already faced two waves and are going to face the third wave as other nations are facing it presently. Due to Covid-19 Pandemic, the government has taken various health measures like prolonged closure of schools, which leads to triple shock to education sectors especially students. There is a massive shock for parents and on students' social and intellectual growth due to online teaching.

Keywords: Education, Online Teaching, Covid-19

INTRODUCTION

The pandemic of covid 19 has impacted every sector of the economy all over the world. The education sector is not an exception to this. It has disturbed education sectors drastically, which is the important determinant of a country's economic and social future. Due to this global crisis, all educational universities have been compelled to adopt an online teaching model. Due to the closure of the schools approximately 290 million students across 22 countries have been affected. This health crisis has weakened students' foundation, which will become a hurdle in their future growth. In this paper, we are going to examine the effect of covid-19 on the education of the student and the revival of the education after Covid-19.

METHODOLOGY

The research is based on both primary as well as secondary data. A review of literature has been collected from secondary data. Primary data have been used for collecting data and forming a conclusion and getting a clear view of the students regarding the effect of covid-19 on education and revival of education. To find the above data following hypotheses are framed. We used the Chi-square method to prove the first two hypotheses and the general conclusion for the third hypothesis.

1. H01-Null Hypothesis-The covid-19 does not affect the education of the students.
2. H02- Gender and attendance during the online lectures are independent.
3. H03- Gender and attentiveness of students during online lectures are independent.

LIMITATION

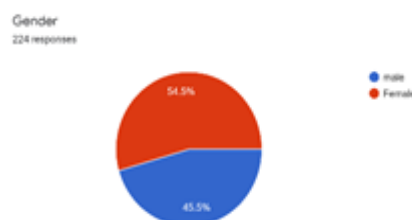
Due to covid conditions, personal contacts and observations of the respondents will not be possible, whether they understand the questionnaire and purpose of the research or they are providing bogus responses. Only students are considered and not the teachers for convenience purposes.

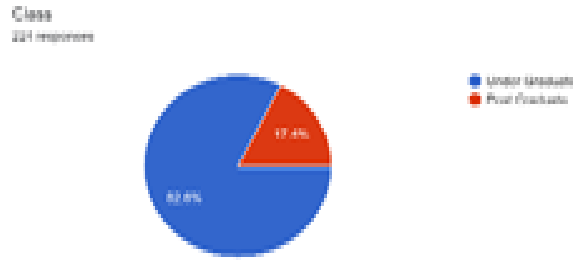
REVIEW OF LITERATURE

1. New methods or means are required for providing education. (Nayak, psychology and Education journal Vol. 58 No. 5 (2021); Vol. 58 No. 5 (2021))
2. (Philani, March 18, 2020) Education should not be ignored as it plays a very important role in the development of the country.
3. (Sintema) There is a negative (Nayak, psychology and Education journal Vol. 58 No. 5 (2021); Vol. 58 No. 5 (2021)) effect of STEM subjects on the performance in the National Examination of Grade 12 Students.

ANALYSIS OF DATA: -

Out of total despondence, 54.5% are males and 45.5 are females.





82.6% are undergraduates and the remaining are post-graduate.

Which mode of teaching and learning process would you like most?

Results						
	online	offline				Row Totals
female	61 (70.80) [1.36]	61 (51.20) [1.88]				122
male	69 (59.20) [1.62]	33 (42.80) [2.25]				102
Column Totals	130	94				224 (Grand Total)

The chi-square statistic is 7.1036. The p-value is .007693. It was significant at $p < .05$.

Out of 122 females, 60 like online learning and the remaining are not, similarly for males, out of 102, 69 like online learning, and the remaining are not.

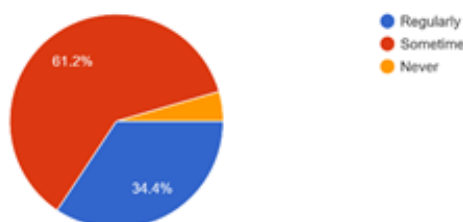
You prefer online teaching -learning process because
224 responses



24.6% prefer online learning because it involved multiple uses of technology. 40.2% say it saves time. 23.7% say they prefer it because it involved frequent availability of faculty and learning resources. 11.6% say they prefer it due to multiple tasks that can be undertaken.

61.20% of the response say that they regularly interact. 34.4% of response say they interact sometimes. The remaining say that they never interact with the teacher.

How frequently you interact/ reply during the online lecture
224 responses



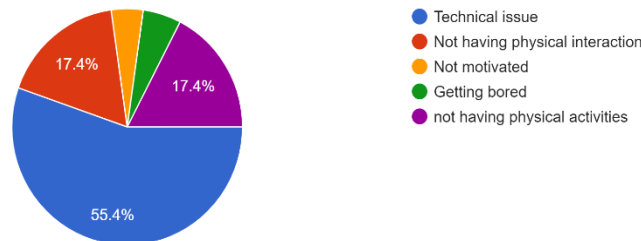
Are you attentive during the online lectures always?

Results						
	attentiveness	no attentiveness				Row Totals
female	86 (90.41) [0.22]	36 (31.59) [0.62]				122
male	80 (75.59) [0.26]	22 (26.41) [0.74]				102
Column Totals	166	58				224 (Grand Total)

The chi-square statistic is 1.825. The *p*-value is .176718. It was *not* significant at $p < .05$.

Out of 122 females, 55 86 are attentive and the remaining are not, similarly for males out of 102, 80 responded that they are attentive and the remaining are not.

You are not able to pay attention due to ---?
224 responses



55.4% of response are not able to pay attention due to technical issues. 17.4% are due to not having physical interaction. 4.5% are due to not being motivated. 5.4% are due to getting bored and 17.4% say aren't having physical activity.

65.6% say that it is positively changed during the covid. 12.9% say that it is negatively changing during the covid. 21.4% say it's the same as earlier.

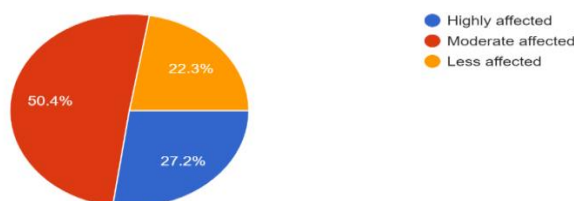
Your perception about online learning is
224 responses



Are you satisfied with online learning?

37.10% say that is highly satisfied. 47.8% say that is moderately satisfying and 15.1% say that they are not satisfied at all.

Online platform affected the study
224 responses



50.4% say that online platforms highly affected their study. 27.2% say that online platforms moderately affected their study. 22.40% say that online platforms less affected their study.

Can Education Sector recover after the covid 19 effect?

24.80% of respondents say it recovered fast as compared to other sectors.

38.5% of respondents say it recovered slowly as compared to other sectors. 9.40% say that very slowly compared to other sectors. 27.4% say that no chance of recovery as we are used to the online method.

CONCLUSION

From the research made it was concluded that gender has independence in the mode of learning. (The tabular value of Chi-Square is less than 0.5). Therefore, we accept the H01. Dependence of gender on attentiveness during the lecture. (The tabular value of Chi-Square is more than 0.5, hence we reject the H02. Most of them say that studies get affected due to online mode and say that education recovery is slow as compared to other sectors.

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THE ROLE OF HUMAN RESOURCES MANAGEMENT IN ORGANISATIONAL CRISIS MANAGEMENT

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ABSTRACT

Organizations may encounter some crises in this era which can be out of control, as crises have become an important and influencing event in organizations, Because of the difficulties in gaining control of them as a result of abrupt and rapid changes in the external environment, it is a source of concern for both leaders of organizations and authorities. The most recent example is the current Covid19 epidemic, which has resulted in significant human misery and economic damage in various countries. As we know, every organization has a section for human resources management, and the success of any organization is counted by the efficiency and quality of human resource management. Human resource management practices and the effectiveness of organizational crisis management are two areas of knowledge that were and still the focus of many studies, however the combination of them, as well as the examination of the link between them and the role that human resource management techniques play in crisis management efficacy, is a novel and essential topic. In this research paper, we tried to explore the role of human resource management in organizations' crisis management activities, we have found out that there is a correlation and impact of human resource management practices in effectiveness of organizational crisis management facing organizations.

Keywords: HR, HRM, Crisis, Crisis Management

I. INTRODUCTION

Human Resources began in the early twentieth century, produced by the movement of human relations, and the success of any project depends largely on the effectiveness and skills of workers in the performance of their work because they are the source essential foundation for achieving competitive excellence. Depending on that, we can as one human resources management definition of basic functions in modern facilities that specialize in the efficient use of the human element in all types of institutions. We human resources management is defined as one of the most important organizational units of modern companies and institutions. Become more important in times of crisis, because it is an important dimension of crisis management.

An ancient historical crisis, the term refers to the origins of Greek medicine means a turning point in the sense it is a critical moment in the life of the patient. It was launched to refer to a sudden and fundamental change in the human body, by the nineteenth century and repeated use to indicate the appearance of problems or serious moments of a turning point in the development of political, economic and social relations. Then, the use of this term in the various branches of the humanities, and this means a set of circumstances and sudden events that involve a clear threat to the status quo is stable in the nature of things, a critical point, the moment critical in determined by the fate of development, either for better or worse. Also known as a turning point in unstable situations that can lead to undesirable results in which and through which the parties concerned are unwilling or unable to contain or avoid risk point.

People today is seeing numerous genuine emergencies, regardless of whether financial, social or natural, however the most annihilating crises are those security crises which closes toward the day's end does not end wars, killing thousands each year and the displacement of millions of others. In fact, you can avoid most of those who are destroying conflicts if the parties have adopted the relevant wisdom through the development of common interests before their own objectives, choose patience, and debate obstinacy and extremism, especially if wars and crises do not produce a country or civilization and destroy everything. The current situation presents new issues to address. The theoretical framework provided by diverse scientists may not be adequate to address this issue. (crises Topper B, Lagadec P. Fractal, 2013).

II. LITERATURE REVIEW

Crisis events continue to pose a threat to the costly organizations. But even though a decade has witnessed terrorist attacks and natural disasters and violations of ethics, it reported less than 60% of the employees that their organization is not well prepared to respond effectively to the crisis (Fegley & Victor, 2005). Similarly, many senior managers share this viewpoint (Moynihan, 2008)

companies frequently fail to consider crisis management from a strategic standpoint. As a result, businesses are not well equipped to cope with crises when they occur. (Sheaffer & Mano-Negrin, 2003). Miller (2002) found that just 47 percent of the 137 big organizations evaluated had a catastrophe strategy in place. Similarly, 40% of specialists in human (HR) Resources surveyed conducted by the Human Resources Management Association confirmed that their organizations had no plans to crises and disasters. (Cohen, 2002). Purposes behind an absence of crisis readiness arranging are many, going from a deficiency of assets to defective presumptions that an association would be invulnerable from crisis occasions (Howell, 2004; Pearson & Mitroff, 1993). However, as organizations become more technologically complex, multinational, and operate in more turbulent environments, the need to align crisis management planning with business methodology gets unmistakable to diminishing expected weakness of basic assets (Boin and McConnell, 2007; Elliott, 2006; Preble, 1997).

See more and more organizations need to develop crisis management plans. Results showed an overview of HR The Board Affiliation (SHRM) for 2011 on fiasco arranging in associations that 76% of 300 US associations reviewed have a proper arrangement. However, just 33% of businesses thought they were prepared to a great or very large level, while 42% thought they were prepared somewhat. It can be explained by the separation between the high level of preparedness and the low level of readiness through lack of comprehensive crisis management programs and regular operations planning across all organizational (Wang, Hatchins, and Garavan, 2009 units).

Developing crisis management abilities necessitates specific corporate learning, performance, and intervention that allows stakeholders to recognize events, respond to crises, and recover. High-level successful implementation of plans for crisis management requires a strategic integration between human resources development, organizational structure, culture, strategy. To acquire stakeholder support and enable effective implementation across different organizational units, learning interventions, change, and performance must be aligned with organizational strategy. (Wognum & Lam, 2000). However, absent from the existing literature is to consider the strategic role that human rights defender may play in helping organizations to crisis planning, handling and recovery (Hutchins et al., 2008; Hutchins and Wang, 2008; Liou and Lin, 2008). Therefore, this article the ways in which they can explore for SHRD achieve both operational capacity and the ability to learn from the crises that will enhance the ability of organizations and their flexibility and confidence to deal with unexpected events (B. Roberts & Lajtha, 2002).

Can crises that threaten the sustainability and survival of organizations today take a variety of forms, ranging from corporate scandals and the collapse of the Internet, and the spread of diseases, natural disasters, violent attacks / lethal on staff or between them, and so far the terrorist attacks. Organizations may be overwhelmed by the number and complexity of potential crises that can occur and are planning only for the events that it considers potentially very or can be dealt with, such as fire evacuation (Wang, et al., 2009). One solution is to have a structured planning for crisis management can be applied to a wide range of crisis situations, enough to deal with the complexities of each stage of the crisis. In this regard, crisis management revolves around the development of the Organization's capacity to respond flexibly and quickly to various forms of crises (Lockwood, 2005).

It is important for every institution in this modern age, regardless of the size of the company, the role of human resources strategically to ensure the realization of its crisis and to submit a plan for the future to help reduce their impact (Eldadak, 2014). The company in order to become more efficient and successful, could lead the human resources function to create solutions that focus on business (Al Shobaki et al., 2016).

III. STATEMENT OF THE PROBLEM Exploration issue was formed in the accompanying

Question: What is the role of human resources management in organizational crisis management? "

IV. OBJECTIVES OF RESEARCH

- 1) To find out the role of human resources management in organizational Crisis management
- 2) To know the concepts of human resources and human resource management, crises and crisis management.

A. HUMAN RESOURCE

William R. Tracey in "Glossary Human Resources as: "the people who manage an organization", as opposed to the financial and material resources of the organization.

Muhammad Aqoni in "Human Resources" define Human resources are among the most important assets owned by the institution and it is one of the most important resources. Managing these resources allows the company to fulfil its objectives. Fixed assets owned by the corporation cannot be managed without human resources and without human resources the corporation becomes a group of assets that are not leaders in production.

Generally, five major jobs were identified for managers, with most researchers agreeing that these positions are planning, organizing, shaping, driving, and controlling.

Human resources refer to people working in organizations and institutions. It is the management of any institution or organization, and that is through supervision, planning, examination, appointment, organization, direction and control of all aspects that relate to individuals and employees, in order to conservatism, develop, sensitize and compensate them without the need for any specialized management, the human resources department is concern with managing these people through specific strategies methods that increase employee performance, solve business problems, and achieve the organization's intended goals and also help it to gain a competitive advantage, considering that human resources are an investment capital that must be developed because it has a strategic dimension to the success of the organization or Work, HR plays a key role in helping companies deal with a rapidly changing environment and increasing employee demand Quality.

B. HUMAN RESOURCE MANAGEMENT

"Organizes, assembles, plans, and supervises the securing and promotion, payment, matching, retention, and segmentation of human resources, the primary pool of resources to meet personal, level, and society goals," for example. (Edwin Flippo, 1976). The Public Organization of Individual Administration (NIPM) of India has characterized HR – individual administration as "That piece of the executives that thinks often about individuals at work and their connections within the organization. Its goal is to collect and develop the men and women who form projects and develop into an effective organization and take into account the well-being of individuals and work groups, to enable them to make the best contribution to its success."

The Human Resources Department is concerned with the human dimension in management. Because each organization is made up of people, access to their services and develop their skills and motivation at the highest levels of performance and to ensure that they remain dedicated to the organization. It is critical to achieve organizational objectives. Regardless of the sort of organization - government, business, education, health, or social work - this is true. (Decenzo and Robbins, 2016).

HRM, defined as a "senior organization method to managing company," aims to gain an edge by establishing a fundamental plan for a high-duty and capable staff, utilizing a wide range of social and structural procedures and persons"; while see Byars & Rue (2004) Human Resources Management as "designed to provide and coordinate the activities of resources humanity for the enterprise " (Storey,2007).

Researchers goes with that Human resource management can be considered as one of the most important administrative processes in the organization, as it represents the beating heart within any organization, because it plans, organizes, directs, follows up on, and monitors work and workers inside the organization, it strives for work stability.

The Human Resources Department is concerned with the workforce (the human element) to carry out its daily activities and operations in the organization, as it works to encourage, support and motivate its employees in order to achieve the goals of the organization with high efficiency.

Effective human resource management helps to rehabilitate, train and develop its employees in modern ways that enable them to overcome the challenges and difficulties they face, this leads to an increase in the rate of high-quality output, giving the institution a competitive edge that keeps it in the labor market.

Human resources management is the link between the administration and its employees, which works to solve all problems and disputes between employees themselves, and between management and employees and also has an effective role in managing the current or future crises of the organization.

The term crisis brings many different meanings to the mind when considered.

The crisis may be characterized as particular occurrences that cannot be foreseen and occur outside of the organization's current processes, resulting in a high level of distrust and jeopardizing the attainment of the organization's goals and strategies for understanding and disclosure. (Lucero M, 2009).

In the definition of organizational crisis, it is best to make a difference between the crisis and the event of unwanted (disaster). Brent (2003) had an effect and said: "Portrays the condition of the crisis could be the base of the marvel issues and concerns, including regulatory constructions and techniques of inadequacy or failure to adapt to change; disaster, on the other hand, signifies that the firm is confronting catastrophic unexpected or abrupt changes over which it has no control" (Brent, 2003).

The regulatory crisis is not only a disaster, such as economic recession, or a plane crash or limited companies, leading to significant loss of life or damage to environmental severe, but can be in different forms, such as product or supporting service distortion or product boycott distortion, strike, rumors basic, theft, bribery and bribery, hostile conflict, natural disaster to destroy the products, the regulatory system is damaged or the information system for the parent companies (Behnamiri, 2012).

The Organizational crisis is a condition through the possible occurrence of high value and effective value that pose a threat to the existence of the organization in the eyes of the main beneficiaries and mental point of view, it is a direct threat to them. Mutual knowledge and beliefs are distinctive to the individual, which adds to the uncertainty of cause-and-effect linkages and how to cope with concerns of mental capability illness. During the crisis, it will take the decision under the influence of a short period of time and the limits of knowledge (Pearson, C.M & Clair 2017). Crisis creates a substantial operational risk that, if not managed appropriately, may be disastrous. (Coombs.T, 2011).

Researchers defined crisis as a sudden imbalance, un important and influential event in the organization because of sudden and unexpected situations that may effect on the organization's system, and it is a turning point either for the better if the crisis is contained and managed by identifying the problem and optimizing planning to find a suitable solution for it at the appropriate time, or for the worst in case that the necessary measures are not been taken to remedy the crisis by the concerned parties due to the lack of experts and specialists who are able to put in an appropriate and effective planning for a specific problem that may lead to the complete destruction of the organization.

3) CRISIS MANAGEMENT

C. Crisis

The board of crisis is to distinguish dangers to the association and its partners, and strategies utilized by the organization to deal with these threats. Due to the unpredictability of global events, institutions must be able to deal with the possibility of radical changes in the way you do business. Crisis management is often required to make decisions within a short period of time, often after the occurrence has already occurred. In order to minimize uncertainty in the event of a crisis, organizations often develop a plan for crisis management (ADAM HAYES, 2019).

The process of dealing with an occurrence that is bothersome and unexpected and threatens to hurt the company or its stakeholders is known as crisis management. (Bundy, Jonathan; Pfarrer, Michael D.; Short, Cole E.; Coombs, W. Timothy, 2017).

Senior management can affect the organization's ability to reduce the severity of the events of this crisis. The board at the most significant level ought not interfere, overlook or persistently endure the counter crisis exercises of supervisors at lower levels. (Crandall, Parnell & Spillan, 2014).

After observing on all above definitions which are all so important for crisis management, researchers went with that crisis management is the administrative sciences that deals with the study of crises about the diversity of their classifications and is concerned with how to deal with crises and how to overcome them, as well as avoiding negative effects, whether in the short or long term, addition to how to solve the resulting problems and transfer them from harmful negatives to positive ones that can be benefited.

D. The Role of Human Resources Management in Crisis Management

In the information economy and knowledge today, institutions are increasingly dependent on human capital (knowledge workers) to build competitive advantages and realize their profits, rather than just the equipment, technology and systems. Then there are the exceedingly susceptible organizations, regardless of their size, continuity, or success, when an employee makes a mistake. People are both the problem and the answer. The leaders of the human resources role and responsibility of strategic partners to ensure that their organization is aware of the internal weaknesses of the human side towards the different types of crises and to ensure that the crisis management plan covering all potential risks and concerns. To be recorded as an essential accomplice in crisis the board, with different capacities, for example, hazard the executives and business congruity, should HR experts to comprehend and talk "the language of" crisis management. Human resources can guarantee that all crisis management and business continuity strategies include human capital. It can provide human resources to protect or enhance the true value through deliverables such as plans for crisis communications, crisis planning and resources, and training on safety and security, and talent management and succession planning to help reassure employees and prepare them (Marc Ronez, 2014).

The role of human resources in the corporate world today has changed dramatically to accommodate different developments and needs in the workplace. The involvement of human resources in crisis management is one of these developments, has led to the establishment of human resources play an active role in the planning and training for crisis management. According to recent study, firms that incorporate employee well-being into crisis management are more likely to succeed than organizations that are only concerned with system security, processes, infrastructure, and public relations as is evident traditionally. HR is an indispensable accomplice in crisis that the board arranging given the comprehension of staff needs and their part in hierarchical endurance. As one of the main roles of human resources, training is crucial when it comes to crisis management. Human resources' job is to give workers with adequate knowledge about potential crises that may affect the business and to ensure that they are aware of their role in crisis management. Human resources provide the skills and knowledge needed to ensure the ability of staff to contribute to the sustainability of the institution through participation in crisis management process (Seif Athamneh, 2018).

The functions of human resources management play an important role in determining the current organization problem and is working to find the best solutions and methods to deal with them. As Armstrong (2020), consists functions of human resources management:

- Planning
- Organizing
- Directing
- Controlling

The planning and arranging of crisis management upgrades the organization's capacity to manage crisis and guarantees an expedient recuperation when the association faces a crisis. Crisis the board arranging is a basic interaction in crisis the executives since it gives direction on forestalling or evading crisis, managing crisis and the recuperation cycle (Seif Athamneh, 2018).

Administrative organization in any institution is not free from crises between its employees, whether between employees and each other or between employees and management. It is known that the administrative organization as the management teams are present in the various institutions and also expresses any human gathering within an institution that exercises its tasks to achieve the goals and includes projects and known crises that the situation involves a threat or carries the problem. Successful management of crises is avoiding crises and trying to contain the crisis with minimal losses by searching for the causes of the crisis and taking appropriate measures to deal with those crises until reaching appropriate solutions for them in the best way, and crises are not only limited to relationships between individuals, but also extend to all forms of crises which is not without a work environment, whether as a result of unexpected problems resulting from the political and economic changes, Or even legal circumstances or crises that result occur to the problems of management and the level of administrative organization within the institution or even because of the lack of information or distortion, which requires constant

readiness to provide adequate plans to deal with such crises and management to avoid the need to make decisions under the first pressure, which may lead to a lot of problems, usually crisis management plan that includes identifying the most important elements of the crisis and the threats involved, both in terms of time or lack of capacity or other expected losses that could result from ignoring the crisis or deal with it in a way is good and the level of dealing with the crisis and management is well chosen by controlling a number of criteria, including the crisis's level of complexity, the degree of threat or pressure linked with the nature of the event, and other aspects (Arab British Academy for Higher Education, 2019).

Steps for disaster and crisis management:

- The enactment of laws and policies
- Definition of the task
- The formation of the Working Group
- Explanation of responsibilities, capacities and resources analysis.
- Risk studies and the possibility of their occurrence.
- Risk prevention
- Preparation and handling response plan.

- Implementation and response.
- Healing or restoration or redeployment.
- Monitoring and control.
- Evaluation and review.
- Training and education.

The steps mentioned above are working on disaster and crisis management through planning, regulation and administrative guidance and crisis management through (Euro Training, 2011).

Human resources management over the past years have developed significantly dramatically, especially in large organizations that have the ability and broad access to the latest studies in the importance of the role of human departments resources in the Organization's success in general, has shaped the role of the administration difference a great performance and reputation of the organization Organizations concerned with the human vendor at all levels have several signs of success via the activation and investment in human resources responsibilities, through its ability to attract talent and keep them, providing the creativity of a stimulating work environment and innovation which contributed to the development of processes and increase revenue, and also link the human resources strategy objectives of the Organization, which contributed to the guidance of all human capacities and capabilities to clear and specific goals and means to achieve the organization's strategy. For example, the Corona virus outbreak presents a significant challenge not just for human resource management, but also for other departments and executives to efficiently carry out their responsibilities, creating innovative practices to mitigate the impact of the financial and diligence as well as the payment of the operation as soon as possible the capacity in line with demand and maintain the lowest cost rates during this crisis.

The following figure shows the processes for managing crises through human resource management functions.

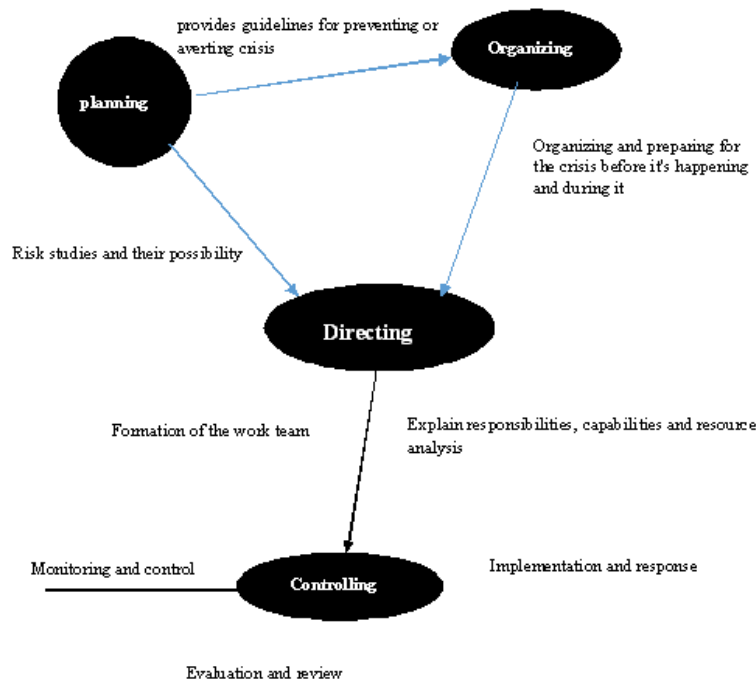


Figure. 1. stages of Crisis management process

V. FINDINGS

- The function of HRM in crisis management is to improve employee preparation and hence enable successful catastrophe planning.
- Human resources management is the link between the administration and its employees.
- There are four functions of human resources management play very important role in crisis management.
- Human Resources Management HR is always the link between management and all workers and also works

to provide an appropriate work environment and ensure their rights within any company and its greater role in achieving the goals of all parties within the organization or company and this role appears more clearly in times of crisis.

- By using a methodical and ability-driven approach, Human Resources Management may better equip businesses to respond to the complexity and ambiguities inherent in the events of the current crisis.
- It helps to form a common goal and integration of efforts towards crisis management, creating a culture of crisis is ready, and the development of organizational readiness and the ability to survive in a crisis.
- The Functions Of Human Resources Management play an important role in determining the current organization problem and is working to find the best solutions and methods to deal with them. As Armstrong (2020).
- HRM offers the skills and information required to guarantee that employees can contribute to the organization's long-term viability by participating in the crisis management process.
- HRM came to ensure that employees are aware of good about the potential crises that may affect the organization and they are aware of their role in dealing with the crisis

VI. CONCLUSION

In this research paper, we explored the role of human resource management in organizations' crisis management activities and that was in early detection of the crisis and determining its size, type, the use of modern methods and technology as well as the human side to deal with it, and that by enhancing preparedness among employees and thus ensuring effective disaster planning. The researchers found out that there is a correlation and impact of human resource management practices in effectiveness of organizational crisis management facing organizations. The study concluded that human resources management in any organization should move from traditional roles and adopt more contemporary aspects of human resources, including participation in crisis management. Accordingly, employees are considered key stakeholders in the crisis management process, and therefore human resources must be proactive in this process, and organizations that allow human resource management to interfere in resolving any crisis are more successful.

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THE STUDY OF IMPACT OF COVID-19 ON INDIAN FILM INDUSTRY AND STEPS FOR ITS REVIVAL**Shripad Joshi****ABSTRACT**

The present paper aims to discuss adverse impact of Covid-19 on Indian Film Industry. The paper also tries to take a helicopter view of the steps for its revival. The Corona Virus Pandemic had an adverse effect on art fraternity. Many of the actors and co-workers and people rely on the film industry had to start new jobs in order to survive. It was very difficult to switch the jobs for daily livelihood and compromise with the passion. Many had to lose their lives because of hunger and many committed suicide because of depression. The mental effects and economical effects cannot be compared as it has changed the course of film industry. However, understanding the losses in film industry and the process of reviving it needs to be discussed.

Keywords: Corona Virus, Sustainability, Revival, Film Industry, Media, OTT, Indian Economy

INTRODUCTION

The largest Industry in the world which produces maximum number of films is Indian film Industry. However, the glamorous and happening industry stand still during pandemic from March 2020. It resulted in losing jobs of thousands of workers who rely on film industry. To mention a few, cameraman, spot boy, make-up artists, technicians, managers had to suffer big economical loss. Along with technical fraternity of the industry, the artists such as, lyricists, music directors, film directors, creative department team had to stop their work as the films were not in progress. It is estimated that almost 1 billion tickets were sold every year before the pandemic. Moreover, the statistical data available also reports that almost 600-1800 films get produced in different languages in India. The Hindi film industry almost produces 200-250 Hindi films in a year. It is a fact that smaller single screens are not counted in earnings and for Hindi films almost 70% of the box office considers big budget movies comes from multiplexes. Film Producers and Directors had to suffer from a huge loss as many of the films which were about to complete were put on hold. Many block buster films could not get released even in South Film Industry known as 'Tollywood'. Consequently, the industry had to bear a loss of 9 billion rupees (102.5 million euros) for the Kerala film industry. As mentioned earlier, according to the actor Tamannah Bhatia, many daily wage workers had to switch to odd jobs to earn meager amount for livelihood. Apart from this, other stake holders relied on film industry such as multiplexes, their workers, exhibitors and cinema owners also went through difficult time. As per the Ernst and Young 2020 report, Indian cinema has 9,527 screens out of which 6,327 are single-screened and 3,200 are multiplexes. The report states that almost 1,000 screens had shut stores permanently. Actor Taapasee Pannu argued that almost all sectors are going too affected because of pandemic along with film industry. She further argued that the rich people also will have to suffer in the pandemic. It is observed that many of the theater owners planned for permanent closer of theaters. Gautam Dutta, CEO PVR Cinemas told RFI in his interview:

“Thousands of screens countrywide are forced to close down. Even their supply chains and other stakeholders facing personal hardship, it is a tough state of affairs.”

Thus, the present research takes a helicopter view of the adverse scenario of film industry during Corona virus which eventually will help to find solutions to it.

OBJECTIVES OF THE RESEARCH

1. To study the effects of Corona Virus on Film Industry
2. To understand ways to come out of drained economy of Film Industry
3. To study mental and economical effects on the people related to Film industry

METHODOLOGY OF THE RESEARCH

The present study takes into account secondary data for the research. The data collected is analyzed for the sake of interpreting economical and mental situations of the people concerned to the Film industry. The data is used to describe the situation of the film industry during Corona Virus.

It is observed statistically that the Indian cinema exhibition industry could not generate theatrical revenues of close to 120 billion rupees in 2020-21. Moreover, it has affected on revenues in connection with lost concession sales, and screen advertising sales and so on. The corona virus time could gain positive thing to the film industry and that is the increasing demand of Over the Top (OTT) platforms like Netflix and Amazon Prime.

Many of the citizens subscribed OTT platform and relied on it during lockdown as a source of entertainment when there was access to better networks, digital connectivity and smart phones. However, this applies to the middle class and upper class citizens whereas the poor people who could not afford their daily bread and butter didn't subscribed OTT platforms. As a result of this, OTT platforms got limited audience. It has a challenge before it to make it accessible to everyone in minimum price.

The fact goes with the statistics that the over 45 OTT services in India, there is a fight for consumers. The rural and urban populations have got an opportunity to explore OTT as it has low cost and efficient mobile recharge packages along with good internet connectivity. The pandemic has separated people from each other and as a result people are trying to find sources which will entertain them. The major-scale disturbances in the life of people have led down burden over art as well. As far artists are concerned, the art fraternity has suffered because many livelihoods are depending on the performing and visual arts. It is just not the fraternity of artists but their support staff, co-workers and an entire ecosystem has stopped functioning. The film industry recruits many people but during the pandemic job offerings have stopped.

The overabundance of entertainment options for people in the house cannot be denied. Therefore, the importance of OTT's cannot be ignored as it is providing effective content. Many of the filmmakers are courageously taking a chance to release films on OTT. During the pandemic, two big Hindi films, one Tamil and Telugu film, amongst others, are being released on a digital platform. However, the aura and catering to large audience in the theater has stopped and has severely affected the environment of film industry. The film industries sense of community and its merit cannot be ignored. One of the fine examples of the creativity is Malayalam film *Virus*. The film has caught attention of the people as it is available on OTT platforms. The Kerala Government has come forward to tackle the COVID-19 pandemic successfully. One important thing has resolved the issue of getting censored certificate for the films when a producer wants to release a film on OTT's. Moreover, many film festivals are happening online and giving solace to the film makers. Ken Loach is so generous in making his films available for free on YouTube. Moreover documentary cinema is now available at a nominal fee for a limited time span. However, the problem of internet connection and its urban centric influence determines its limitations. Therefore how to increase the film-viewing population is a big challenge before fraternity. It is a welcoming step that the in June 2021, Netflix announced its plan to open its first live-action. Moreover they are planning to come up with post-production facility in Mumbai. Amazon India has initiated miniTV, which is a new video streaming service for people which in turn is going to boost its position in the country. Furthermore, HOTOTT Entertainment also has proclaimed its plan to open 'HOTOTT', a streaming service app.

The positive gestures by The Telecom Regulatory Authority of India (TRAI) cannot be denied. The Ministry of Information and Broadcasting, Government of India is attempting to boost reforms in the broadcasting sector. The emergence of National Centre of Excellence for Animation, Gaming, Visual Effects and Comics industry in Mumbai will defiantly pave the way to the film industry. Moreover, The Indian and Canadian Government through exchange programme have signed an audio-visual co-production project. It will enhance cultural exchange and creativity, respectively. The government is also said to set up three-layer statutory system for citizens to raise grievances. They also have announced renaming the Indian Broadcasting Foundation (IBF) as the Indian Broadcasting and Digital Foundation (IBDF) which will help to being OTT's less than one roof. The Government has made the codes and conduct easy for self-regulation code for OTT content. It is authorized by 17 OTT platforms including Netflix, Amazon Prime Video, Disney+ Hotstar, ZEE5 and Voot and so on.

Many of the important steps were taken by NGO's, Government and society for its revival and survival. To mention, IPRS, Indian performing Rights Society who helps artists to register their creative work and protects the copyrights and creativity of them came forward to donate amount during lockdown to its members and rendered a service of artists. Therefore, it is noticed that the COVID-19 pandemic has had a considerable impact on the film industry in 2020 and 2021. It led cinemas and movie theaters, festivals have been to get cancelled or postponed. Many of the films could not release or delayed for a long time. The stock of film exhibitors has also dropped noticeably.

CONCLUSION

The Covid-19 pandemic had left devastating effects on films, entertainment events. However, the emergence of OTT's has somehow made the artist and art survive. The question of reaching OTT's in the rural areas at affordable prices and accessible remains as it is. The workers rely on film industry had to suffer a lot. Many of them had to face mental and economical trauma during pandemic. The Government and NGO's have come forward for its revival and many steps by them will definitely bring good days to the industry in coming days.

The sustainable growth is required in the industry and for that government has to take more steps to prevent the more hazards.

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WHISTLEBLOWING: A CRIME OR AN ALARM**CA. Parvati T. Soneji**

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Truth always suffers more by the heat of its defenders, than, the arguments of its opposers.

----- William Penn

ABSTRACT

Whistleblowing is becoming common at workplaces as the employees have started raising issues about ethical concerns. Such discourse may or may not be disastrous for the choral individual but may portray a threat to the survival of the institution. Through this paper, an attempt is made to provide a balanced approach to the controversial and debatable issue of whistleblowing being morally justified and considered as an alarm or unjustified and considered as a crime for fear of after-effects. Some schools of thought are of the view that whistleblowing is by no means justified because of the absolute obligations of loyalty and confidentiality of the employees towards the establishment for which they work. The other schools of thought supporting the act of whistleblowing barely see any difference between the whistle-blowers who uncover the activities detrimental to the organization and those set of employees who trade business secrets and inside information by leaking it to competitors and rivals. If the paradigm of earning only the profits holds, the corporate houses would never have obliged towards corporate social accountability and responsibility. The organizations in any democratic society are run with the expectation of functioning in ways that are compatible with social responsibility and public interest at large.

INTRODUCTION

The Human resource department provides the recruits with the internal codes of conduct and expected responsibilities along with the recruitment letter at the time of signing the employment contract. There are certain moral and ethical duties of employees beyond the legal framework at times becomes the subject of controversy. One such duty is loyalty to the workplace. A million-dollar question that arises is that does the loyalty towards the organization compels the prospective whistle-blower to remain silent and be a mere spectator witnessing the wrong happening in the organization, or, it is the moral duty to condemn the illegality in order not to endanger or cause prejudice to the innocent. The act of trying to expose any kind of activity which deems to be verboten, deceitful, or not correct within an organization whether private or public is known as whistleblowing. The information of alleged wrongdoing can be classified in many ways: inconsistent policies, violation of company rules and regulations, infringement of the law, corruption, a threat to national security or the public interest, including any kind of fraud. Whistle-blowing is categorized as Internal Whistle-blowing and External Whistle-blowing. Internal Whistle-blowing is the act, of an employee or a former employee, revealing what s/he believes to be unethical or illegal behavior to higher management, whereas External Whistle-blowing is revealing to an external authority or the public. Some consider Whistleblowers as traitorous violators of organizational loyalty norms and others appreciate them as gallant defenders of ethical values while being devoted and dedicated to the organization. Near & Miceli (1996) questioned 'are whistleblowers really crackpots'? Alford (2007) states those who elevate ethical issues are treated as disturbed and morally suspect. Grant (2002) calls whistleblowers 'saints of secular culture'. Whistle-blowing is commonly in context with professional ethics and morality. To study whistle-blowing from an ethics viewpoint, one needs to know what is meant by 'ethics.' Many times 'ethics' and 'morality' are used as interchangeable words, whereas, some even treat them as synonymous. Others cogitate morality as a special form of ethics.

IS WHISTLEBLOWING WORTHY?

A whistle-blower, in any organization, is born out of the unethical or immoral 'errors' that leave no room for silence. Whistleblowers are mostly tagged as altruistic martyrs for organizational accountability and public interest. They are also viewed as 'apostates' or 'traitors' by some, whereas, some others also accuse them of solely chasing special glory and fame by viewing their behavior as greed motivated. It has been observed that whistle-blowers are always in no-win situations. Whistleblowing is worthy when the blower has not only successfully exposed the unethical and immoral actions leading to remedial measures but has also been able to retain his job. On the other hand, if the whistleblower loses his job and his efforts are ignored, he/she becomes an object of pity and sympathy. Even if the unlucky whistleblower is considered to make the factual decision, in reality, no one would want to make this kind of right decision at the perils of his/her job. Whistleblowing is an

activity that demands pure motives with the purity of heart and not publicity. Whistleblowing is worth protecting the public interest and not exacting revenge upon associates, employees, supervisors, seniors, or the company. Whistleblowing if fails to achieve anything, is considered as an incorrect decision or maybe that right choice which nobody would want to make. It is an obvious fact that whistleblowing is not a matter of objective duty but is indeed a choice. The tendency to judge the severity of the issue is based on the motivation of the whistleblower, so, it is expected the whistleblowers should act like saints. Whistleblowing cannot be held as mandatory and whistleblowers as heroes and saints.

PSYCHOLOGICAL IMPACT

The psychological impacts differ from one case to another case and from one whistleblower to the other. The prospective whistleblowers are mostly met with the wall of silence and antagonism of the management whenever attempted to address the concerned issues. Whistleblowers express tenacious and tremendous agony, alcoholic and drug addiction problems, paranoid behavior at the workplace, acute trepidation, nightmares, anxiety, flashbacks, and unpleasant thoughts. Depression leading to suicidal tendencies is also often complained about. Although there is debate about whether the trauma experienced by whistleblowers meets diagnostic thresholds. The most common physical problems experienced can be restless sleep, fatigue, headaches, insomnia, and increased smoking and drinking. The variation of symptoms shares many of the features of post-traumatic stress disorder, general deterioration in health and self-care resulting in increased psychological and stress-related physical illness. On the other hand, an individual who feels threatened by whistleblowing may plan the career destruction of the 'complainant i.e. the prospective whistle blower' by reporting fictitious errors or rumors against him/her. This technique is labeled as gas-lighting. Gas-lighting is an unconventional approach commonly used by organizations through their top management to manage employees who cause difficulty by raising concerns that have been designed and crafted by them. It has also been observed in some cases which have reached its extremities that this technique is even extended for proposing that the complainant's mental health is unstable. Even the non-whistleblowers (victims of gas-lighting), in addition to the whistleblowers, suffer stress-related emotional problems of anger, anxiety, and disillusionment, emotional health problems, guilt feelings, shame, and unworthiness. This fear may indeed be justified because organizations also often attempt to ostracize and isolate whistleblowers by undermining their concerns by suggesting their alarms as groundless, carrying out inadequate investigations, or by ignoring the issues altogether. Whistleblowers may also be suspended, disciplined, and reported to professional bodies on fabricated pretexts. Where whistleblowers persist in raising their concerns, they increasingly risk detriments such as dismissal, false fabrication, image tarnishing, or suspension. Whistleblowers most of the time struggle to find further employment due to tarnished reputations, poor references and blacklisting if dismissed or even if thinks of switching to a new opportunity. The social impact of whistleblowing through loss of livelihood (and sometimes pension), and family strain may also impact psychological wellbeing. Immense stress as a result of litigation regarding detriments such as unfair dismissal is often faced with imperfect support or no support at all from unions. Whistleblowers who continue to pursue their concerns may also face long battles with official bodies, regulators, and government departments. The 'institutional silence' by employers, may be produced to add to whistleblowers' stress and difficulties. In all, some whistleblowers suffer great injustice that may never be acknowledged or rectified. Such extreme experiences of threat and loss inevitably cause severe distress and sometimes mental illness, sometimes lasting for years after. This mistreatment not only deters but also refrains others from coming forward with concerns. Thus, poor practices remain hidden behind a wall of silence and ward prevent the organization from experiencing the improvements which may be afforded by intelligent failure.

CONCLUSION

In this age of globalization, where economic motives precede overall virtues and customs, protection of public investment and interest from corporate scandals has become a matter of great concern. Fraudulent conduct, dishonest transactions, and immoral and unethical practices have become the norms due to cutthroat competition. The collusion of the bureaucracy is an open secret and the corporate houses seem to be hand in glove with the unscrupulous to fulfill their ulterior motive. The answer has to come from the lesser mortals, the ordinary people who are the real stakeholders. Against this background, there is a need to understand and strengthen the framework of whistleblowing. It also underscores the need to encourage and protect whistleblowers, thereby facilitating the creation of a whistle-blower-friendly organizational culture.

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ANALYZING THE IMPACT OF DIGITAL INDIA MOVEMENT ON THE DAILY WAGE EARNERS

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ABSTRACT

The current research is involved in the identification of influences of the Digital India Movement related to the daily wage earners. India has provided one of the best competitive environments for the daily wage among Asian countries. Thus, the central idea of research highlights the implications of Digital India Movement and digital payment context associated with the daily wage earners salary construct. A survey method is used in this research to access the primary quantitative data. The research has suggested that digital payment methods are effective to develop the scope for easy salary payments for daily wage earners. Similarly, this study evaluates that daily wage has reported a gap for the population of the country and can be observed from the century that is reflecting the construct of the payment system in India. This study gives information that daily wage conditions and current status need to be increased from the last two decades due to the proposed changes in the area of professional employment.

Index terms: Digital India Movement, daily wage earners, India.

I. INTRODUCTION

The Digital India Movement is involved with the online and digital contexts to support government-based services to the citizens of the country. The Digital India prospect is associated with the development of the country in a technological area through increasing internet connectivity. The Digital India Mission was launched by PM Narendra Modi on 1 July, 2015 to support the existing government schemes such as *Sagarmala*, *Make in India*, *Stand up India*, and *Start up India*.

Implementation of the Digital India Movement involves the daily wage earners in a prospect of growth and development in the economic pattern. Introduction and implementation of the Digital India context is related to the derivation of financial support by calculating the daily wages. According to the reports, India is the country that provides the most competitive daily wages around US\$2.80 per day (india-briefing.com, 2021). In India, the Daily Wage Movement has restricted the tendency to pay minimum wage to the employees to provide financial stability. Redevelopment of the salary structure and daily wage has been established through the Digital India Movement.

Digital India Movement, 2015 has formulated the UPI payment methods among the citizens of India regardless of rich and poor status of the people. Digital payment method has supported the access of money from the employers based on the daily wages.

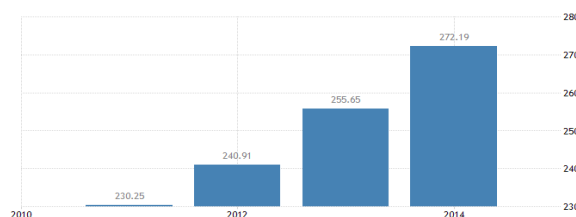


Figure 1: Current daily wage status in India

(Source: tradingeconomics.com, 2021)

Current hike in the daily wage can be tracked and recorded efficiently by digital movement. Tracking of this record ultimately help in digital India movement on daily wage earner.

- **Objectives of the Study**

For better understanding and in-depth analysis of the current area of study, the objectives of the current study are:

- To analyse the impact of Digital India Movement on the daily wage earners.
- To identify the factors that resists the implementation of Digital India Movement for daily wage earners.
- To recommend methods through which digital India movement can get better involvement with daily wage earners.

II. LITERATURE REVIEW

• Daily Wage Status In India

Daily wage in India has faced a lot of socio-economic as well as demographic factors in formal and informal sectors. As stated by Singhari & Madheswaran (2017), a negligible growth in the daily wage in India has been reported due to multiple issues such as economic background, gender, and religion. A formal and informal labour market has reported the context of difference in the development of daily wages in India. A National Floor Level Minimum Wage has reported a lower rate of wages to the ST and women than the average daily wage. As opined by Kumar & Pandey (2021), multiple factors have been recorded by National Sample Survey Office (NSSO) for the gap in Indian wage system such as region, religion, gender, and caste. Daily wage policy in India has recorded discriminations in the formal and informal sectors related to the caste system as well as the religious objectives related to the country. A gap in the daily wage has been reported for the population of the country and can be observed from the century is majorly reflecting the construct of the payment system in India.

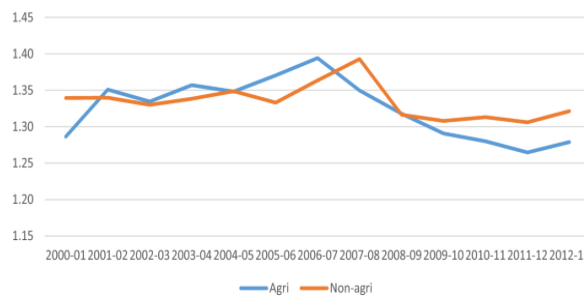


Figure 2: Structural changing pattern in the wage system of India (Source: Himanshu, 2017)

The figure depicts the ups and downs related to the structural changes in India from the last two decades. As stated by Himanshu (2017), a change in the wage structure has increased in a rapid acceleration during 2018 to 2013.

• Digital India Movement Supporting Easy Payments

Digital India Movement, 2015 by PM Narendra Modi has developed opportunities for digital transactions and payment methods. As stated by Thomas (2019), digital India is a *Geopolitical Agenda* developed by the government to track the payments as well as transactions accomplished by the government policies. Digital entanglements provide the security and fast technology to perform the economic actions of a formal and informal sector. Developing a digital country through useful methods such as the UPI payment system eases the options in banking and transferring money to the employees. As stated by Shree *et al.* (2021) mass population in India including each economic class has adopted the digital method for payments. UPI, NEFT, IMPS are responsible for developing effective strategies to promote faster and risk-free methods for transactions. Moreover, the digital movement and online payment method has reflected the success story in India. Hassles in the bank and the long-term system for the payment method have been reduced through the involvement of digital payment methods.

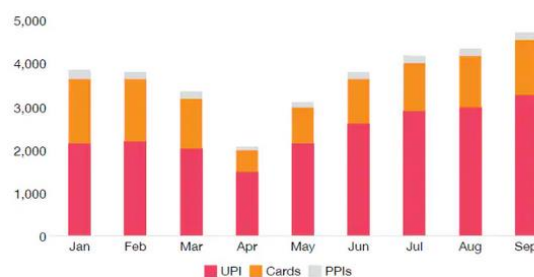


Figure 3: Involvement of Digital payment method in India in 2020 (Source: pwc.in, 2020)

The figure defines the involvement of the Indian citizens in the area of UPI payment. As opined by Bhargava *et al.* (2021), UPI, BHIM are the digital payment methods exploring the success story of the digital payment approach involved with the citizens of India.

• Digital Movement Supporting Daily Wage Earners

The Digital India Movement has determined the reduction of complications in defining the daily wage decided by an organization by tracking the digital transactions. As stated by Stewart & Stanford (2017), digital

movement has provided the opportunity to incorporate the effectiveness of digital payment context to raise the employment standard. Development of the digital platform for the payment methods has provided the opportunity to identify the conditions for the development of the scope for minimum wage determined for the employees. Meanwhile, the digital movement in India has been involved with the condition of defining the prospect of social protection to the citizens. As opined by Gentilini *et al.* (2020), digital payment has provided support to the daily wage earners during the tough situation of Covid-19 pandemic. No physical contact and fast as well as secured payment methods through digital platforms have reported the active participation of employees as well as daily wage earners.

• **Daily Wage Increment By Introducing Digital Mode**

Digital platform has introduced the scope for the daily wage earners as well as governments to access the financial arena of a formal or informal sector. As opined by Awasthi & Li (2017), digital movement in India has provided the condition for improving the economic background of the country. Daily wage of India has been influenced through the active performance in the movement of digital platform development. Digital media is responsible for reporting the condition of compound annual growth rate related to an organization or a business. Economic activity and growth in the country has provided the conditions for developing a daily wage based on employee skills.

III. MATERIALS & METHODOLOGY

The research is completed with the Primary data collection method as the required data collection method and quantitative data analysis method as required data analysis method. A survey has been conducted among 101 participants with 95 respondents on the daily wages earner of India from different sectors. The basic reason behind choosing the survey method as data analysis in this research because it be effective for this research and provide high accurate result. High-quality representativeness and authentic data collection can be developed through the involvement of this survey method (de Medeiros *et al.* 2020). Moreover, low-cost of the data collection and high accuracy of the statistical analysis have been appreciated through this selected methodology.

IV. RESULTS

Section 1: Graphical representation of demographic questions

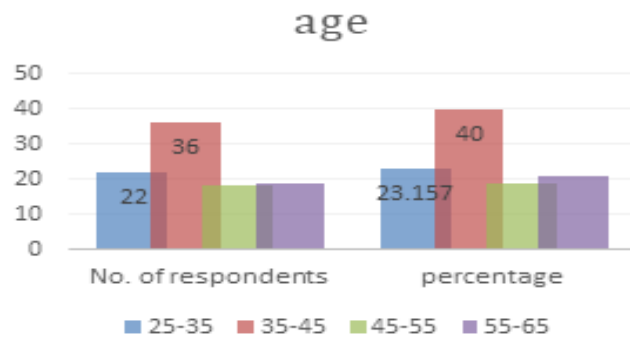


Figure 4: Age of respondent
(Source: Created by researcher)

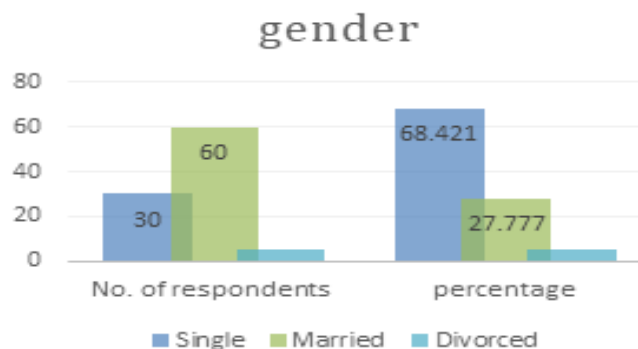


Figure 5: Gender of respondent
(Source: Created by researcher)

EDUCATIONAL BACKGROUND?

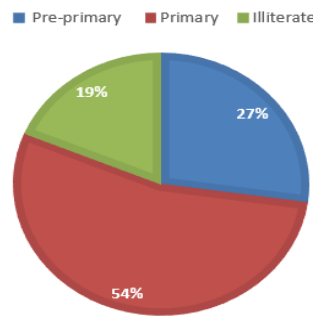


Figure 6: Education background of respondent
 (Source: Created by researcher)

Section 2: Mathematical analysis of survey

Table 1: Descriptive analysis of obtained response

Attributes	Distribution N=95	%	Mean	Standard deviation	Standard error
1. Do you feel that Digital India Movement is helpful?					
Yes	55	57.89	50.0	10.61	19.70
No	40	42.11	21.1		10.53
2. Digital India Movement has a positively impact on the daily wage earners					
Strongly agree	12	12.631	25.0	9.67	7.66
agree	25	26.315	21.8	10.21	5.82
Neutral	31	32.631	15.3	12.01	1.62
Disagree	20	21.052	7.1	9.19	-1.04
Strongly disagree	7	7.368	1.8		0.92
3. It is easy to transfer salary for daily wage earners through digital payment method.					
Strongly agree	25	26.315	25.0	8.94	8.03
agree	30	31.578	25.0	9.57	7.71
Neutral	20	21.052	18.4	5.77	6.32
Disagree	10	10.526	10.5	0.00	5.26
Strongly disagree	10	10.526	5.3	7.07	-0.90
4. Digital India Movement has helped in the increment of the daily wage.					
Strongly agree	20	21.052	50.00	5.10	22.45
agree	25	26.315	39.47	5.85	16.81
Neutral	22	23.157	26.32	5.03	10.64
Disagree	12	12.631	14.74	2.83	5.95
Strongly disagree	16	16.842	8.42		4.21
5. UPI and BHIM method help in regulating and controlling the illegal money transfer, which affects the pattern of daily wage.					
Yes	45	47.368	33.33	15.28	9.03
No	35	36.842	17.54	14.14	1.70
Neutral	15	15.789	5.26	10.61	-2.67
				3.54	-1.77
6. The implementation of UPI and BHIM method to support daily wage earners to achieve payments on time is advantageous.					
Strongly agree	30	31.578	25.0	8.97	8.01
agree	25	26.315	17.1	7.54	4.78
Neutral	20	21.052	10.5	5.86	2.33
Disagree	11	11.578	5.3	7.00	-0.87
Strongly disagree	9	9.473	8.2	12.50	-2.17

(Source: Created by researcher)

V. DISCUSSIONS

In this research, individual responses have suggested that the condition of the Digital India Movement has been effective for the people. It has been found that the majority of the population in the country has been adopting the new strategy for digital platforms. This research finding has suggested that frequency percentage of people that think there is positive impact of digital movement is 50.36%. On other side result of frequent percentage respondent think that the daily wage of the country has been influenced at a high rate due to the involvement of the digital platform of money transaction 12.61%. According to the previous evidence, the Digital India Movement has been associated with the condition of enhancing the management of Tax services and government policies.

An informal and formal sector has been involved with the prospect of financial activity monitoring related to the country (Mukherjee, 2019). Daily wage conditions and current status have been increased from the last two decades due to the proposed changes in the area of professional employment. The standard deviation of the question associated with condition of daily wages earner is 2.83% that represent a strong bond between collected value and actual value. According to the requirement of the daily wage increment, Digital movement

has provided the prospects of the tracking and regulating the financial steps associated with the services. Digital movement has been involved with the condition of supporting the aspect of daily wages and employment statements. The findings of the research as well as the existing research have been involved with the condition for the development of employee status. Digital movement in India is a success story due to the implementation of a highly organized pattern of UPI and BHIM system (Maindola *et al.* 2018). Distribution of salary and daily wage payments have been supported by the prospect of digital platforms in India.

CONCLUSION

The study has been involved with the development of the digital India movement through the context of supporting the daily wage of the country. The Digital India Movement has been responsible for providing an easy method of payments related to the daily wage of the country. Indian citizens have adopted the values for accepting the condition of the digital platform associated with the condition of providing a safe method for transferring daily wages to the employees. It has been relevant to understand that the context of digital movement has been involved with the digitalization in India to promote the highly developed organization to settle the employment status in the country.

Daily wage in India has shared on of the competitive wage development according to the employee response based on the equality. Moreover, India has reported religious as well as caste related factors to enunciate the complications in wage development. A condition of discrimination related to the process of the daily wage has been determined through the involvement of digital payment mode involved with the employee status. Regulation and monitoring of the payment method in India have been easily supported by the digital platform of payments. In order to create efficiency in work digital payment need to be accepted by daily wages worker.

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DIGITAL LITERACY AND EDUCATIONAL SYSTEM IN INDIA**Mr. Swapnil R. Salvi**

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ABSTRACT

The study highlights Digital Literacy and Educational system in India. Accessing digital media such as Facebook, WhatsApp, Snapchat, YouTube, Gmail and Twitter increase the chances of digital communication. Besides this, it increases awareness among students about basic nitty-gritty of internet safety such as creation of authentic format of passwords, privacy settings and in a way, they learn what to share and what not in social media fields. For analyzing main aim and objectives of the study, descriptive design and primary quantitative data has been used by conducting a survey of 101 participants. This study gives information that digital literacy in the educational system of India need to be researched and analyzed systematically by evaluating challenges, barriers in digital literacy. One of the significant reasons for such a decreasing rate of digital literacy is lack of digital tool accessibility, technical knowledge and skill, improper infrastructure, and insufficient education. In addition, rural population in India is also one of the reasons for which India is facing barriers in enhancing digital literacy.

Keywords: Digitalization, safety, education, digital literacy

INTRODUCTION

Digital Literacy aims to promote learning of students by engaging them with online resources. It requires them to utilize required digital tools effectively in their learning process. Digital Literacy helps to gather information which helps students in expanding their knowledge in their respective curriculum fields. Amidst this covid 19 scenario, use of internet has become one of the key tools in this educational field to promote a growth of these students through online learning procedures. Thus, improvement of digital literacy is becoming highly important for India to improve its educational system and encourage educational growth of students by expanding their knowledge.

OBJECTIVES

- To analyses the involvement of digital literacy in Indian education system
- To evaluate the factors that need to be considered while implementing digital literacy in Indian education system
- To recommend method through which digital literacy can be implemented in Indian education system

LITERATURE REVIEW**➤ Use of Digital tools in promoting Digital Literacy in India**

Digital tools such as *Google, Social Media Sites, Zoom Meeting, Google meet and Seesaw* are popular digital mediums which are used for online education purposes in India. Use of such tools helps teachers and students in meeting under one roof and enhances proper formal or informal ways of communication. Utilization of such digital tools increases keen interest among students as these are different from traditional and monotonous ways of face-to-face learning process (Mohan *et al.* 2017). Moreover, it also helps to make this learning process less timed than classroom education. Using a computer, laptop and smartphone technologies initiates this expansion of digital literacy with this supremacy of digital technology among students.

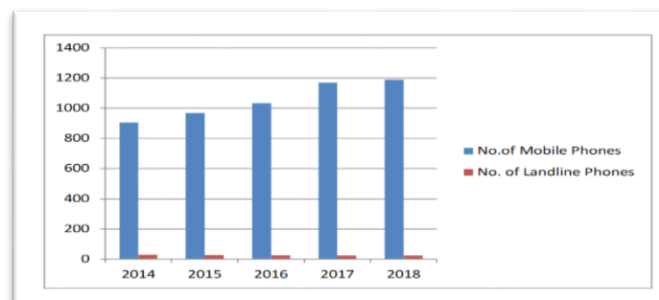


Figure 1: Use of Mobile and Land Phone in India
(Source: Sharma & Shukla, 2019)

Apart from this, these digital tools are also easy to access for students and teachers as it requires no paid subscription. It in a way helps learners and their families in increasing their educational affordability. Also, it increases digital knowledge among Indian students, teachers and parents as they learn to access these sites and their operating ways (Saxena *et al.* 2018). Thus, it helps to promote digital literacy in educational field of India.

➤ **Importance of Digital Literacy in educational field of India**

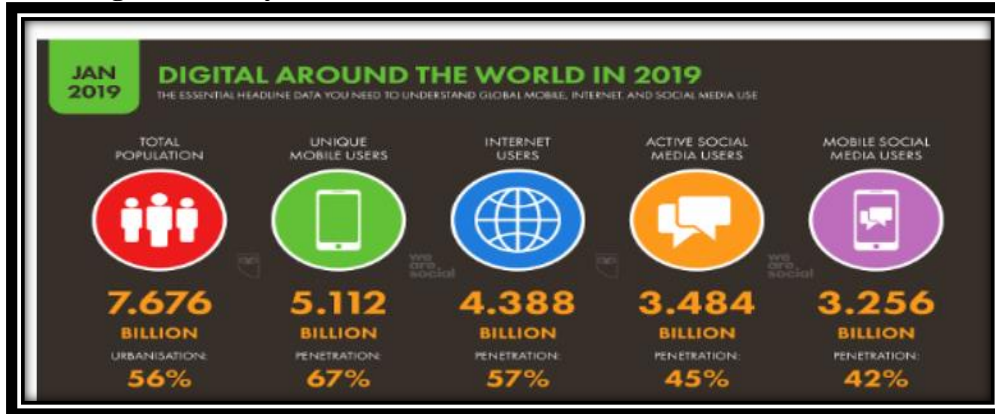


Figure 2: Digitalization in India
(Source: Sharma & Shukla, 2019)

Development of digital literacy among students can help them to utilize benefits of having an online classroom. It helps students in promoting digital lessons which are considered a key learning tool in enhancing modern ways of education in a significant way. While students get more accustomed to online digital tools, it has become easier for teachers to make their learning process more interactive and meaningful (Kishore *et al.*, 2019). It increases awareness among students about basic nitty-gritty of internet safety such as creation of authentic format of passwords, privacy settings and in a way, they learn what to share and what not in social media fields. Thus, this digital awareness among students can help to secure their personal information from third-party access, ransomware attack and hacking. Digital literacy has thus become very essential in India as it helps to enhance outer knowledge expansion of students separately from textbook-based knowledge. Digital tools help in enhancing deep learning by making a character, developing creativity, cooperation, communication, critical thinking, and improvement of citizenship.

➤ **Challenges and Barriers in promoting Digital Literacy in India**

In this execution of Digital literacy in India, there are also certain evident barriers which have provided immense negative attribution. One of the most effective barriers is illiteracy which is considered as a root cause for initiating a lack of digital literacy in India. Education helps to expand knowledge of people through which people are able to differentiate between better and worse (Anisimova, 2020). Expansion of rural areas in India is considered one of the significant root causes that leads to growing challenges in this development of digital literacy in India. 40% population in India is living under poverty line where digital literacy is almost non-existent.

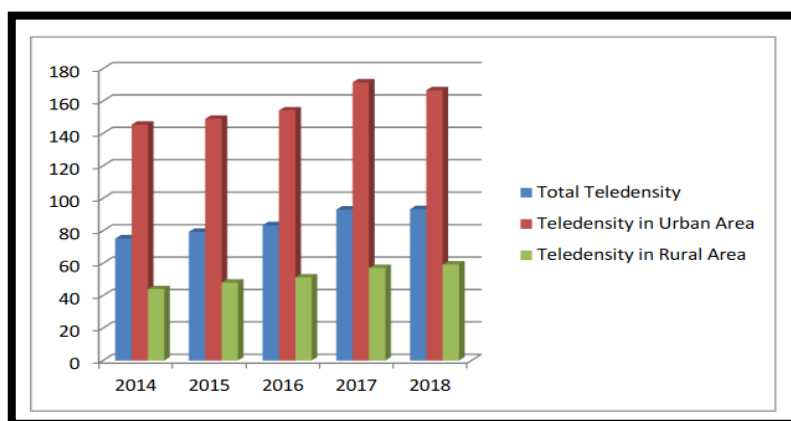


Figure 3: Urban and Rural area in India
(Source: Sharma & Shukla, 2019)

Moreover, lack of infrastructural support increases these chances of digital literacy in India. It reduces required educational scopes for children, educational trainers and others as they fail to understand machine learning and achieve required resources. In addition, in rural areas, cost of data restricts people in approaching digital education as it provides them additional cost burden on rural people to lead a structured livelihood (Jan, 2018). Again, lack of language understanding, primarily English language, restrict rural people from accessing digital information. In this regard, lack of skill is also considered one of the significant challenges that create barriers to improving digital literacy in India.

➤ Strategies to overcome barriers

Through this implementation of required educational structure, rising issues regarding digital literacy strategies can be reduced. In addition, necessary awareness needs to improve among people so that they can be able to access required information from digital sources such as websites and social media access. Creativity, social and cultural understanding, critical thinking, functional communication tactics with effective communication skills are required through which people are able to become efficient in using digital knowledge to access information (Dutta, 2017). In addition, it can be said that Indian government needs to take required policy initiatives to train Indian citizens.

Training helps to address their difficulties which indirectly helps to build proper communication and understanding among people. Along with required initiative to improve their knowledge in e-safety measures is also needed. E-safety measures help people in learning possible internet safety measures through which they can be able to save their personal information such as banking details, transaction details and others (Sharma & Shukla, 2019). Apart from this, interdependence, curation, social factors and comprehension are required through which digital literacy can be efficiently improved in India. Government needs to take required initiative and policy measures to improve digital literacy in this education field along with teacher training, resource allocation and financial investment.

➤ Government initiatives in promoting digital literacy in India

Government of India has launched a digital media campaign to endure government services becoming easily accessible for Indian citizens electronically. This digital India scheme of By Indian Government has included a certain plan to establish a connection with rural areas by making access to high-speed internet networks throughout India (Biradar & Naik, 2017). It is aimed to increase digital literacy in India through initiating successful access to digital content. Apart from this, in another article by Kishore *et al.* (2019) a required classroom set up for the development of digital literacy with cooperative learning has been evaluated. In this current research, digital literacy in the educational system of India has been researched and analyzed systematically by evaluating challenges, barriers and required digital tools for improving digital literacy in India.

METHODS & METHODOLOGY

The current research on Digital Literacy and Educational system in India used primary quantitative data collection method by conducting a survey on 107 participants with 101 respondents belonging to a normal Indian citizen. Data analysis method used for completion of this search is quantitative because result obtained through qualitative data analysis may contain error. Survey has helped in collecting actual data for completing this research. Along with this, participant consent has been maintained to conduct this survey procedure which is being ethically considered. Apart from this, this survey is time-consuming which has created initial problems in collecting required information for this research.

RESULTS AND DISCUSSION

Attributes	Distribution N=101	%	Mean	Standard deviation	Standard error
1. Age					
18-35 years	55	54.46	33.33	22.03	5.65
36-60 years	35	34.65	15.18	16.97	-0.89
61 years and above	11	10.89	25.08	38.18	-6.55
2. Gender					
Male	65	64.36	33.33	20.51	6.41
Female	36	35.64	25.08	2.83	11.13
3. Marital status					
Single	40	39.60	50.00	22.03	13.98
Married	50	49.50	30.20	27.58	1.31

Divorced	11	10.89	5.45		
4. Educational Background					
Pre-primary	11	10.89	36.63	41.62	-2.49
Primary	85	84.16	33.00	49.50	-8.25
Illiterate	15	14.85	4.95		
5. Income per day:					
Less than 300	7	6.93	25.50	23.46	1.02
301 – 500	42	41.58	48.76	22.64	13.06
501 – 700	50	49.50	13.37	25.98	-6.31
701 – 1000	3	2.97	0.99	24.87	-11.94
Above 1000	1	0.99	0.25	24.68	-12.22
6. Which is the most useful tool as an online educational site in India					
Google Meet	55	54.46	13.61	24.58	-5.48
Zoom Meet	40	39.60	9.90	22.80	-6.45
Microsoft Teams	5	4.95	1.24	22.75	-10.76
Other	1	0.99	0.25	24.42	-12.09
7. Digital literacy is essential in the Indian Educational Field					
Strongly Agree	19	18.81	9.41	25.86	-8.23
Agree	65	64.36	32.18	29.85	1.16
Neutral	10	9.90	4.95	4.04	0.45
Disagree	5	4.95	2.48	2.12	0.18
Strongly Disagree	2	1.98	0.99	25.86	-12.43
8. There are higher chances of increasing digital literacy in India					
Strongly Agree	10	9.90	4.95	3.95	0.50
Agree	74	73.27	36.63	34.33	1.15
Neutral	7	6.93	3.47	33.99	-15.26
Disagree	2	1.98	0.99	33.99	-16.50
Strongly Disagree	8	7.92	3.96	30.22	-13.13
9. Digital education enhances the proper relationship between teachers and students					
Strongly Agree	20	19.80	9.90	7.63	1.13
Agree	64	63.37	31.68	28.02	1.83
Neutral	10	9.90	4.95	26.20	-10.62
Disagree	2	1.98	0.99	27.66	-13.34
Strongly Disagree	5	4.95	2.48	25.42	-11.47
10. Online education attracts students more than classroom education					
Strongly Agree	15	14.85	7.43	5.72	0.86
Agree	69	68.32	34.16	31.33	1.41
Neutral	5	4.95	2.48	30.70	-14.11
Disagree	5	4.95	2.48	30.70	-14.11
Strongly Disagree	7	6.93	3.47	27.59	-12.06
11. Supremacy of digital technology has become challenging for learners ' parents					

Strongly Agree	12	11.9	5.94	3.30	1.32
Agree	72	71.3	35.64	32.14	1.75
Neutral	11	10.9	5.45	31.08	-12.81
Disagree	5	5.0	2.48	31.49	-14.51
Strongly Disagree	1	1.0	0.50	29.30	-14.40
12. Digital literacy helps students in increasing their awareness about safety concerns					
Strongly Agree	19	18.8	9.41	7.83	0.79
Agree	65	64.4	32.18	29.37	1.41
Neutral	12	11.9	5.94	28.16	-11.11
Disagree	3	3.0	1.49	27.62	-13.07
Strongly Disagree	2	2.0	0.99	25.99	-12.50
13. Arrival of fake sites makes the online educational system in India more complex					
Strongly Agree	35	34.65	17.33	15.34	0.99
Agree	60	59.41	29.70	27.92	0.89
Neutral	4	3.96	1.98	27.66	-12.84
Disagree	1	0.99	0.50	27.94	-13.72
Strongly Disagree	1	0.99	0.50	26.47	-12.99

Table 1: Descriptive analysis

(Source: Created by learner)

DISCUSSION

From this above finding it is evident that digital literacy in India is one of the fundamental requirements through which educational development within this country can be made possible. In addition, a rising impact of covid 19 pandemic has evolved gradually which results in urgency of online mode of education of students through Zoom meeting, Google meet and other social media fields. However, a necessity of digital literacy is hugely felt by Indian citizens as these are basic requirements for developing educational development (Krishnamurthy & Shettappanavar, 2019). Through this initiation of digital literacy, people are able to learn working procedures in society, living and learning skills and understand digital technologies through which Indian students can expand their educational and creative knowledge. Accessing digital media such as Facebook, WhatsApp, Snapchat, YouTube, Gmail and Twitter increase these chances of communication. Through a successful buildup of communication, students can ensure a structural development of their knowledge.

Communication is necessary to mitigate their queries and expand social knowledge. They can learn to easily access required information in their working field, educational field and others. It can be said that digital literacy helps to promote necessary learning of students by engaging them with online resources. Thus, these students are able to learn proper utilization of digital tools effectively (Saxena, 2017). It has been observed that frequency of households in India are considered digitally literate which is a very marginal that 3.82 and moderate rate compared to other first world countries. One of the significant reasons for such a decreasing rate of digital literacy is lack of digital tool accessibility, technical knowledge and skill, improper infrastructure, and insufficient education (defindia.org, 2021). In addition, rural population in India is also one of the reasons for which India is facing barriers in enhancing digital literacy. In rural areas of India, quotient of digital literacy is 25% whereas in urban areas this quotient of digital literacy is 61%.

CONCLUSION

It in a way helps learners and their families in increasing their educational affordability. Besides this, it increases digital knowledge among Indian students, teachers and parents as they learn to access these sites and their operating ways. Moreover, digital India scheme of by Indian Government has included a certain plan to establish a connection with rural areas by making accessible to high-speed internet networks throughout India. Expansion of rural areas in India is considered one of the significant root causes that leads to growing challenges in this development of digital literacy in India. Digital literacy has thus become very essential in India as it helps to enhance outer knowledge expansion of students separately than textbook-based knowledge. However digital literacy needs to be improved in India as it helps students in increasing their awareness about

safety concerns by enhancing communication. Through this initiation of digital literacy people are able to learn working procedures in society, living and learning skills and understanding of digital technologies through which Indian students can expand their educational and creative knowledge.

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APPENDIX

Appendix 1: Survey Questions

Part A: Demographic characteristics

1. Age

- a) 25-35
- b) 35-45
- c) 45-55
- d) 55-65

2. Gender

- a) Male
- b) Female

3. Marital status:

- a) Single
- b) Married
- c) Divorced

4. Educational Background:

- a) Pre-primary
- b) Primary
- c) Secondary Schooling
- d) Higher Secondary
- e) Graduation
- f) Post-Graduation

5. Income per day:

- a) Less than 100000
- b) 100000 – 300000
- c) 300001 – 500000
- d) 500001 – 700000
- e) Above 700001

6. Which is the most useful tool as an online educational site in India?

- a) Google Meet
- b) Zoom Meet
- c) Microsoft Teams
- d) Other

Part B: Digital literacy and educational system in India

On a scale of 1-5, please indicate the degree to which you agree to the statements given below based on your experience. (1=Strongly Disagree, 2= Disagree, 3= neither Agree nor Disagree, 4=Agree, 5=Strongly Agree)

Statement	1	2	3	4	5
Digital literacy is essential in the Indian Educational Field					
There are higher chances of increasing digital literacy in India.					
Digital education helps in enhancing the proper relationship between teachers and students.					
Online education attracts students more than classroom education.					
The supremacy of digital technology has become challenging for learners' parents.					
Digital literacy helps students in increasing their awareness about safety concerns.					
The arrival of fake sites makes the online educational system in India more complex.					

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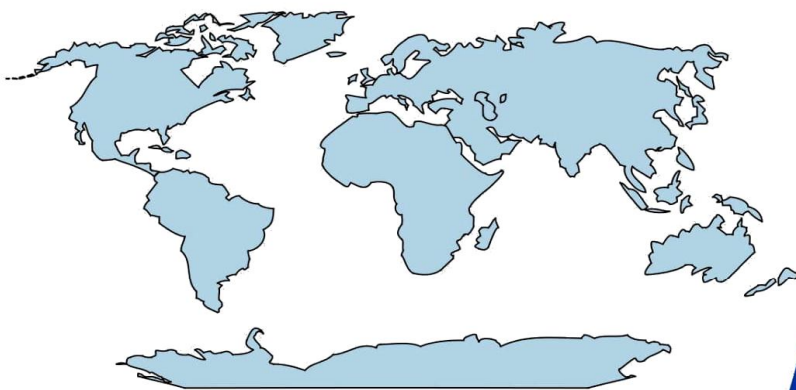
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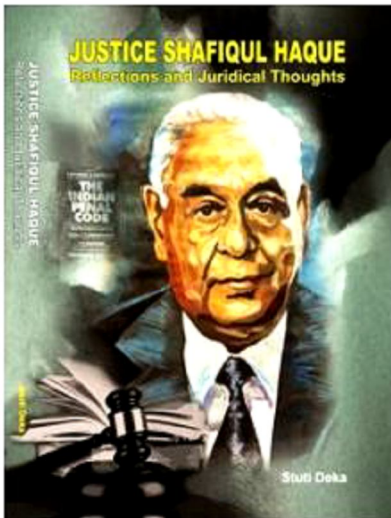


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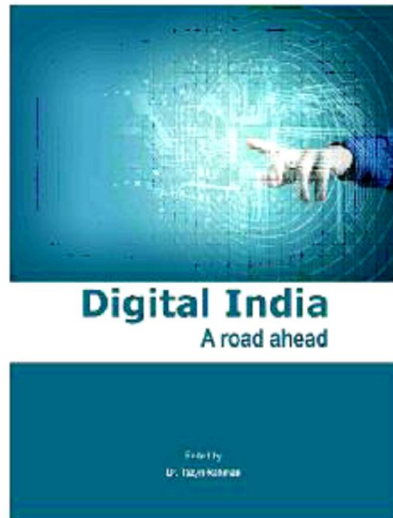
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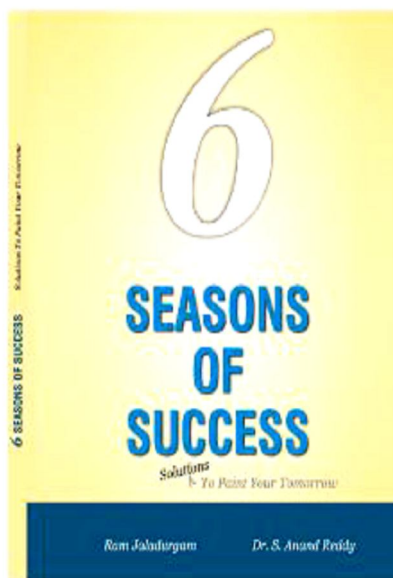
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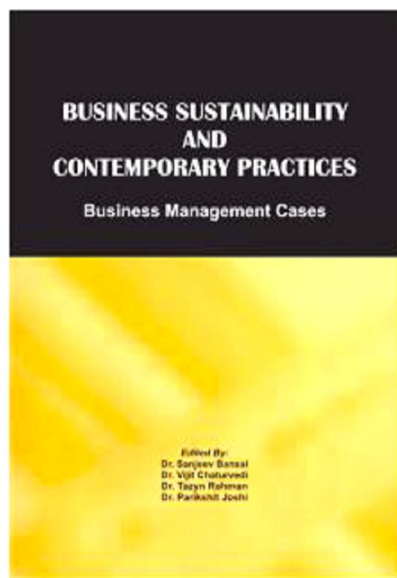
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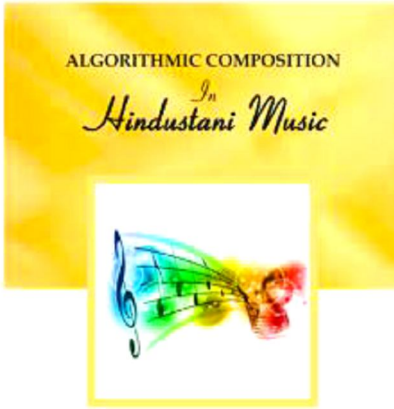
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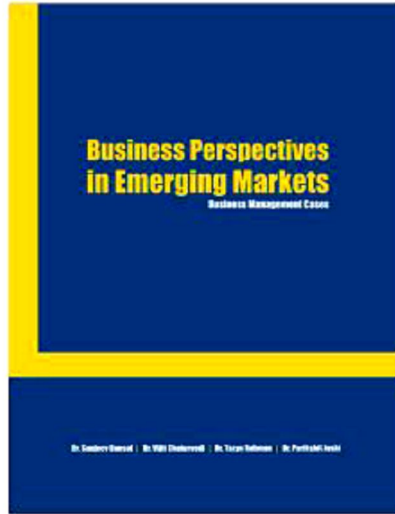


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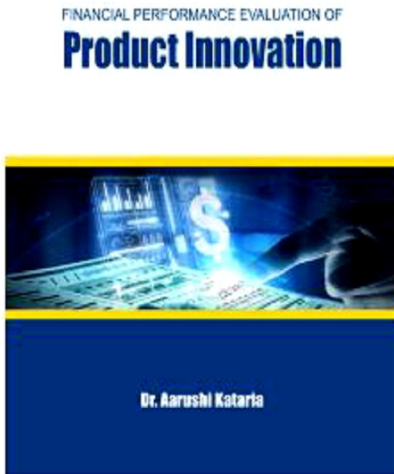


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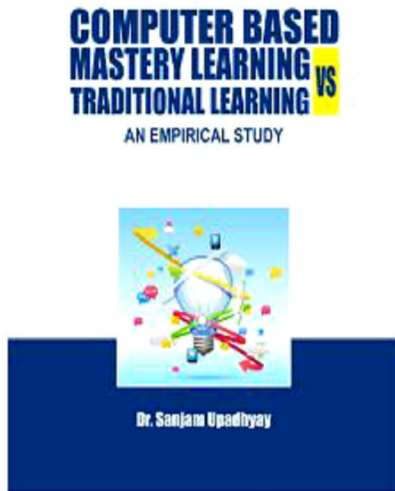
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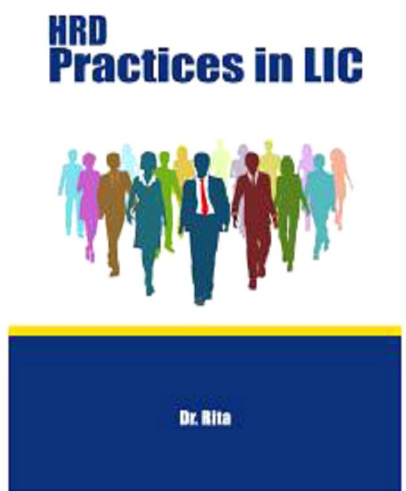
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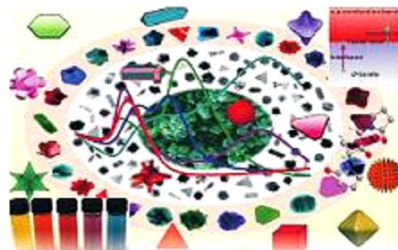
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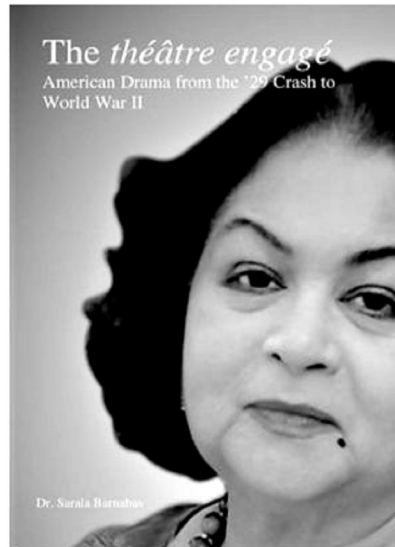
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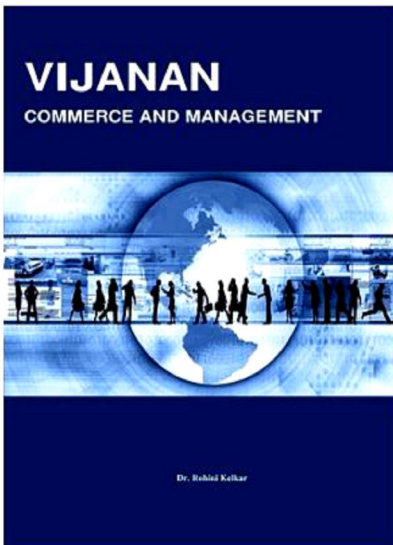
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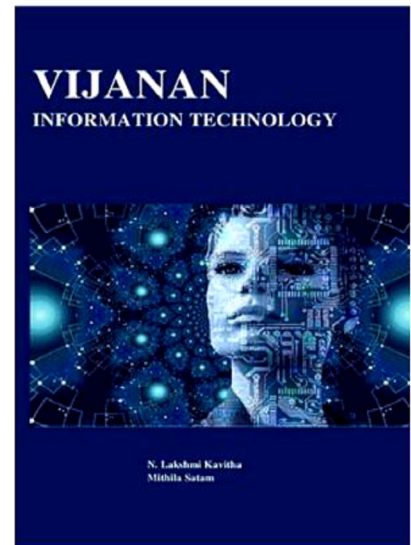
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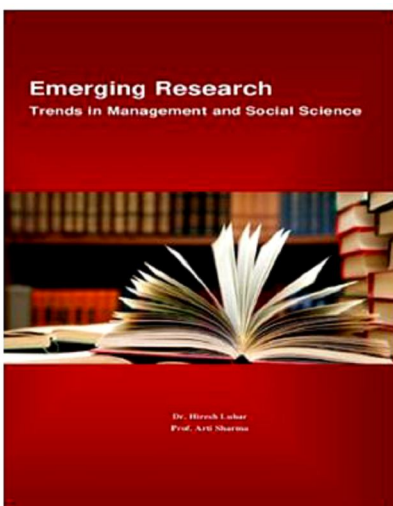
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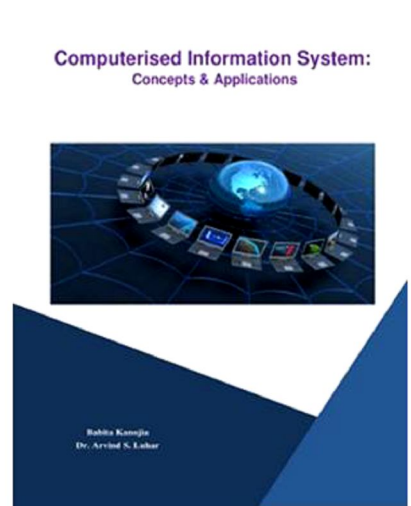
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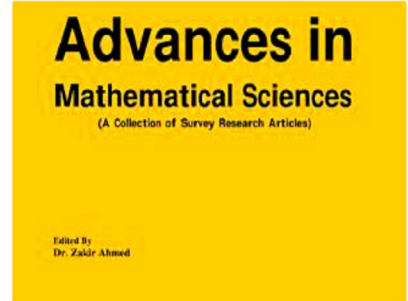
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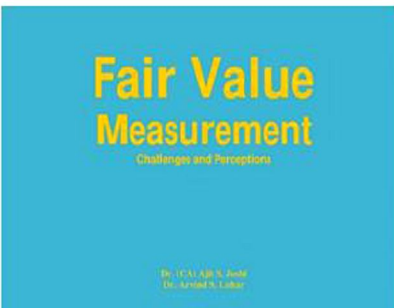
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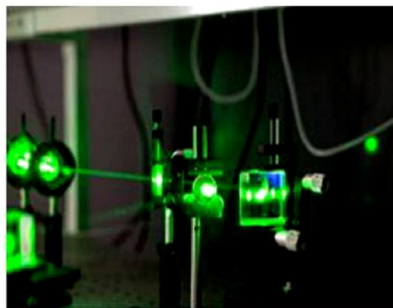
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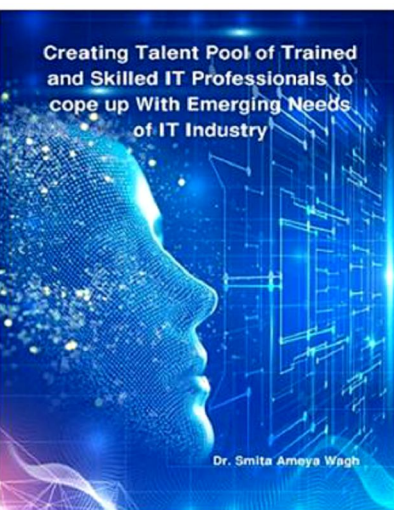


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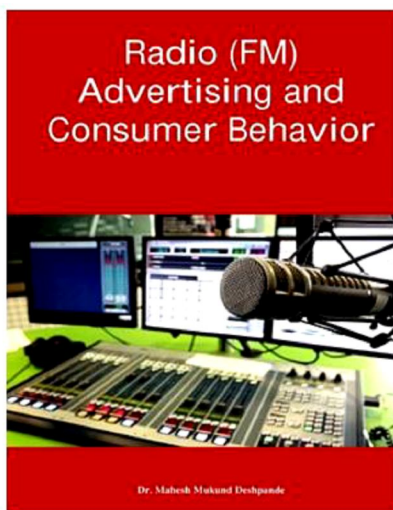
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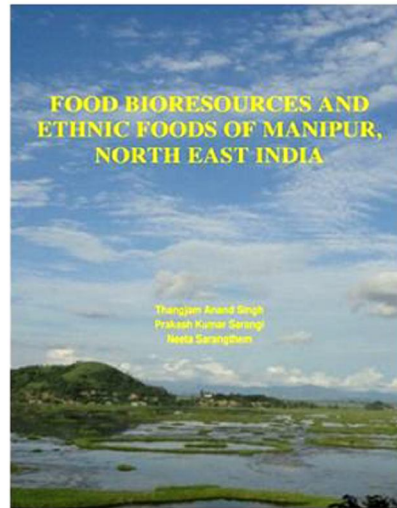
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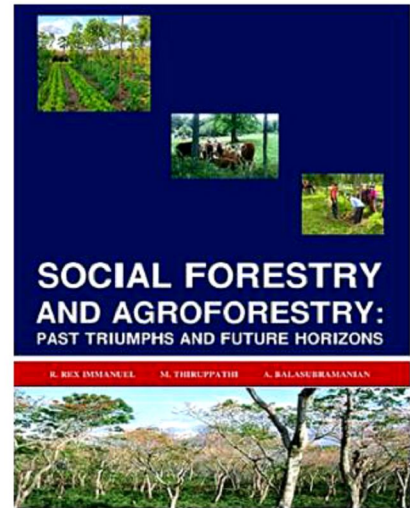
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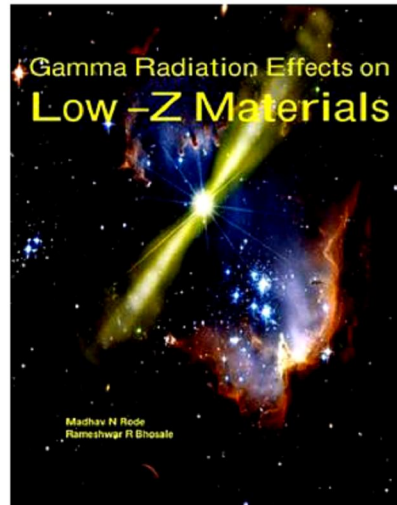
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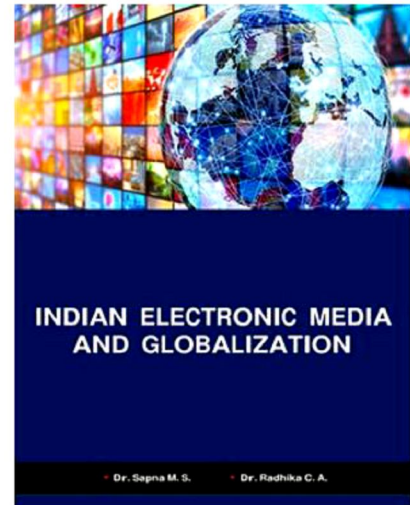
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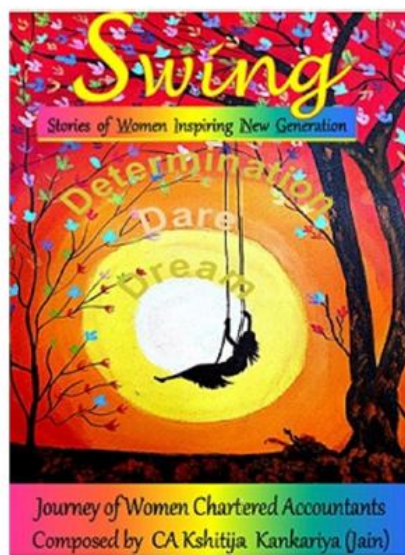
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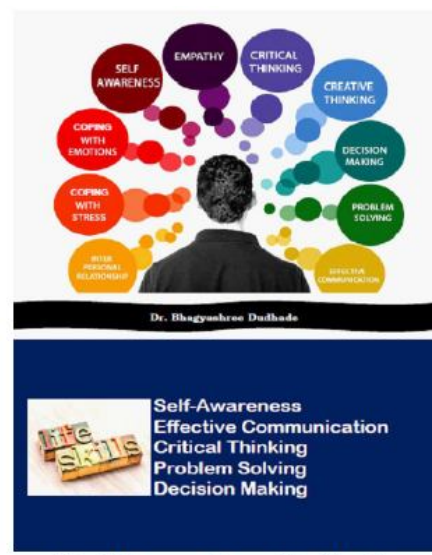
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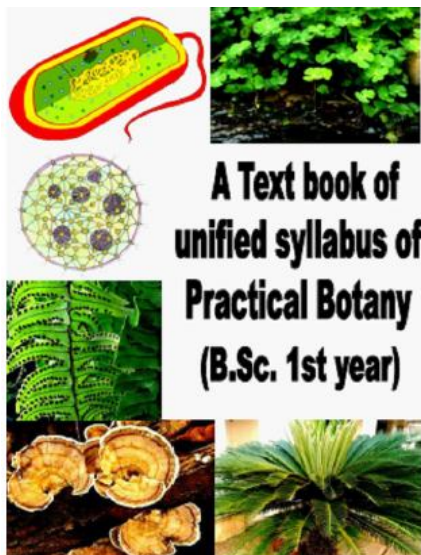
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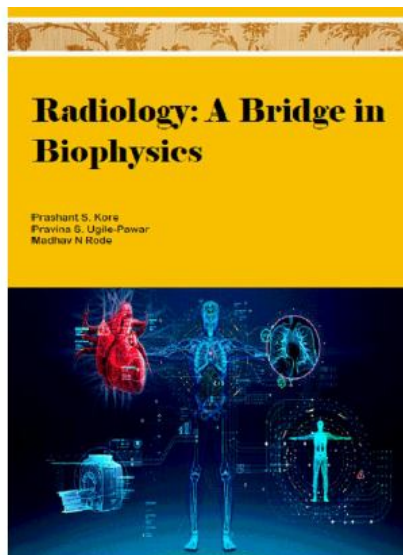


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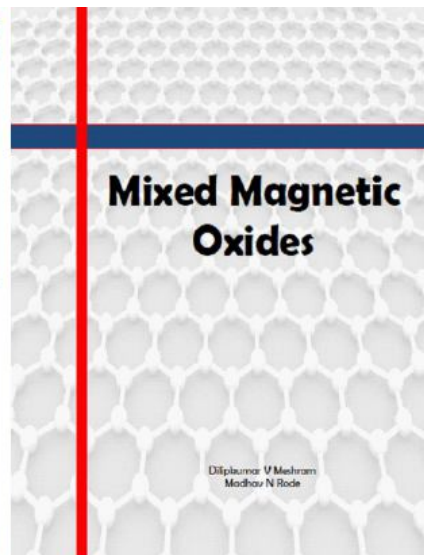
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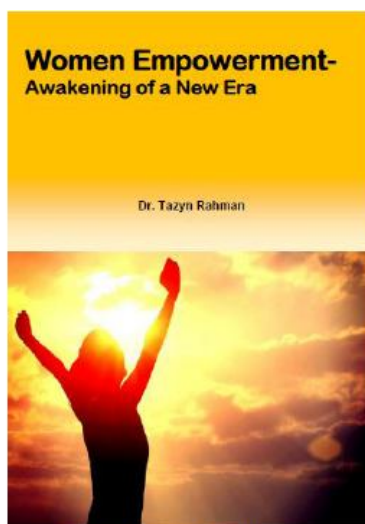


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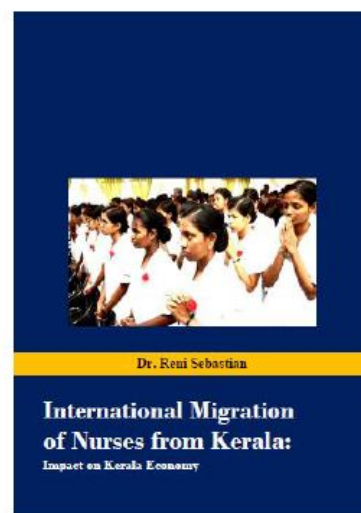
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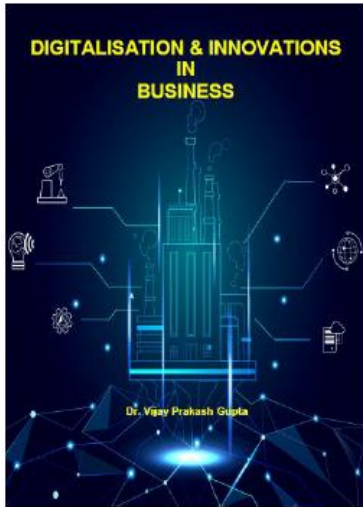
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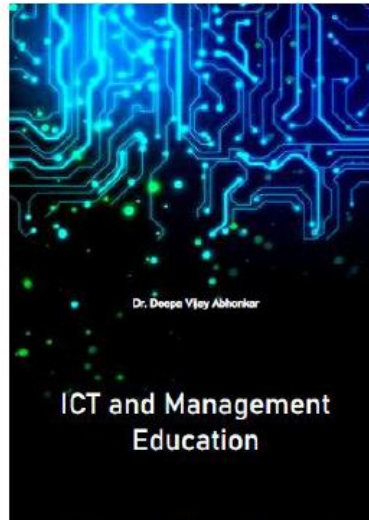


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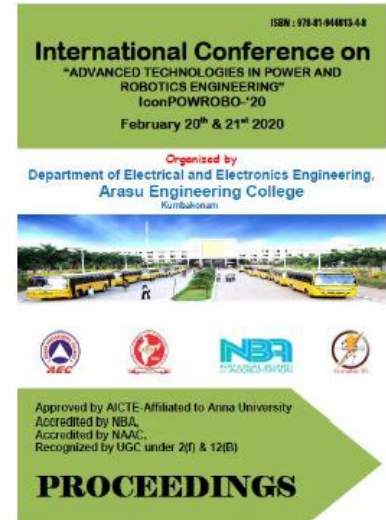
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