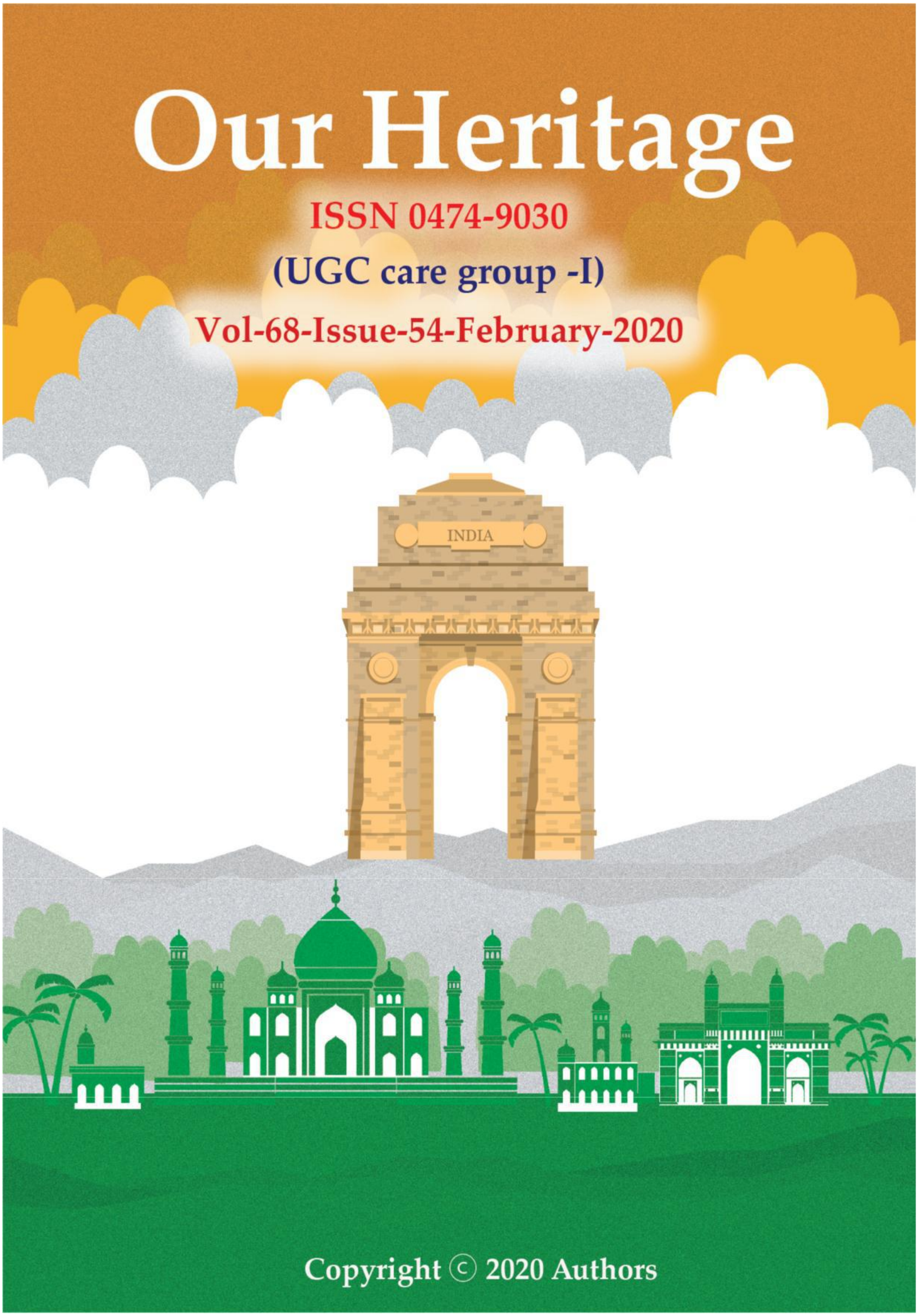

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PREFACE

VET First Grade College under the guidance and support of Vasavi Educational Trust resolved to initiate a new process by focusing deliberation of the International Conference on "Multidisciplinary Research on challenges to change and development". The process involved critical appraisal of Social Science, Science and language research and theory and publications of articles in ISBN, UGC care list and Conference Souvenir on Multidisciplinary Research on Commerce & management, Fashion Technology, Information Technology, among the languages English, Kannada, Hindi & allied fields. The purpose behind it is to create a foundation to understand the challenges to changes and development in the said areas. Thinking beyond the theme is a challenge, imbibe the changes and paving the way for creative development is the key. Challenges need to be understood in all the areas. It needs to be well understood that changes occurs when there is improvements, restructure or transforms in any system individually or collectively. Development compliments the challenges &changes with the growth and advancement at larger perspective in society.

Need of the hour is to develop and research is the origin in this direction to make humble contribution through publication. VET First Grade College IQAC worked out an approach to reach good number of Academicians and Research Scholars and Students from domestic, National and International, in which seven subjects with 39 thematic panels are classified. Chairpersons are nominated for seven subjects, which are organized into 9 tracks, with awards for best research article in each track as a motivation to the paper presenters

VET First Grade College has received total 256 abstracts, 217 full papers with 203 articles published, in ISBN - 137 articles and 66 articles in UGC care list journal. The entire 256 abstracts have been published in "Conference Souvenir 2020" contributed by 334 authors & co-authors.

It is evident that the task taken up the college is gigantic. The presentation and article will provide great platform to understand the challenges through changes leading to development for all the stake holders and benefit to society at large.

MANAGEMENT DESK

Vasavi Educational Trust has been in existence for 4 decades.
We have decided to launch a series of programmes to celebrate this historic milestone.

The first of such events is the "One Day International Conference on "Multidisciplinary Research on challenges to change and development" on February 19^{th} 2020.

We have speakers from outside the country and state, who will share their experience to the benefit of all delegates.

A lot of planning has gone into the conception and execution of this conference to make it purposeful.

I acknowledge the dynamic leadership of our Director Academics Dr. R. Parvathi and her entire team, who have been toiling for the last few months to make this event a grand success. It is heartening to note that we have received 221 research papers and brought in credibility to the conference. I am confident that this conference will be an extraordinary success.

I wish the deliberation all success.

B. R. Viswanath Setty
President
Vasavi Educational Trust

MANAGEMENT DESK

Welcome to V.E.T. First Grade College, Bangalore. Over the last 4 decades, Vasavi Educational Trust has made its mark in the field of education. I am very proud to state that V.E.T. First Grade College is among the 20 promising Education Institutions in Bengaluru ranked by Higher Education review in 2019-20. College has evolved with lot of courage & commitment to nurture education and research.

Faculty members strive to work with people of different culture in a rapidly changing and challenging environment. Currently research and application of knowledge in the area of development with multi-dimensional approach is necessary. I am sure that this one day International Conference on “Multidisciplinary Research on Challenges to Change & Development” provides the academicians, research scholars & students a knowledge sharing platform.

I appreciate the authors for contributing the research articles & abstracts to ISBN, UGC care list & “Conference Souvenir 2020”. I appreciate the efforts of Head of the Institution & the team for continuous efforts. I wish success for the deliberation of conference.

Dr. Manandi N. Suresh
Hon. Secretary
Vasavi Educational Trust

KEY NOTE ADDRESS

METRO

Dusseldorf
Feb 2020

Greetings!

I am excited to deliver the keynote address at the International conference on ‘Multi-disciplinary research on challenges to change and development’ at the VETFGC College in Bangalore. I thank the institution for inviting me to deliver the keynote address.

This is a decade that will bring India to the forefront and we have to adapt play our role as change makers to play a vital role in this transformation.

It is amazing to know that over 175 research papers are being presented which will give us a broad range of ideas of how we can change and develop.

I look forward to being present and wish the conference/deliberations all success!

Best Regards

Sreema Nallasivam
Director
Metro AG

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BENGALURU CENTRAL UNIVERSITY

Professor S. Japhet
Vice-Chancellor

January 23, 2020

MESSAGE

I am happy to note that the VET First Grade College, J.P. Nagar, Bengaluru is organizing a one day International Conference on "Multi-Disciplinary Research on Challenges to Change and Development" on 19th February, 2020 with the objective to identify the challenges and unprecedented changes taking place in different sectors. This conference aims to bring together students, academicians, research scholars and corporate to exchange and share their rich experiences in various disciplines.

On this occasion I wish the conference all success and my best wishes to all the participants. I am sure that the deliberations at the conference would be fruitful and useful to one and all.

(S. Japhet)

To

Dr. Parvathi
Principal
VET First Grade College
J.P Nagar, Bengaluru.

Central College Campus, Dr. B R Ambedkar Veedhi, Bengaluru - 560 001
Phone : 080-2213 1385 Fax : 080-2213 1383 E-mail : registrarbcu@gmail.com

ಸೌಮ್ಯ ರೆಡ್ಡಿ
ಶಾಸಕರು
ಜಯನಗರ ವಿಧಾನಸಭಾ ಕ್ಷೇತ್ರ
Sowmya Reddy
M.L.A
Jayanagara Assembly Constituency

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ದಿನಾಂಕ:–28.01.2020

ಸಂದೇಶ

ಬೆಂಗಳೂರಿನ ಪ್ರತಿಷ್ಠಿತ ಕಾಲೇಜುಗಳಲ್ಲೊಂದಾದ ವಿ.ಇ.ಟಿ ಪ್ರಥಮ ದರ್ಜೆ ಕಾಲೇಜು ರವರು **"Multidisciplinary Re-search"** ಎಂಬ ಶೀರ್ಷಿಕೆಯಡಿ, ಸುಧಾರಣೆ ಮತ್ತು ಅಭಿವೃದ್ಧಿಗೆ ಇರುವ ಸವಾಲುಗಳ ಕುರಿತು ಅಂತರಾಷ್ಟ್ರೀಯ ಸಮ್ಮೇಳನ ನಡೆಸುತ್ತಿರುವುದು ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಅತೀ ಉಪಯುಕ್ತವಾಗಿದ್ದು, ಇಂತಹ ಸಮ್ಮೇಳನವನ್ನು ನಡೆಸುತ್ತಿರುವುದು ಸಂತಸ ತರುವ ವಿಷಯವಾಗಿದೆ.

ಇಂದಿನ ಶಿಕ್ಷಣ ವ್ಯವಸ್ಥೆಯಲ್ಲಿ ಸಮಾಜದ ಸುಧಾರಣೆ ಹಾಗೂ ಅಭಿವೃದ್ಧಿಯಲ್ಲಿ ಎದುರಾಗುವ ಸಮಸ್ಯೆಗಳು, ಈ ಸಮಸ್ಯೆಗಳಿಗೆ ಕಾರಣಗಳನ್ನು ವಿಶ್ಲೇಷಿಸುವುದು ಮತ್ತು ಈ ಬದಲಾವಣೆಗಳನ್ನು ಪರಿಹರಿಸಲು ಇರುವ ಪರಿಹಾರವನ್ನು ಕಂಡುಕೊಳ್ಳುವುದು. ಪ್ರಸ್ತುತಪಡಿಸುವ ಅರಿವು ಮುಖ್ಯವಾಗಿ ಬೇಕಾಗಿದ್ದು, ವಿದ್ಯಾರ್ಥಿಯಾಗಿರುವಾಗಲೆ ಅದರ ಅರಿವು ಮೂಡಿಸುವುದು ಅವಶ್ಯವಿದ್ದು, ಈ ದಿಸೆಯಲ್ಲಿ ಈ ವರ್ಷ **"Multidisciplinary Re-search"** ಎಂಬ ಹೆಸರಿನಡಿ ಅಂತರಾಷ್ಟ್ರೀಯ ಸಮ್ಮೇಳನವನ್ನು ಏರ್ಪಡಿಸುವ ಮುಖಾಂತರ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಸುಧಾರಣೆ ಮತ್ತು ಅಭಿವೃದ್ಧಿಗೆ ಇರುವ ಸವಾಲುಗಳ ಕುರಿತು ಮಾಹಿತಿಯನ್ನು ತಲುಪಿಸುವ ಪ್ರಯತ್ನ ಸ್ತುತ್ಯಾರ್ಹದ್ದಾಗಿದೆ.

ವಿ.ಇ.ಟಿ ಪ್ರಥಮ ದರ್ಜೆ ಕಾಲೇಜಿನವರು ಈ ವರ್ಷ ನಡೆಸುತ್ತಿರುವ **"Multidisciplinary Re-search"** ಅಂತರಾಷ್ಟ್ರೀಯ ಸಮ್ಮೇಳನದ ವೇದಿಕೆಯ ಮುಖಾಂತರ ಸಂಸ್ಥೆಯು ವಿದ್ಯಾರ್ಥಿಗಳನ್ನು ಮತ್ತು ಹೆಚ್ಚು ಸಂಖ್ಯೆಯಲ್ಲಿ ಪ್ರಬಂಧಕಾರರು ಭಾಗವಹಿಸುತ್ತಿದ್ದು, ಈ ಸಮ್ಮೇಳನದಿಂದ ವಿದ್ಯಾರ್ಥಿಗಳಲ್ಲಿ ಅಡಗಿರುವ ಪ್ರತಿಭೆಯನ್ನು ಹೊರತರುವ ವೇದಿಕೆಯಾಗಲೆಂದು ಆಶಿಸುತ್ತಾ, ಈ ಅಂತರಾಷ್ಟ್ರೀಯ ಸಮ್ಮೇಳನವು ಸುಂದರವಾಗಿ ಮೂಡಿಬರಲೆಂದು ಹಾಗೂ ಇದಕ್ಕಾಗಿ ಶ್ರಮಿಸಿದ ಎಲ್ಲಾ ಆಡಳಿತ ಮಂಡಳಿ, ಸಿಬ್ಬಂದಿಯವರಿಗೂ ಹಾಗೂ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೂ ಮತ್ತು ಪಾಲಕರಿಗೂ ಶುಭಾಶಯಗಳನ್ನು ಕೋರುತ್ತೇನೆ.

(ಸೌಮ್ಯ ರೆಡ್ಡಿ)

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MESSAGE

At the outset, I congratulate the Staff and Management of Vasavi Educational Trust and VET First Grade College for having successfully completed 23 years of meaningful service in the field of Education. In other words, they have participated and contributed for the development of our state.

The international conference on ‘Multidisciplinary Research on Challenges to Change and Development’ being organized by them is apt and very timely as Karnataka state and nation is on the verge of embracing a transformational education policy. May the conference act as a platform to share knowledge and learning’s.

Wishing all the success to the conference with meaningful outcomes.

Prof. M.K. Sridhar, Ph.D.,
President
Centre for Educational and Social Studies,
ICSSR Senior Fellow at ISEC,
Bengaluru, Bharath
bharathwaasi@gmail.com

ಪ್ರೊ. ಎಸ್.ಸಿ. ಶರ್ಮ
ನಿರ್ದೇಶಕರು
प्रो. एस.सी. शर्मा
निदेशक
Prof. S.C. Sharma
Director

ರಾಷ್ಟ್ರೀಯ ಮೌಲ್ಯೀಕರಣ ಮತ್ತು ಮಾನ್ಯತಾ ಪರಿಷತ್ತು
ವಿಶ್ವವಿದ್ಯಾಲಯ ಅನುದಾನ ಆಯೋಗದ ಸ್ವಾಯತ್ತ ಸಂಸ್ಥೆ
राष्ट्रीय मूल्यांकन एवं प्रत्यायन परिषद
विश्वविद्यालय अनुदान आयोग का स्वायत्त संस्थान
NATIONAL ASSESSMENT AND ACCREDITATION COUNCIL
An Autonomous Institution of the University Grants Commission

27-01-2020

MESSAGE

I am glad to know that Vasavi Educational Trust First Grade College, Bangalore, Karnataka is organizing One-Day International Conference on " Multidisciplinary Research on Challenges to Change and Development " on 19th February 2020.

The conference theme has forward looking perspective and would go a long way in discussing issues related to the topic, which is the need of the hour. I'm sure the conference will provide an ideal platform to disseminate information related to the topic.

On this auspicious occasion, I extend my best wishes to the Principal, Academicians, and Research scholars, Faculty, Students and Participants for the success of the Conference.

S.C. Sharma
(S.C. Sharma)

ಅಂಚೆ ಪೆಟ್ಟಿಗೆ ಸಂಖ್ಯೆ : ೧೦೭೫, ನಾಗರಭಾವಿ, ಬೆಂಗಳೂರು - ೫೬೦ ೦೭೨, ಕರ್ನಾಟಕ, ಭಾರತ / पो. ओ. बाक्स नं. १०७५, नागरभावी, बेंगलूरु - ५६० ०७२, भारत
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ಮಹಾಪೌರರು

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ದಿನಾಂಕ: 31–01–2020

ಸಂದೇಶ

ವಿ.ಇ.ಟಿ ಪ್ರಥಮ ದರ್ಜೆ ಕಾಲೇಜು, ಶಿಕ್ಷಣ ಕ್ಷೇತ್ರದಲ್ಲಿ ಸುದೀರ್ಘ 23 ವರ್ಷಗಳ ಕಾಲ ಸೇವೆ ಸಲ್ಲಿಸಿರುವುದು ಸಂತಸದ ವಿಷಯವಾಗಿದೆ. ಬೆಂಗಳೂರಿನ ಪ್ರಖ್ಯಾತ ಕಾಲೇಜಿನಲ್ಲಿ ಒಂದಾಗಿರುವ ವಿ.ಇ.ಟಿ ಕಾಲೇಜು ಅತ್ಯುನ್ನತ ವಿದ್ಯಾರ್ಥಿಗಳನ್ನು ಹೊರತರುತ್ತಿರುವುದು ಪ್ರಶಂಸೆಗೆ ಪಾತ್ರವಾಗಿದೆ. ವಿ.ಇ.ಟಿ ಕಾಲೇಜಿನ ವತಿಯಿಂದ ಒಂದು ದಿನದ ಅಂತರಾಷ್ಟ್ರೀಯ ಸಮ್ಮೇಳನ ಕಾರ್ಯಕ್ರಮ 'Multidisciplinary Research on Challenges to Change Development' ಹಮ್ಮಿಕೊಂಡಿರುವುದು ಸಂಸ್ಥೆಯ ಏಳಿಗೆಗೆ ಹಿಡಿದ ಕೈಗನ್ನಡಿಯಾಗಿದೆ. ಹೀಗೆಯೇ ನಿಮ್ಮ ಸಂಸ್ಥೆಯ ವತಿಯಿಂದ ವಿದ್ಯಾರ್ಥಿಗಳ ಉನ್ನತೀಕರಣದ ಕಾರ್ಯಗಳು ಜರುಗಲೆಂದು ಆಶಿಸುತ್ತಾ, ಶಿಕ್ಷಣ ಕ್ಷೇತ್ರದಲ್ಲಿ ನಿಮ್ಮ ಸಂಸ್ಥೆಯು ಇನ್ನೂ ಹೆಚ್ಚಿನ ಯಶಸ್ಸು ಸಾಧಿಸಲೆಂದು ಆಶಿಸುತ್ತೇನೆ.

ಮಹಾಪೌರರು

ಎಸ್. ಕೆ. ನಟರಾಜ
ಮಾಜಿ ಮಹಾಪೌರರು
ಬೃಹತ್ ಬೆಂಗಳೂರು ಮಹಾನಗರ ಪಾಲಿಕೆ
ಬೆಂಗಳೂರು.

ವಿಳಾಸ : " ಲಕ್ಷ್ಮೀ ನಿಲಯ " ನಂ. 144,
12ನೇ ಅಡ್ಡರಸ್ತೆ, ಸಾರಕ್ಕಿ ಮುಖ್ಯರಸ್ತೆ,
ಜೆ. ಪಿ. ನಗರ, 1ನೇ ಹಂತ, ಸಾರಕ್ಕಿ,
ಬೆಂಗಳೂರು – 560 078.

ಕ್ರಮ ಸಂಖ್ಯೆ : ದಿನಾಂಕ :

"ಶುಭ ಸಂದೇಶ"

ಸಾರಕ್ಕಿ, ಜೆ.ಪಿ.ನಗರ, 2ನೇ ಹಂತದಲ್ಲಿರುವ ವಿ.ಇ.ಟಿ ಪ್ರಥಮ ದರ್ಜೆ ಕಾಲೇಜು 1996ರಲ್ಲಿ ಪ್ರಾರಂಭವಾಗಿದ್ದು ಸುಮಾರು 23ವರ್ಷಗಳಿಂದ ಜೆ.ಪಿ.ನಗರ ಹಾಗೂ ಜಯನಗರದ ಸುತ್ತಮುತ್ತಲಿನ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಉತ್ತಮ ಗುಣಮಟ್ಟದ ಶಿಕ್ಷಣವನ್ನು ನೀಡುತ್ತಾ ಬಂದಿರುವುದು ಸಂತೋಷದಾಯಕ ವಿಷಯವಾಗಿದೆ ಹಾಗೂ ಶಿಕ್ಷಣ ಕ್ಷೇತ್ರವು ವ್ಯಾಪಾರಿಕರಣಗೊಂಡಿದ್ದರು ಸಹ ವಾಸವಿ ಎಜುಕೇಷನ್ ಟ್ರಸ್ಟ್, ಬಡವಿದ್ಯಾರ್ಥಿಗಳ ಶಿಕ್ಷಣ ಕಲಿಕೆಯ ಆಶಾ ಕಿರಣವಾಗಿ ರೂಪುಗೊಂಡಿದೆ.

ವಿ.ಇ.ಟಿ ಪ್ರಥಮ ದರ್ಜೆ ಕಾಲೇಜು ಶಿಕ್ಷಣ ಸಂಸ್ಥೆಯವರು ದಿನಾಂಖ 19-02-2020ರಂದು, "Multidisciplinary Reseach on Challenges to Change and Development", ಶಿಕ್ಷಣ ಕ್ಷೇತ್ರ ಮತ್ತು ಸಮಾಜಕ್ಕೆ ಪೂರಕವಾದ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಒಂದು ದಿನದ ಅಂತರಾಷ್ಟ್ರೀಯ ಸಮ್ಮೇಳನವನ್ನು ತಮ್ಮ ಸಂಸ್ಥೆಯಲ್ಲಿ ಏರ್ಪಡಿಸಿರುವುದು ಹೆಮ್ಮೆಯ ವಿಚಾರವಾಗಿದೆ. ಸದರಿ ಕಾರ್ಯಕ್ರಮಕ್ಕೆ ಭಾಗವಹಿಸುವ ಎಲ್ಲಾ ಪ್ರತಿನಿಧಿಗಳಿಗೂ ಹಾಗೂ ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷರು ಮತ್ತು ಆಡಳಿತ ಮಂಡಳಿಯವರಿಗೂ ಶುಭಕೋರಿ ಕಾರ್ಯಕ್ರಮ ಯಶಸ್ವಿಯಾಗಲೆಂದು ಪ್ರಾರ್ಥಿಸುತ್ತೇನೆ.

ವಂದನೆಗಳೊಂದಿಗೆ,

S.K.Nataraj
ಎಸ್.ಕೆ.ನಟರಾಜ

ದೂರವಾಣಿ : 080-42154382, ಮೊಬೈಲ್ : 98801 75653, 98450 13157

FOREWORD

VET First Grade College is one of the branches of Vasavi Educational Trust, began in the year 1996 with strong Vision, Mission and Objectives of the founding members offering various courses in Under Graduation and Post-Graduation. College focuses on over all development of the students giving importance for both Curricular and Co-curricular activities. This International Conference is one of the evidence of our college’s objective which emphasizes on multi subjects & multi language with various thematic areas. I would like to acknowledge all the people who have been instrumental in hosting the conference and bringing out the anthology of conference papers.

I express my sincere thanks to VET Management especially, Sri. B.R Viswanath Setty President and Dr. Manandi N Suresh Honorary Secretary, for organising this conference in collaboration with Primax foundation. I would like to express my heartfelt thanks to Dr. K. V. Ramanathan, Secretary Primax Foundation for his constant support. It has been a team effort, as a team I appreciate Narayan Swamy. S.G. – Vice Principal, HOD’s, Coordinators and all staff members for giving their best to any task taken up at any given point of time.

VET team spirit and enthusiasm is unmatched. A warm and heartfelt thanks to Panelist, Chair, Co-chair & all the delegates, Author & Co-author, Participants and last but not the least my dearest students. I thank the publisher for their sincere efforts in bringing out this book.

I hope this issue of culmination of articles will be a rich source of knowledge enhancing & exchange platform.

Dr. R. Parvathi
Principal & Academic Director
Syndicate & Academic Council member
Bengaluru Central University

ABOUT THE CONFERENCE

International conference on "Multidisciplinary Research on challenges to change and development" was held on 19th February 2020 at VET First Grade College campus. The conference aims to bring together students, academicians, researchers and corporates to exchange and share their experience about various disciplines. Today's technology is ever changing in the field of commerce, science, arts and allied fields. This generation belongs to digital natives, but digital migrants are facing various practical challenges, for which solution needs to be addressed on war footing basis to ensure sustainability.

Commerce and management focuses on payments bank, artificial intelligence in recruitment, block chain management, GST etc. Fashion technology emphasizes on sustainability; the changing face of fashion and textile industry. Information technology plays a vital role in today's era with applications on internet of things. Allied fields stress on environmental concerns which is the needs of the hour. Arts field is expected to focus on various language issues and immigrants of digitalization in the field of Hospitality, Tourism and Library science.

Objectives of the conference

- To identify the challenges and unprecedented changes taking place in different sector
- To analyze the causes for such rapid changes
- To co-motivate strategies required to address the changes for future sustainability and development
- To understand and bridge the gap between digital immigrants and digital natives

ABOUT PRIMAX FOUNDATION

Primax foundation was established with ideas of imparting quality non profitable services to the society through journal, conferences, seminars, workshops, educational training and skill development, study circles and initiating research activities for the development of total personality in society. The Primax foundation is registered under IT Act 1961 and exempted under section 12(A) and 80G.

SUB THEMES

COMMERCE AND MANAGEMENT

- Supply chain management
- Green marketing and green auditing
- Human resource management
- Finance and banking
- Accounting and taxation

FASHION TECHNOLOGY

- IOT in fashion and Textiles
- Industry 4.0 in Fashion and Textile Industry
- AI in Fashion and Textile Industry
- Innovation in Clothing Science and Technology
- Sustainability as Trend in Fashion Industry

INFORMATION TECHNOLOGY

- IOT Application
- Cyber law and security
- Latest trends in multimedia
- Data mining, big data, web public relations

ENGLISH

- Social Transformation Through Literature
- English, A Challenging Language for Rural Students
- English- A Unifying Force In Globalization
- Social Media and Changing Perspectives Of English
- English Linguistics, Literature and Language Teaching In Changing Era

KANNADA

- ಕನ್ನಡ ಭಾಷೆಯ ಸಂವರ್ದನೆಯ ಸವಾಲುಗಳು.
- ಜಾಗತೀಕ ಸನ್ನಿವೇಷದಲ್ಲಿ ಕನ್ನಡ ಸಾಹಿತ್ಯ ಎದರಿಸುತ್ತಿರುವ ಸವಾಲುಗಳು.
- ಕನ್ನಡ ಸಾಹಿತ್ಯವನ್ನು ಕುರಿತಾಗಿ ಹೊಸ ತಲೆಮಾರಿನ ಬರಹ ಮತ್ತು ಓದುಗರು ನಡೆಸುತ್ತಿರುವ ಸಂವಾದ.
- ಪ್ರಾದೇಶಿಕ ಭಾಷೆ ಮತ್ತು ಜಾಗತೀಕರಣ.
- ಪ್ರಾದೇಶಿಕ ಭಾಷೆಗಳ ಕಡೆಗಣೆಯಿಂದ ಶಿಕ್ಷಣ ಮಹತ್ವ ಕಳೆದುಕೊಳ್ಳುತ್ತಿದೆ.

HINDI

- समकालीन हिन्दी कविता में जनवादी चेतना
- आधुनिक हिन्दी काव्य की प्रवृत्तियाँ
- मद्यकाल में ब्रज और अवधी का साहित्यिक भाषा के रूप की विकास
- हिन्दी भाषा और नागरी लिपी का मानकीकरण
- राजभाषा हिन्दी के विकास मं कंप्यूटर एवं प्रौद्योगिकी का योगदान

ALLIED FIELDS

- Tourism and hospitality management
- World politics and Geo politics
- Waste management
- Sustainable water management
- Climate change
- Recasting history and media
- Digital libraries in globalization

The sub themes are not exhaustive. Interdisciplinary papers related to the overall theme of the conference may also be submitted.

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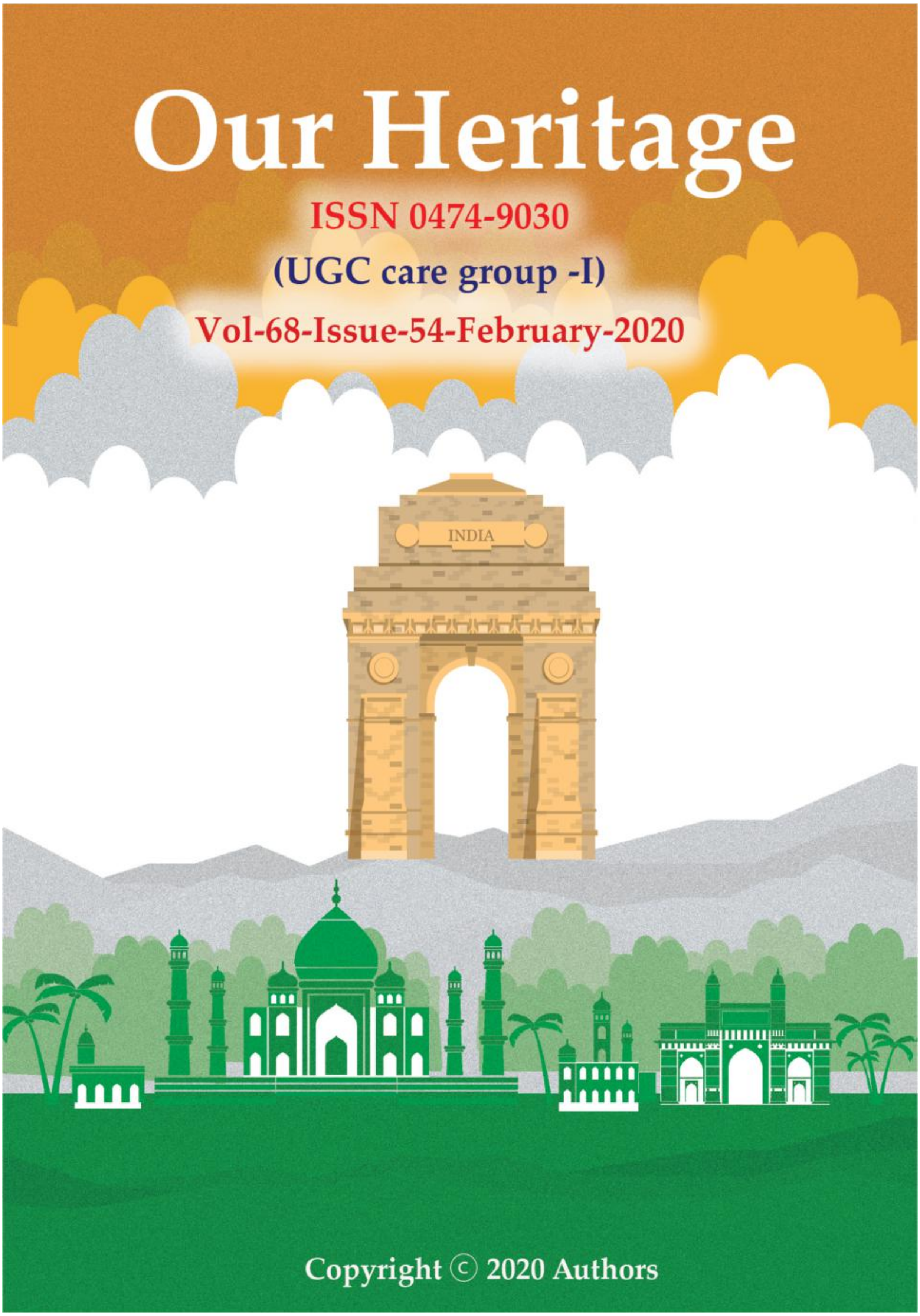
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ISSUES AND EFFECTS OF CLIMATE CHANGE ON CORPORATE SECTORIN CREATING GLASS CEILING FROM GENDER PERSPECTIVE – A STUDY BASED ON INDIAN CONTEXT

Dr. M. Muninarayanappa[1] **Varna K B**[2]

Abstract

An environment plays a vital role on nature. Nature includes not only static beings but, also it has human in its creation. From our ancestors to till date there is a varied change in behaviour, life style, culture, outfit, climate etc. Apart from other changes there is extreme variations affecting climate. This climate change is again affecting the human beings. As a part of nature man who needs to protect is being reason for its distraction. Hence, change in climate is occurring. Nature is referred to "Mother". In this paper as a researcher I am comparing the climate change in corporate sector from the gender perspective and to be specific from the point of women employees in Indian context. This paper is theoretical based and there are numerical facts and figures being taken from other research articles. The product slogan of the paper is "after being destroying the nature humans are now at its edge needs to safeguard by some ways to create better climate".

Key Words: *climate change, gender perspective, Glass ceiling, corporate sector.*

Introduction

One of the best gifts to the human community is "Nature". The mother earth has all powers of healing human pain and recovers all loses. The human community has forgotten all ancient, precious and moreover scientific rituals for survival. Those rituals that were saving nature which interns would create healthy climatic conditions. The humans for their comfortability destroying nature, trees, polluting rivers, emitting poisonous gases that are developing imbalance on climate (Zayeda Sharmin, 2013, p.2). This effect is causing problems on human himself. The issues and effects on particular gender that is on women working in corporate sectors is also being affected which is being concentrated in this whole paper. The changed climate not only affects women in particular but also affects the family which she is always being protective off. These affected in return gives her more burden personally as well as professionally wherein she would be more vulnerable to cope up with the environment.

Operational Definition

Climate Change – The definition of climate change in this research paper is the external changes in climate such as flood, tsunami, earth quakes,liquefy glacier, volcanoes other geophysical process and man-made damages to nature such as pollution, over consumption of resources, wastage of resources etc. affecting the internal actions of corporate sectors. Gender viewpoint – This paper sees gender with reference to women in particular. The climatically variations would definitely affect the humans and the barriers for female gender is being taken for the study.

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Need for the Study

There are literatures with respect to climate change on different arid regions of different countries but the need relating to corporate sector women employees is my objective which motivates for this particular topic.

Review of Literature

Terry, G. (2009) The author has concentrated on women empowerment with accordance to climate. The poverty facing men and women should be concentrated is here the concern. The authors mention that there should be influence of trade unions and home-grown people for equality.

Preet, R., Nilsson, M., Schumann, B., & Evengård, B. (2010). The purpose of the researcher in this paper is that to probe the gender outlooks' an subject in research and the course of action to be executed on climate change and world-wide wellbeing. The authors has reviewed WHO and National Commissions and National Adaptation programs of action reports submitted to UN agreements on climate change of preferred countries. The outcome and inference given was that in the above global welfare organisation hadnot considered climate change on health with reference to gender.

Arora-Jonsson, S. (2011). This paper interrogates either women is vulnerable or worthy enough to face the climate change. The perception made by the author in the paper is that the climate change affects south women more than men and north men are polluting environment than women. The suggestion of the researcher is that there needs to be a concrete examination of climate change on women, and an action should be undertaken on the affected places due to the climate change.

Natalia, K. (2011). The researcher's intention was to bring the challenges and information on climate change, health and gender on artic research to the main stream. The output of researcher was that only different disciplines work together then climate change can be successfully faced by artic region people. There should be collaboration and discussion between different fields to face health issues occurring due to climate change on male and female genders in artic region.

Sharmin, Z., & Islam, M. (2013). This research has overlooked the women vulnerability at Bangladesh. They have also mentioned that Cyclone Preparedness Programme (CPP) can change the women vulnerability. The researcher also concludes that the male counterpart should support them as well. She should be given liberty to choose household belongings and decision making.

Sorensen, C., Saunik, S., Sehgal, M., Tewary, A., Govindan, M., Lemery, J., &Balbus, J. (2018). The author's has noticeably mentioned the impact of climate change, problems faced by gender, described climate change effects on socioeconomic, cultural and biologic factors in India. Apart from that there is a gender based solutions is also been discussed to overcome climate change disparities which is further deliberated in this paper as well.

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Objectives of the study:

1. To understand climate change affecting women employees in corporate sectors.
2. To evaluate the issues and effects affecting the corporate sectors by climatic changes on women employees.

Methodology:

As this is a conceptual paper most of the observations is from research paper, articles, Google etc. There are figures used in the paper which is derived from peer-reviewed journals.

Analysis/Discussion of Objectives:

By reviewing the above research paper the climatic changes occurs due to more of pollution, emission of various unhealthy gases, population, moreover core reason is cutting down of trees in the cities and afforestation for human comforts but this is leading to his own distraction. But as a researcher my concern is the climatic changes affecting gender (especially on women employees) working in corporate sector. According to World Health Organisation (WHO) and American College of Obstetrics and Gynaecologists (Chauhan& Kumar, 2016) feminine gender is more affected and they face more problems because of climate changes. This study also reveals that poverty is also the reason for being vulnerable for women and the more percentage is of female gender.

Issues and Effects of climatic changes:

a. Extreme Heat.
b. Poor air quality.
c. Reduce water quality
d. Economic burden
e. Imbalance of economic allocations
f. Animals and birds life is endangered.

The fact revealed by World Bank is India's central regions are most exposed to climate change due to lack of organised structures and rural regions. The particular example is Maharasthra Vidarbha is specifically disposed to harm from climate change and the prediction about this region is that GDP per capita could would contract byvery nearly10% at 2050 due to climate change*****.

Impact of Climate change on Corporate Sector:

1. Extreme heat situations in the climate can cause more requirement for air-condition in the working premises.
2. The more use of AC's results in dryness of skin for women employees.
3. The external air quality is poor because of cutting down of trees whereas the internal (within working place) there wouldn't be natural air due to use of AC.
4. Water quality is reduced as because there is more construction of building in agricultural land which results in no ground water. This affects on the health of women employees.

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5. Corporate Sector should also donate for those climatically affected regions in the tag line as CSR this in turn reduces profit share.

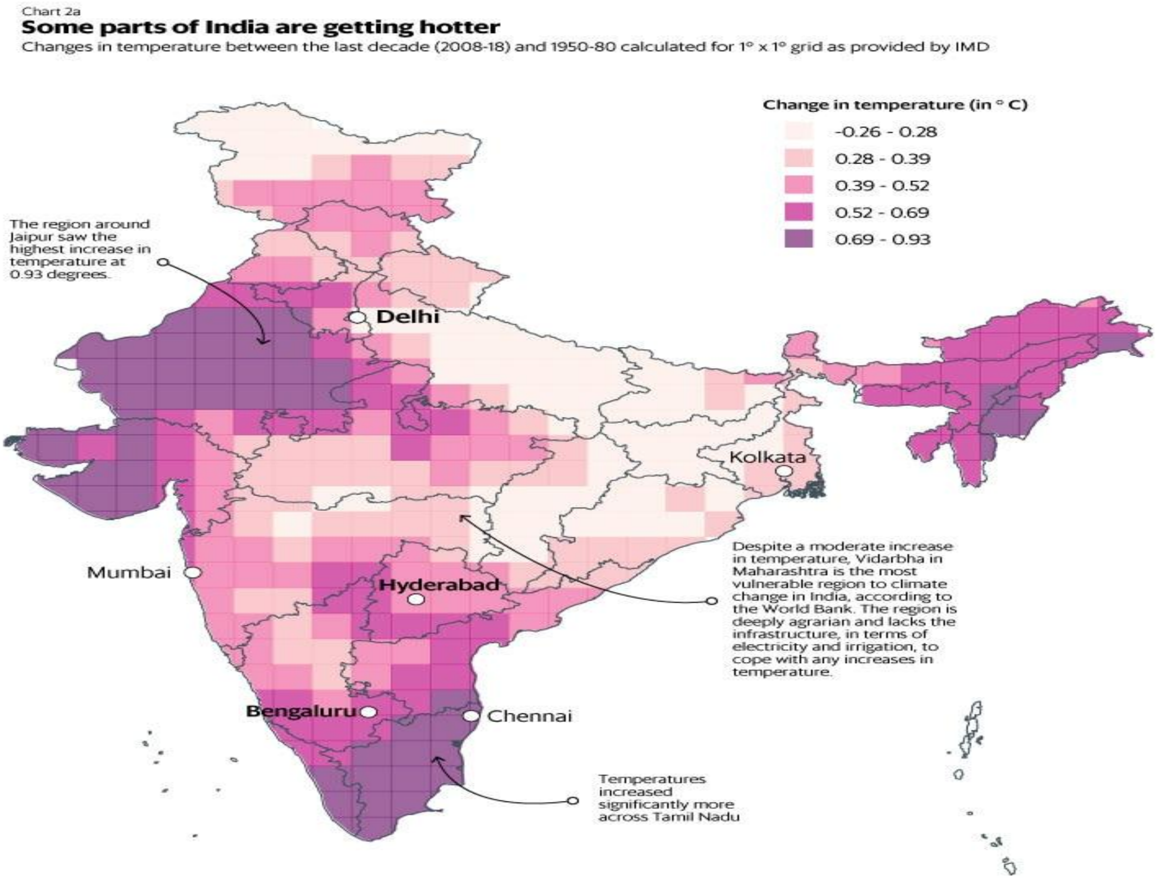
Remedies for Overcoming Climate Change

The changes in human lifestyle has caused drastic changes in climate. These cannot be avoided by now as because it too late. But at least at this situations there can be remedial measures taken up. Some of them are listed below:

1. Corporate sectors should take up a measure to grow more trees.
2. These business sectors has also make sure that women employees has to be sustained in their sector.
3. The other measure is waste management of resources (material and human) should be initiated in all organisations.
4. There should be an option for women employees to work from home which helps to protect from climatic changes.
5. Work from home would also help to reduce pollution.
6. Proper usage of resources.
7. The waste should be recycled maximum if possible.
8. Eco-friendly system should be adopted that is environment shout be filled with greenery and they should encourage have business with eco-friendly shareholders and suppliers.

Secondary Data

The below map shows climatic changes in with respect to temperaturefrom 2008-2018 in India.**



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The above picture depicts that there is a temperature raise in Tamilnadu, Jaipur were as Maharashtra is most vulnerable because of lack of electricity and irrigation to handle with the increase in temperature. There is also drought and heavy rainfall which again results in disasters to be faced by gender but most defenceless is women.

The Below mentioned data is related to the issues faced by climate change, its impact in India, health vulnerability faced by women, issues faced by corporate sector, Solutions

SL No	Issues due to Climate change	Impact In India	Women's health Vulnerability	Issues faced by Corporate Sector	Solutions of climate change for women employees
1.	Heat Increase	Prediction of increase in temperature from 1.7 to 2.2 degrees from 1970 to 2030 (Barros et.al., 2014)	Increase illness and death	Poor availability of finance.	Air Conditions to be provided
2.	Seasonal temperature variations		Hostile procreativeresult.	Lack of awareness about disasters.	Pre-post care to be taken about women employees due to disaster.
3.	Polluted air	In India, 150% increase in air pollution leading to many deaths (Health Effects Institute, 2017).	Lungs related diseases.	Gender bias	Awareness and knowledge to be given about climate change.
4.	Higher ground level Ozone3	Coastal region affects women and children.	High risk of physical violence.	Issue of pink slip (Joblessness)	Health Check ups of employees to be conducted.
5.	Occurring of Disasters on land and in oceans	Tropical cyclone increase	Decline in life probability later and throughout disaster		Conveyance to be taken care.
6.	Rainfall variations	Risky rainfall which is not accordance with season.	Nutrient deficits		Substitute shelters to be provided for women employees.
7.	Drinking Water scarcity	Diseases increases.	Infections would happen quickly to female comparatively than male	Lower Water facility	Water filters to be provided. Child care should be added as a preference.
8.	Ecological Change leads to geographic structural changes	India map would lose its present structure due to structural change.			Plants to be grown more.

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Conclusion

According to Indian mythology there is a saying that is “Where the women are being worshiped that is where the God is being present. “By seeing above table women are more victims due to climate change such as affected by diseases relating to respiratory, bone related issues that creates glass ceiling for their growth. Women working in corporate sector would also be physically ill-treated, mortality would also be affected due to climate change. Hence, to conclude the impact is very adverse if not taken resolution steps right from today.

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Source: Sorensen, C., Saunik, S., et al.(2018). Climate Change and Women's Health: Impacts and Opportunities in India. *GeoHealth*, *2*(10), p.3-5.

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STUDY ON MERGER OF BANKS IN INDIA

Deepak G.[1]

Abstract

The Indian banking sector is currently in transition phase. While public sector banks are in process of restructuring, private sector banks are busy consolidating through mergers and acquisitions. The sector which was considered dry in the last several years, has caught the investor fancy in expectation of changing regulations and improving business conditions due to opening up of the company. Entry of private and foreign banks in the segment has provided healthy competition and is likely to bring more operational efficiency into the sector. The sector itself is seeing many changes in the last decade like imposition of prudential standards, greater competition among banks, entry of new private banks etc. this paradigm shift in the Indian banking sector can be seen in terms of two dimensions: one relates to operational aspect especially performance and risk management system and the second dimension relate to structural and external or exogenous aspects. We are slowly moving from a regime of "large number of small banks" to "small number of large banks". The new era is going to be one of consolidation around identified core competencies. Mergers and acquisitions in Indian banking sector are going to be the order of the day. Successful merger of HDFC bank and Times bank earlier and Stanchart and ANZ Grindlays has demonstrated that trend towards consolidation is almost an accepted fact. Merger of SBI subsidiaries into State Bank of India (SBI) is also an accepted fact. The present study "Mergers and Acquisitions in Indian Banking-A Case Analysis" focuses on mergers in Indian banking with objective to understand the merger process in banking sector, synergy effects, pre-merger and post-merger scenario of the banks and pros and cons of banking mergers. The finding revealed that the reasons behind the M&A activity in the cases studied here were to expand its asset and client base and geographical coverage, acquire a poor performing bank and with the goal to head towards universal banking and to achieve size and scale of operations. In some cases, the acquired firm's shareholders enjoyed abnormal returns on their equity investment after the announcement of merger/acquisition, the shareholder of the acquiring firms rarely gained significantly.

Introduction

Mergers and acquisitions or M&A for short, are a big part of corporate finance world. Every day M&A transactions bring together separate companies to make larger ones. The phrase mergers and acquisitions refers to the aspect of corporate strategy, corporate finance and management dealing with the buying, selling and combining of different companies that can aid, finance, or help a growing company in a given industry grow rapidly without having to create another business entity. The present study focuses on selected cases of M&A in Indian Banking. The theoretical introduction to the terminologies and basics of M&A is presented in this chapter.

The Main Idea

One plus one makes three: this equation is the special alchemy of a merger or acquisition. The key principle behind buying a company is to create shareholder value over and above that of the sum the two companies. Two companies together are more valuable than two separate companies- at least, that's the reasoning behind M&A.

Distinction between mergers and acquisitions

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Although they are often uttered in the same breath and used as though they are synonymous, the terms “merger” and “acquisition” mean slightly different things. When a company takes over another one and clearly becomes the new owner, the purchase is called an acquisition. From a legal point of view, the target company ceases to exist and the buyer swallows the business, and the stock of the buyer continues to be traded. In the pure sense of the term, a merger happens when two firms, often about the same size, agree to go forward as a new single company rather than remain separately owned and operated. This kind of action is more precisely referred to as a “merger of equals”. Both company’s stocks are surrendered, and new company’s stock is issued in its place. For example, both Daimler-Benz and Chrysler ceased to exist when the two firms merged, and a new company, DaimlerChrysler, was created.
In practice, however, actual mergers of equals don’t happen very often. Often, one company will buy another and, as part of the deal’s terms, simply allow the acquired firm to proclaim that the action is a merger of equals, even if it’s technically an acquisition.

Being bought out often carries negative connotations. By using the term merger, deal managers and top managers try to make the takeover more palatable. Merger is a combination of two or more companies (in this case we refer to banks) into one company. In India; we call mergers as amalgamations, in legal parlance. The acquiring company (also referred to as the amalgamated company or the merged company) acquires the assets and liabilities of Target Company (or amalgamating company). Typically, shareholders of the amalgamating company get shares of the amalgamated company in exchange for their existing shares in the target company. Merger may involve absorption or consolidation. In absorption, one bank (or financial entity) acquires another bank. For example, we will look at the merger of ICICI bank and Bank of Madhura. After the merger, the target bank, Bank of Madhura ceases to exist and the acquirer continues to exist. Similarly, Merger of SBI subsidiaries into State Bank of India (SBI) is also an accepted fact. SBI subsidiaries ceases to exist and SBI continues to exist. By merging, the companies hope to benefit from the following:

- **Staff reductions**- As every employee knows, mergers tend to mean job losses. Consider all the money saved from reducing the number of staff members from accounting, markets and other departments. Job cuts will also include the former CEO, who typically leaves with a compensation package.
- **Economies of scale**- Yes. Size matters. Whether it’s purchasing stationary or a new corporate IT system, a bigger company placing the orders can save more on cost. Mergers also translate into improved purchasing power to buy equipment or office supplies. When placing larger orders, companies have a great ability to negotiate prices with their suppliers.
- **Acquiring new technology**- to stay competitive, companies need to stay on top of technological developments and their business applications. By buying a smaller company with unique technologies; a large company can keep or develop a competitive edge.

- **Improved market reach and industry visibility**- Companies buy companies to reach new markets and grow revenues and earnings. A merge may expand two companies’ marketing and distribution, giving them new sales opportunities. A merger can also improve a company’s standing in the investment community. Bigger firms often have an easier time raising capital than the smaller ones.

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Varieties of mergers

I. From the perspective of business structures, there are a whole host of different mergers. Here are a few types, distinguished by the relationship between the two companies that are merging:

- **Horizontal merger**: Two companies that are in direct competition in the same product lines and markets.
- **Vertical merger**: a customer and a company or a supplier and company. For example, think of a cone supplier to an ice cream maker.
- **Market –extension merger**: Two companies that sell the same product in different markets.
- **Product-extension merger:** Two companies selling different but related products in the same market.
- **Conglomeration:** Two companies that have no common business areas.
- **Circular merger**: Companies producing distinct products seek amalgamation to share common distribution and research facilities to obtain economies by elimination of cost on duplication and promoting market enlargement. The acquiring company obtains benefits in the form of economics of resource sharing and diversification

II. From the perspective of how the merger is financed, there are two types of mergers:

- **Purchase mergers**: As the name suggests, this kind of merger occurs when one company purchases another one. The purchase is made by cash or through the issue of some kind of debt instrument, and the sale is taxable.Acquiring companies often prefer this type of merger because it can provide them with a tax benefit. Acquired assets can be written up to the actual price, and the difference between the book value and purchase price of the assets can depreciate annually, reducing taxes payable by the acquiring company.
- **Consolidation mergers**- With this merger, a brand new company is formed and both the companies are bought and combined under the new entity. The tax terms are the same as those of a purchase merger.

Literature Survey

There have been numerous studies on mergers and acquisitions abroad, in the last four decades, and several theories have been proposed and tested for empirical validation. Researchers have studied the economic impact of mergers and acquisitions on industry consolidation, returns to shareholders following mergers and acquisitions, and the post- merger performance of companies. Whether or not a merged company achieves the expected performance is the critical question that has been examined by most researchers. Several measures have been postulated for analyzing the success of mergers. Such measures have included both short term and long-term impacts of merger announcements, effects on shareholder returns of aborted mergers hostile takeover attempts and open offers etc.

A number of studies were done in developed capital markets of Europe, Australia, and the USA, on evaluation of corporate financial performance following mergers.

(1) Lubatkin reviewed the findings of studies that have investigated either directly or indirectly the question, “Do mergers provide real benefits to the acquiring firm?” The review suggested

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that acquiring firms might benefit from merging because of technical, pecuniary and diversification synergies.

(2) Healy, Palepu, and Ruback examined post-acquisition performance for 50 largestU.S. mergers between 1979 and 1984 by measuring cash flow performance, and concluded that operating performance of merging firms improved significantly following acquisitions, when compared to their respective industries.

(3) Ghosh examined the question of whether operating cash flow performance improves following corporate acquisitions, using a design that accounted for superior pre-acquisition performance, and found that merging firms did not show evidence of improvements in the operating performance following acquisitions.

(4) Weston and Mansingka studied the pre and post-merger performance of conglomerate firms, and found that their earnings rates significantly underperformed those in the control sample group, but after 10 years, there were no significant differences observed in performance between the two groups. The improvement in earnings performance of the conglomerate firms was explained as evidence for successful achievement of defensive diversification.

(5)Marina Martynova, Sjoerd Oosting and Luc Renneboog investigated the long- term profitability of corporate takeovers in Europe, and found that both acquiring and target companies significantly outperformed the median peers in their industry prior to the takeovers, but the profitability of the combined firm decreased significantly following the takeover. However, the decrease became insignificant after controlling for the performance of the control sample of peer companies. Katsuhiko Ikeda and Noriyuki Doi
(6) Studied the financial performances of 43 merging firms in Japanese manufacturing industry and found that the rate of return on equity increased in more than half the cases, but rate of return on total assets was improved in about half the cases. However, both profit rates showed improvement in more than half the cases in the five-year test, suggesting that firm performances after mergers began to be improved along with the internal adjustment of the merging firms: there was a necessary gestation period during which merging firms learnt how to manage their new organizations.

John B Kusewitt (1985) investigated the relationship of relative size (of acquired firm to acquirer) to the long-run financial performance of acquiring firms, using a database of 138 active acquiring firms, which had accomplished some 3,500 acquisitions during the 1967-76 period. The study found that relative size was significantly statistically related to performance measures, and proposed that both excessively small and large acquisitions should be avoided.

Malcolm Salter and Wolf Weinhold (1979) compared post-merger operating returns of 36 merging companies with those of other listed firms on the New York Stock Exchange (NYSE) – the study found that the average return on equity (ROE) for merging firms was 44 per cent lower than average, and the average return on assets (ROA) was 75 per cent lower than the average of other firms.

(7) Kruse, Park and Suzuki examined the long-term operating performance of Japanese companies using a sample of 56 mergers of manufacturing firms in the period 1969 to 1997. By examining the cash-flow performance in the five-year period following mergers, the study

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found evidence of improvements in operating performance, and also that the pre- and post-merger performance was highly correlated. The study concluded that control firm adjusted long-term operating performance following mergers in case of Japanese firms was positive but insignificant and there was a high correlation between pre- and post-merger performance.

Research Methodology

Design of The Study

"*A case analysis of mergers and acquisitions in Indian Banking*"

Problem statement:

The study focuses on selected cases of mergers and acquisitions in Indian banking. The study gives an insight of rational behind the bank mergers and the changes in their financial position after the merging activity.

Here it is the deciding factor whether the merger or the acquisition is going to benefit the organization or not. The problem does not lie only in the top management where decision takes place. The most important part of a merger is to ensure the trust factor of shareholders by maintaining the cooperation among the employees of the newly formed company.

Some of the selected cases of mergers and acquisitions in Indian banking sector are:

- State Bank of India (SBI) Subsidiaries
- Syndicate Bank
- Canara Bank.

The study focuses on the pre-merger and post-merger data of the bank which would indicate the purpose for the merger and acquisition. This gives an insight of the motives behind the mergers and acquisitions.

Objectives of the study:

- To study the motives behind the merger and acquisition activity.
- To study the value created by merger and acquisition to shareholders.
- To study the post-merger effects on financial statements of the entity.
- To understand the procedure of merger and acquisition activity.

Scope of the study:

The study throws a light on the selected cases of merger and acquisition to know whether there is a value creation to the shareholders or not.

Research Methodology:

Type of research: Descriptive research

Sources of data: Data is collected through research studies, websites, journal, various speeches etc.

Sampling plan: Case study analysis; it allows more intensive analysis of specific empirical details.

Research instruments:

- Analysis of financial statements
- Ratio analysis

Methodology of data collection:

Secondary data collected from journals, web portals, and magazines.

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Plan of analysis

After collecting the financial data related to the entities i.e., the amalgamated and the amalgamating bank, analysis was done by calculating the various valuation ratios and other financial calculations. This helped to find out the pre-merger and post-merger financial position of the entities. Regression analysis was done to find what would be the future PAT and EPS of the merged entities if they were not to be merged. To measure individual entity performance, we found out P/E ratio, EPS and market capitalization before merger and after merger.

Research limitations

- The study was confined only to the specified cases.
- Since the study is based on secondary data, the findings may not be accurate.
- Unavailability of the financial data of the entities.
- It is difficult to use the results to generalize to other cases.

Findings, Conclusion and Suggestions

Findings

Findings of the study can be summarized as follows:

- The reasons behind M&A activity in the cases studied above were to expand its asset and client base and geographical coverage, acquire a poor performing bank and with the goal to head towards universal banking and to achieve size and scale of operations.
- In some cases, the acquired firm's shareholders sometimes enjoyed abnormal returns on their equity investment after the announcement of merger/acquisition, the shareholders of the acquiring firms rarely gained significantly.
- The returns on assets and equity of the merged bank were significantly higher than the combined returns of the acquiring and the acquired banks prior to merger.
- Largely in the context of mergers among banks belonging to the same holding companies i.e., reverse merger, there was a significant improvement in cost efficiency of the banks subsequent to merger.
- The acquiring banks, in general, more efficient and profitable than the acquired banks.

Conclusions

Globalization has come as a boon for mergers and acquisition in India .The main sectors that have contributed significantly to the mergers and acquisitions activity are service, pharmaceuticals, automobiles, electronics and power .Services are getting more prominence with their increasing contribution to GDP.

Privatization, liberalization of foreign investment norms and globally consolidation activity are some of the reasons that have seen the mergers and acquisitions companies thrive even in a bad business environment. The need for consolidation by local companies to become globally competitive is another reason for this trend. Consolidation in the banking industry worldwide is an ongoing process. Banks, in their quest for lower costs and higher margin, are always on the look out for synergy with their own kind.

1. Looking at these global trends we can infer that size is emerging as a crucial factor in a bank's profitability and long-term sustainability. Size confers several advantages to banks both in times of rapid economic growth and economic slowdown. Expansion of customer base and

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cost cutting through rationalizing of operations are the major value- The banks can increase its earnings to the shareholders by increasing its turnover by capturing more segments.

2. The synergy of the banks can also be increased by the efficient utilization of the resources acquired by the merged company and also by taking more strategic plans.

3. Bank can provide better services after mergers so it is recommended that bank should undergo mergers.

4. Merging with foreign banks can gain an advantage to the Indian banks is experiencing a global banking touch with the use of the most sophisticated technology.

5. Banks can convert its challenges into opportunity by mergers and acquisitions.

6. Restructuring in Indian context would be in terms of

- Improving operational efficiency
- Bringing new banking culture
- Reduction in NPA level

additions of mergers to banks. The public sector banks need to consolidate to be able to tackle the new threat and competition. India is stepping towards M&A in public sector banks. Merger of SBI subsidiaries into State Bank of India (SBI) is also an accepted fact.

Suggestions

- RBI come up with lesser but more effective regulations and inspections
- To the prudential aspects of banking to assure that the system is sound
- Active involvement of SEBI to curb insider trade.

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SUSTAINABILITY MATTERS- DESIGN AND DEVELOPMENT OF MULTI- FUNCTIONAL BAMBOO AND MODAL FABRICS FOR ACTIVE SWIMWEAR

Dr. Geetha Pandey[1]

Abstract

Fashion and textiles industry is considered to be one of the most polluting industry in the world. In the recent decade, there has been an increasing concern from both the customers and the industry to work towards a more sustainable approach to reduce textile landfills. Performance swimwear is one such sector that has been in the highlight for the use of synthetic fabrics for various functionality. The market demand has been fueled with the emergence of new innovations in fibers, fabrics and processes that are functional and sustainable. The paper explores sustainable process to introduce Bamboo and Modal swimwear which have been given eco-friendly UV protection and water repellant finish to make the fabrics suitable for swimwear and improve its functionality and handle. The controlled fabrics were tested for handle and mechanical properties using KESF system. The results showed that the finish improved the overall handle and tailorability of the fabrics which is an important aspect in terms of swimwear. Testing of UV protection and water repellency showed that the natural fabrics had excellent properties of quick drying and UV protection which is necessary in swimwear. The findings of this study confirm the effectiveness of treated bamboo and modal fabrics for developing sustainable active swimwear.

Keywords: Sustainability, Performance Swimwear, UV Protection, Water repellency, Eco- Friendly

Introduction

The sportswear sector has shown a significant global demand in the recent years and swimwear is one such garment. Active swimwear has been known for the usage of synthetics to impart various functionality. There is a massive need for sustainable garments that are organic and eco-conscious. Both the customers and industry understand the need for emergence of new fibres, processes and innovative technology to reduce waste.

Performance of the garment can come through use of novel fibres, fabrics and finishing treatment. The increasing popularity of recreation activities has led to the development of garments that are aesthetic and possess advanced performance features and functional properties. These include an array of finishes such as anti-microbial, UV protection, moisture management, water repellency and thermo-regulating.

We are in the green decade where there is a conscious effort to make products that are sustainable. There has been a tremendous change in the swimwear sector which is fueled by the growing health conscious customers who are demanding performance enhanced fabrics which at the same time are sustainable as well.

There have been several researches carried out to develop alternate plant based fibers as a substitute to synthetic fabrics. Bamboo and Modal both are regenerated cellulosic fibers eco-friendly and natural. Using natural fabrics for active swimwear has its own inherent challenges and hence there is massive scope for research in this area.

Bamboo is natural, eco-friendly with inherent characteristics like anti- microbial, UV protection, hygienic and cool to wear. Similarly, Modal has 50% better absorbency than cotton and higher wet strength when compared to Rayon. It does not age easily, is resistant to fading and shrinkage.

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Performance enhanced finishes ensure that the fabrics are embedded with functional properties that are specific to the product end-use. Two criteria that is important for Swimwear is UV protection and water repellency. These two properties essentially are necessary to improve the swimming performance. This is supported by the findings of Rogowski I, Monteil K, Legreneur P, Lanteri P (2006) on the study of water repellent fabrics having better swimming performance and Sheila Shahidi and Mahmood Ghoranneviss, 2015) on the study of UV finish on swimwear fabrics. Keeping these requirements in mind, the study focuses on the development of smart performance based Bamboo and Modal fabrics for active swimwear that is finished with UV and water repellent finish.

Aim of the study

The aim of the study is to design and develop multi-functional Bamboo and Modal fabrics finished with UV and Water repellant finish for active swimwear.

Objectives of the study

- To source and develop knitted bamboo and modal fabrics for active swimwear
- Application of eco-friendly UV protection and water repellent finishes on the fabrics to improve the functionality and suitability of both Bamboo and Modal fabrics for Active Swimwear.
- To determine the handle properties of the fabrics by using Kawabata Evaluation System for fabrics
- To test the fabrics for performance and comfort properties- UV protection, water repellency, air permeability, wash fastness, colour fastness and dimensional stability
- To design and develop a collection of active swimwear

Materials and Methods:

Construction of Fabric:

For the study single jersey knitted and bamboo fabrics were constructed. The controlled fabrics were then subjected to scouring, steaming, calendaring and compacting.

Table 1: Details of the Bamboo and Modal knitted fabrics

Fabric	GSM		Count	Fiber Content	
	Greige	Finished		Bamboo/Modal	Lycra
Bamboo	224	236	30's	95%	5%
Modal	220	230	30'S	96%	4%

Finishing of the Controlled fabrics

Reactive dye was used for colouration. Both Bamboo and Modal fabrics were given UV protection and Water Repellant finish to enhance the performance and suitability of Bamboo and Modal for active swimwear. The provision and application of reagents for the finishes was done at Clariant Chemicals, Bangalore. For the water repellent finish NUVA HPQ liquid- a dispersion of fluorocarbon compounds was used. NUVA HPQ has a way of imparting water, oil and stain repellency. For the UV protection finish, Rayosan C, a heterocyclic Fiber-reactive UV absorber producing lightfast and wash fast absorption effect with respect to UV rays was used. The chemical composition and application process for both UV protection and Water repellent finish is shown in table below.

Table 2: Chemical Composition of the Reagents used for Finishing

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Reagents Used	Appearance	Composition	Ionicity	Purpose	Application
Rayosan C	White viscous liquid	Heterocyclic compound	Anionic	UV protection	Padding Application Rayosan C paste : 25 to 40 gpl Soda Ash : 09 to 12 gpl Pad pick up : 70 % Batch : 2 hrs at 30 deg C Rinse Hot Rinse Cold Fabric Dry, Finish with softener
Nuva HPQ liquid	Liquid, milky white dispersion	Dispersion of a fluorine compound	Weakly cationic	Water Repellent	Nuva HPU - 80 gpl Softener - 20 gpl Wetting agent - 05 gpl Pad dry at 100 deg C . Cure at 170 deg C , 1 min

Untreated Bamboo Lycra

Treated Bamboo Lycra

Untreated Modal Lycra

Treated Modal Lycra

Plate 1- Samples of the Bamboo and Modal before & after Water Repellent Finish

Design and Development of Active Swimwear

A capsule collection of 8 active swimwear designs was developed using standardized body measurements derived from 50 young girls of the age group 18-22 years selected randomly from centrally located colleges and sports center in Bangalore. Both one piece and two piece garments were constructed using drafting and flat pattern technique.

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Design 1


Design 2


Design 3


Design 4

Plate 2- Designed Capsule Active Swimwear Collection in Bamboo and Modal Fabrics

Results and Discussion:

Geometric properties of Bamboo and Modal fabrics- A comparison of the weight of the treated fabrics with untreated fabrics showed that the weight had reduced after treatment. This can be attributed to the yarn consolidation as a result of increased adhesion between fabric structural elements after the finishing treatment. The thickness had increased after the treatment therefore improving the bulkiness of the fabrics. The stitch density was lower depicting that the finish made the fabrics less dense. The overall geometrical properties of the bamboo and modal fabrics showed that the finishing process had brought about closeness and consolidation of the fabric sett.

Table 3: Geometric properties of untreated and treated Bamboo and Modal

Geometric Properties	**Bamboo**		**Modal**	
	UTB	**TB**	**UTM**	**TM**
Wales/ Cm	14	14	16	15
Course/ cm	21	20	23	22
Loop Length (mm)	3.56	3.45	4.15	3.61
Fabric weight mg/cm^2	17.9	11.7	17.9	16.5
Fabric Thickness (mm)	0.85	0.89	0.85	0.92
Stitch density	294	280	368	330

*UTB- Untreated Bamboo, TB- Treated Bamboo, UTM- Untreated Modal, TM- Treated Modal

Evaluation of Ultraviolet Protection factor:

To evaluate the UPF in wet and stretched stages, two specimens from each sample for the wet and dry testing were prepared and tested using spectrometer. The UV- A, UV-B, percent blocking of UV-A and B and the UPF percent was calculated to test the UV protection ability of the finished bamboo and modal fabrics.

Table 4: Evaluation of UPF

Readings	Bamboo Treated		Bamboo Untreated		Modal Treated		Modal Untreated	
	Dry	Wet	Dry	Wet	Dry	Wet	Dry	Wet
Mean UPF	53.670	791.581	258.449	1212.640	18.747	375.169	11.475	86.074
Mean UV-A Transmission	2.241	0.225	0.583	0.375	5.987	0.580	7.618	0.794

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Mean UV-B Transmission	1.926	0.124	0.411	0.065	4.861	0.190	8.810	0.913
Standard Dev	3.973	170.291	41.101	198.514	0.341	52.475	0.302	3.775
Calculated UPF	50	50+	50+	50+	20	50+	10	50+
UVA% blocking	97.759	99.775	99.417	99.625	94.013	99.420	92.382	99.206
UVB % Blocking	98.074	99.876	98.589	99.935	95.139	99.810	91.190	99.087

The untreated and treated bamboo fabrics showed the same UPF readings of 50+ in dry and wet stages proving that bamboo had inherent UV Protection properties. This is in agreement with the research results carried out by Sudipta S Mahish et al (2012) on bamboo and polyester blended knitted fabrics intended to be used for summer clothing, it was found that the increase in bamboo content increased the ultra-violet factor of the fabric. Treated Modal on the other hand showed significantly good UPF of 50+ (which means that a human can stay 50 times longer under the same light source until their skin starts to become red) when compared to untreated Modal which exhibited poor UV protection.

Water Repellency Finish:

The water repellency ability of the finished bamboo and modal fabrics were tested by AATCC 22-1996 (Spray rating method) and AATCC 193-2005 (water alcohol) method. The spray time was between 25-30 seconds.

Table 5: Water repellency

Fabric	AATCC 193-2005(Water Alcohol)		AATCC 22-1996 (Spray Rating)	
	UNTREATED	TREATED	UNTREATED	TREATED
Bamboo	0	8	0	100
Modal	0	8	0	90

Both bamboo and modal fabrics after treatment showed highest resistance with grade 8 for Water Alcohol test (grade 0 is poor resistance and 8 highest resistance) and the results with Spray rating test showed similar trend with both Bamboo and Modal showing highest resistance to water (0 is poor resistance and 100 is highest resistance). The purpose of the finish was to imbibe quick dry and make the fabrics water repellent thereby making them suitable for active swimwear.

Objective evaluation of the mechanical properties of the finished bamboo and modal fabrics using KESF method

Table 6: Mean and Standard deviation for KESF data on knitted bamboo and modal samples

KESF Data	UTB		TB		UTM		TM	
	Mean	SD	Mean	SD	Mean	SD	Mean	SD
LT	0.774	0.0025	0.720	0.002	0.775	0.002	0.798	0.015
WT	1.88	0.12	3.01	0.36	2.16	0.01	2.72	0.03
RT	36.37	2.54	34.50	0.32	37.54	0.29	37.54	1.31
EMT	9.64	0.94	16.81	2.73	11.20	0.23	13.59	0.36
B	0.0091	0.0002	0.0051	0.0003	0.0087	0.0007	0.0063	0.0004
2HB	0.0089	0.0002	0.0063	0.0004	0.0083	0.0005	0.0085	0.0006
2HG	4.76	0.06	2.72	0.01	3.81	0.20	2.38	0.14
2HG5	4.39	0.02	2.61	0.04	3.71	0.16	2.38	0.17
G	0.72	0.08	0.59	0.01	0.69	0.01	0.59	0.04
LC	0.838	0.066	0.913	0.112	0.844	0.029	0.879	0.161

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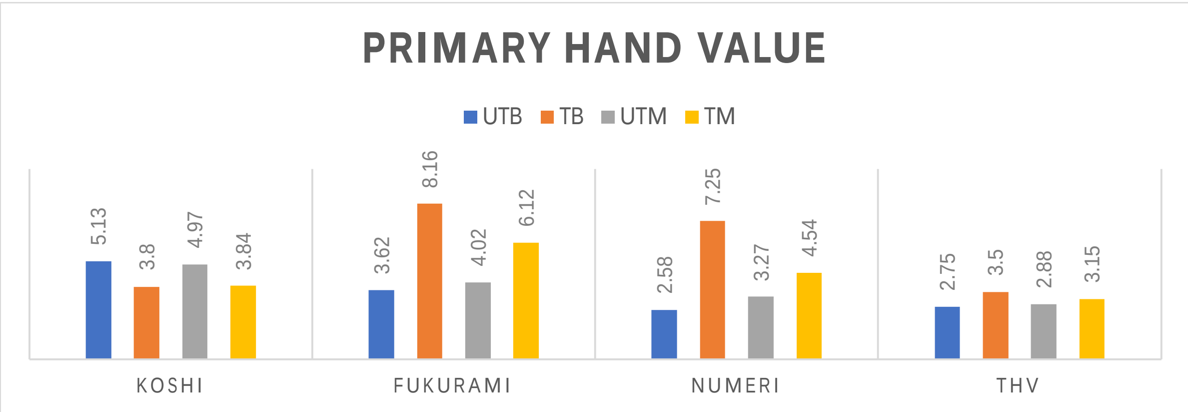
WC	0.109	0.022	0.139	0.021	0.115	0.024	0.135	0.016
RC	51.88	5.87	41.73	8.02	49.75	14.61	50.7	8.14
MIU	0.224	0.037	0.214	0.007	0.225	0.0085	0.264	0.013
MMD	0.0220	0.0046	0.011	0.0017	0.0195	0.0014	0.0135	0.0027
SMD	4.13	0.674	3.75	0.450	3.66	0.322	4.97	1.109

UTB- Untreated Bamboo, TB= Treated bamboo, UTM- Untreated Modal, TM= Treated modal

KESF system was used to evaluate the handle and mechanical properties. The treatment imparted better hand value to both Bamboo and Modal fabrics. There was an increase in the tensile properties (LT, WT, EMT) thereby improving the durability. A significant reduction in the shear properties (G, 2HG and 2HG5) of bamboo and modal fabrics indicated that the fabric had maximum recovery and excellent draping quality after the finish treatment. There is a significant increase in LC value for bamboo and modal fabrics. This indicated that the fabrics had become softer after the application of the finishes. The decrease in the RC value of bamboo indicated that after the treatment the fabric became elastic and this was well reflected by the draping behaviour and the THV of the finished samples. The residual shear strain values showed a drop thus demonstrating excellent recovery after the finishing treatment, an important criterion for tailorability of fabrics for construction of active swimwear. Both bamboo and modal fabrics after the finishing treatment exhibited a significant decrease ($p>0.05$) in MMD value indicating an improvement in the hand values making the fabrics suitable for close to the skin garments.

Primary Hand Values

Figure 1: KESF data for primary hand values and total hand value



UTB- Untreated Bamboo, TB= Treated bamboo, UTM- Untreated Modal, TM= Treated modal

The increase in Fukurami (fullness), Numeri (smoothness) and decrease in koshi value (stiffness) resulted in significant improvement in total hand values of the treated fabrics.

Evaluation of Performance and comfort Properties of Bamboo and Modal fabrics:

Dimensional Stability:

The Bamboo and Modal fabrics displayed considerable dimensional stability after treatment which was within the standard limit of ±5% when compared to the untreated fabrics thereby exhibiting better ability to with stand wear and tear essential for active swimwear.

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Figure 2: Dimensional stability

Colour fastness to washing with water, sea water, chlorinated water after finish treatment:

Table 7: Colour fastness to washing with water, sea water, chlorinated water after finish treatment

Fabric	Colour fastness to Chlorinated pool water		Colour Fastness to sea water		Colour fastness to water	
	Colour Change	Colour Staining	Colour Change	Colour Staining	Colour Change	Colour Staining
Bamboo	4-5	4-5	4-5	4-5	4-5	4
Modal	4	4	4	4	4	4

To evaluate the effect of wash fastness to water (ISO 105- C01:1989), Chlorinated water (ISO 105- E03:2010, at 50 mg/l concentration of active chlorine) and sea water (ISO 105- E02: 1994), the treated fabrics were rated against grey scale for two types of measurement, one is for color change and another is for color staining. Bamboo showed better results than Modal for colour fastness from cholorinated water, sea water and water after treatment.

Effect of washing on shrinkage of the treated and untreated samples:

Table 8: Shrinkage % of laboratory samples before and after finish for 1,3,5 washes

Sample	1 Wash Mean		1 Wash CV		3 Washes Mean		3 Washes CV		5 Washes Mean		5 Washes CV	
	Wales	Course	Wales	Course	Wales	Course	Wales	Course	Wales	Course	Wales	Course
Untreated Bamboo	7.6	1.7	0.761	0.510	9.4	2.8	0.945	0.515	10.6	6.2	0.961	1.06
Treated Bamboo	0.4	0.4	0.70	0.713	0.4	0.4	0.70	0.808	1.2	2.6	1.02	0.551
Untreated modal	9.1	2.2	0.549	0.510	9.4	2.8	1.09	0.515	12.3	4.2	1.26	1.23
Treated Modal	1.8	1.2	0.510	0.505	1.8	1.4	0.714	0.816	4.4	3.2	0.911	1.042

The untreated samples exhibited shrinkage of 7-9% but after finish the shrinkage had reduced to 1 to 3% for modal and almost negligible for bamboo. Hence the finishing treatment reduced the shrinkage percentage significantly.

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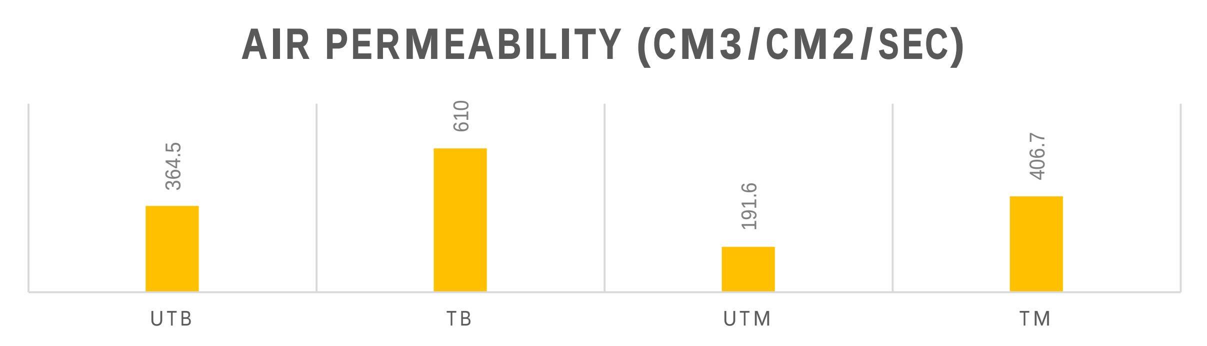
Air Permeability:

Figure 3: Air Permeability



UTB- Untreated Bamboo, TB= Treated bamboo, UTM- Untreated Modal, TM= Treated modal

On comparing the effect of treatment, it was observed that there was an increase in air permeability in finished modal and bamboo fabrics which was due to the removal of part of surface from the fibers and associated weight loss: hence more air can pass through the fabric very easily. Similar results were obtained by a study carried out by Mahish et al. (2007) on cotton and polyester blends.

Conclusion

Sustainability has become part and parcel of many aspects of our lives today. The consumer wants multifunctional features to be incorporated in their apparels but at the same time be sustainable. The study made an attempt to provide the consumer with an alternative to synthetic fabrics by introducing performance enhanced eco-friendly Bamboo and Modal fabrics for active swimwear. The analysis showed that both the controlled fabrics after UV and Water repellent finish exhibited better handle, performance and comfort properties. The functional finishes enhanced the tailorability and suitability of the controlled fabrics for active swimwear.

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THE PARADOX OF SUSTAINABILITY IN THE FASHION INDUSTRY

Veena K Thimmaiah[1]

Abstract

Sustainability has become the latest buzzword of the design community. Many designers and retail giants have recently latched onto the issue of sustainability, mainly because it is assuming global significance cutting across all spheres of life. When it comes to the alarming concern of water scarcity, it is well known that the garment industry is the second largest consumer and polluter of water, second only to the agriculture industry. More than five percent of landfill space around the world (chiefly in under developed countries) is occupied by textile waste. A good percentage of this is clothing which has never been used even once. There are people dying because of the lack of suitable clothing, even while clothing which could have been donated to them are disposed of, frequently by means that add to pollution. Therein lies the paradox – it is cheaper to dispose of clothing than to transport them to needy people. While it is easy to take a stand for sustainability, it is difficult for most organizations to ensure a completely transparent approach to it. Merely using eco-friendly components or responsibly sourced materials, doesn't ensure compliance to sustainable development. Even as the bigger players in the textile/apparel industry pledge to be sustainable-compliant in a few years, it is a business model nightmare, with longer timelines, lower profitability and its associated problems. There are companies and designers however who have been working towards a responsible way of designing and manufacturing over the past couple of decades. In India too, we have both big garment houses as well as smaller start-ups which are in the process of implementing an ethical business model. The consumer also has to be educated about his role in moving away from a linear to a circular economy. This paper is an attempt to look at certain organisations and brands who have been contributing to sustainability.

Keywords – Sustainability, Ethical, Circular Economy.

Descriptive Study

"The future's so bright, I gotta wear shades" The lyrics to this well-known song by the group Timbuk 3 underline mankind's fervent hope of a better tomorrow. Right from our ancestor's refusal to believe that death meant the end of life - to poets and lyricists promising that things would be better in the future, evolution and development has ensured a better quality of life. This has been especially true since the Industrial Age began, with men inventing every desirable convenience for an improved lifestyle, even while rampantly pillaging and running through the resources that Mother Earth has provided.

It was only towards the end of the twentieth century that some people started questioning this misuse of our planet's bounty by a small percentage of so called civilized men. As scarcity raised its ugly head and as man belatedly realized that natural resources took time (give or take a few million years) to be replenished, saner minds began calling for a more responsible approach towards development. Hence the term 'sustainable development' was coined, at first referring to protecting the environment. The word sustain itself means, 'to maintain' or 'to endure'. Therefore it refers to the fact that natural resources need to be maintained if not replenished as our very survival depends on it. We, in India have lived with water scarcity in our villages, callously accepting that women in several Indian states need to trudge several miles in search of water. However when this scarcity is observed in the cities, then people cannot continue turning a blind eye to this problem. Having a countdown to 'Day Zero' in Cape

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Town helped that city to become water wise and thankfully the water situation is looking better there.

The concept of sustainability was first used while referring to saving the environment, but then rapidly became associated with other aspects of modern life as well. The vicious cycle of urbanization bleeds the planet dry, with woodlands giving way to concrete jungles; genetically modified crops providing impressive outputs at first but in the long run upsetting the delicate balance of the eco-system.

Agriculture is by far the largest consumer and polluter of water, but the garment industry runs a close second. 20% of all fresh water pollution is due to the effluents released during the process of dyeing and treating textiles and leathers. Aside from pollution, there is the actual consumption of water during the process of producing a single garment. According to Stephen Leahy, it takes approximately 2460 litres of water to produce a single T shirt. His book, Your Water Footprint, provides in depth analysis of this fact by factoring in the amount of water required to just grow enough cotton to produce one T shirt, the processes involved in making the fabric, constructing the garment and packing it for sale.

The same book reveals that it would take 7600 litres of water to produce one pair of denim jeans. This does not however include the wash care for the same garments. An average person would probably wash a T shirt about 20 times in the course of wearing it, adding to the consumption of water.

The E-commerce business sector, especially the online purchase of clothing is another major culprit – it is cheaper to discard a brand new garment that is returned to the vendor, even if the garment has nothing wrong with it, other than a sizing issue. Many of these returned garments are headed straight to the landfill. More than five percent of landfills are due to textile waste. This is appalling especially when people living below the poverty line have no access to protective clothing. It would be easy to dismiss this as a third world, under developed nation problem, but the sad truth is that homelessness and poverty exists even in developed nations. The clothing could have been donated to organisations that would arrange for the distribution of these returned goods, but sadly many don't make the effort.

The majority of garment manufacturers still indulge in cost cutting measures such as out sourcing production to third world countries, using child labour and back breaking working conditions. The 2016 documentary "Machines" by Rahul Jain is an eye opener of the havoc that unregulated industrialisation can cause. The bottom-line is profit – the man working a 12 hour shift insisting that he is not being exploited as he has travelled over 1600 km in search of work that barely pays for his food.

However, some socially responsible industries and labels have been making changes in their operations since the late 1990s. By taking baby steps towards sustainability, like minimizing the number of textile processes, using "clean" chemicals that don't pollute the water table, managing the "waste" effectively and reducing the consumption of water, many manufacturers have joined the band wagon. In India, a garment manufacturing giant like M/s Shahi Exports are involved with R & D, recently making denims which use up just half a litre of water to

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produce as against an average of 60 litres (in the production stage alone). Companies have become conscious of their social responsibility, in making their workplace environment safe and working conditions and hours more humane.

Complete compliance to sustainability is still a distant dream – a paradox of sorts requiring more financial and social investments, longer production timelines and modest profits. Many textile giants have made their fortunes using unethical practises. Investors would not be happy with the diminishing returns associated with sustainable development. However, as the concept of sustainability has become a buzzword of late, it would mean bad publicity to not comply with the same. Many retail giants have made public announcements that they would not be tolerating sweatshop conditions, at times squarely putting the blame on their offshore partners.

Fast fashion retailers like Zara and H & M have signed the 2018 UN Sustainable Fashion Industry Charter for Climate launched by Stella McCartney. The luxury fashion goods brand, Burberry which in 2017, famously burnt 28 million pounds worth merchandise to prevent the counterfeiting of their products is also party to this charter. They are now working with Elvis & Kresse to use the nine tons of leather waste generated by their company (monthly) to create leather accessories using a patchwork system that can be repaired and recycled.

People Tree is a sustainable fair-trade fashion pioneer, eliminating the middlemen and interacting directly with the craftsmen and weavers, mostly women from third world countries, to provide ethically sourced products for the right price. They consider the craftsmen as partners rather than employees and encourage them to be economically independent and practise environmentally safe farming.

This policy would work well with smaller companies and individual owners. There are designers who practise zero waste design and designers who use the technique of repair, recycling and up-cycling products. Ultimately it is the consumer who should play a major role in the implementation of sustainability. As the consumer, we should refrain from the policy of use and throw and contribute to a circular and recycling economy rather than a linear economy. The Japanese technique of “Kintsugi”- fixing broken pottery with gold, is a good example to follow. The beautiful Bengali Kantha was also born out of the recycling mindset of our ancestors. This is what should influence the consumer, reverence for the past and our planet. We need to be educated that the future is now and we have to take the responsibility for saving it for our children.

Coming back to the song mentioned in the beginning of this article, the bright future alludes not to a fantastic life ahead but to the threat of a nuclear blast that could destroy the future of our children. Therefore Sustainability should not just remain a buzzword, but should be implemented forthwith.

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GLOBALIZATION AND ITS DIMENSIONS

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Abstract

'*Globalization' is the significant symbol of modern world. It is the process to interact and integration of people, governments and other entities across the world. We can understand the term globalization in different perspectives such as social, political, economy, culture and other aspects. But in now a day we look in to the globalization as trade and commerce as well as technology. The political system is the factor to effect on the activities of globalization in order to making of policies and in its actions at internal and external aspects of the sovereign state. Globalization is the factor to control the market system at global level in the economic perspective which we say in the key factors of labour, capital and technology. Culture is the one other tool to be considering as the deciding factor to do social activities of the human beings from regional to global level. The word Globalization is recognised in the modern time by using of Technology. How the technology is dissolved the barriers of time and distance among the human activities and it enhanced flows of information promoted greater awareness and understanding. In preset days 'Globalization' is complex, controversial and synergistic process in communications and transportations of human beings in technical aspects. The flows of people, money, goods and services are influencing by the factor of Globalization. Globalization promotes unity, harmony, efficiency, growth and development of individual in to the Democratic setup. It also has a dark side because of the concentration of economic power and stability to resolve all other social problems of the society. It causes for the terrorism, unemployment by the over productions, Migration, threat to the local culture, loss of sovereignty, accountability, transparency and efficiency in the Governance.*

Key Words: *Integration, Sovereignty, Culture & Technology, Migration, Terrorism, Harmony, Governance*

Introduction

Globalization is the phenomenon to impact and change the political systems, the economy, culture, environment and the activities of human beings. Globalization is the term derived in modern age. Some scholars recognised its origin as far back as the fifteen century. Generally says that globalization is the fast-changing world events in the last two decades. In 1983, Theodore Levitt written an article in the 'Harvard Business Review' which was coined the word 'Globalization' and its basic concepts by the first human. Mean while it is closely associated with the other two important events which took place in the modern world such as 'Liberalization and Privatization'. "Globalization is the process to integrating the sovereign states and peoples politically, socially, economically and culturally at the large level". This process has effects on human physical well being in societies around the world. Globalization has the history of thousand years, people and different entities corporations have been buying and selling goods to each other from one state to another. In the middle age central Asia that connected to China and Europe for silk. Likewise many of the countries were connected with the necessary goods from the other states. Many of the features of present Globalization are similar with those prevailing before the First World War in 1914. The development of different social fields was not much larger and qualitatively since 1950. The development in socio-economic sector recognised the entering of Globalization. Approximately the flows of the foreign investment were doubled during 1990's. Thomas Friedman has said that "Today Globalization is farther, faster, cheaper and deeper".

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After the Second World War the perspectives of Globalization has changed. It concentrates more on public policies at the Government level as well as the internal and external aspects of the economy of the state. In the modern world majority of the sovereign states adopted ‘Free Market System’ it helps to produce more products which easily access to the public and create competition at the global level. It is a new phenomenon to create an opportunity to the investment on trade and commerce. In this the government has also changed their policies to provide goods and services to the public. However, the defining of the Globalization is played major role at international level to structure the financial business.

Globalization is interconnection between capitalism and Democracy. It would say about the equal opportunity to all and distribution of social justice on the principles of Democracy. In modern era, the Democracy is inefficient in its practices rather than its principles. Hence, the people’s representatives must have knowledge about to the protection of state from the negative influences of Globalization at large level. It is required to new thinking as response to ever-changing traditional politics. Joseph Stiglitz says that ‘Globalization has reduced the sense of isolation felt in much of the developing world and has given many people in the developing world access to knowledge well beyond the reach of even the wealthiest in any country a century ago’.

Methodology

In this study used the “Historical and Descriptive method” for the collection of data along with interpretations. The present study is based on the collection of data from secondary sources. It is inevitable to study the role of Globalization in the contemporary period. The Developing countries are tried to understand the issues and challenges are facing by involving in process of Globalization. How the sovereign states are protect themselves with their own independent decisions at the global level. The different aspects of society to be develop with the globalised world and it will help to develop the economic strength of the state as well as other sectors of the society are discussed.

Objectives

1. To study the Globalization in different perspectives of the society
2. To understand the role of stakeholders and entrepreneurs in Globalization
3. To identify the issues and challenges of Globalization in the present scenario.

Dimensions of Globalization

Globalization was first thrust upon nation states and it has brought a paradigm shift in the social activities. The sweeping of social, economic and political transformation took place under globalization. Economic globalization means to increase the interdependence of world such as increased the trade and commerce, goods and services and expansion of technology and capital. Globalization implies the Integration of the market system across the world. The significant growing of all types of productive activities and marketization are the two major forces in economic globalization. To maintain the predications chains within the entrepreneurs by using of division of labour. The entire economic aspect of globalization stands on the rapid development of science and technology. Hence, we called ‘Global village’ to integrate the world to the other societies.

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Globalization is the principal idea of progressive integration of economies and societies. It related with national, international policies, governments, international organizations, business and civil society. The social aspects of globalization refer to its impact on the life of individual, work of people, their families and societies. Few of an issue arose about impact of globalization on employment, working premises, salary and security of lives. Beyond this it also implies on individual life, security, culture and identity. Therefore the government has the responsibilities to initiate proper public policies to resolve the problems which affect on families and communities. Globalization has potential to create wealth but in the practice it has perceptions among the people negatively by the state and non state actors. In modern days globalization contribute more to the society and to bring stability in economies and politics.

The sovereign state has its political activities undertaken by national political system. The welfare of the people and their protection is ultimate responsibility of the government. The protection of human rights and life of the citizens should be within their borders. The Globalization influences on the political activities and bring it to the global level. The international policies and programmes, international institutions such as IBRD, IMF, UNO, WTO many others are directly influenced by the Globalization which makes them to create good political environment in their regions. The civil society groups and the Non Governmental Organisations are acts at global level to bring awareness among the people about human activities and protection.

The culture and human activities based on these three following principles: Basu.R (2012), Firstly, the development of a new culture is globally connected professionals and especially, business elites. Secondly, the proliferation of pop culture which many critics complain is primarily western. Thirdly, the diffusion of beliefs and values about broader issues such as human rights and other social areas. These culture issues are not simple to analyse. But these three ways that culture is affected by globalization has implications for decisions made by government policymakers and political systems. The environment and climate change is a global issue. So we could adopt environmental legislation. The entire planet will be affected by the climatic changes and impacts which are predicted. Such as droughts, floods, rising sea levels and high temperature.

Conclusion

Globalization is controversial; however the proponents of globalization argue that it is thereat to the poor countries and their citizens to develop economically as well as their standards of life. The open market system has benefited to the developed countries and their established corporations. The era of Globalization is depoliticization of publics, to neglect the citizens in matter of traditional politics. The Transnational Corporation has creating a global market and more production by the destroying of local entities. Hence, Globalization is a complex which involves positive and negative features that both empowers and disempowers individuals and groups. The rethinking of politics and social change created the technological revolution and new thinking historical conditions in the light of Globalization.

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A STUDY ON APPLICATIONS OF IOT

Racherla Swapna[1] **Febina K S**[2]

Abstract

This paper describes about Internet of Things (IoT) and its applications. Internet of Things turned into rising innovation in now a days where researchers, academicians, industry experts are increasingly intrigued by. The Internet of Things is an arrangement of interrelated devices like machines, objects, human beings, animals. These devices are associated utilizing the internet and every device is related with a unique reference number called RFID (Radio Frequency Identification). In this paper, it is discussed how IOT is used in various fields such as smart homes, medical &health care, smart farming, military applications etc. IoT connects any device with an on and off switch to the Internet (as well as to one another). This includes everything from mobile phones, coffee makers, refrigerator, headphones, lamps, wearable devices, air conditioners and almost anything else. This also applies to components of machines, for example a jet engine of an airplane or the drill of an oil rig.
Keywords *: Internet of Things, RFID, smart homes, IoT smart homes, IoT smart farming.*

Introduction

The term Internet of Things came into existence from last few years and it is getting more attention now a days due to the advancement in wireless Technology. The term IoT was first introduced by Kelvin Ashton in the year 1998.The principle factor of the Internet of Things (IoT) is the integration of various technologies. The Internet of Things (IoT) is boosted by the development in RFID, smart sensors communication technologies and protocols of the Internet. Internet of Things (IoT) means taking all the things in the world and connecting them to the internet. IoT provides an ability to transfer data over a network without requiring human-to-machine interaction. The vast spectrum of IoT system application is generally divided into consumer, commercial, industrial and infrastructure space.

IoT Devices

When a device is connected to the internet, it can send and receive information thereby becoming a smart device. By using these smart devices we can have an automated home, enterprise and industry tasks. By this a user can have a control on various aspects such as security interoperability, processing capabilities, scalability and availability. Some of the mainly used IoT device types are smart door locks, smart watches, smart refrigerators medical sensors etc.

The most popular IoT devices includes Google home voice controller, Amazon echo, Fit bit, Medication dispensing service, Raspberry Pi 3,Odroid.

Applications

Medical and Health Care

The main aim of IOT in health care I s to assure well-being of people. IOT applications can transform reactive medical based system into proactive wellness based systems. IOT medical gadgets can help continuously observing of patients remotely. These gadgets can report an emergency like asthma, heart failures etc. immediately to a physician. This can help in possibly sparing the lives of numerous people. By utilizing IOT devices one can collect information like

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blood pressure, sugar levels, weight, BMI etc. which can be stored online and can be accessed from anywhere.

Connected Cars

A connected car is a vehicle which is able to optimize its own operations, maintenance as well as comfort of passengers using onboard sensors and internet connectivity. Automobile brands like BMW, tesla is working on" connected cars" using IOT. This technology helps us in navigation and provides us to take consistent, accurate decisions within no time.

Smart Homes

A smart home includes a smart automation system where all the household all appliances will be interconnected through the internet. By utilizing IoT technology regardless of whether an individual physically not there at home, can access the household appliances from anywhere which makes our life simpler.

Figure 1 : Applications of IoT in Smart Homes

1. **V2X Communications**

Vehicle –to- everything (V2X) communication is used to send information from one vehicle to any other entity and vice-versa. The different types of V2X communication includes V2I(Vehicle -to- infrastructure), V2N(Vehicle –to- network), V2V(Vehicle –to- vehicle),V2P(Vehicle –to- pedestrian), V2D(Vehicle –to- device), and V2G(Vehicle –to- grid).

2. **Manufacturing**

The IOT enables quick manufacturing of new products and real time optimization of manifesting production and supply by using networking machinery, sensors and control system together [8]. Sensors are used to measure the production output, accuracy of equipment's, plants safety & security. If there is any fault in the equipment's manufacturers can remove it from production and add it back when it gets repaired.

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3. Smart Farming

IOT is used in the field of agriculture to increase the production capacity. Sensors are utilized for estimating soil moisture, nutrients, water usage for plant growth and determining the custom manures. This data provided by sensors make farmer to take profitable decisions throughout the entire farming cycle. We can use drones for field monitoring, sensor for soil monitoring, water pump for water sully, machines for routine operation.

Figure 2: Smart Farming using IoT

4. Environmental Monitoring

Many developing countries are moving towards urbanization, without considering the environmental issues. This outcomes in polluting the air, soil, and water which makes undesirable environment to live in. The Environmental monitoring applications of the IoT typically use sensors to assist in environmental protection by monitoring the atmospheric situations like monitoring the movement of wild life and their habitats.The physical devices connected to the internet which are used as warning systems can also be used by emergency services to provide more effective aid

5. Military Applications

IoT is used to improve soldiers security .The IoT devices like sensors, transmission modules, GPS modules, wearables are used to take information of soldiers in the battle field. This information is used to track the location of soldiers, monitoring their health conditions. It helps to minimize the time, search and rescue operation effort of army control unit.

6. Energy Management

Smart power grids are designed to collect data and analyze the behavior of consumers and suppliers to improve the efficient use of resources. Additionally smart power grids are capable of detecting sources of power outages to enable distributed energy system. Integration of sensing and actuation systems, connected to the internet ,is likely to optimize energy consumption.It is expected that IoT devices will be integrated into all forms of energy consuming devices and be able to communicate with power generation.

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7. Security

In modern lives there is a fear about thieves, but using IoT in home security devices, the security device is operated by a particular person from anywhere through cloud.

8. General Safety Across All Industries

IoT provides smart sensor system to ensure process and production safety, material safety, fire safety, electrical safety, works place and environment safety. This data provided by smart sensor system helps to detect dangerous situations so that rescue operations can be taken immediately.

9. Media, Entertainment

Application of IoT in media causes to transfer data through cloud from one place to another place, IoT provides good communication between people through transfer the media one to another.

Conclusion

IoT improves quality of human beings life. IoT makes everything easier to access and secured. It associates everything on the planet together. By using IoT technology human beings can even communicate with all devices like washing machine, Smart door locks, lamps etc. from anywhere. IoT helps to take profitable decisions in fields like Agriculture, Manufacturing, and Energy Management. It brings a healthier version of human being's life by means of providing information to control the pollution. Lifespan and wellbeing of elderly people gets improved with the assistance of wearables. The conclusion of this paper is IoT is useful for everyone around the world , it sets new standards for human beings life.

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IMPLEMENTATION OF KARNATAKA'S TRADITIONAL FOLK ART "TOGALU GOMBEYAATA" PRINTS ON TEXTILES

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Abstract

Times in memorial, humans have looked back at their ancestors experience and learnings to provide a contest to the present and develop ideas for the future. Contemporary Indian style and fashions are thus a result of the assimilation and influence of various cultural factors, historical compulsion and mystical concepts that have interested over time. One of the many art forms of India, "puppetry" is with a strong religious connection. The earliest puppet shows in south India, especially from a small town Channapatna in Karnataka, are said to have used shadow puppets, which drew on tales from the Ramayana and Mahabharata, and were regular rituals during religious festivals. Shadow puppetry employs light and shade intelligently to create a dramatic effect. To get that translucent effects, the puppets are generally made of animal skin especially goat or deer skin. Hence, the study aims at revival of traditional folk art on fabrics and its survival in the minds of people, would create a demand for folk art in the present trend. The objective of the study was to learn the literature at of the Togalu Gombeyaata folk art, and implement the same art on the fabrics and use it in the form of ornamentations through screen printing. Around 20 samples were developed with selected motif from epics of Ramayana and Mahabharata, and the developed samples were evaluated for consumer acceptance through questionnaire. The sample 1, 2, 4 and 6 were well accepted for its overall appearance, sample 3 and 7 for its color combination and sample 9 and 10 for its motif selection and placement. Hence, it can be concluded that the respondents were of the opinion that the art was survived and restricted to only fabrics, whereas the same can be tried on apparels, home furnishing and accessories which would be popular.

Keywords: Togalu Gombeyaata, Puppetry, Folk art, Survival, Implementation.

Introduction

Togalu Gombeyaata is a puppet show unique to the state of Karnataka, India. Togalu Gombeyaata translates to a play of leather dolls in the native language of Kannada. It is a form of shadow puppetry show or a play. It is believed to be one of the most ancient forms of storytelling and entertainment which uses flat articulated cut –out figures (shadow puppets) which are held between a source of light and a translucent screen or scrim, various effects can be achieved by moving both the puppets and the light source. A talented puppets can make the figures appear to walk, dance, fight, nod and laugh. During the 19th century and early parts of the 20th century of the colonial era, Indologists believed that shadow puppet plays had become extinct in India, though mentioned in ancient Sanskrit texts. The puppets used in a Togalu Gombeyaata performance are translucent, lusciously multicolored leather figures four to five feet tall and feature one or two articulated arms. The process of making the puppets is an elaborate ritual, where the artist families in India pray, go into seclusion, produce the craved and incised art work, then celebrate the "metaphorical birth of a puppet" with flowers and incense. The shadows are used to creatively express characters and stories of the epic Ramayana and Mahabharata. A complete performance of the epic can take forty one nights, while an abridged performance casts as few as seven days. Thus this art of puppetry is being reviewed and the same has been used to surface ornament on fabrics.

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Objectives

- To study the ancient method of leather puppet show
- To review the ancient art and its survival in the minds of people.
- To incorporate Togalu Gombeyatta art motif on fabrics.
- To evaluate consumer acceptance of the product.

Scope of the study

The revival of Togalu Gombeyaata art on Textile caters the demand for the new trends in fashion as well as to create a good forum for the folk art globally. This small effort would encourage the artisans to sustain the interest in folk art and would retain the art form as treasure. The study is carried to create a wide range of creative design that are related in making products with one's hands and skill.

Limitations of the study

The study was limited to screen printing technique using basic dyes on cotton and cotton blended fabrics. Where in, the samples were developed only for the pilot study, and restricted to textiles fabrics.

Methodology

The study was carried out in six different phases to implement the Togalu Gombeyaata a form of shadow art on fabrics.

Phases I: A Literature survey and collection of designs and color

There is quite a mass of literature available on the intricate art – form of leather – puppetry and the skills if the artistes who have kept it alive. It is important for connoisseurs to learn some details about the preparation of the leather- puppets, which is an integral part of this unique art-form. When the Chitrakala Parishath started examining the traditional art- form of Karnataka, it realized the Togalu Gombeyaata deserved a deep study, and thus documentation of art-form started with detailed literature survey.

The technique of producing translucent leather required for puppets is quite ancient. Leather is tanned in an indigenous fashion and this process is perceived quite crucial for the production of leather puppets. Producers of leather- puppets have again demonstrated their high skill and sophisticated technique by mixing just three colors to arrive at a desired effect in the imagery. The red color is the mainstay of these paintings. A certain shade of green mixed with blue contributes to the richness of the imagery. The soft yellow provides a natural background. The contours are drawn using black, a colour perceived as unique in the Indian art- tradition.

Phases II: Selection of fabric

Cotton and cotton blended fabrics were selected, based on the screen printing technique employed. As cotton fabric have better dye fixing capabilities on the surface, it would help in better result.

Phases III: Selection of motif and color based on ancient art

Motifs were selected based on traditional epics of Ramayana and Mahabharata. Especially lord Rama and Seetha, lord Krishna and Radha and animal and birds motifs.

Phases IV: Development of product

As it is a pilot study, the product developments were limited to Dupattas

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Phases V: Implementation of motif on fabric through screen printing technique

Motifs were implemented through screen printing technique, in which basic dyes were selected for surface printing.

Phases VI: Consumer evaluation through questionnaire

The developed products were evaluated through a set of questions formed in the form of questionnaire, to understand the popularity of the developed samples.

Results and Discussion

The results and discussions of the study are as follows. The material selected was cotton and cotton blends. The fabrics were subjected for screen printed using basic dyes with traditional motif of the art. Since the study is in preliminary stage, the screen printed samples were not subjected for any specific testing, as the main aim of the study is to revive the Togalu Gombeyaata art form and introduce the same on textiles, and check the acceptance level in the consumer. The evaluations of the questionnaire were collected through the table form and check the acceptance level through the rating from 1 to 5, where in 5 stands for excellent, 4 for very good, 3 for good, 2 for satisfactory, 1 for poor.

TABLE I

Sl No.	Fabric used Cotton /cotton blended	Motif selected	Color combination	Motif placement	over appearance
Design 1	5	5	5	5	**5**
Design 2	5	5	5	5	**5**
Design 3	4	4	5	4	4
Design 4	5	5	5	5	**5**
Design 5	4	4	3	3	4
Design 6	5	5	5	5	**5**
Design 7	3	4	5	3	4
Design 8	4	4	4	3	4
Design 9	4	5	3	3	4
Design10	5	5	3	4	4

Summary and Conclusion

It can be summarized that, this particular art was well depicted on cotton fabric, but the respondent were of the opinion that this could be done on silk, due to its natural lusture. Hence, the respondents were of the opinion that the beauty of the leather puppetry was not effective on cotton, as its lacks natural lusture. The respondents felt that it could have a better effect on silk, when compared to cotton and were also of the opinion that this could be a lucrative small scale industry with good export potential and lot of job opportunities.

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SOCIAL MEDIA AND ITS CHANGING PERSPECTIVE OF ENGLISH

Pratibha Singh[1]

No force on Earth can stop an idea whose time has come : By Victor Hugo

With this thought as rightly said by Victor " English" too has its journey . It is a West Germanic language which originated from Anglo Frisian and was brought to Britain and thus settling in England. English started evolving and it was language used by William Shake Sphere. The modern English evolved during a period of time with proper punctuation and symbols and gradually was accepted in larger community as a language of communication. Today in the evolving forum of social media which has Social Network Facebook, Twitter , LinkedIn , Instagram , Snap chat, Quora, Flip board etc, It has high impact on English and English plays a vital role as language of communication.

Why Social media has a great impact in our day to day life: Over a period of time the usage of social media has increased a lot and it is definitely making a significant change and impact on the youth, our life and also on the communication language 'English' . Social media has great impact on each n everyone's life because they have the power to influence your thought … Everyone want to be what they see on social media but very little they realize there is negative and positive effect on every individual life. Media focus more on negative incident without going to the depth and these topics influence a lot in the minds of the teenagers. Everyone wants to prove themselves to be best and take negative actions to be famous. Everyone wants to update their personal life on Facebook, twitter, instagram, snapchat etc. Very little they realize someone must be stocking them, this is one of the reason we have so much crime in our Country.

There's no denying that social media has transformed the way we interact with each other. From sharing our thoughts and photos to planning a night out, most people tend to organize their social lives or at least have it significantly influence them, through some form of technology-based engagement. Nowadays there is no emotion. Breakup, Makeup all happens on whatsapp with so called emoji. Saying so emojis are substuting the over all sentences in English which brings misunderstanding , You can argue that this is the lazy from of writing, but nobody wants to pick the call and apologies but rather show emotions on emoji, but very little we understand that we can dissolve the misunderstanding just by a single call. But, this shift away from more physical interaction has actually affected the way we speak and write English.

The language of communication with proper English punctuations are shorten and it is also taking away the feel of personal touch

It is hard to believe that only a little over a decade ago, our way of life was really different from the way it is now although there were some social sights long before that most of the population did not really see the need or use of this; most even didn't even have the access to them. It was

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not until facebook, twitter and smartphone came along when things really started to change. Needless to say that in 2017 social media has for ever changed the way society works, whether it is sharing of an idea, the communication of news, or availability of a product or service. Social media is used in almost every part of our life's

Someone of the benefits of social media is having a platform to showcase technological savvy and creativity. Increase self-confidence by empowering introverts to express. The ability to create a lifelong friend.

Internet emergence and the rise of social networking have transformed communication for an example social media has an impact on numbers of information recipient's individuals can communicate with, To the extent of global scale, and the frequency of communication. Consequently social media has had far reaching impact on the way people communicate in English. Notably various changes are evident in the way people write and speak English because of the changing nature of communication in the social networking platforms.

In summary the social media has both positive and negative impact on English.

1. Changing and usage of current vocabulary: One of the most notable change which has come in is the way we use the existing vocabulary. For eg. Tablets was referred as a kind of medicine to be taken in whereas in the current scenario tablet is referred to the gadget. Wall is referred to as separate section between two rooms whereas in current scenario when they says please post on my facebook wall, it is referred as a page. Hence because of social media the complete dimension of existing vocabulary is changed.
2. Social media has introduced new vocabulary: Usage of words like LOL (laugh out loud), OMG (Oh my God), TTYL (talk to you later) has become common and nowadays English doesn't have complete form of sentences with punctuations and is being used randomly by anyone and everyone. In fact conversation on whatsapp or any other messenger the words are being substituted with emojis which at times brings misunderstandings and also loss of personal connect.
3. Everybody has become author: Considering most of the youth are now on Facebook and Twitter, nowadays the ideas are depicted in forms of blog writing. This is reaching out to the largest audience making a bigger impact with increased communication and connection.
4. Language is an evolving thing. It's naive to think that the language of social media isn't having an effect on the way we use English in day-to-day life. It's more appropriate to consider just how much of an effect it has on the way we communicate.
5. A whole host of words originating from social media and the wider Internet have become so commonplace that they've now slipped into popular usage, and we don't even realize it. Just a few interesting words that have their origins in technology are blogosphere (the collective word for personal websites called blogs), troll (someone who creates conflict online by starting arguments or upsetting people) and buzzword (a word or phrase that is fashionable at a particular time or in a particular context). Even some acronyms have made the transition into everyday speech as words, 'lol' for example.
6. Another curious phenomenon we've seen in recent years is the reappropriation of existing words and words based on brands to refer primarily to their social media context.

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Reappropriation is the cultural process by which a group claims words that were previously used in a certain way and gives them a new meaning. In this way the people who engage with social media are quite literally creating new words and giving new meanings to existing words.

7. 'Friended' and 'unfriended' are two examples of words that have been given a new meaning due to their usage online. The word 'friend' and 'befriend' is from Old English originating in the 13th Century, but it has been given an entirely new meaning thanks to Facebook (the process of adding or removing someone from your circle of friends). 'Like' and 'viral' are other popular examples of words that have had their meaning reappropriated by social media.
8. There are even instances of online brands becoming so powerful that words have crept into the English language based on them. 'Google' is the world's leading search engine and it has become so universal in its usage that the phrase 'Google it' has virtually replaced the phrase 'search for it' in common speech. There are examples of this lifted directly from social media too; 'tweet it' refers to writing a message using Twitter, but has essentially come to mean 'share it'.
9. So, has social media changed the way we speak and write English? Yes, undeniably.
10. Just think, ten years ago, if someone you'd just met asked you to "be their friend" or "Instagram" a photo of their lunch you'd have scratched your head and wondered if in fact they were feeling alright.

Speed freaks: the increasing rate of communication

What social media has done is enable us to communicate with a much larger number of people on a global scale in a way that we only really used to be able to do on a local level. This is great when it means we're keeping friendships alive over great distances, but it's also increasing the demands placed on an individual to keep a much larger number of relationships going simultaneously. For example, the average number of friends a person has on Facebook in the UK is around 300 – even if you're only actually really friends with, say, 10% of that number that's still 30 friendships to be maintaining.

The result? An ever-increasing speed of communication. Facebook lets you communicate quickly, effectively and, most importantly, efficiently because written exchanges are concise and shared between all the friends you are connected with, meaning you only need to write them once. On Twitter there's a 140 character limit, so even if you're not against the clock you are quite literally forced to make the statement brief.

Having seen both positive and negative impact of social media on English as a language and on our day to day life, it is up to the discretion of individuals to decide to what extent he/she can be benefitted through social media. If the usage is limited to this, it can benefit individuals. Social media is not good or bad. It gives meaning based on Usage. Hence create good!!!, read good!!! digest good!!

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CYBER SECURITY IN IT MODERN ERA

Venkatesan R[1] **Nagaveni B R**[2]

Abstract

Cyber security is the activity of protecting information and network computer system database and technical security measures. Firewalls antivirus and others. This paper gives a broader view of very important aspects of human security in today's world's globalization and cyber security. The role cyber security in the Information Technology is delt in this paper. Cyber security can be achieved only by the systematic development; it cannot be modified through seat-of-the-pants methods. Applying software engineering techniques to the problem is the right direction. Software engineers need to be aware of the risks and security issues associated with the design, development, and deployment of network-based software. This paper introduces some known threats to cyber security, categorizes the threats, and analyzes protection mechanisms and techniques for countering the threats. Approaches to prevent, detect, and respond to IT requirements.

Keywords: Cyber Security Infrastructure, Cyber Theft, Malware, Encryption, Cyber Threat.

Introduction

Cyber Security is a designed technology that is practiced to protect network, computer data from attack. Cyber attack is due to unauthorized users, transfer of data or modification in a public and private sector. While introducing cyber security internet plays a vital role , it is most and widely invention of 21th century. In today's world internet have changed the way of leaving, it helps to talk from a distant place , play online games, greet friends on birthday see the latest newly released movies.

From home by accessing an internet we can pay telephone and electricity bills. Cyber Security covers the protection of personal information technology resource , and its attacks. The cyber security plays the vital role in the development of Information Communication technology or infrastructure of the cyber security. To perform the model for the cyber infrastructure we present a way of theoretical and practical analysis. We focus on the cyber security maintenance in the security model with the different modulations.

Cyber infrastructure or information communication technology (ICT) has been used by many organization for doing the activity very effectively and easily. Security issues in the digital environment is the priority thing in the many organization. The digital environment has a lot of cyber facilities. We have many advertisements, contents about this digital world and cyber infrastructure.

Cyber Infrastructure Threats

We have many ICT infrastructure threats with the very large organization, these have many risks that are grouped under general heading and have been evolved from the common set of threats.

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We find number of recurring threats in ICT:

1. Introduction of malicious code
2. Attack on the System by the hackers
3. Natural Environmental disasters
4. System hardware and software failure
5. User issues through malicious act

We find that ICT system becomes more complex when new cyber threat emerges. It is important for the organization to remain on the new threat and understand how it shall be affected

The usage of ICT infrastructure can become poorly used by many factors. It will show the down productivity of the organization

1. **Errors and Crimes:** These crimes can happen from many agents like people errors, procedural error and electromechanical error
2. **Crimes against ICT Infrastructure**: This is discussed with how the crime acts to the ICT infrastructure and how crimes happens using cyber infrastructure.
3. **Malwares:** It is he computer program or a software that can cause destruction or make slower the operations of the computer systems
4. **Computer Criminals**: These are the type of the people who are involved in ICT threats People outside the organization such as suppliers, hackers and customers can be categorized to this type.

Professional Criminals does not only use ICT, but also does the illegal business like selling the drugs and gambling etc. All the threats of the cyber infrastructure have become more serious to the organization due to more sophisticated users and unauthorized access to the ICT infrastructure of the company.

The outside users such as suppliers may be having link for the certain access of ICT infrastructure of that organization. So that they can use their ability to make threat to the ICT facilities to that company.

But in the case of outside people we get unauthorized access to the ICT infrastructure of the company. We have two types of unauthorized access peoples such as hackers and crackers. Hackers does it due to challenging hacking purpose and crackers does this due to malicious purpose.

Cyber Security Risk Management

Cyber Security Management is a veryThere are different abilities and responsibilities for a cyber security of the program, organization system and enclave the properties which has accountability, reliability and authenticity.

Cyber Management Information has many definitions such as:

1. Information about the internet consisting of facts within them.

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2. Usual data obtained from the computer by the means of processing the data.
3. Information can exist in many forms like written in paper, transmitted by post or by using electronic means as shown in films or spoken in the conversation.
4. Information asset which is something such as business asset which has a value to an organization and consequence needed to be suitably protected.

The security of the cyber is the team support which has the good governance and communicating structure, it involves threshold criteria and dashboard matrices. Here priorities should be made clear so that the response of the system is according to the system hardware design. When the organization is exposed to the risk of the critical mission of the cyber it minimizes the impact. Cyber security do not always pay attention to the threat environment. Implementing the cyber hygiene is the good startup for any information technology organization; we have 20 cyber security controls. There is lot of improvement on the cyber knowledge on their own level of cyber services and assets.

There are many strategies which focuses on the internal risk and one of them is implementing cyber security framework. It is important to implement appropriate framework for our organization.

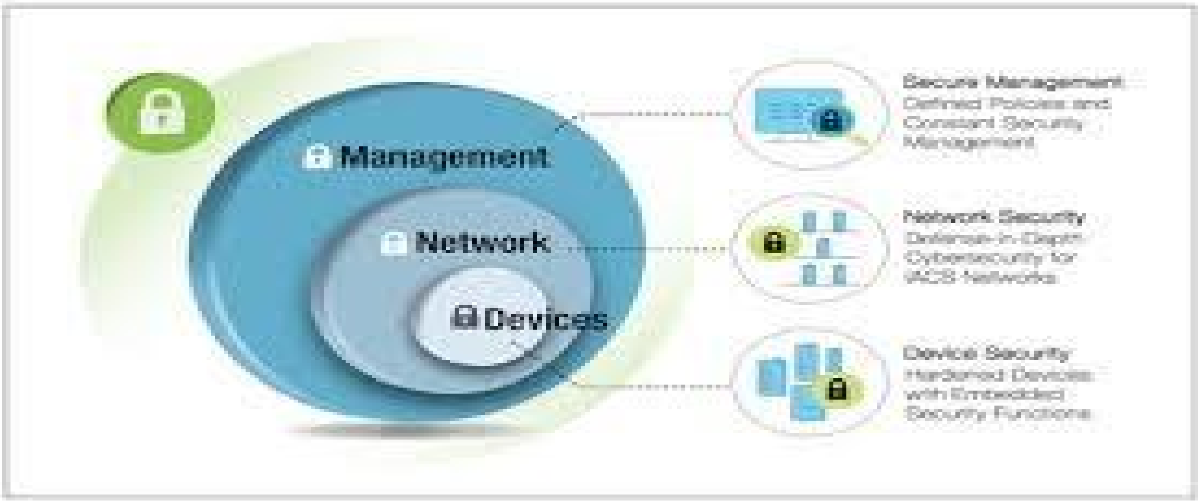

Fig1. Security Management System

The core elements of information security management which ensures information assets namely:

1. Confidentiality
2. Integrity
3. Availability

Confidentiality: Designed to prevent some sensitive information from reaching the wrong person while making sure that write person can get access. Access must be restricted to authorized use of data and as well as data can be categorized according to the type and amount of data that is fall into unintended hands.
Integrity: Maintains the accuracy and trustworthiness of the data. The given data should not be changed and it should be ensured that the data cannot be altered by unauthorized person.

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Availability: Performing hardware repairs immediately when needed and maintaing the functional operating system. It is necessary to upgrade all the system software. Here loss of the data is the unpredictable events.

Necessity of cyber security:

Cyber Security is very important because it involueseverythingpertaingto protecting our sensitive data personally. The concerned areas where the individual requires cyber security are

1. Protection of unauthorized access, disclosure of the data, modification of the resource of the system.
2. Security during online transaction, banking, railway reservation etc.
3. Securing the information containing various surveys and reports.
4. Securing the useful data and maintaining the details of all the organization at the state level.
5. Better understanding of the security, it defends the threat and the vector used by the hackers.

This technology is running the world where we embrace technology to the way of execution, the problem is due to advancement in the technology. Cyber attack is one of the reasons where company experiences a lot of losses. By cyber security technology we are benefiting to protect the reputation of the company. There are many advantages and disadvantages of cyber:

Advantages of Cyber Security:

1. Cyber infrastructure will gives protection for data theft by using high security protocol.
2. This cyber technology will protect against the unauthorized access among the outsiders such as suppliers, hackers, etc.
3. It gives easy hardware computer for the software application to run using cyber security.
4. Whenever the computer hampers this technology provides security to the data.
5. Unauthorized access can be secured by using data security.

Disadvantages of Cyber Security:

1. In cyber security the rules of firewall are difficult to configure.
2. High technical person is required to implement cyber security propose models.
3. In the cloud stored huge amount of data and information for both government and private sector for making more risky for easily to cyber attacks
4. It makes the system slow or too much secured is backfired
5. All depends upon the rules of the firewall if configured incorrectly it blocks the services.
6. The cost of this technology is very high compared to other secured systems.

Illegal Access of cyber

The offence of cyber is described as unlawful access to the user. Unauthorized access is when someone gains access to websites, servers or other system by using someone's account or by other methods. If someone keeps guessing the password and username of an account without their permission is known as unauthorized access. This is also called as cyber crime the various methods of the cybercrimes include:

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1. **Virus attack**: It is made possible by using some software which is harmful and malicious file data.

2. **Denial of services:** It is referred to the attack of bandwidth to the network and fills its mailbox with the spam mails.
3. **Hacking**: It is unauthorized access of the personal information without permission and knowledge.

4. **Pornography:** Most of the people surf the web for the prone sites. In today's mouse trapping technology the hacker access the website using pornographic content.
5. **Credit card fraud:** In this the fack website is designed like the original site where the customer enters the information regarding bank account, it goes to the pirated website the hacker then access the information.

Conclusion

In the cyber security it is hard to define the potential and digital unbounded interaction with the human being across political, social and economic norms. There is no artifact research central point for the cyber security. Cyber security is recognized widely as the "Master Problem" for the internet modern Era. We have May significance to overcome these drawbacks. We have the great deal for his cyber scenarios where it is used along side the documents for the complement digital world. Cyber Infrastructure will be redirected for the important way where we can ensure the chain of sustainability by the means of cyber security in the modern era

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MATHEMATICS – ALL OVER THE CREATION! A HISTORICAL VIEWPOINT

Tanuja Hemchand[1]

Introduction

It dates back to 3000 BC, when the Mesopotamian states of Sumer, Akkad and Assyria, together with Ancient Egypt and Ebla began using arithmetic, algebra and geometry for purposes of taxation, commerce, trade and also in the field of astronomy and to formulate calendars and record time. There starts the journey of "Mathematics".

It might be the Pre-historic age of the origin of the concepts of numbers, magnitude and form, then the multiplication tables, geometrical exercises, division tables by the Babylonians. The Egyptians who are honored for their contribution in composite and prime numbers; arithmetic, geometric and harmonic means; and simplistic understandings of both the Sieve of Eratosthenes and perfect number theory , methods of solving first order linear equations as well as arithmetic and geometric series. We had the Greeks gifting us the Pythagorean Theorem, the precursor to Integration and the Romans helping us out with the mensuration while the Chines worked on the algorithms. Worldwide, people have contributed to the discovery of a vast world of Mathematics. We Indians also take the pride of developing on both the existing and new, innovative concepts, with Aryabhatta referred to as "The Blend of common pebbles and costly crystals. Today, "Mathematics" has turned out be a seamless ocean where one has no chance of returning back, once drowned. However the questions"What is the use of learning all the differentiation, integration orany other hard concepts in Math? How are they even significant to a common man in his daily life? It is just the basic four operations that we perform is what we use" exist inthe mindof any student who feels the subject as a burden.

So here is a small attempt of mine to give historical viewpoint and the significance of the subject in our daily lives.

Interestingly, math is everywhere. Whether you aspire to study sociology, psychology, physics, biology or even economics, maths held in high regard, and you will be called on solve various math problems, as part of your work. Coming to Science and Technology, we all are probably already aware that science and math are closely connected, particularly the topics of chemistry, astronomy and physics. This is why students who can't master basic arithmetic skills will have a hard time reading scientific charts and graphs and risk not being accepted on a scientific course in their higher education. Geometry, algebra, and calculus can help students solve chemistry problems but practical sciences, such as engineering and computer science, also benefit from math. For example, pupils may have to use complex equations and algorithms when designing and writing computer programs. On the opposite spectrum, nurses deal with science and math as they carry out their everyday duties, needing to know how to precisely calculate dosages and to identify abnormal results in patients' tests. Moving on to Literature and Writing, Literature, one of the subjects you might think of as the furthest away from math and science, is actually full of mathematical theories. Poetry is a great example, with its meter and particular rhythms. All of these are based on math calculations don't you know! But that's

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not where it begins and ends, Math can help students to plan reading assignments by enabling them to work out roughly how many pages they can read in a half hour and thus estimating how long it will take them to read a particular work. The same goes for their planning of any written assignments. This is because math teaches us to think logically and solve problems. This ability to reason can also have an effect on the way that literature pupils tackle their answers clearly.

Furthermore, in the field of Humanities and Arts, Classes like history and other social sciences sometimes require students to review charts and graphs containing historical data or information on ethnic groups. They also ask them to look at events in the context of when they took place, which naturally causes pupils to think back from now and work out how many years ago these would have taken place and just how much has changed in society over that number of decades. In geography classes, students might need to consider how the force of the sea can erode our coasts and at what rate, whilst also understanding how the elevation of an area can affect its population or the average lifespan of individuals living in them. Knowledge of basic mathematical terms and formulae makes statistical information more accessible and therefore easier to apply in order to back up findings and theories. Once again, though not obviously related to math, drama, music, dance or art pupils can benefit from basic mathematical knowledge due to the way it informs rhythm and the basic beats of dances used in all types of performances. Art itself relies heavily on geometry, particularly some modern masterpieces, as well as social statistics so students who understand basic geometric formulas and can identify patterns in stats can usually craft impressive and influential art pieces. Photographers, on the other hand, use math to calculate things like shutter speed, lighting, angles, exposure time, and focal length.

Besides all these, another point, not to be taken lightly, is that learning math, and more broadly all the 'hard' sciences, trains your mind and conditions you to think and analyse problems (not necessarily mathematical ones) more effectively. In addition to the purely technical elements, mathematics also teaches you methods of reasoning, and a certain rigor in how you approach yourwork. Why do you think it is that the highest A-level pass rates are found in the scientific disciplines? It's because these students have learned intellectual rigor, and have developed analytical skills well beyond the sphere of math.

Summing up with the few examples above, “Mathematics” although not used as a direct application in our daily life, its impact on each and every other realm of our lives is tremendous. From shopping an apple, to the shopping of a valuable property we rely on math. If we keenly observe, right from the alarm clock that wakes us up, till the last dinner we eat goes on the basis of numbers, estimations, approximations and measurements. The tougher or the complicated concepts of mathematics, although has nothing to do with our real life activities they form an integral part in the off-screen life for example maybe even a very tiny constituent of manufacturing any item that we use. Hence, mathematics is a compulsory ingredient in each and everything around us.

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A STUDY OF PROPERTIES OF NATURAL FIBRES

Dr.Indu.GK[1]

Abstract

A review of the mechanical properties of natural fibres is presented. They have a number of advantages such as high strength and good moisture absorption. They are used in many areas such as aerospace, automotive and construction. The application of Weibull statistics in the study of mechanical properties of natural fibres has been discussed. These natural fibres are blended with synthetic fibres and a large number of composites have been fabricated. Sisal is most commonly used due to its good properties and performance. Coir is a natural fibre which is endowed with good extension in comparison to other natural fibres. Jute is a fibre which is well known for its brittle nature and has been extensively used in composites and much work has been done on them. Jute composites are cheaper and due to this reason many structures have been developed and much work has been done. Banana fibre is currently used in composites in view of its good tensile properties. A considerable amount of work has been done on composites developed with blend consisting of banana and sisal fibres. Chemical modification of natural fibres has been carried out using various chemicals for improving the performance of the composites and wealth information is available. The effect of alkali treatment with lower concentration of caustic soda on the properties of natural fibre is another area which has attracted the attention of research workers. A considerable amount of work has also been done on the application of low temperature plasma treatment has also been reported. Changes that occur in natural fibres following treatment with plasma have been well documented.
Key words : *Mechanical properties, chemical properties, Natural fibres, Plasma treatment, Weibull modulus, Alkali treatment.*

Introduction

A review of recent developments in natural fibre composites and their mechanical performance by Pickering et al. (2016) provides an overview of the factors that affect the mechanical properties of natural fibre composite and details achievement made with them. It is an excellent research paper which highlights the importance of natural fibres. The field of natural fibres is an important one as the fibres are used in many applications today. This review identifies the various aspects of research carried out on natural fibres with a view to using them for the composites. Based on the literature related to natural fibres and composite, sisal accounts for large proportion followed by coir, kenaf and banana.

Natural fibres.

Some important natural fibres which are used for various applications together with their physical properties are given in Table 1

Table 1 Properties of natural fibres.

Fibbers	Physical properties			Mechanical properties			Chemical properties		
	Origin	Diameter (µm)	Density (g/cm3)	Tensile strength (Mpa)	Tensile modulus (GPa)	Elongation (%)	Cellulose (%)	Hemi cellulose (%)	Lignin (%)
Jute	Bast	25-250	1.3-1.49	393-800	13-26.5	1.16-1.5	61-71.5	12-20.4	11.8-13
Sisal	Leaf	50-200	1.34	610-710	9.4-22	2-3	65.8-78	8-14	10-14
Cotton	Seed	-	1.5-1.6	287-597	5.5-12.6	7-8	82.7-90	5.7	-
Kenaf	Stem	-	1.45	930	53	1.6	31-57	21.5	8-19
Remie	Stem	20-80	1.5	400-938	61.4-128	3.6-3.8	68.6-76.2	13.1-16.7	.6-.7
Coir	Fruit	50-250	1.2	175	4-6	30	32-43	0.15-0.25	40-45

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Flax	Stem	25	1.5	500-1500	27.6	2.7-3.2	64.1-71.9	16.7-20.6	2-2.2
Hemp	Stem	25-600	1.47	690	70	2-4	70-74.4	17.9-22.4	3.7-5.7
Pineapple	Leaf	50	1.526	170-1627	60-82	2.4	70-82	-	5-12.7
Banana	Leaf	100-250	0.8	162	8.5	2	63-64	10-19	5
Bamboo	Grass	88-125	800	441	35.9	1.3	26-43	30	21-33

Generally higher performance is achieved with natural fibres having higher cellulosic content and with cellulose micro fibrils aligned more in the fibre direction which tends to occur in kenaf and sisal. Table 1 Natural fibres are obtained from stems, leaves and flower. The use of natural fibres as a variable reinforcement in composite material is steadily increasing due to their availability and low cost. Most commonly used natural fibres are sisal, flax, hemp, coir, kenaf, banana and bamboo. These are used for ropes, twines, upholstery, fishing nets and boards. Both morphological and chemical structures explain the important properties of natural fibres.

A sisal plant produces between 200-250 leaves before flowering each of which contains approximately 700-1400 fibre bundles with a length of about 0.5-1.0m. Within the leaf, there are three basic types of fibres, structural, arch and xylem fibres. The structural fibres give the sisal leaf its stiffness and are found in periphery of the leaf. The diameter of the fibres is around 200µm and the cross section is rarely circular and usually has a “horse shoe” shape. Sisal is a monocotyledon, one of the 300 species of the Agave genus, which is one of 21 genera of the Agavacea family. Because of higher lignin content, the sisal fibre bundles are more rigid and thus have a higher tenacity. The fibre has 55-66% crystallinity and its birefringence values are also high. Flavio de Andrade Silva et al (2008). The degree polymerization is around 4500 which is higher than those of ramie, jute and kenaf fibres. Sisal fibres contain 67% cellulose, 2% hemicellulose, 10% lignin and small amount of water soluble compounds. Coir contains 43% of cellulose and its spiral angle is $45^{o.}$ Spiral angle of sisal is 20^{o} and thus this fibre shows an increase in strength. Spiral angle of banana is 12^{o} and this account for an increase in strength. Sisal is most widely used natural fibres in yarns, ropes, twines, card, rugs, carpets mattresses, mats and handicrafts. Yu.C, (2005).

Kulkarni et al. (1981) have investigated the mechanical behaviour of coir fibres. With increase in gauge length, a decrease both in strength and elongation was observed.

The same authors dealt with the mechanical properties of banana fibres Kulkarni et al. (1983) Tensile strength and elongation were found to decrease with an increase in gauge length.

Kulkarni et al. (1983) have been also carried out work on the mechanical properties of coir fibres. Weibull modulus shows an increase with increase in diameter of fibres.

Fidelis et al. (2013) have conducted studies on structure and properties of sisal, glass, lyocell and jute fibres. One of the most significant features is the cross sectional areas of the fibre which were calculated using images obtained in Scanning electron microscope (SEM).

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Girisha et al. (2012) have quoted the tensile properties of sisal and coir as 468 and 175 MPa which compare well with the values quoted in the literature. Wambua et al. (2003) have found that natural fibres have enormous potential in composites and can replace glass.

Kim et al. (2013) have dealt with the mechanical properties of jute reinforced concrete which can be used as a building material.

Weibull modulus

Weibull distribution has become a well-established tool for characterising the brittle materials. When m (Weibull modulus) ≤ 1 the distribution has a reverse J- shape. When m=1, the Weibull distribution reduces to the exponential distribution. When m>1, the distribution is mound-shaped, approximating a normal distribution for c=3.6, When m is between 1 and 3.6, the Weibull distribution is positively skewed. When c is greater than 3.6, it is negatively skewed. It has been applied to jute, sisal, coir and other natural fibres such as bamboo, banana and coir fibres. Many methods were suggested to prove whether the data follow Weibull distribution or not. The number of tests that have be to performed for arriving at a reasonable accuracy have been investigated by a large number of research workers. A detailed study on estimator and their effect on Weibull modulus have been undertaken.

Unlike some traditional structural materials, whose mechanical behaviour is assumed to be homogeneous and isotropic, mechanical properties of composites exhibit intrinsic statistical dependence. In particular, their strength properties are usually scattered due to their in homogeneity and anisotropic characteristics and to the brittleness of matrices and fibres. Statistical analysis is indispensable for the understanding of the characterisation of these materials. The Weibull statistics has been widely used in the recent years to describe strength properties of many materials.

Silva et al. (2008) have found a higher Weibull modulus for sisal fibres which is an indication that the variability of them is low. The highlights of their study are tensile tests which were performed at gauge length ranging from 10 to 40 mm at a displacement of 0.1mm/min. The true elastic modulus was computed by taking into account the machine compliance. The authors also analysed the fracture mode of the fibre in terms of microstructure and defects. There was a drop in elongation from 5.2 to 2.6% with the increase in gauge length from 10 mm to 40 mm. Tensile strength was found to be independent of the gauge length. Average tensile strength and modulus of elasticity were reported as 400 MPa and 19 GPa respectively at a gauge length of 40 mm.

They have reported that the Weibull modulus decreased from 4.6 to 3.0 with increased gauge length from 10 to 40 mm respectively. It was found that coir fibre had shown a tensile strength of 177 MPa and a high elongation of 18.8%. Fidele' et al (2013). The high elongation is explained as due to the lower cellulose content (32-53%) and higher microfibrillar angle (30-49^{o}).

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Zafeiropoulos et al. (2007A & 2007B) investigated the effect of surface treatments on the tensile strength of flax fibres and also modelled the properties by Weibull modelling. They have found that Weibull model is not a good fit.

As pointed out by Eichhorn et al. (2001), many research groups all over the world have conducted research on natural fibres. UMIST (University of Manchester Institute of Science and Technology) concentrated research on wood fibres. Work on wood fibres was carried out using a testing device for conducting cyclic, axial and transverse loading and results were reported.

Asloun et al. (1989) dealt with an estimation of the tensile strength of carbon fibres at short length, since it is difficult to test fibres at short gauge length.

Aziz Saaidia et al. (2015) dealt with the evaluation of mechanical properties of jute yarns by two and three parameter Weibull distribution and found that they depend on number of samples tested.

Ahmed Mudhafar Hashim et al. (2016) have studied the tensile properties distribution of coir fibre using Weibull statistics data and found that it is suitable.

Trujillo et al. (2014) dealt with Weibull statistics of bamboo fibre bundles methodology for tensile testing of natural fibres.

Wagner (1989), in his scholarly paper, dealt with stochastic concept of size effect in the mechanical strength of highly oriented polymeric materials. His paper is an important contribution on size effects.

For over five decades, many experimental studies of effects of various types of loading on single wood pulp fibres were done. United States Department of Agriculture (USDA) (1993) carried out work on single natural fibres.

Thomason (2013) has conducted extensive studies in respect of Weibull distribution and his paper forms an important reference document on the number of tests to be carried out.

Interpretation of Weibull modulus has become an adjunct in studies carried out by Weibull distribution. Values of Weibull modulus range between 2 for coir and 44 for polyester. In metals and alloys, research studies carried out have shown the applicability of Weibull modeling.

Khalili & Kromp (1991) have suggested that 3D tests be used to get good characterisation of a brittle material. The simplified two parameter Weibull Equation which is given below widely used for many materials

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$P_f = F(\sigma) = 1 - exp\left[-\left(\frac{\sigma}{\sigma_0}\right)^m\right]$, where "m" is Weibull modulus and σ_0 is the Weibull scale function

For computing Weibull modulus, three methods, namely linear regression, maximum likelihood method and method of moments are employed. The maximum likelihood method is hailed as an accurate method. The shortcomings of Weibull distribution have been brought to light by Masson & Bourgain (1992).

They have noted that the characteristics strength, referred to as the estimator does not undergo any significant variation with sample numbers.

A considerable amount of work has been done on cotton, jute, blended yarns and compact and conventional cott on yarns using Weibull modeling. There are papers which discuss the significance of Weibull modulus in depth. The paper by Tiryakioglu & Hudak (2011) is a thorough work on Weibull modulus and contains very useful guide lines for computing confidence interval of it. Theoretical calculation of Weibull modulus of natural fibres has been attempted by many workers.

Xia et al. (2009), have studied the breaking strength of jute fibres using modified Weibull distribution. McLaughlin & Tait (1980) have found a positive correlation between Young's modulus and mean tensile strength of natural fibres.

Alkali treatment

Mwaikambo & Ansell (2002), (2006) have reported the properties of hemp, sisal, jute, kapok fibres following chemical modification. Their work represents the first attempt to do this exercise. It was found that large changes occur in the structure of fibres. These treatments were found to improve fibre resin adhesion. Prasad et al. (1983) have reported on the properties of coir fibre. That tensile strength of coir fibre increases by 15% following treatment with 5% aqueous solutions of NaOH has been pointed out.

Mukherjee & Satyanarayana (1984) have carried out an interesting study on the structure properties relationships in natural fibres and their fracture behaviour.

Aparna Roy et al. (2012) have reported on the improvement of jute fibres properties by alkali treatment in their paper. Their work is an extensive study on alkali treatment.

Belas Ahmed khan (2007) has found that chemically treated coir fibre strength is higher than that of untreated coir fibres. Tensile strength of coir as given by him is 10g/tex i.e. 147MPa.

Silva et al. (2000) have found an improvement in mechanical properties of natural Brazilian coir fibre following treatment with 5% NaoH for 48 hours. Also the properties and the

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morphology of the natural Brazilian coir fibre were compared with those of the Indian coir fibres.

In Bath University, Ansell & Mwaikambo (1999) have focused their research on the chemical modification of fibres by alkalization and acetylation for improving their utilisation.

Nurul Faiizin Abdul Aziz et al (2013), have studied the effect of fibre treatment on kenaf bast fibres and have presented results.

Mizanur Rahman et al. (2007), have dealt with the surface treatment of coir fibres for better utilisation.

Kaushik et al. (2012) have studied on effect of benzoyl peroxide treatment on sisal fibres for better utilisation.

Salisu et al. (2016) have studied the physical mechanical properties of chemically modified sisal fibre to utilise them for production of composites.

Mokaloba et al. (2014), dealt with the effect of mercerization and acetylation treatment on the properties of sisal fibre for improving their performance.

Hari R Setyanto et al. (2013) have studied on the influence of alkali treatment on physical and mechanical properties of coir fibre for better utilisation.

Mir et al. (2012) have studied the chemical modification effect on mechanical properties of coir fibres for using them for composites.

Julio César Mejia Osorio et al. (2012) have studied on influence of alkali treatment on banana fibres for better utilization.

Vishnu Vardhini et al. (2016) dealt with optimization of alkali treatment of banana fibres on lignin removal for better performance.

Mwaikambo & Ansell (2002) focused their attention on the chemical modification on natural fibres. The presence of surface impurities and the numbers of hydrogen groups make the natural fibres less attractive for reinforcement of polymers material hemp, sisal, jute and kapok fibres with NaOH at concentrations of 0.5, 2, 4, 6, 8, 30 and 400%. The response of alkali treatment to changes in structure was investigated. Thermal characteristics crystallinity index, reactivity and surface morphology of untreated and chemically modified fibres have been studied using differential scanning calorimetry (DSC), X-ray diffraction, (XRD), Fourier infrared transform spectroscopy (FTIR) and scanning electron microscope (SEM) respectively. A rapid degradation of cellulose between 0.8 and 8.0% was noticed. A marginal drop in crystallinity of hemp fibre was noticed while in sisal jute and kapok fibres, a slight increase in crystallinity was noticed. FTIR showed that Kapok fibre was found to be the most reactive followed by jute,

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sisal and then hemp fibres. These results are quite promising in that the fibre adhesion was found to be good. This, it is felt, will increase the interfacing energy and hence improvement in the mechanical and thermal stability can be achieved.

Four years later, the same authors have reported on the mechanical properties of sisal fibres following treatments with caustic soda of concentrations ranging from 0.03, 0.08, 0.16, 0.24 and 0.32% for 48h. It was found that at 0.16%, NaOH, maximum tensile strength was obtained. Internal structure of sisal was altered by caustic soda treatment. These authors have demonstrated that the structure of sisal fibre can be chemically modified to attain properties that will make the fibre useful as a replacement for synthetic fibres where high stiffness requirement is not a prerequisite and that it can be used as a reinforcement for the manufacture of composite materials.

Sudha & Thilagavathi (2016) have investigated the effect of alkali treatment on mechanical properties of woven jute composites. Tserki (2005) have studied of effect of acetylation and propionylation surface treatments on natural fibres.

Plasma treatments

On the plasma treatment to fibres, a number of papers have been published Bozaci et al (2014), Chaivan et al (2004). It is apparent that very little work has been done on natural fibres. Scalici et al. (2016) have studied the effect of plasma treatment on the properties of arundo donax leaf fibres and its epoxy composite and have reported on the improved performance.

Praveen et al. (2016) have reported on the surface properties of lignocellulosic natural coir fibres. An improvement in dyeability and shrinkage of fibres has been reported.

Barra et al. (2015) have studied the effect of cold plasma discharge on sisal fibres and found an in improvement in their absorbency.

On the plasma treatment to fibres, a number of papers have been published and it is apparent that very little work has been done natural fibres. A number of papers Sinha et al. (2008), Sever et al (2011), Shen et al (2006), Sinha et al (2009), Sun et al (2005), Morent et al (2008), Morshed et al (2010), Navaneetha et al (2007), Akihisa et al (2008) have been published on jute fibres and work by Masroor Anwer (2009) deals with the electrical and optical properties of plasma treated jute.

Summary

This paper reviewed the natural fibers and their importance. What appears to be less emphasized is the effect of plasma treatment on their properties. From the foregoing, it is clear that work has been done on natural fibers, in particular, on their mechanical properties. However, there are gaps which exist in literature such as determination of Weibull modulus for natural fibers in respect of their elongation. Also, there is little work that has been reported on

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plasma treatment applied to them. Moreover, the work on fatigue, torsional and viscoelastic properties is absent

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A STUDY ON THE EXTENT OF ECONOMIC INEQUALITY BY GENDER ACROSS ASIA AND THE PACIFIC

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Abstract

The concept of gender inequality is often met with resistance, from both women and men, on any occasion it is raised. This is feasibly due to the concrete happening that many women across the world are now encouraged and empowered to follow the career they want to pursue and can be seen oftentimes succeeding on their own merit. According to the SIGI report 2019, 'there is a clear progress which has been made possible with political commitments to eliminate gender inequality. However, political commitments, legal reforms and gender-sensitive programs in several countries are yet to be adapted into real changes for women and girls. Gender-based discrimination remains a lifelong and heterogeneous challenge for women and girls. Locally designed solutions combined with adequate legislation are needed for more social change to take hold. But there always remains a question, what is gender inequality? As there exists individual opinions over the theme of gender inequality as well as there remains a doubt whether the gender gap can be welded? If so, by when can we expect it?. The study focuses on to the extent to which gender inequality has affected the economy across Asia and The Pacific. This study is based on data which are collected from various secondary sources in an attempt to find possible reasons to the issue by examining the most recent statistics depicting factual aspects related to gender inequality across Asia and The Pacific and what is presently being done to tackle the same. This paper as well puts forth the ways to improve the women participation in various sector.

Keywords: *Inequality, women employment, gender pay gap, representation of women*

Introduction

It is the magnitude at which the income in the economy is lopsidedly distributed among the population based on gender. Income is beyond money received through pay, which includes all the money received from employment (wages, salaries, bonuses etc.), investments, such as interest on savings accounts and dividends from shares of stock, savings, state benefits, pensions (state, personal, company) and rent. "In 2019, the world's billionaires, only 2,153 people, have more wealth than 4.6 billion people. The world's richest 1% have more than twice as much wealth as 6.9 billion people."

-Oxfam's annual report on global inequality.

In India, the richest 1% hold more than four times the wealth held by 953 million people who make up for the bottom 70% of the country's population. Each and every day women and girls dispose at least 3.26 billion hours of unpaid care work which contributes to the Indian economy with at least INR 19 lakh crore per annum, which to the fact is the entire education budget of India in 2019.

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Women are contributing to the market economy significantly with low-cost and free labor and they are also strengthening the state by providing care that should be provided by the public sector. Oxfam has calculated that "Women's unpaid care work alone is adding value to the economy to the tune of at least $10.8 trillion a year, a figure three times larger than the tech industry".

Objectives

1.To explore the extent of gender inequality in India and across Asia Pacific.

2.To study and analyze drivers of economic inequality and its impact on the economy of Asia and The Pacific.

Review of Literature

- This paper draws from recent literature that highlighted the importance of gender in the income distribution. **Gonzales et al., (2015)** find a decline in gender inequality is associated with lower income inequality. They argue that income inequality and gender gaps are relate through gender wage gaps and labor force participation rates, education, and health gender gap that likely to exacerbate income inequality and impede more equal income distribution. **Costa et al., (2009)**
- **Stiglitz (2012)** debates growing inequality of opportunity, particularly, educational opportunity is one of the reasons increase in income inequality.
- Higher gender inequality means lower human capital level. Increase in gender gap lower the average quality of human capital **(Baliamoune-Lutz & McGillivray 2009; Stephan Klasen 2000)**.
- Gender equality influences education, distribution of human capital and health outcomes and opportunities **(Baldacci & Clements 2004; Seguino 2000).**

Scope of The Study

The study primarily focuses on the economic inequality that exists between the genders. The study considers only two genders ie., male and female. The data considered for the study is from the years 2000 to 2019.

Research Methodology and Data Collection

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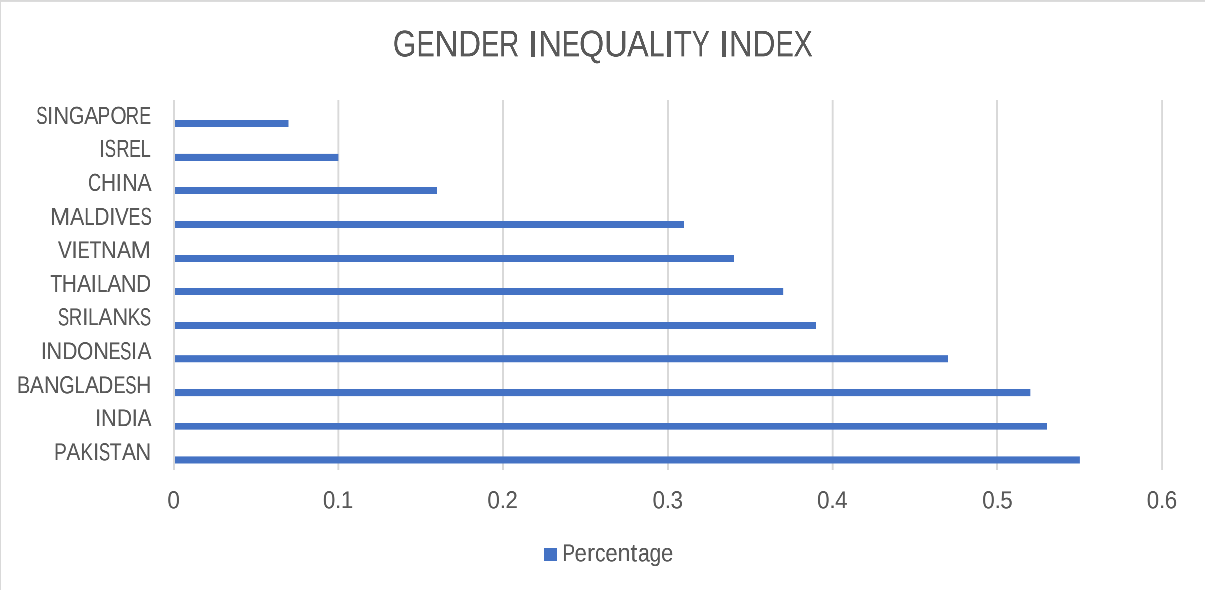
This study is based on data which are collected from various secondary sources in an attempt to find possible reasons to the issue by examining the most recent statistics depicting factual aspects related to gender inequality across Asia and Pacific.

Data Analysis

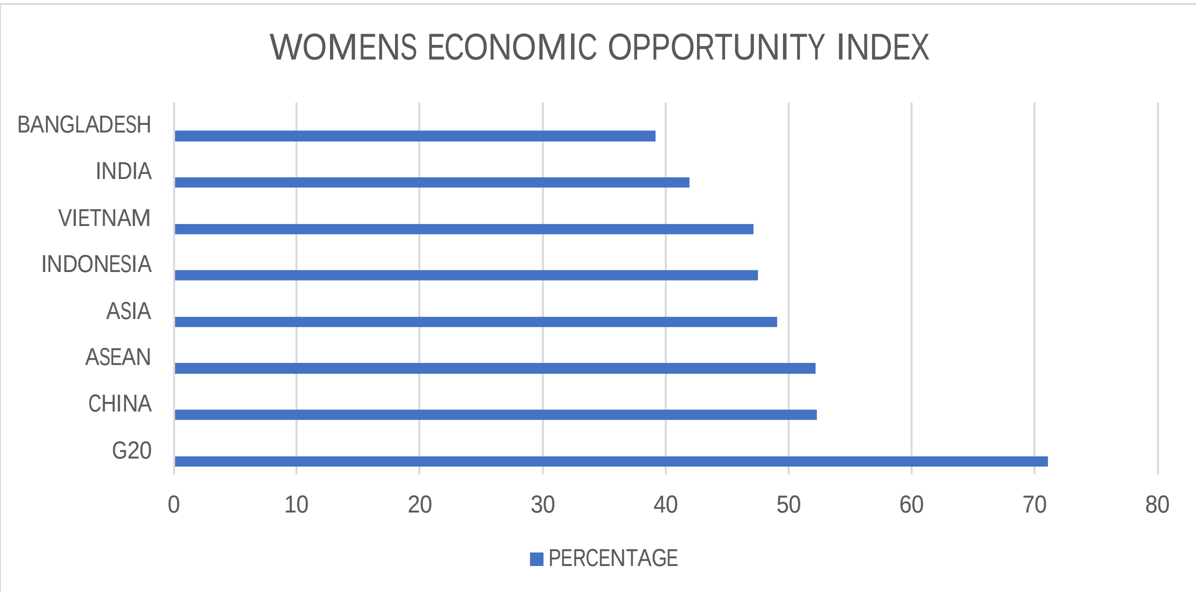
Figure 1: Showing Gender Inequality Index



**This index covers three dimensions: reproductive health, empowerment, and economic status. Scores are between 0-1 and higher values indicate higher inequalities.

Analysis: The above chart indicates that Pakistan has the highest gender inequality index, followed by India and Bangladesh respectively.

Figure 2: Showing Women's Economic Opportunity Index



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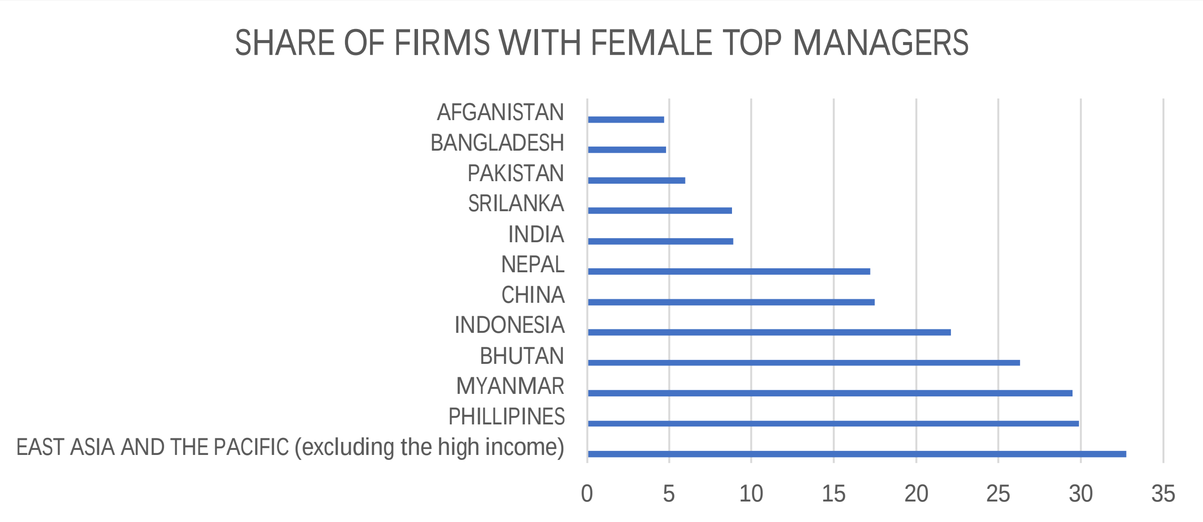
**This index is based on five underlying indicators: Labor policy and practice; Access to Finance; Education and training; Women's legal and social status; and the General business environment. Scores are scaled 0-100. Higher values denote more opportunities.

Analysis: The above chart shows that G20 Countries has the highest women opportunity index, followed by China and ASEAN countries.

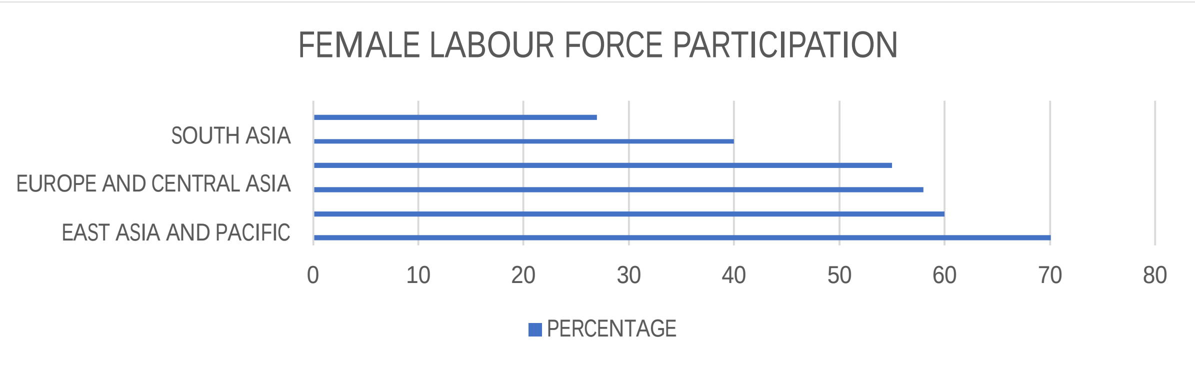
Figure 3: Showing Share of Firms With Female Top Managers



** Top manager refers to the highest-ranking manager or CEO of the establishment. This person may be the owner if he/she works as the manager of the firm. The results are based on surveys of more than 100,000 private firms.

Analysis: The above chart shows that East Asia and the Pacific countries have the highest share of female top managers followed by Philippines and Myanmar.

Figure 4: Showing The Female Labour Force Participation



Analysis: The East Asia and Pacific region have the highest average female labour force participation rate and highest ratio of female-to-male labour force participation in the developing world. 70.1 percent of females were participating in labour market activities. The average female labour force participation rate in Latin America and the Caribbean was 55 percent in 2008, and in Europe and Central Asia it was 58 percent.

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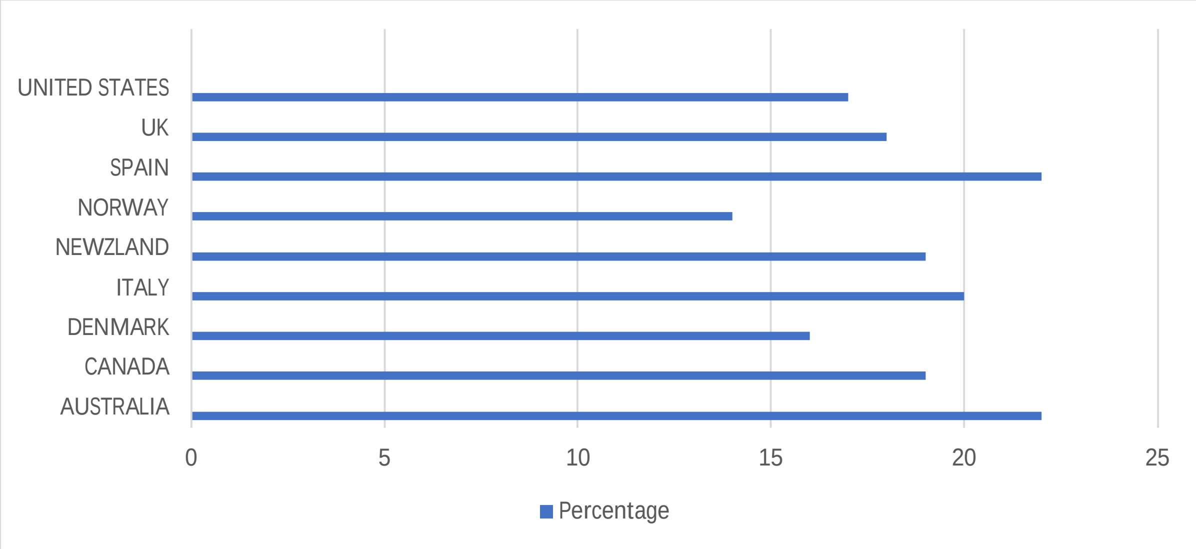
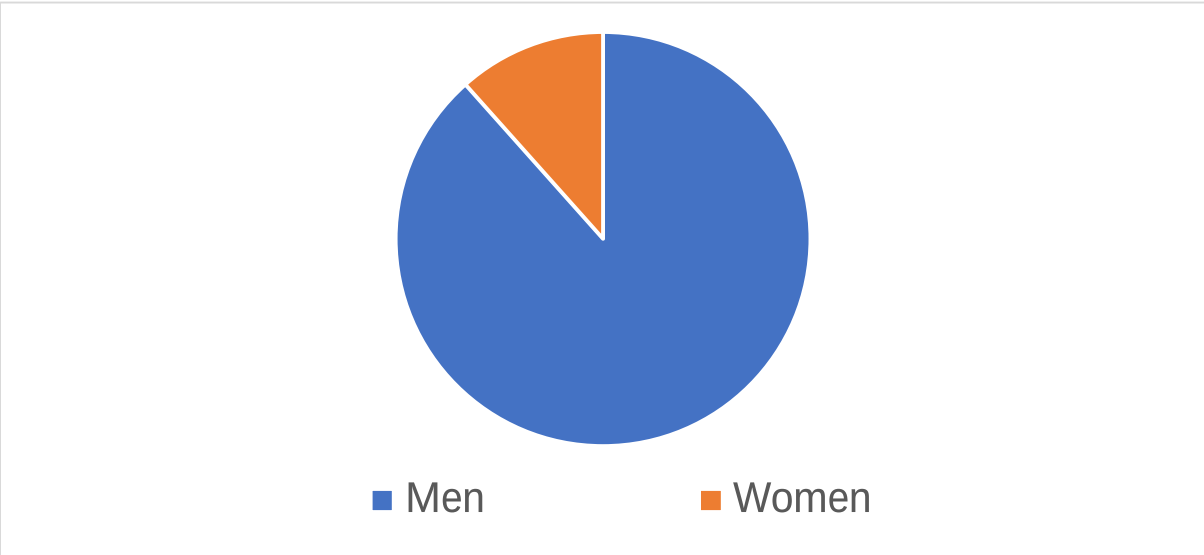
Figure 5: Showing the Peak Of The Income Scale In High Income Countries Remains Mostly Male.



Analysis: The above chart depicts the share of women top 1% income group. Australia holds the first place followed by Canada and Denmark.



Analysis: The above table depicts the percentage of Men and women with more than $1 billion in assets. It can be noted that Men hold the highest fraction of the world’s assets compared to women.

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Countries with more than 10 women billionaires

- US – 77
- Germany – 32
- China – 30
- Hongkong – 11

Source: Forbes

The Drivers of Economic Inequality

The drivers are the elements in the economy by which inequality can be measured: which includes the way aggregate income per capita is generated, the stock of physical capital, the skillset of the labor force, the sectoral composition of GDP, the use of fiscal instruments, trade and global economic integration, the level of technology and environmental indicators. Furthermore, this paper considers the impact of governance and institutional frameworks, and with the prospect to capture the power vested in interest groups and political elites, which can potentially limit the implementation of policies to reduce income inequality.

Per Capita Income

The traditional determinant of income inequality is the way income per capita is generated in the country. Income inequality begins as soon as people leave the land to work in industries to earn more and be more productive. However, once the industrialization is attained the people become more educated and would want redistribution of income and demand to reduce inequality. Nevertheless, the rising income inequality to economic growth can be misleading because of factors that drive both economic growth and income distribution.

Stock of physical capital

Investment in new technology and stack of physical capital is linked with growth howbeit may also contribute to the increasing income inequality in the economy. Furthermore, technological progress can pilot to labour-saving production techniques, which can eventually lead into rising income inequality. Technologies such as the internet and mobile phones offers opportunities for income-generating activities to a broad segment of the population. However, accessing these opportunities requires access to these technologies as well as a certain level of education, skills and training.

Skillset of the labour force

Instruments including direct taxes and transfers, have a significant role as a tool for redistributing income. In summation, the revenue from direct and indirect taxes furnishes as a primary source of public expenditure on several services which includes education, health care and other vocational training facility. These investments help the disadvantaged and marginalized segments in a society to improve their skills and access better-paying jobs.

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Environmental indicators

Degradation might include pollution and the depletion of the natural resource base which tend to have a disproportionately higher impact on the poor and disadvantaged segment of society thus exacerbating income inequality. For example, medical costs incurred on health problems caused due to exposure of workers to harmful chemicals and emissions released due to lack modern cooking facilities at home, who tend to be poor. Furthermore, the depletion of a country's natural capital can deprive farmers and fisherfolk from their sources of income, also leading to a worsening of income inequality.

Governance and institutional framework

The role of law and good governance cannot be understated. Vigorous, logical and transparent institutions are pivotal for maintaining environmental standards, tax collection and ensuring that basic public services are shared and delivered.

Impact of Economic Inequality

Growth

Underdeveloped capital markets limit the investments of entrepreneurs with limited income and wealth. This creates less opportunities for people to invest in entrepreneurial activities eventually increases the inequality in the income and wealth distribution. High inequality may lead to political for the implementation of policies, which may lead to macroeconomic instability and adversely affect investment patterns. As a result of high rises in income inequality may lead to an increase in criminal activities and political unrest, reducing incentives for investment. This might turn out to affect the growth of the economy adversely.

While the adverse impact of inequality on economic growth is one of the reasons to stimulate policies to reduce inequality, lower economic growth also harms efforts to reduce poverty. Countries are most successful in reducing income inequality when they put an effort to precipitates earning opportunities through the extension of employment and businesses for those at the bottom of the income distribution.

Education

Wealth or sufficient income is necessary for accessing secondary education in most of the countries. The significance of a person's level of income or wealth becomes a driving factor for inequality in education which later turns into a vicious cycle between inequality of outcome and opportunity. In most of the developing countries people are unable to access education due to low income generation. In countries like Afghanistan and Tajikistan gender plays major role, girls are not allowed to go to schools and almost all women are denied from getting secondary education.

Work

Secondary education qualifies the individuals to get a job and provides an opportunity for them to explore and access more decent work. Decent work can basically be characterized by four

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main components: employment, social protection, rights at work and social dialogue. In developing countries of Asia women are denied from going to work or earning money as this might be a social norm or a taboo. Even if education is successfully provided to women finally the gender explains the bulk of inequality in access to full-time employment more frequently than any other factor.

Environment

The impact of inequality on the marginalised segment of the society has clearly affected their lifestyle. Several groups of people in the society are left behind. This portion of people frequently confront with several situations like, low potential to cope up with constant environmental hazards, inadequacy of infrastructure facility to protect themselves from hazards and no prevention services to avert from environmental hazards. The impact is high on women because of the lack of awareness as well as lack of modern facilities in rural area and remote places. As a result, they become highly vulnerable and disproportionately exposed to environmental hazards.

Technology

The combination of digital, space and other technologies, converged with advances in material has significantly provided a base for reducing inequalities. Developed countries in the Asia-Pacific region are making great strides in harnessing frontier technologies to provide real-time, location-specific early warning information. AI interacting with high speed digital connectivity, now has the power to combine huge datasets and identify increasingly complex patterns. This data revolution greatly augments human understanding of evolving situations and helps policymakers prioritize actions. Women have definitely made use of technology to its fullest as they have access to internet and women with education and skills are utilizing technology to develop business and work from home. Similarly, thanks to innovations at the intersection of technology and science, early warning messages can be sent with ever-increasing lead times and accuracy in situations that cover both slow-onset and acute disasters.

Conclusion

The above study has hereby analysed the extent of gender inequality in India and Asia Pacific. Based on the analyses, it is noted that India hold one of the highest positions in the Gender Inequality Index next to Pakistan, Bangladesh and Indonesia. However, it has contributed and is still contributing, in proving opportunities to women with other G20 Countries. The empowerment of women has played an important role in bridging the gender gap in the corporate field.

It has also been noted that Per-capita Income, Stock of Physical Capital, Skillset of the labour force and the institutional framework are the major drivers of Economic Inequality. The economic inequality has impacted the growth, education, work, environment and the technology of an economy.

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AMPLIFYING THE PERFORMANCE OF COTTON KHADI FABRICS: A PRACTICAL APPROACH

Nagaveni K[1]

Abstract

Khadi characterized as hand spun and hand woven texture is made utilizing regular filaments, for example, cotton, silk and woolen yarn. Today engineered strands additionally discovers its way into khadi textures. It might likewise be a blend of two or every single such yarn. Khadi with its philosophy and adaptable attributes is currently a decision of numerous fashioners .Fashion associated with Khadi and Serviceability of the fabrics or garments is determined by its length of use with ease to handle. Performance is influenced by the way the product responds to use and also its response to some environmental factor that might adversely affect it when it is exposed. Cellulosic materials mainly cotton are especially prone to wrinkling during wear and handling, and the exclusion of this shortcoming may conceivably be observed as one of the supreme accomplishments in textile finishing. Resin finishing treatments to cotton fabric will result in harsh hand and strength loss in the treated fabric. Khadi fabrics needs easy care properties with improved feel and aesthetic appearance. The wrinkle recovery treatment counteracts the other properties of the fabric mainly abrasion resistance and tearing strength. The abrasion mechanism of textiles is a complex phenomenon and associated with the properties of fibers, yarns, fabric structure and applied treatments. Poly vinyl alcohol PVA improves the tearing strength of cotton fabrics. The use of PVA as an additive has no negative effect on the wrinkle recovery angle (WRA) and tearing strength of the treated cotton fabric will improve. A finishing treatment with softener improves the tactile feel of the fabric making it enhanced choice for fashion wear.

Key words : Khadi cotton, single thread, double thread, PVA finish, tearing strength, softener treatment

Introduction

Khadi which hung the modest political dissidents in the times of yesteryear is today paraded by cool felines making style articulations . Exemplifying a cool easy-going look a couple of years back today, it makes the frontispiece of slope. Donning an individualistic look, it has an unmistakable character and is exceptionally adaptable texture and represents itself with no issue

Fashion and serviceability are closely associated and is determined by the span for which a style and material can survive. The choice of the raw materials to be induced into the market for the consumer use is dependent on various factors like comfort, durability, appearance, dimensional stability and aesthetics, without comprising on cost and environmental factors. It depends on the target group for which the designs have been made for. To satisfy the needs of the target market, without any compromises, a thorough understanding of the textiles, and consumer requirement is a prime attribute. Consumers evaluate their purchases and determine their satisfaction with products based on these concepts. Finishing treatments can be given to the fabrics, to improve its usability and increase the customer satisfaction . Appropriate finishing treatments imparts special simple characteristics to the fabrics enhancing its visual, tactile and performance characteristics. On the other hand inappropriate finishing treatments given to the fabrics affects the other properties of the fabric. The demand for more innovative textiles, technical textiles and performance textiles even in daily wear has led to innovations in finishing treatments of textiles. Value added products with enhanced functionality makes it more marketable and meets the global competition. Though finishing chemicals imparts good

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performance and feel to the fabric, its impact on the environment and ecology is significant. . The contribution of textile finishing treatment on air and water pollution is quite significant. Therefore careful selection of chemicals and also the processes will reduce the amount of damage on the environment . Polyvinyl alcohol (PVA) is a water-soluble polymer with a glass transition temperature, Tg, of 80°C . Khadi cotton fabric to be subjected to wrinkle free finishing treatment can be treated with poly vinyl alcohol, improves abrasion resistance of the fabric. For soft finishing of natural fibres Silicone Softener is a compound of organic polysiloxane and polymer, which is suitable for soft finishing of natural fibers such as cotton, wool, silk, hemp and human hair.

Materials and methodology

Plain woven Cotton Khadi fabric and Matt weave fabric known as ST (Single thread) and DT (Double thread) of counts 60's were chosen for the study

The experiment was designed as follows:

Pre-Treatment included wetting and scouring. The pretreated samples were treated with Poly vinyl Alcohol and the finished samples were treated with silicone softener to improve the tactile feel of the poly vinyl alcohol treated fabric.

Wetting: the fabric samples of size 1 meter was wetted with wetting agent sulphonated castor oil (Turkey red oil), to improve the hydrophilicity of the khadi cotton fabric.

Scouring: pre-wetted samples were treated in a bath containing MLR 1:20, 2% sodium hydroxide at 2.5% owm, 2% Sodium carbonate at 2.5% owm and 5% soap solution 2.5 cc per litre. The samples were treated for two hours at 80^o C, followed by rinsing and neutralizing with mild sulphuric acid and dried.

Treatment with Poly Vinyl Alcohol (PVA)

Treatment with PVA is required, in order to retain or improve the tearing strength and abrasion resistance of khadi fabric. The scoured sample is treated in a bath containing Poly Vinyl Alcohol (0.25% - 2.5% with varying PVA concentration at an interval of 0.25%) for 15 minutes at 80^o C and MLR 1:5.

Treatment with Silicone softener

The softener treatment reduces the harsh feel of the fabric after treatment with Poly Vinyl Alcohol. The scoured and PVA treated sample is treated in a vat containing softening agent (1% owm), at a temperature of 50^o C for 15 minutes and MLR 1:5.

Testing

The samples treated with poly vinyl alcohol and softener were subjected to testing to study the effect of concentration of PVA on mechanical properties such as tearing strength using

ASTM D1424/ISO 1974 and 9290 standard test method.

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Result and discussion

The effect of PVA treatment on tearing strength of Sample ST is shown in Table 4 and Chart 1

PVA Concentration/ Tearing Strength	Warp Tearing strength in grams	Weft Tearing Strength in grams
PVA 0.25%	5726	4960
PVA 0.50%	6240	4352
PVA 0.75%	6048	4832
PVA 1.0%	6208	3200
PVA 1.25%	6592	5280
PVA 1.50%	6592	5376
PVA 1.75%	6784	5420
PVA 2.00%	7360	4928
PVA 2.25%	6624	4992
PVA 2.50%	6176	5248

Table 4: Sample ST: Effect of PVA treatment on the Tearing strength

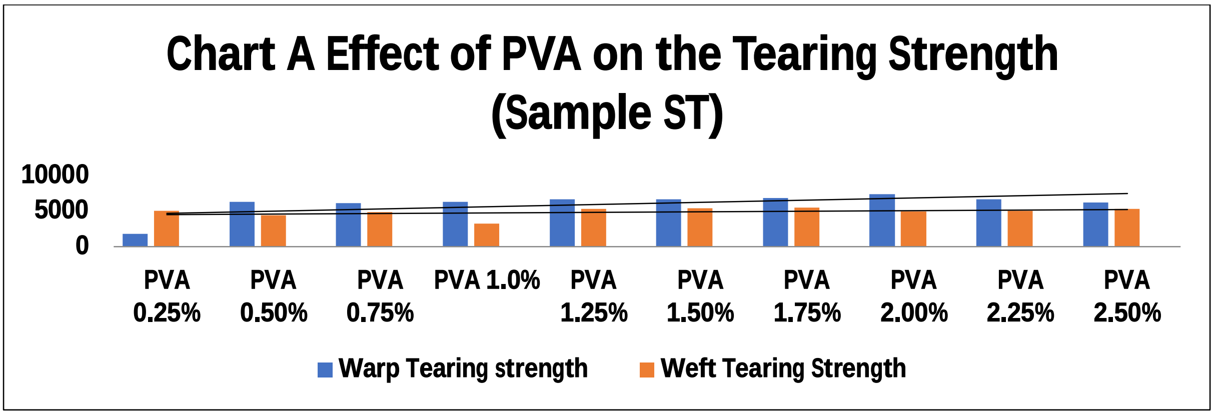

Chart 1: Effect of PVA on the tearing strength of Sample ST

The trend line clearly indicates that increase in the concentration of PVA increases the tearing strength both in warp and weft direction in sample ST. The tearing strength of both warp and weft were satisfactory at the 1.75% concentration of PVA for sample ST.

The effect of PVA treatment on tearing strength of Sample DT is shown in Table 5 and chart 2

PVA Concentration/ Tearing Strength	Warp Tearing strength in grams	Weft Tearing Strength in grams
PVA 0.25%	4224	4608
PVA 0.50%	4352	3456
PVA 0.75%	4480	3392
PVA 1.0%	4800	2368
PVA 1.25%	4928	3136
PVA 1.50%	5440	2560
PVA 1.75%	5696	3200
PVA 2.00%	4800	3136
PVA 2.25%	4736	3200
PVA 2.50%	4800	3072

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Table 5: Sample DT: Effect of PVA treatment on the Tearing strength

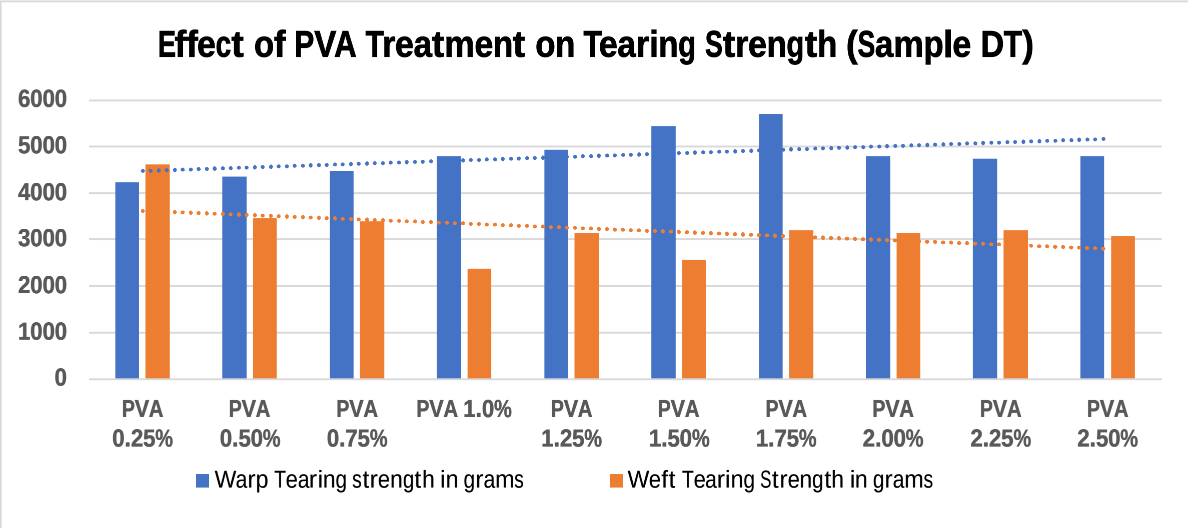

Chart 2: Effect of PVA on the tearing strength of Sample DT

The trend line clearly indicates that increase in the concentration of PVA increases the tearing strength in warp and decreases in weft direction in sample DT. The tearing strength of both warp and weft were satisfactory at the 0.25% concentration of PVA for sample DT.

Conclusion

The finishing treatment given to the Khadi fabric has improved the tearing strength of the samples in case of both sample ST and Sample DT at different concentration of Polyvinyl Alcohol. The appearance and the tactile feel of the sample is improved due to the softening treatment given to the samples. The pre-treatment with poly vinyl alcohol has helped in retaining the strength of the finished goods. The samples have to be subjected to other tests like the flexural rigidity, dimensional stability, stiffness and abrasion resistance. The samples treated with PVA can be subjected to crease recovery finishing treatment, to enhance its performance. With the results obtained from these test it will be possible to decide on the satisfactory concentration of Glyoxal that will improve crease recovery without impairing the other properties.

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SOCIAL TRANSFORMATION IN INDIA THROUGH ENGLISH LITERATURE

Mamatha Subraya[1] **Abharana**[2]

Abstract

The common forum to unite the whole world under a single language is majorly accelerated by English. Different countries with their diversities in culture, social structure, and literature gave expression to their ideas with a commonly recognized language –English. Indian writing in English has also established its identity worldwide with this globally accepted language itself. The main objective of this article is to analyse the role played by Indian writers and literature in bringing transformation in society. The bold step taken by women writers to express their views questioning patriarchy is discussed. Contemporary challenges faced by Indian society are briefly highlighted.

Keywords: literature, transformation, society, diversities, Contemporary challenges

Introduction

The human being is a social being. Society is a setup of a combination of diversified people with their own ideas. Literature is used as a tool by social critique as means of calling for social change and justice to bring in social transformation owing to its power to connect the world by shaping the civilization, correcting political disparities, emphasizing the cultural heritage of the society. It gives insights into their own past or present cultures and can help them a stronger connection to others in their own cultures. Literature reflects the nature and spirit of a particular time as a mirror and rectifies innumerable follies prevailing in the society. Sense of individuality, future orientation, creative possibility, and identity could be awakened and inculcated through literature by expanding the horizons of its readers.

Indian Society and the English language

Indian society is not only a conglomeration of various ethnic, religious, linguistic, caste and regional collectiveness but a complex and rigid arrangement in different dimensions. These diversities needed a common forum to express themselves within the nation and in a globalized way due to colonial and post-colonial impacts. To reach innumerable scholarly thinkers the English language played a dominant role especially during the colonial period to express their agitation against the British. Each successful attempt witnessed a drastic increase in response to unite for a cause in this multi-lingual country. This, in turn, encouraged and increased the number of positive thinkers to venture into an 'alien' language. But spontaneous usage of language and literature made Indian writers create their own identity as 'Indian writing in English' because of its unique expression feature. Meanwhile, this creative 'self-expression' through English also has been termed as Indo-Anglian literature.

However, promoting the English language to join the world community gained positivity against the promotion of vernaculars which would have been a threat to India's unity. Rabindranath Tagore very aptly quotes, "A language is not like an umbrella or an overcoat than can be borrowed by unconscious or deliberate mistake; it is like the living skin itself." Since European countries are characterized by one dominant language, the problem of unity and

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cohesion is therefore different in Europe than in India. Due to such multi-lingual civilization and in absence of all- India language as a unifying force, the formation of linguistic states narrowed down the development, giving rise to castes, provincialism endangering national unity.

Role of Indian literature in social transformation

Indian society witnessed its transformation through various literary contributions in the form of poetry, novels, dramas, etc. Novelists attempted to assimilate the newly confronting situations and complex dilemmas of the modern world in a more prolific way. There was no dearth of talent among writers to present their writing in a simple and appealing way. In a country the size of India, social life is so full of vaginas and varieties that novelists will find the material spread before it with a watchful eye and a demanding heart as inexperienced. A few unforgotten novelists are quoted here like Mulk Raj Anand, R. K. Narayan, Raja Rao, etc.,

Mulk Raj Anand could participate more proficiently in freedom struggle through his powerful weapon –writing. His first five novels untouchable (1935), Coolie (1936), Two Leaves and a Bud (1937), The Village (1939) and Across the Black Waters (1940) wrote in a brisk unselfconscious way about what he had seen. He narrated the air filled with the dust of politics and infected with the fumes of man’s inhumanity to man, but with scope for hope. Posturizing the unprivileged, attacking the existing bureaucracy of British rule, he came to be identified in the literature and targeted hurdles of society to achieve big change and freedom for India. He projected the theme with the flesh and blood of everyday existence to make them realize their daily striving.

R. K. Narayan, a man of letters and simplicity was one of the few writers of India who took their craft seriously, constantly striving to improve the instrument, pursuing a sense of dedication that may often seem to be the mirage of technical perfection. ‘Swami and Friends’ (1935), Bachelor of Arts (1936), ‘The Dark Room’ (1938) and ‘The English Teacher (1945), etc., are some of his outstanding efforts to reflect a mirror image of Indian society. For him, no place could be as quiet and familiar as his imaginary Malgudi. His clear vision to uplift Indian society through his experience of life, his clarifying triple vision of man, in relation to himself, his environment and his Gods, his widening and deepening sense of comedy gives a new dimension to his art as a novelist and exhibit his contribution through literature to witness social change.

Raja Rao, a novelist, and a short story writer reveals in his work his sensitive awareness of the forces let loose by the Gandhian Revolution as also thwarting or steadying pulls of past tradition. ‘Kanthapura’(1938), ‘The Serpent and the Rope’(1960), ‘The Cat and Shakespeare’(1965) and ‘The Cow of the Barricades’(1947)’ are the novels showcasing his heart effectively tethered to his immutable ancient moorings with the strong invisible strings of his traditional Hindu culture.

In the realm of fiction, Indian Women writers gained equal opportunity and started questioning the prominent old patriarchal domination. Achieving proficiency in English, created a platform for themselves globally as they did not confine themselves to narrate household sufferings.

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Their qualitative concern was added with feministic dimensions to the novels. Writers like Toru Dutt, Cornelia Sorabji, Kamala Markandaya, ShakuntalaShrinagesh became living legends for many to exercise their rights in the male-dominated society to herald their thoughts through literature was a real social transition.

A series of such gradual transformation slowly made Indian society step forward to modernity with Globalisation and Westernisation. This positive growth was also associated with on-going irresolvable challenges.

Indian literature and the present challenges of modern society

The scope and status of Indian literature rose due to the importance given to the English language and literature in a disciplined study in college and university level. The western impact, the infusion of English literature and European thought helped in the emergence of new literature. Western literature was accessible in English because of several Indian writers' successful attempts in translation. The crusaders of the contemporary and modern era including Salman Rushdie, Amitav Ghosh, Vikram Seth, Arundhati Roy, Jhumpa Lahiri, Chetan Bhagat responded to various challenges faced by Indian society. Increasing population and its economic contribution may not go hand in hand, but consistent efforts to tackle the problem were ever burning issues in India. Impact of Westernisation was conceived to retain Indian society not to forget one’s own identity while imitating foreign culture blindly. Major challenges like Corruption, unemployment, poverty, environmental pollution, water scarcity, and a like are still prevailing in India and needs continuous attention to resolve by each and every individual.

Conclusion

Indian Society is complex in character due to multi-lingual aspirations. Indian writing in English could be utilized as the greatest tool to equate in the global forum. Westernisation generally doubted by imitation of western culture blindly. Indian identity should always be deep-rooted without denying progressive development of the country. Persistent efforts should be made by Indian English writers to uplift society by correcting existing follies. A keen interest is to be taken not to repeat historical mistakes in the future. National unity could be achieved with a healthy bond between readers and writers.

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THE CONNECTION BETWEEN SWAYAM, E-GOVERNANCE AND ICT NETWORKING

Neeraja Srihari[1]

Abstract

The paper studies how ICT network through E-Governance can benefit study portals like SWAYAM that assist in easy access to education .E-Governance refers to a public investment in Information and Communication Technology to strengthen governance process. Indian government has launched many E-Governance initiatives including a portal for public grievance, this is one of the best initiative in Higher Education System and it is an Indian Electronic Education platform which proposes to offer courses from high school to PG in an attractive way through ICT.ICT is an Information and Communication Technology, it includes internet, wireless network ,cell phones and other communication mediums .ICT plays major role in SWAYAM ,through SWAYAM peoples are getting educated through technical aid. This paper presents that how ICT networking is helpful in creating apps like SWAYAM and increases benefits by establishing datacenters. To conclude the paper explores the benefits of SWAYAM can be an illustration for further such applications.

Keywords: *ICT, E-Governance, SWAYAM, IEEE platform, Datacenters, NMEICT, VPN.*

Introduction

"Digital India'' is a banner under which the government of India under takes initiatives to emphasis on the use of ICT to implement e-governance "SWAYAM'' is one such indigenous IT platform that provides opportunities for online courses. The paper studies how ICT network through e-governance can benefit study portal like SWAYAM that assists in easy access to education. The paper explores how SWAYAM stands as an illustration to G2C(Government to Citizen). It also lays its focus on looking at the benefits and short comings on SWAMYAM services. SWAYAM is similar of NMEICT (National mission on education through information and communication technology) SWAYAM includes the courses that are offered by NMEICT and it aims at free education with quality service. The quality services of SWAYAM are enabled because of the implementation of ICT networking which is the latest technology used to strengthen e-governance. ICT has empowered innovative communication channel and has given voice to every knowledge seeker through its interaction based networking, however we need to recognize that India is undergoing 'A testing time with regard to the ICT concerns' because it is new, yet 45% of worlds ICT projects are implemented in India and it can be made access able through computers, digital networks, telecommunications, mobiles etc. To begin with the study of basic infrastructure prerequisites that enable the success of SWAYAM; some of the basic requirements are as follows

1. Network connectivity aided with VPN (Virtual Private Network) or broadband in order to enabled audio and video coaching.
2.Undisturbed electricity supply.
3.Output medium which can be device like a computer/ laptop/ mobile with stable internet connection.

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Scope of ICT in the field of education with SWAYAM as an illustration

ICT refers to the set of technologies that helps us to create information, access information, analyze information and communicate with each other. Educational ICT tools can be divided into three categories which help for the SWAYAM to teach class in an interactive way.

1. Input source: Visualize document camera, PC, slate/ tablet, student's response system, application software.
2. Output source: Projector / interactive white board / display: monitor.
3. Others: Digital camera, recorder, switches, other technologies.

Creating SWAYAM application through ICT is mainly focuses on building computing and creating skills in students and teachers using various ICT applications, these includes data analysis and processing, creating graphics, creating audio visual communications, working with mapping applications creating resources for programming. ICT's fiber backbone designed on hybrid topology which includes star and ring topology, ICT's campus network architecture is a converged architecture to carry voice, video and data. India has the third largest system of education in the world, next only to USA and Chain with more than five hundred universities and around thirty thousand colleges to introduce ICT enabled education in such a large systems one needs to have high quality multimedia enriched content for different courses. In India mobile phones are playing a big role in improving ICT access across the world. India has been ranked 121st rank among 157 countries in terms of progress in the realm of ICT in a newly released report of International Telecommunication Union (ITO). The Union cabinet chaired by the PM Sri Narendra Modi has approved for signing of joint declaration of intent between the MHRD (**Minister for Human Resource Development)** and US department of state cooperation in the field of higher education for SWAYAM. The new Indo – US partnership for online education program will comprise a mechanism that will enable the top universities of the US to create and share post graduate online courses on the Indian SWAYAM platform. The cooperation program will be integrated to strengthen the NMEICT in India.

Limitations

1. Lack Of awareness especially in remote and rural areas.
2. Lack of resources to use it in large number.
3. Challenges with reference to use of the application with reference to language, computer knowledge, awareness about the technology etc.

Recommendations

1. Enhancing citizen awareness- maintains data centers with internet connection to create awareness in students to learn online courses.
2. Technology evolution – common evolution methodology must be evolved for hardware & software selection to derive maximum benefits. Technological obsolescence must be factored in planning and implementing ICT applications.
3. Sufficient resources must be allocated to build reliable ICT infrastructures to avoid audio, video and display interruptions.

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Conclusion

ICT networking is one of the strongest channels to benefit better standards of living, SWAYAM. Can be analyzed as the future of effective distance education system, the field of computer science technology is connecting the needy with quality resource people and SWAYAM is the best illustration to demonstrate the positivity of ICT in connecting education seekers with the resourceful person and educational universities who look forward for better future within the finger touch distance, ICT networking can cover a wide arena of activities under one. Umbrella and design better future.

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SUSTAINABLE FASHION - A NEW SHIFT IN THE WORLD OF FASHION INDUSTRY

Bharathi.P.S[1] **Ambily.I.P**[2]

Abstract

Sustainable fashion also known as ethical clothing has started making its mark in the Indian fashion market. We are moving towards the concepts followed by Mahatma Gandhi. From using of natural fabrics and dyes, to paying workers fairly, brands are embracing this new shift. It is also about buying clothes, which do not damage our environment while being produced or is not a threat to the ecosystem after being discarded. Manufacturers who are not conscious about preserving and protecting the environment use-up a huge amount of natural resources, energy and chemicals for manufacturing textile and garments. Everyone have forgotten the Mahatma's Swadeshi concept. Fast fashion is on the rise. The environmental damage and its future consequences are completely neglected. However, changes are happening with the concept of Eco-friendly fashion or organic fashion. With more people becoming aware of the consequences of fast fashion, they are heading towards sustainable fashion and contributing to saving the planet earth. Designers are making Eco-friendly fashion goods, which is slowly reaching today's customer, who are fully aware of how their garments are being manufactured.
Keywords: *Eco-Friendly, fast fashion, natural resources, organic fashion, Sustainable fashion, Swadeshi.*

Introduction

Fashion industry is one of the most polluting industries on the earth. It is considered the second most destructive industry to the environment. Production of clothing and other fashion goods has increased on a larger scale. Very few fashion businesses have engaged themselves with issues of ethics and sustainability and there is a very little awareness in consumers about the environmental consequences of their fashion consumption. Fast fashion is on the peak in the fashion world. Fast fashion goods are stylish, low cost and they represent the present fashion trend. Fast fashion has changed the way people buy and dispose clothing. Fast fashion, inexpensive and easily available to all classes of consumers, has hidden the human and environmental health risks associated with it. Fast fashion goods have posed recycling and environment issues. Fashion industry is moving towards sustainability. Sustainable fashion mainly aims to reduce textile waste, use eco-friendly, natural, biodegradable raw materials, use natural dyes instead of chemicals/ synthetic dyes, less energy, water and other natural resources along with ethical treatment of workers. Sustainable fashion implies ethics, durability and the reuse of products.Fast fashion should educate consumers to view fashion goods as disposable. The people should be educated about the adverse health outcomes associated with fast fashion at each stage of supply chain and post- consumer process. There has been a rise in consumer awareness about fast fashion, which has made the fashion industry shift towards sustainable fashion. Many fashion brands are preparing policies on their ethical and sustainable efforts in manufacturing their fashion goods. Sustainability is thinking about the future and saving it. Consumers should shop for new clothes that do not harm the environment; they should make more ethical purchases to change the face of the current fast fashion. Consumers should go

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swadeshi following the footsteps of Mahatma using natural raw materials like cotton, jute, silk, wool, etc producing eco- friendly natural fashion goods such as khadi.

This study is all about the environmental consequences of fast fashion and the measures to combat it, to move towards sustainability to protect and preserve our planet from pollution.

History of Ethical and Sustainable Fashion

In classic fashion theory, fashion used to be about status and wealth. The wealthiest used to set the trends, which then trickled down to the masses. The key was being up to date.

In the mid-19th century, Parisian couturiers became the industry's leaders and trend-setters and department stores, and tailors reproduced the freshest patterns for the people, fashion still came from the top.

Industrial Revolutions happened, and new technological advancements, like the steam machine, significantly increased productivity.

At the start of the 20th century, mass manufacturing appeared, and in the 1950s the consumer society emerged, characterized by an increased production and consumption rate.

That's when we started seeing some kind of sustainable fashion movement. From the late 1960s, the consumerist society was confronted with rebellious movements, beginning with the hippie revolution, which embraced natural fabrics and a return to a simpler way of life and was clearly anti-fashion. It was then followed by the punk and goth movements of the 70s and 80s, which also rejected the traditional idea of fashion, preferring unique second-hand and vintage pieces and mixing styles. The late 1980s were also marked by anti-fur movements. Sustainable and ethical fashion was beginning to appear.

But the 1990s saw a wave of democratization in fashion. Due to the rise in global communication and offshore manufacturing, fashion became cheaper and more accessible than ever. Production and consumption rates accelerated even more. Fast Fashion was born.

At the same time, "eco-fashion" movements, closer to the sustainable fashion movements of today, started to appear, with companies such as Esprit launching its « Ecollection », Patagonia and Katharine Hamnett raising awareness on the environmental impacts of the fashion industry.

Objectives of the Study

The objective of this research is

- To study and analyze the awareness level in students of Fast fashion and sustainability.
- To get insight knowledge about fashion sustainability.
- To know the importance of sustainability in the present world.
- To measure the satisfaction level of students regarding sustainable fashion.

Literature Review

Fast fashion, low cost clothing collections based on current, high-cost luxury fashion trends-is, by its very nature, a fast response system that encourages disposability. (Fletcher 2008)

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Over the past decade, Sustainability and ethical conduct have begun to matter in fashion. (Emberley; Moisander and Personen 2002); companies have realized that affordable and trendy- sensitive fashion, while typically highly profitable, also raises ethical issues. (Aspers and Skov 2006).

The concept of “sustainability” also known as “sustainability development”, was originally defined by the United Nations world commission on environment and development (1987) as the capability” to meet the needs of the present without compromising the ability of future generations to meet their own needs”.

Sustainability has many definitions, with the three most common being an activity that can be continued indefinitely without causing harm; doing into others as you would have them do into you; and meeting a current generations needs without compromising those of future generations (Fletcher 2008 Partridge 2011; Report of the world commission on environment and development 1987)

Sustainability is about much more than our relationship with the environment; it’s about our relationship with ourselves, our communities and our institutions.” (Seidman 2007).

Langenwater (2009) lists some essential principles of a sustainable policy for companies: “Respect for people, the community and its supply chain; respect for the planet recognizing that resources are finite; and generating profits that arise from adhering to these principles.

Methodology

The data collection method included both primary and secondary collection methods. The research methodology employed a research instrument consisting of a series of questions for collecting information from respondents. To gather and analyse data we used questionnaire method. Questionnaires was designed and distributed to the respondents to collect the quantitative data.

Primary method includes the data collected directly from the consumers. The survey was conducted for students aged between 18 and 25, a team of fashion designing students. A total of 40 respondents participated. We initially met the participants to know what fast fashion meant to them, environmental hazards associated with its manufacturing and disposal, their concern towards environment, etc.

The secondary data was collected from the magazines, published papers, websites and journals related to fast fashion and sustainability.

It reports on the extent to which they are aware of fast fashion, the environmental issues and their approach to fashion consumption.

Result and Discussion

The below tables show data from primary research methodology.

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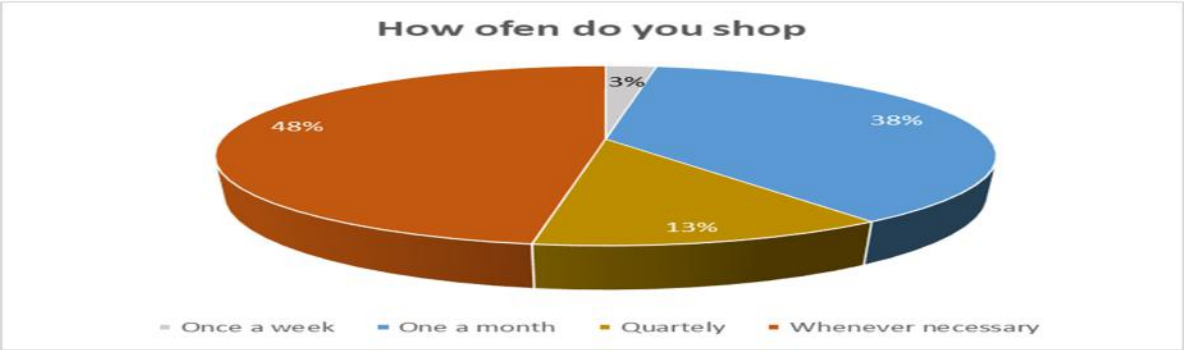
Are you a fast fashion consumer?

a) Yes: 68% b) No: 33%

Only 68% are Fast fashion consumers.

How often do you shop?

a) Once a week: 3% b) Once a month: 38% c) Quarterly: 13% c) Whenever necessary: 48%



Most of the consumer shop whenever it is necessary

If so, the reason for buying fast fashion
a) Trendy: 65% b) Cheap: 3%
c) Store environment: 0% d) Brand identity: 20% e) Discount sale: 13%

65% of the consumers buy Fast fashion because it is trendy.

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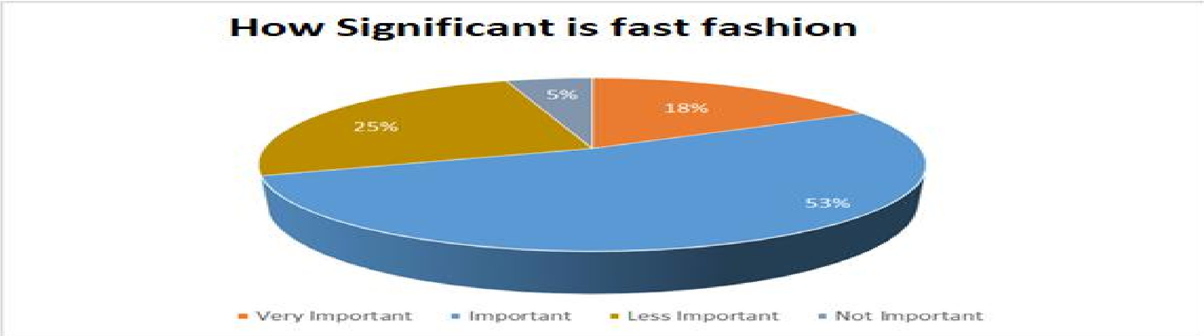
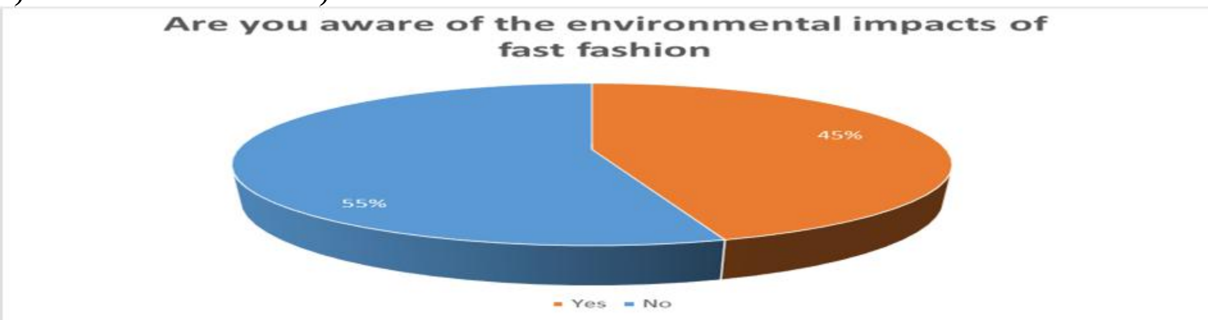
How significant is fast fashion for you?

a) Very Important :18% b) Important :25% c) Less important :53% d) Not important:5%



53% of the consumers feel fast fashion to be less important and 5% of them feel it not important.

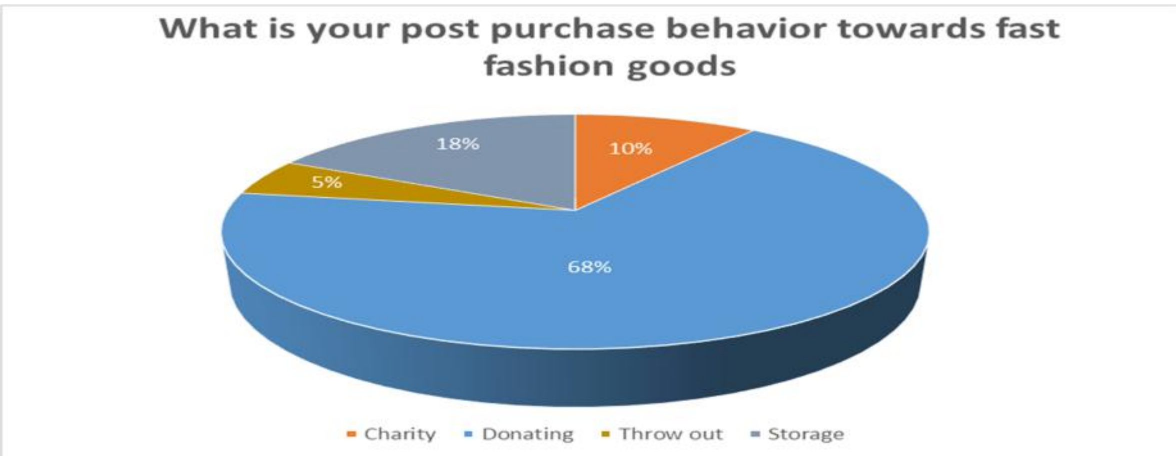
Are you aware of the environmental impacts of fast fashion?
a) Yes :45% b) No.: 55%



55% of the consumers are not aware of the environmental impacts of fast fashion.

What is your post purchase behavior towards fast fashion goods?

a) Charity :10% b) Donating :68% c) Throw out :5% d) Storage: 18%



68% of the consumers like donating their fast fashion goods and only 5% of them are open for throw out.

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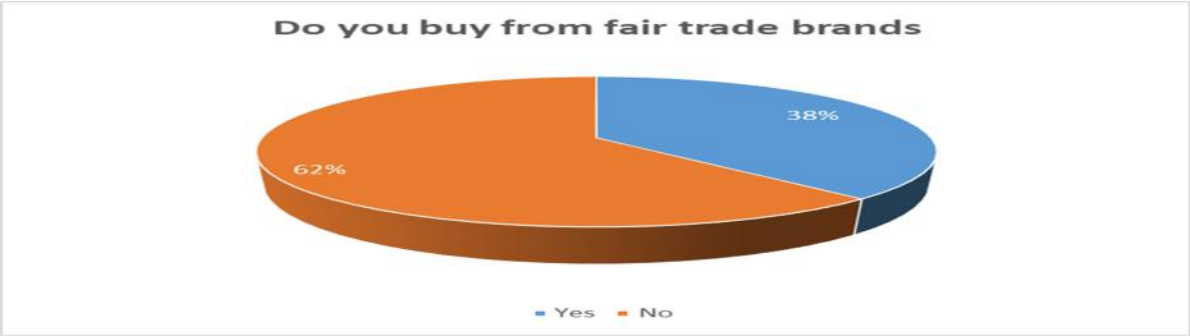
Do you buy from fair trade brands?

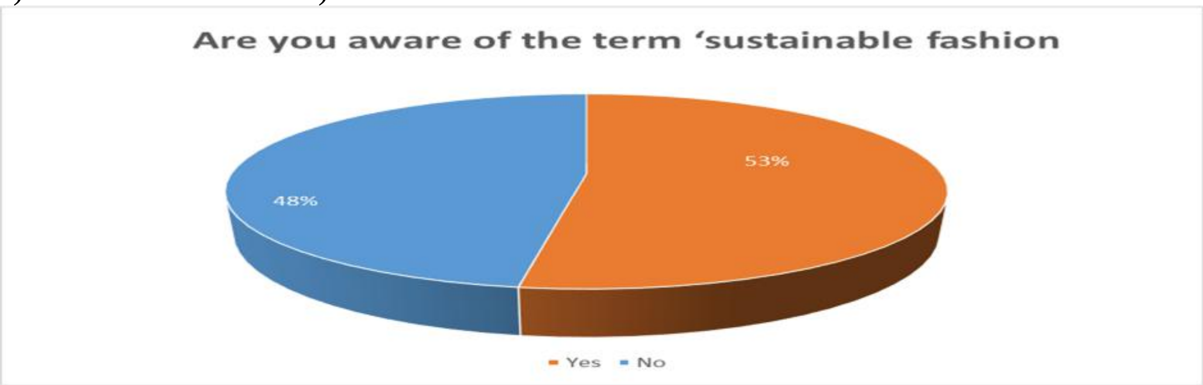
a) Yes : 38% b) No.:62%



63% of the customers buy from fair trade brands.

Are you aware of the term 'sustainable fashion?'

a) Yes :52% b) No.:48%

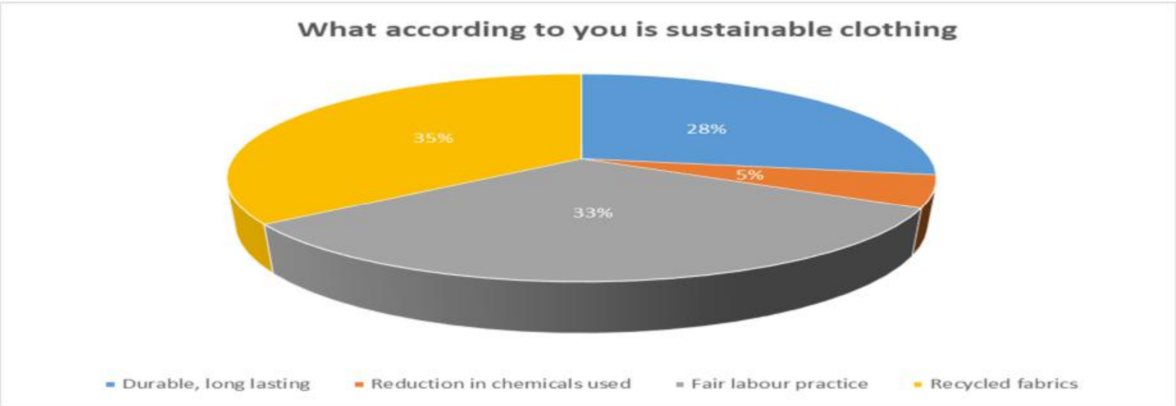


52% of the consumers are aware of the term sustainable fashion.

What according to you is sustainable clothing?

a) Durable, long lasting :28% d) Reduction in chemicals used: 5%

c) Fair labour practice :33% e) Recycled fabrics :35%



35% of the consumers feel sustainable clothing as recycled fabrics, whereas 5% of them feel it is eco- friendly with less chemicals.

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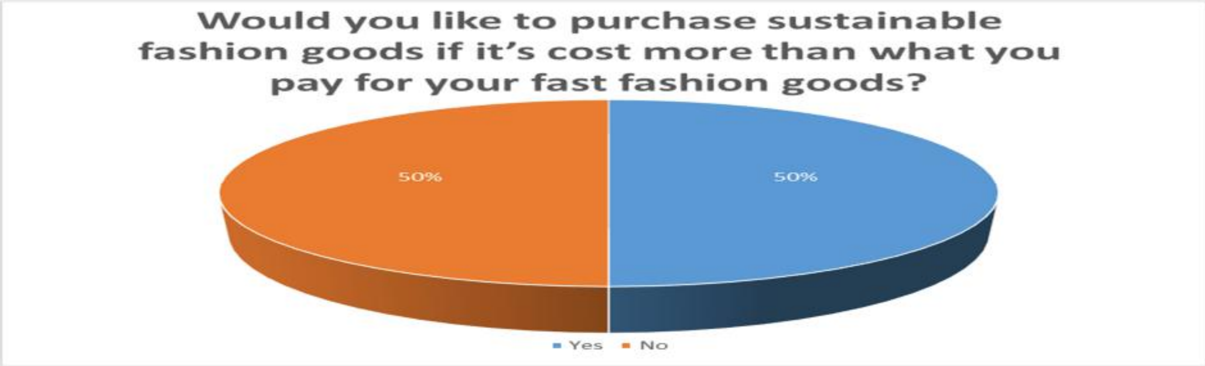
Would you like to purchase sustainable fashion goods if it's cost more than what you pay for your fast fashion goods?

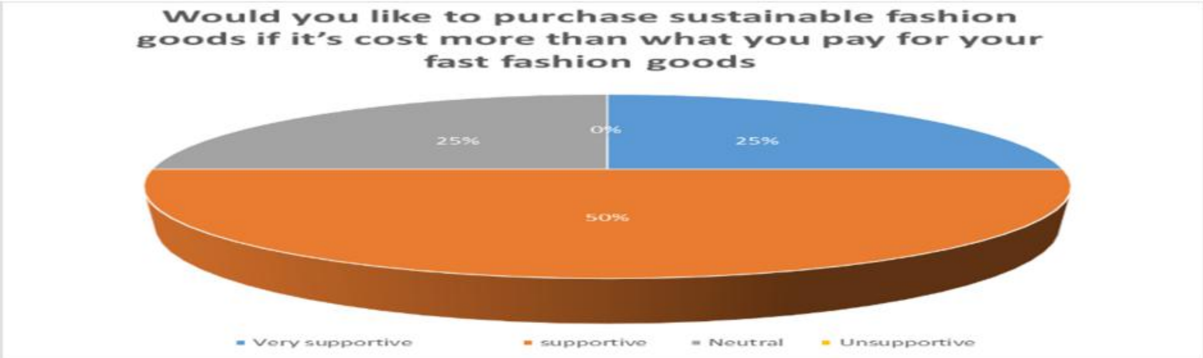
a) Yes :50% b) No.:50%



50% of them like to purchase fast fashion goods even if its cost is high.

How supportive are you towards sustainable fashion

a) Very supportive :25% b) supportive :50% c) Neutral :25% d) Unsupportive :0%



Only 50% of them are supportive towards sustainable fashion.

Would you like to purchase sustainable fashion goods if

a. The price is the same as fast fashion goods :73%
b. The price is cheaper than fast fashion goods :23%
c. Will not buy sustainable fashion at all :5%

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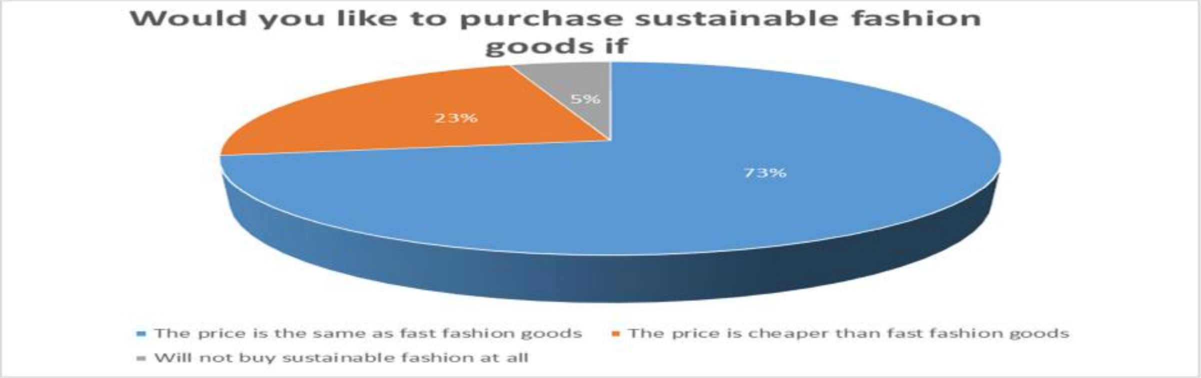
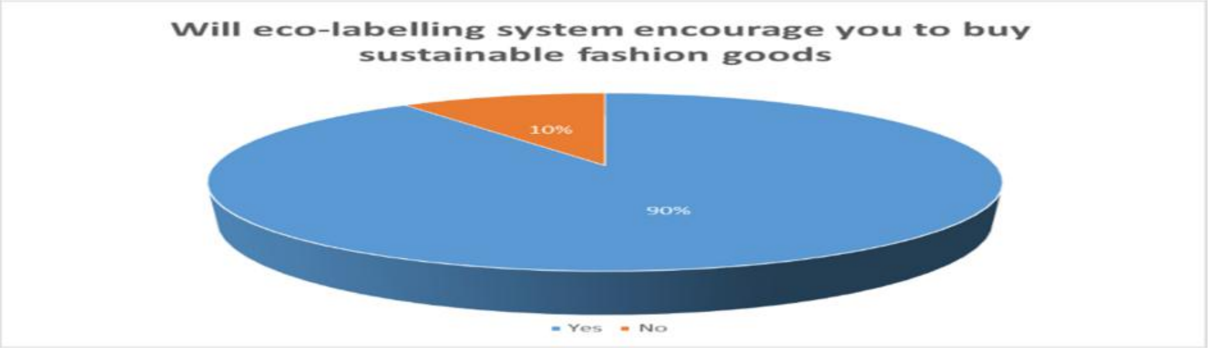


73% likes to buy sustainable fashion goods even if the price is same as fashion fashion goods.

Will eco-labelling system encourage you to buy sustainable fashion goods?

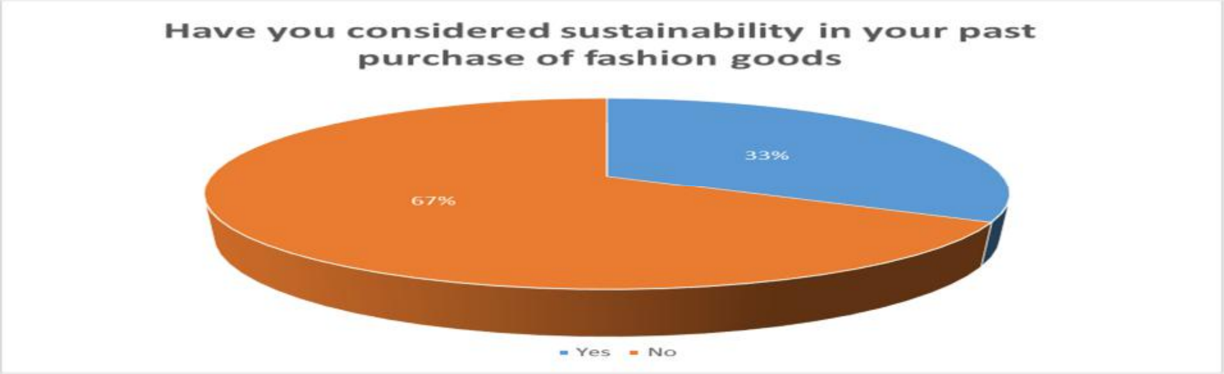
a) Yes : 90%   b) No: 10%



90% of the feels that eco-labelling system encourages them to buy sustainable fashion goods.

Have you considered sustainability in your past purchase of fashion goods?

a) Yes :33%   b) No :67



67% of the customers have not considered sustainability in their previous purchase of fashion goods.

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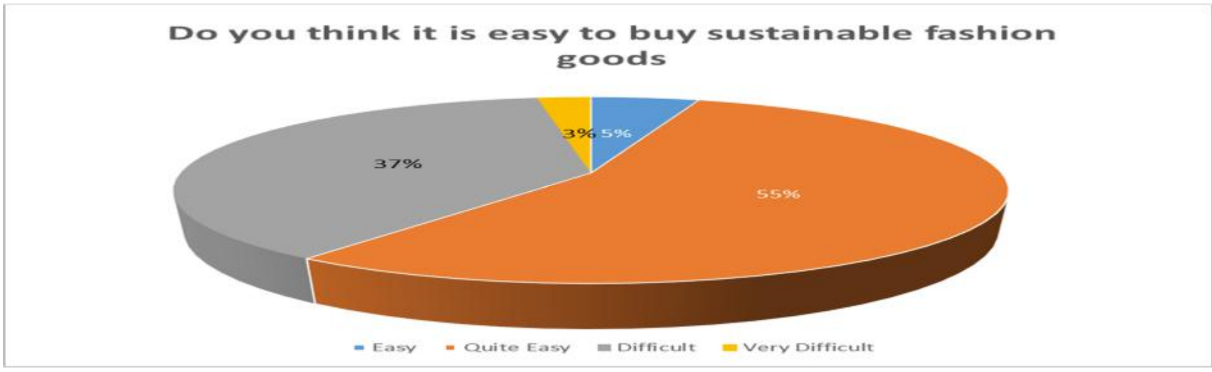
Do you think it is easy to buy sustainable fashion goods?

a) Easy :5% b) Quite easy :55% c) Difficult 38% d) Very difficult:3%

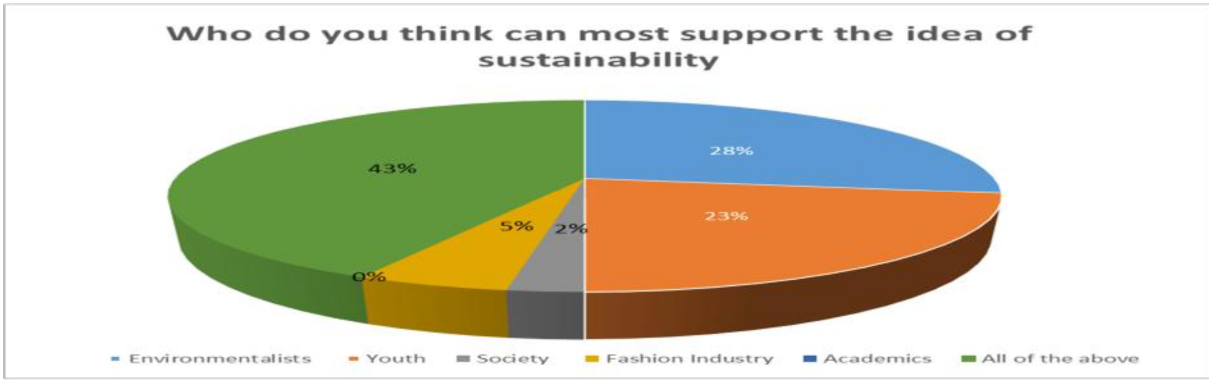


55% of them feel it quite easy to buy sustainable fashion goods.

Who do you think can most support the idea of sustainability?

a) Environmentalists: 28 % b) Youth :23% c) Society: 3%

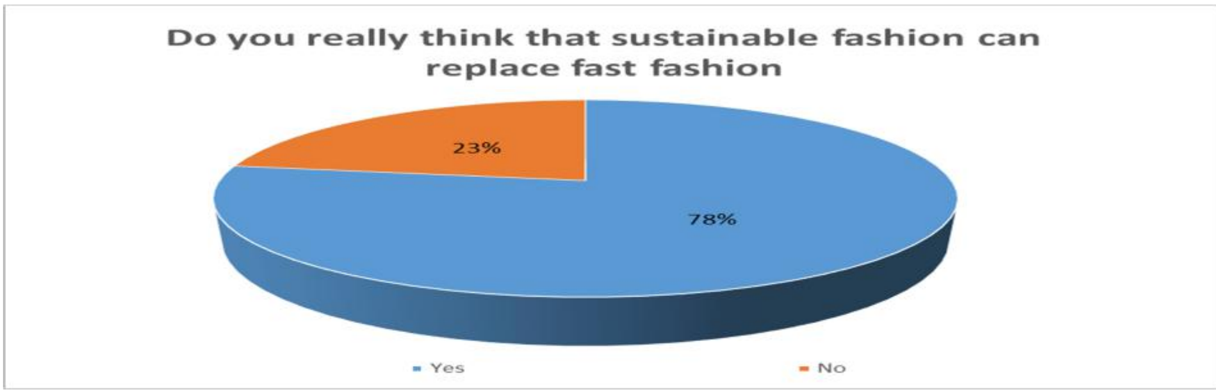
d) Fashion Industry: 5% e) Academics: 0% F) All of the above: 43%



43% of them feel that all of the above can support the idea of sustainability.

Do you really think that sustainable fashion can replace fast fashion?

a) Yes :78% b) No.: 23%



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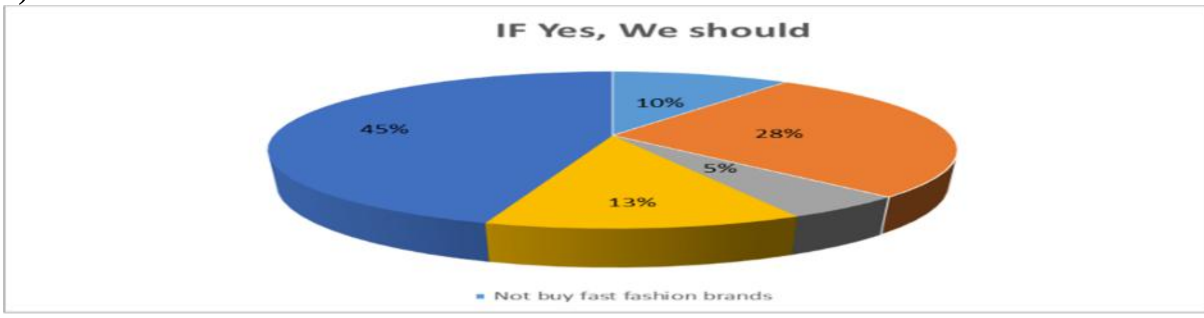
73% of them really think that sustainable fashion can replace fast fashion.

If yes, we should

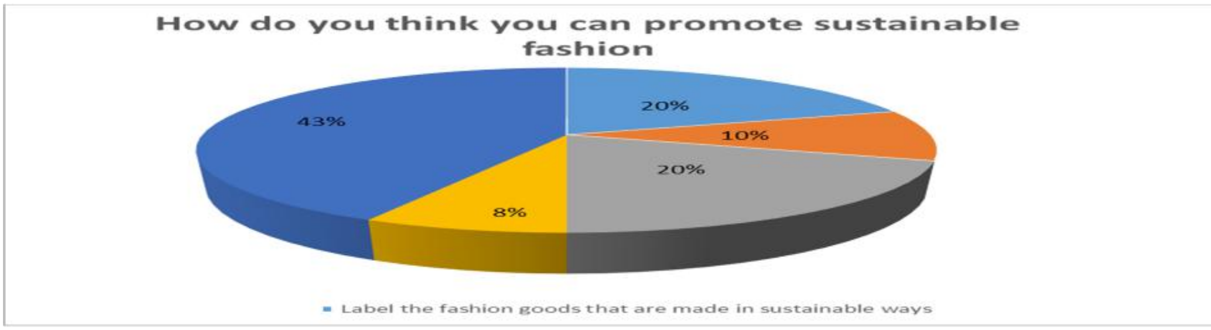
a) not buy fast fashion brands: 10%
b) educate about the environmental impacts.:28%
c) should ban fast fashion goods: 5%
d) promote swadeshi, organic and eco-friendly goods.: 13%
e) All of the above: 45%



45% feels that all of the above options are viable to buy fast fashion goods.

How do you think you can promote sustainable fashion?

a) Label the fashion goods that are made in sustainable ways: 20%
b) Offers discount on goods that are more sustainable: 10%
c) Do more of advertisements and promote sustainable goods: 20%
d) Show customers more sustainable alternative to the fast fashion :8%
e) All of the above: 43%



43% consider all of the above options are acceptable to promote sustainable fashion

Have you heard of second hand clothing, if so would you like to buy second hand clothing?

a) Yes: 68%   b) No: 32%

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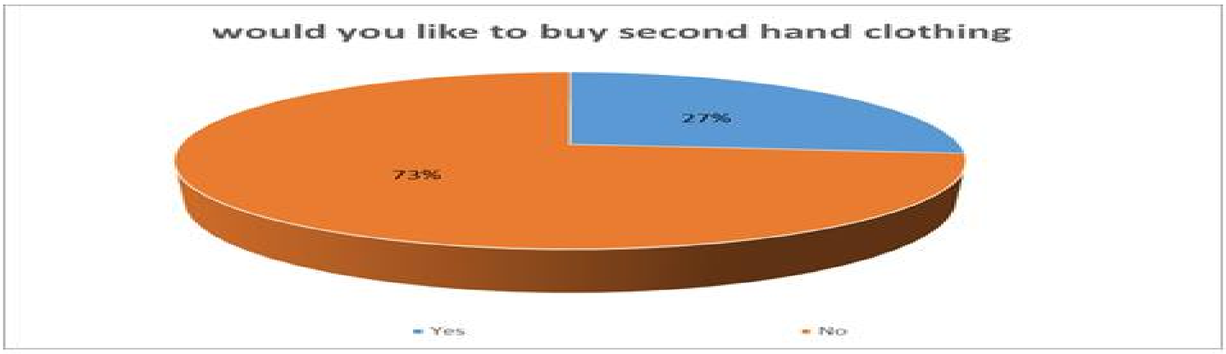
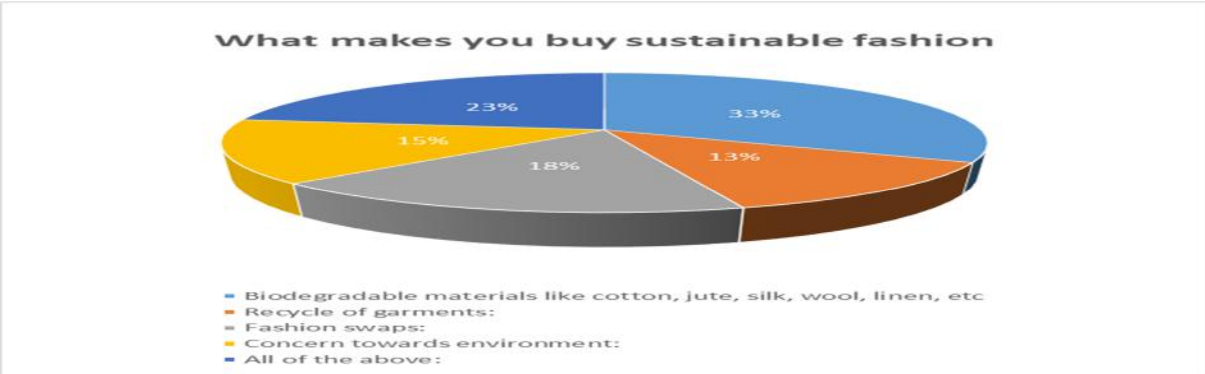


68% of them have heard of second hand clothing, if so would you like to buy second hand clothing.

What makes you buy sustainable fashion?

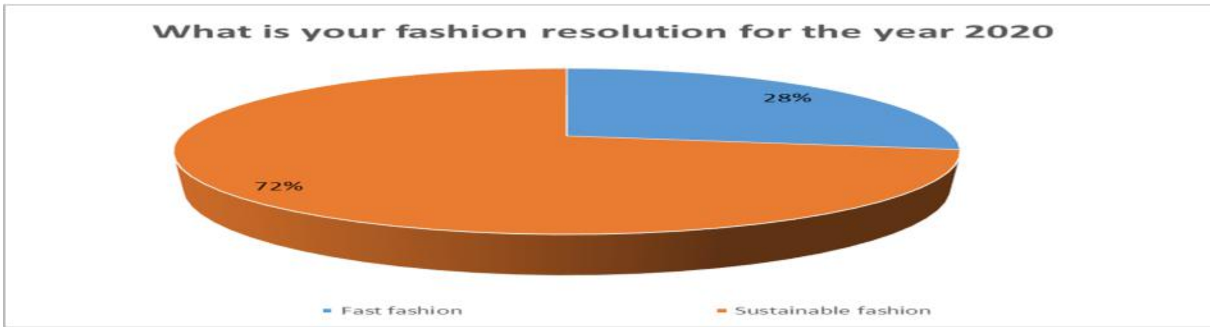
a. Biodegradable materials like cotton, jute, silk, wool, linen, etc: 33%
b. Recycle of garments: 13%
c. Fashion swaps: 18%
d. Concern towards environment: 15%
e. All of the above: 23%



33% of them feels to buy sustainable good because they are made of biodegradable materials like cotton, jute, silk, wool, linen, etc.

What is your fashion resolution for the year 2020?

a. Fast fashion: 28% b. Sustainable fashion: 72%



72% of the consumer's resolution for the year 2020 is sustainable fashion.

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Findings

Below are the important findings from the study conducted for this conference paper.

- Consumers have significant knowledge about Fast fashion but lack awareness on the environmental impacts of Fast fashion.
- Consumers do not have proper insight about the sustainability issues concerned with fashion.
- Consumers are supportive towards sustainable fashion but are in a state of confusion.
- Consumers are aware of second-hand clothing but are against the idea of clothing swaps.

From the study, it is clear that the consumers are willing to move towards sustainable fashion.

Conclusion

Sustainable fashion is thought of mainly in eco-friendly context, but its territory is enormous, encompassing areas such as fair trade, ethical manufacturing practices, and use of eco- friendly, natural materials, conservation of energy, water, and disposal and also the consumption pattern of the customers. Buying clothes made from natural materials is one of the smallest things a consumer can do to help the environment. Consumers are partially driven by ethical obligations. This study helped us raising information regarding the attitude and aspect of sustainable fashion in the young minds. The results disclosed that many respondents have concern for our environment, at the same time unable to shift from the trendy fast fashion.

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A COMPARATIVE STUDY ON ONLINE STORE AND IN STORE SHOPPING EXPERIENCE OVER ARTIFICIAL INTELLIGENCE AS AN ENHANCING FASHION CHANNEL

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Abstract

Evolution, transformation, adoption evolves style which is what fashion is all about today. Adapting every bit of change with ease is new trend which is witnessing new experiments. Fashion is expression of self which is incomprehensible with different levels of people adapting new trends in their own capacity brought to market through retailing. Fashion is a great revenue generating business, so every retailer is aiming to expand business through experiments, innovation ingrowth based on user's requirement. Fashion brands & categories are making effective sales through revolution using technology, as fashion retailing is one of the reasons for economic growth of India which has embraced online retailing and in present scenario integral part of any business that is e-commerce. The 4th industrial revolution has introduced Artificial Intelligence in fashion retail which may grow in near future. If online market or offline business has to survive then we need to embrace AI as many companies, brands are adapting this technology raising the bar on service & personalized shopping, otherwise one cannot compete, this predictive tool will become buzzword. AI is its initial stages but steadily making inroads by transforming the way customer's shop. So its brick & mortar or mobile shopping, online or offline, physical shopping or virtual shopping. This article aims to present a brief insight for business leaders how AI is making inroads in fashion retailing are we future ready to embrace it.The future of Fashion retail industry is AI, has it entered or will exit silently or is here to stay as ***fashion is intelligent.***
Key Words: *Artificial Intelligence, Fashion Retailing, In store experience, online shopping.*

Introduction

A buzz, style, trend chic are prevailing fashion which keeps changing. Fashion can be e achieved by expressing one's own individuality in the desired way. Fashion industry is one which creates and caters to the demand and brand awareness about manufacturing of fashion products and presently all clothing brands look for new ideas to market their goods. Indian retail industry has undergone series of development over the past recent years. According to Indian Brand Equity Foundation (IBEF) total consumption of expenditure is expected to reach 3600 billion US dollar by 2020, which almost accounts over 10% of countries GDP, Which may make India world largest global retail destinations. There is a considerable shift in preference "experience" is one key driver in retail segment the present scenario this is where Artificial Intelligence (AI) steps in. Artificial Intelligence (AI) has made its impact and as stepped in but still in a nascent stage to be implemented at industry centric level. Fashion creators and brands are utilizing the latest innovation in creating shopping experience, to improve sales, predict future trend and guide sales processes totally the experience is immersive, instinctive and intelligent.

Fashion brands like Puma, Adidas, Fabindia etc believe experience is an idea for offline retail as convenience is key to online retailing. Artificial Intelligence (AI) helps in predicting consumer needs and capturing their preferences more precisely and suitably. It also helps to focus on target customers. It is a predictive tool to learn past transaction of consumers and give

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real time demand to monitor inventory and augment product development and designing process.

In apparel retail especially e-commerce focuses on fashion trend trending globally by identifying images recommending products online which country was may buy thus, it creates a personalized shopping experience hence drives more of out of retail then retailing carried out in the present scenario.

According to research carried out only 8% has been conducted B2B but less on B2C, therefore retail marketing should take the account and importance of Artificial Intelligence which can help to analyse consumer footprint on multi-channel approach to sales that helps to provide customers with seamless shopping experience like shopping online from desktop or mobile device or telephone or an a brick n mortar store which can create personalized database of consumer which may help in improvising sales. Artificial Intelligence helps in predicting in consumer needs & capturing their preferences more precisely and suitably.

What AI can do in fashion industry?

It can enable customer to take screenshots from shopping app and clothes they see online and identify shoppable apparels and then find the same outfit and shop similar styles. Artificial Intelligence helps in improving efficiency of manufacturing process, spot defects and can ensure colours of finished textile match with original. It can provide insights into fashion trends purchase patterns, reduce wastage and it can spot fakes.

Browsing patterns of customers can be traced improved product Discovery to click on buttons by uploading a photo one can know in which shop or store it exists like Google lens, Pinterest etc

Fashion enabled Artificial intelligence store simplifies shopping experience buy including garment tags, which gives information on colors, size which are sold the most.Gyso sensors helps to analyze how an item is being touched or moved.

Smart mirror helps to relay information about what they have bought in the store, suggest what else goes with the item and customer does not have to carry every single piece of clothing to trial room virtual wardrobe allows to view the clothes which are customer has tried, so that they continue shopping.

Artificial Intelligence (AI) can design clothes based on analysis of many images of the customer copies the style and applies new styles. All these innovations in styling and retailing conclude that the future of fashion is intelligent.

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Need of the study

To understand students awareness level on online purchasing and discover the preference gap between online shopping and instore shopping.

Objective

- To study student satisfaction level on online shopping.
- To compare students preference for online or in store shopping.
- To understand student's knowledge towards artificial intelligence as a channel in fashion Retailing.

Limitation of the study

- The present study is limited only to fashion designing students.
- The study is used to analyse percentage of online shoppers preferences over instore shoppers.
- The study is based on sample survey through questionnaire method since the time was less i.e sample size taken for consideration is small.

Scope of the study

The study was targeted to students of fashion designing whose preference, inference was drawn to understand the acceptance of digital shopping experience.

Review of literature

Aaron Chi (2019) is of the opinion that designers to buyers all need to adopt with the latest changing trends as buying and selling behavior is going to change dramatically the emerging technology like artificial intelligence (AI), internet of things (IOT), Virtual Reality (VR), Augmented Retailing (AR) are helping to open artificial intelligence based startups along with the biggest names in fashion industry.

Peter Rejcek(2019) fashion retailing industry has been interwoven with technology bigger brands are applying artificial intelligence techniques like food scanning using smartphone cameras to get properly sized and shaped shoe, fabric defect detection system etc this shows the future of fashion retail is with mixed results.

Methodology

The study was conducted in Bangalore South.

Sample size: 50 students were selected for study in the age group of 18 to 22.

Sampling Method: Data was obtained from respondents using purposive sampling technique in Bangalore South.

Data collection: The present studies uses as primary and secondary data.

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Primary data is based on collection of structured questionnaire survey method keeping in mind various title based parameters.

Secondary data is collected through journals, website, articles etc.

Data analysis: For data analysis percentage analysis tabulation tools are used to do comparative study of respondents preferences to online shopping over instore shopping.

Findings

- Majority of respondents 82% are in the age group of 20- 22 years.
- 52% of them refer both online and instore kind of shopping experience whereas 38% prefer instore shopping experience and 46% online.
- 84% of respondents are aware that artificial intelligence has made its inroads in fashion retailing only 16% are not aware that present fashion retailing has artificial intelligence indulgence.
- 74% of the target sample likes digital experience while buying clothes, whereas all respondents like to feel the apparel when they buy but respondents are also of the opinion that they like to embrace technology while buying clothes.

Suggestions

From the findings it can be suggested that younger generation are making use of latest technology available for shopping but also not of the opinion to let go age old method of instore shopping experience ,46% prefer to buy in retail outlets and 36% prefer to buy in malls and 8% prefer to buy through internet sources. One can clearly state that there is a gap between preference of buying online and instore shopping more awareness need to create about digital shopping to sustain fashion retailing through indulgence of Artificial Intelligence and marketing tool has to be communicated to buyers so that they make use out of it the most.

Conclusion

According to the study and observation it can be easily concluded that Artificial Intelligence (AI) has already entered in retailing, and people are aware of it and it has made its impact in fashion retailing and people are very much aware about artificial intelligence in buying experience of fashion but the study also discloses that preferences for instore shopping experience will also be preferred while buying. The above study also states people are ready to embrace technology in the upcoming future. There is a scope for digital experiences as well as personalized shopping experience no wonder the future of **fashion is intelligent**.

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CORREALTION STUDY OF QUANTITATIVE EASING IN UNITED STATES OF AMERICA AND JAPAN

Vedika Kapoor[1] **Dr. Kavitha Jaykumar**[2]

Abstract

The paper studies the correlation between USA and Japan with respect to variables such as Gross Domestic Product, Inflation rate and Unemployment rate. The data was compiled from secondary sources from the year 1960 to 2018 and Karl Pearson's correlation was used to find the relationship between the economies and how they have reacted during the implementation of quantitative easing. Quantitative easing refers to an unconventional method of reviving economy from recession where in the central bank of the country buys government bonds and increases the money supply in the market, resulting in banks lending rate approaching to zero the troubled assets being bailed out and there is more impetus to the economy due to lower borrowing rates. In this paper we have tried to establish a relationship between the variables, study the economy and study how each economy reacts during the time of recession and how quantitative easing has helped in driving the economy towards growth. This paper has also examined the connection between the inflation rate and unemployment rate of both the economies and how each economy has coped with it.

Keywords: Quantitative *easing, United States of America, Japan, Gross domestic product, Inflation rate, Unemployment rate.*

Introduction

The introduction of LPG (Liberalisation, Globalisation and Privatisation) has led the countries of the world becoming connected to become one closed sphere. With the onset of globalisation, outsourcing has become an important outcome. The whole idea behind globalisation was to integrate the economy with the global economy to improve trade relations and make exchange of goods and services easy. The success of globalisation has helped the world become a cohesive unit. It has always been noticed that an imbalance in one economy would affect the working of other economies because of their interdependencies. During the time of financial crisis the Central bank of the country plays an important role, as it uses various conventional and unconventional policies to spur the economic growth. One such policy adopted by Central banks during the time of economic slowdown or recession is quantitative easing. Quantitative Easing is like an adrenaline shot in the economy, The idea behind it is to maximise the money circulating in the economy. It is usually used by Central Banks to monitor the interest rates and money supply.

Quantitative Easing (QE) is a macroeconomic intervention by the Central Bank of the country to increase the market liquidity by purchasing medium term and long term bonds from the government which in turn leads to enhancing the money supply and implementing "Zero interest " rate policies.

Quantitative Easing practice in Japan

In 1990s when the Japanese Economy was hit by the East Asian financial crisis, the demand for consumption and investment declined sternly. Many large scale financial institutions

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declared bankruptcy. Bank of Japan in the year 1998 implemented the conventional monetary policy zero-interest rate policy, However the result of this policy was not very satisfactory. In March 2001, the Bank of Japan implemented Quantitative easing by increasing the current account balance by 1 trillion yen to around 5 trillion yen (Kurihara, 2006). Bank of Japan changed its focus from uncollateralized overnight call rate to outstanding balance of current account , which has later resulted in an uptrend. Bank of Japan has since then have continued to implement a combination of quantitative easing and zero interest policy as their current policy.

However in spite of the years of experience in quantitative easing and implementation of zero interest policy these measures need not necessarily help in restoring the economy's health. The major two learning derived from these practices in Japan would be:-

(1) Quantitative easing that helped to a great extent in the upliftment of Japanese economy.

(2) The pioneer theory of money, leading monetary theory to be proved false in this case. (Rudebusch, 2012)

Quantitative Easing in United States of America

The American economy faced a downturn in the year 2007 after subprime mortgage bubble burst, Since then the Federal Reserve has tried to stimulate the economy by decreasing the interest rate. During that time America's investment banks had started declaring bankruptcy, igniting the beginning of global financial crisis. America's interest rate by the end of 2008 was as low as 0.00 and 0.25 percent. It also faced an increase in the unemployment rate which was as high as 7.4 percent. In order to stimulate the recovery of the economy the Federal Reserve had a dual mandate: it aimed to achieve the maximum sustainable employment and to stabilize the prices of the commodities and services. For this purpose it opted to use a nonconventional method of Quantitative easing (Michael Joyce, November 2012).

In November 2008, Federal Reserve purchased securities of USD 100 billion of Freddie Mac, Fannie Mac and Federal Bank and also USD 500 billion in asset-backed securities through the process of quantitative easing. The aim was to stabilize the financial system by introduction of money in the financial system to increase liquidity. The balance sheet total of the Federal Reserve after the implementation of quantitative easing increased from 880 million dollars to 4.5 trillion dollar, and dramatically changed in terms of composition of the balance sheet to mostly Long term treasuries, Mortgaged-Backed securities and T- bills.

The second round of quantitative easing in America took place from November 2010 to June 2011, when there were still signs of slowdown. Although the employment rate showed some slight improvement real estate prices dropped to the lowest limit. The economic situation showed satisfactory improvement.

Review of Literature

Financial crisis have always posed a number of challenges. In this context, the monetary policy and the central bank play a very crucial role. The conventional monetary policy helped in

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achieving low and stable inflation, however it could not prevent the asset market bubble from occurring. (Michael Joyce, November 2012).This led to shifting the focus to a non conventional method of Quantitative Easing. However it was found that there were two main policy implications of quantitative easing. First it is inappropriate for central banks to focus only on treasury rates. Second, the benefit of quantitative easing was found when the central banks purchased non- treasury assets such as mortgaged backed securities. (Arvind Krishnamurthy, 2011). Stephen S. Roach in his article "QE turns ten" examines quantitative easing in United States of America. It aims focuses to achieve zero interest rate and bailout troubled assets, Recovery of the assets is crucial (ROACH, 2018). In case of Japan which was the first country to adopt quantitative easing measures, the current debt to GDP ratio does not give a satisfactory image. Bad loans given by banks and inflation are major factors that negate the effects of easing. (Ross, 2019). The effect of quantitative easing in United States was almost equivalent to 250 basis points reduction in federal rate because of the effect of reducing the unemployment by one percent (Kirchner, 2019).In one of the articles it was clearly concluded that domestic interest rate does not necessarily influence the stock price in Japan, Exchange rate also influences the stock prices in Japan (kurihara, 2006).

In United States of America the monetary base increased $374 billion during the QE1 period and by $687 billion in the QE2 period, which is similar to the increase in the outright holdings of US treasuries by the US federal reserve during those two period (Morgan, 2011). In Japan also the central bank continued to increase the money base rapidly till the rate of price change moved towards zero, This continued till 2006 when the economy stabilized or saw a slightly positive rate (Wieland, 2009).It was also noticed that the announcement of Quantitative easing can have an effect on the other countries as well, When United States of America announced its policies of quantitative easing the United Kingdom's bond yield were affected in the same way as the yield in the US economy. (Rudebusch, The response of interest rate to US and UK quantitative easing, 2012)

It was also noticed that the curve of Japan is emblematic, It has a flat curve for a long time and quantitative easing has a limited impact on reducing further yielding (Giovanni Dell'Ariccia, 2018). It also states that Quantitative easing requires Central banks to be credible enough to provide monetary accommodation (Giovanni Dell'Ariccia, 2018). The Neo classical economist rejects quantitative easing on the grounds that unemployment is of structural mismatch type and easy monetary policy cannot fix such unemployment - it only risks inflation (Palley, 2011)

Research Objective

To study the relationship of the Gross Domestic Product, Inflation rate and Unemployment rate in economies of United States Of America and Japan from the year 1960 to 2018.

Research Methodology

The data used in the paper is collected from secondary sources from the year 1960 to 2018. Gross Domestic product, inflation rate and unemployment rate was collected for both the economies i.e. USA and Japan and a correlation study was performed to find a relationship

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between the variables and to find out how the economies have reacted in terms of GDP, Inflation rate, Unemployment rate in both these countries.

Hypothesis

To examine the relationship between variables of the two different economies of United States of America and Japan such as:-

H1a:-There is a no correlation between GDP of USA and Japan.

H1b:-There is a correlation between GDP of USA and Japan.

H2a:- There is no correlation between Inflation rate in United states of America and Japan

H2b:- There is a correlation between Inflation rate in United states of America and Japan

H3a:- There is no correlation between Unemployment rate in United states of America and Japan

H3b:- There is a correlation between Unemployment rate in United states of America and Japan

Findings and Interpretation

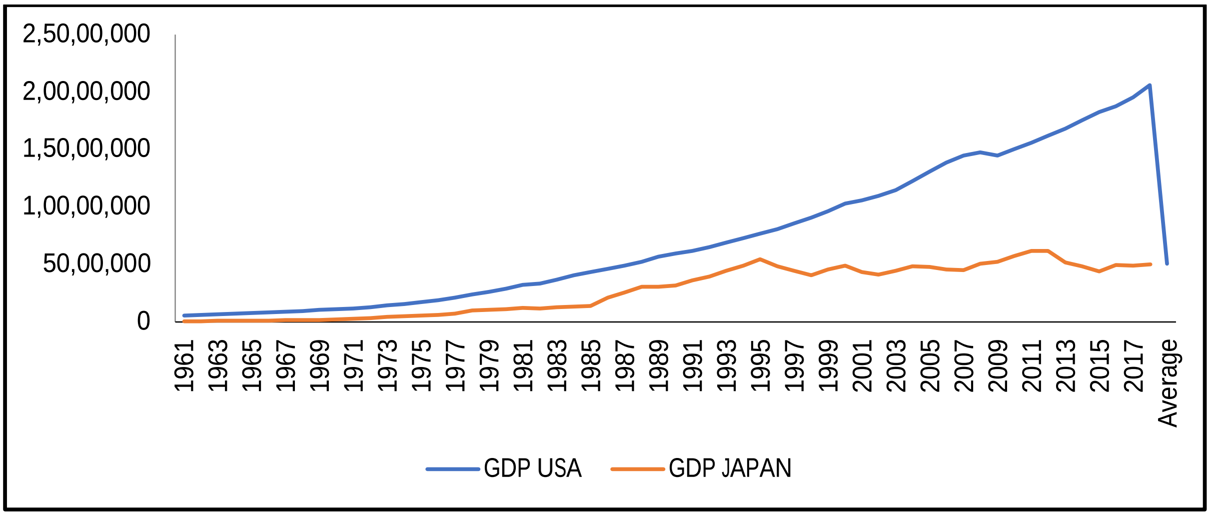
CORRELATION OF GDP USA AND GDP JAPAN

Correlations

		GDP USA	GDP JAPAN
GDP USA	Pearson Correlation	1	.893**
	Sig. (2-tailed)		.000
	N	58	58
GDP JAPAN	Pearson Correlation	.893**	1
	Sig. (2-tailed)	.000	
	N	58	58

**. Correlation is significant at the 0.01 level (2-tailed).

Table 1: - Correlation of GDP of USA and GDP of Japan



Graph 1:- GDP of USA and GDP Japan

The data pertaining to the GDP of USA and Japan referred from table 1,shows a very high correlation of 0.893. It also shows a similar trend movement as both the economies GDP move in the same direction(graph 1), This is evidenced by the fact that the correlation coefficient is positive and the statistically significant p- value is less than 0.05.Thus we reject the hypothesis

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H1a and accept H1b by stating that there is a positive correlation between GDP of USA and Japan.

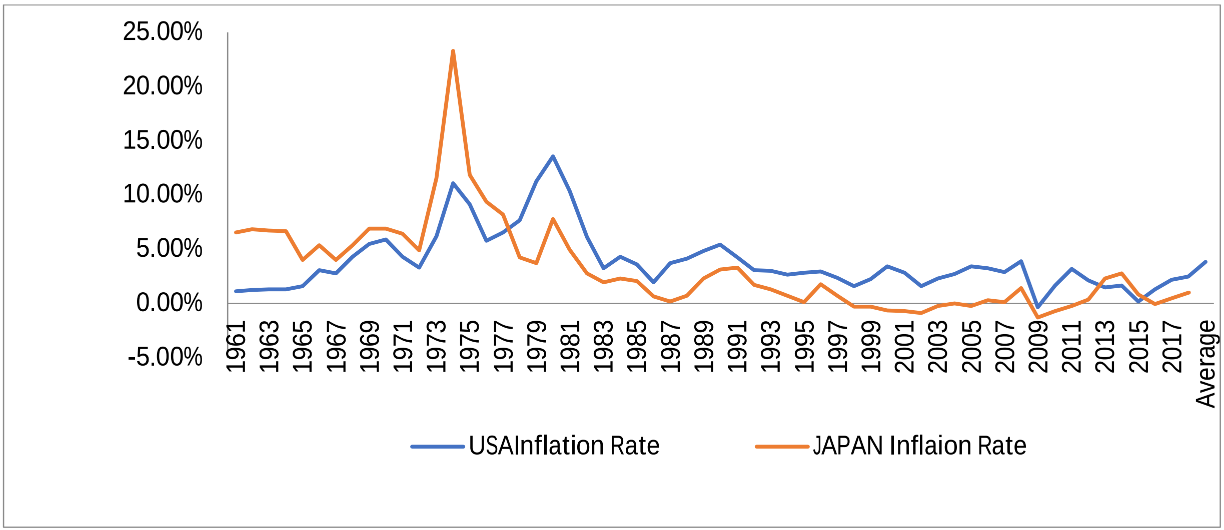
Correlations

		USA Inflation Rate	JAPAN Inflation Rate
USAInflation Rate	Pearson Correlation	1	.593**
	Sig. (2-tailed)		.000
	N	59	58
JAPAN Inflation Rate	Pearson Correlation	.593**	1
	Sig. (2-tailed)	.000	
	N	58	58

**. Correlation is significant at the 0.01 level (2-tailed).

Table 2:- Correlation of Inflation rate of USA and Japan

CORRELATION OF INFLATION RATE OF USA AND JAPAN



Graph 2: Showing inflation rate of USA and Japan

The data pertaining to the Inflation rate of USA and Japan in table 2 shows high correlation of 0.593.It indicates that both the economies react in a very similar way, showing a positive movement in their trend which means that if inflation rate increases in one economy there will also be an increase in the inflation rate in the other economy. The data is also significant as the p-value is less than 0.05, therefore we reject the hypothesis H2a and accept hypothesis H2 b that states that there is a correlation between inflation rate of USA and Japan.

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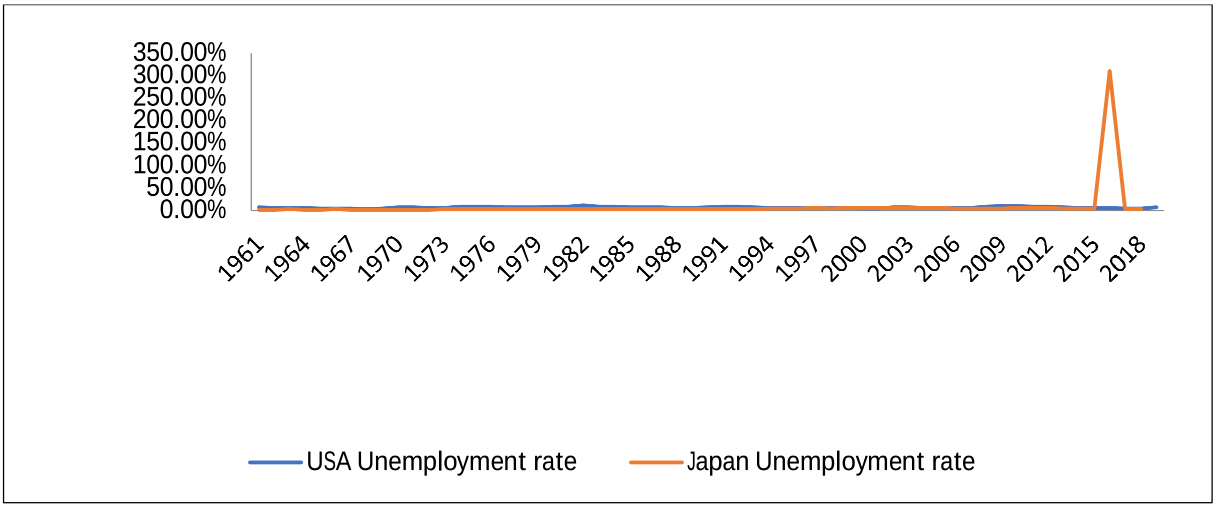
CORRELATION OF UNEMPLOYMENT RATE OF USA AND JAPAN

Correlations

		USA Unemployment rate	Japan Unemployment rate
USA Unemployment rate	Pearson Correlation	1	-.102
	Sig. (2-tailed)		.000
	N	58	58
Japan Unemployment rate	Pearson Correlation	-.102	1
	Sig. (2-tailed)	.000	
	N	58	58

Table 3:- Correlation of Unemployment rate of USA and Japan



Graph 3 : Showing Unemployment of USA and Japan

However when it comes to unemployment rate in table 3, USA and Japan show a weak correlation of -0.102 The data also indicates that the movement of the unemployment rate in both the economies are in the opposite direction, So if the unemployment rate increases in Japan there is a decrease in the unemployment rate in USA. The data is also significant as the p- value is less than 0.05, Therefore we reject the hypothesis H3a and accept hypothesis H3b which states that there is a negative correlation between the unemployment rate of USA and Japan.

Conclusion

This study has performed an empirical examination of the relationship between GDP of United States of America and Japan from the year 1960 to 2018 the variables show a positive correlation which means that during the time of implementation of quantitative easing the GDP of US and Japan have moved in the same direction and reacted in a very similar way. At the time of implementation of quantitative easing the economy has always witnessed inflation due to the excess supply of money in the market. Therefore it can be concluded that the data relating to the inflation rate shows a very high correlation in both the economies. So, with increase in inflation the gross domestic product of the country also increases. The trend in the analysis of inflation of USA and Japan are also very alike. Both the economies have responded to recession

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in each of the individual economies in an identical way. It was also noted that, during the same time quantitative easing has influenced the unemployment rate of both the economies. It has, however shown a difference in that they react in a differing manner, showing a weak negative correlation, but unemployment is related to many other different factors which were not considered at the time of the study. Hence quantitative easing has proven to be a very useful and unconventional method of dealing with recession. This has been adopted by many countries and has always helped in preventing financial distress, restoring the functioning of financial markets and providing additional monetary accommodation by compressing long term interest rates.

Limitations of The Study

The study has not taken into consideration many essential factors that might cause a change in the analysis of the paper. These include many political events and changes the economy has faced over the past few years by adopting a different style of leadership. Natural calamities such as the 2011 Japan tsunami have also had some serious impact and resulted in the slowdown of the economy. Also, the increase in the trend of unifying companies at various international forums and making their allies stronger such as BRICS and various other international summits have helped in the growth of exports and imports across the boundaries, this has had a very positive impact on the GDP of the country, All these factors were not considered while calculating the correlation.

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ENGLISH FOR SPECIFIC PURPOSES: A PARADIGM FOR TOURISM AND HOSPITALITY MANAGEMENT

Beena Muniyappa[1]

Abstract

Language proficiency is an essential feature of the service sector. This is a consequence of the rapid and incessant industrialization. English, an extraneous linguistic tool to most non-native speakers is most influential in the quick development of the tourism industry. English aids as an instrument for delivery of goods and services of high quality. Both employers and employees understand its stipulation at the workplace. The expanding and vastness of the tourism industry imposes the need to develop an aptitude for English. Training stakeholders to meet the demands of the profession is undeniable and hence the learning of English specific to the field of Tourism and hospitality is irrefutable. The present paper attempts to give an overview of English for tourism and hospitality sector, its characteristic features, learning styles, teaching methodology, activities and evaluation of the learners.
Key Words: English for specific purposes, Tourism and Hospitality, Essential, Language Proficiency.

Introduction

English as a global language has had the maximum influence on the industry of tourism and hospitality. It is evident through numerous studies and on-field experiences that English is the most widely used and spoken language in the new millennium. The quality of service in the tourism and hospitality industry has is synonymous with English. Realizing the significance and importance of English in the service sector is a prerequisite for any individual who wishes to be employed there. English, therefore, used in this sector falls under the broad area of 'English for Specific Purposes'. ESP is an important and dynamic area of study of English language learning and teaching. English as a means of communication especially in the tourism and hospitality sector is necessary for professional purposes. Since the division of hospitality and tourism involves the employment of unskilled but competent labour, proficiency in communication especially in English is much sought after.

English as a language has dominated several fields including education, business, media, research and medicine. ESP is highly recommended for people who feel the need to meet specific and precise needs of an academic or vocational demand. Different methods of teaching ESP has to be evolved in order to fulfil the learners' intention and purpose of learning English. Traditionally, English was taught for academic reasons but now the focus is more on learning and teaching English for specific purposes. ESP learners are nearly aware of English as a language but need to refine their focus on understanding and learning the nuances of English for their individual benefit.

Since ESP is a goal-oriented language learning process, the learners must first identify the objective of learning ESP. English functions as a vehicle for acquiring the knowledge and skills necessary to successfully find employment and to also gain mileage in the chosen career.

Accordingly, under the broad category of ESP, English for Occupational Purposes (EOP) has been identified. Although not much difference can be observed between ESP and EOP, EOP is the learning of general skills of communication necessary for a future workforce.

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Proficiency to fulfil responsibilities in the tourism sector may be improvised through activities that involves interactive communication between the hosts and guests under various circumstances. It is natural that individuals employed in the tourism and hospitality sector need to use specific professional conversation techniques, language and registers while serving guests.

Characteristics of EOP of tourism and hospitality

Those employed in the tourism and hospitality sector use English for three main purposes –

1.For Obtaining Information.

2.To Provide Services.

3.To Offer Help.

These functions are crucial and unavoidable to those in the hospitality sector. Therefore, people employed in this industry need to equip themselves with enough proficiency to fulfil the above-mentioned purposes, failing which they may be unable to secure loyalty, gratitude and propaganda.

With regard to the use of the main functions, the tourism employees employed English for information, followed by providing services, and offering help. This clearly explains that all three types of functions are crucial and requires specific language use in the tourism industry.

Learning Styles of EOP for tourism and hospitality

Kolb (1984) mapped the Learning Styles Inventory that identify four stages of learning and require specific learning skills. Honey and Mumford in 1986 devised the Learning Styles Questionnaire and proposed four learning styles which are that of the

Activist – those learners who involve in novel practices and tackle problems by brainstorming. They are easily bored and hence move from one task to the next almost immediately.

Reflector – these learners consider all possibilities of action before making a move. Their action is based on observation and reflection.

Theorist – these learners integrate learned knowledge with the logical models on the basis of analysis and objectivity. They devise a structure with theoretical frameworks to understand concepts.

Pragmatists – are those who instantly apply ideas to learning. Reflection as trait is not applicable to pragmatists.

Students who enrol themselves to courses related to tourism and hospitality industry, prefer to learn through practical activity rather than theorising and reflecting upon ideas. Such students display an affinity towards learning in the activist mode. They easily learn from activities involving groupwork that triggers excitement and a challenging streak.

Certain other students prefer to adopt the mode of reflectors as they choose to learn to through observation before embarking on an action. They echo upon the opportunity of research and take into cognizance their ‘learning’ before acting. Any activity or task that is enforced upon them is not a welcome move as they feel unprepared or rather underequipped to handle the situation. Case studies for instance may become a seemingly tough task to take up as these kinds of learners are very keen on participating in the task without prior information.

Teaching Methodology of EOP for tourism and hospitality

Prof.Huang (2008) has devised a structure to teach ESP to the tourism and hospitality sector which is as follows.

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Model for tourism and hospitality English curriculum
1. English for Food and Beverage Services
2. English for Air Flight Services
3. English for Hotel Services
4. English for Tour Managers and Guides.

Although the above design is only an indicator to the probable aspects that could be covered under teaching ESP for tourism and hospitality, the learning tasks and activities should be such that it promotes and assists the stakeholders to learn and use what they have comprehended effectively. This effect can be enhanced by systematically organising the course so that the learners reap maximum benefits from the course. The topics to be covered, the target leaners, the execution of the designed curriculum are more important factors that need to be considered while devising a methodology for teaching ESP for tourism and hospitality industry.

Activities for EOP of Tourism and hospitality industry

Any written text can serve as the source material for learners of EOP of tourism and hospitality industry. The source can simply be used to read or to enhance communication skills. An improvement in vocabulary too can be attained by the use of a text while imparting skills required for EOP of tourism and hospitality. In order to kindle the process of learning the following four steps can be considered.

1. In the **warming up,** a pre-teaching and discussion of questions related to the topic of interest is taken up in order to trigger and interest and pave the way for further exploration and involvement in the topic.
2. **Receptive activities** like reading, listening and working with texts itself is taken up in the stage. The skimming and scanning of the text together with completing words and jigsaw puzzles can be undertaken as a part of the receptive activity.
3. **Productive activity** involves the practical application of the knowledge gained i.e., practice of the skill acquired. For instance, summarising the proceedings of the class is to done by a learner so that the concept of productive activity becomes concrete to the learner.
4. In the final stage of learning activity for EOP of tourism and hospitality, a set of **follow-up activities** can be taken up like discussions, home assignments, dramatic activities and exercises which will support and demonstrate the skills learnt during the course of learning EOP for tourism and hospitality.

Evaluation of EOP for tourism and hospitality

Evaluation motivates and instils confidence in the learners post the process of learning. The results of an evaluation assist the display of the learners' progress and the effectiveness of the course and its design. Hutchinson and Waters (1992) have identified two prominent methods of assessing or evaluating learners progress – learners' assessment and course evaluation. The test mode is the ideal method to evaluate the learners progress in case of EOP. Questionnaires, tasks, discussions and interviews may also be adopted for evaluating EOP. A true tool for assessment of this method teaching is to verify the fulfilment of the stated objectives of the course design. Since ESP is concerned with the execution of specified tasks using specific skills, evaluators can need to enquire with the students' themselves whether their learning requirements have been fulfilled or not.

Conclusion

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In the fast-paced world of digitalisation and science and technology, language may seem to have taken backseat despite its grave importance. The tourism and hospitality industry thrive on the fact that numerous barriers are overcome including those of language. An inadequate competence in English language and communication results in difficulty in maintaining and managing the tourists/guests on whom the industry flourishes. English as a core subject has to incorporated into the curriculum at the higher education level so that students who are prospective employees for this booming industry are not deprived of prerequisite skills necessary to gain employment.

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IMPACT OF GREEN MARKETING ON CONSUMER BEHAVIOUR: WITH SPECIAL REFERENCE TO KARNATAKA STATE

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Abstract

Now-a-days a common word is popular as eco-friendly and everyone seems to love the nature. Our mother earth is suffering from many environmental issues and globally the governments are also thinking about environmental protection at their priority level. The companies are willfully or legally forced to adopt the policies to safeguard the environment and serve the society. Likewise Green marketing is environment friendly, sustainable and socially responsible. Green marketing covers the overall brand of marketing activities undertaken by companies in a manner that they promote manufacture of products which have a positive impact on environment or alternatively reduce negative impact on the environment. In the present days green marketing is very important tool or component of marketing research which began due to increasing media exposure and pressure on firms to present eco-friendly behaviour. People are actively trying to reduce their negative impact on the environment. In the modern era of globalisation, it has become a challenge to keep the consumers in fold and even keep our natural environment safe and that is the biggest need of the time. Green marketing is a phenomenon which has developed particular importance in the modern market and has emerged as an important concept in India as in other parts of the developing and developed world, and is seen as an important strategy of facilitating sustainable development. This paper examines the impact of green marketing towards consumer behavior in Karnataka state.
Keyword: Green Marketing, Eco-friendly, Consumer Behaviour & Manufacturer etc,.

Introduction

Customer behaviour is changing towards the environment is to encourage current generation. Green marketing refers to holistic marketing concept wherein the product, marketing consumption on disposal of products and services happen in a manner that is less detrimental to the environment with growing awareness about the implications of global warming, non biodegradable solid waste, harmful impact of pollutants etc., both marketers and consumers are becoming increasingly sensitive to the need for switch into green products and services.

Green marketing is a business practice that takes into account consumer concerns about promoting preservation and conservation of the natural environment. Green marketing campaigns highlight the superior environmental protection characteristics of a company's products and services. In simpler terms, green marketing is the marketing of environmentally friendly products and services. The term Green Marketing came into prominence in the late 1980s and early 1990s. It incorporates a broad range of activities, including product modification, changes to the production process, sustainable packaging, as well as modifying advertising. Green marketing is part of the new marketing approaches which do not just refocus, adjust or enhance existing marketing thinking and practice, but seek to challenge those approaches and provide a substantially different perspective. In more detail green marketing belong to the group of approaches which seek to address the lack of fit between marketing as it is currently practiced and the ecological and social realities of the wider marketing environment. Green marketing is not simply the act of giving lip-service to loving the environment, but really making an effort, whether in designing products, offering services, and building a corporate culture that has a significant impact on the environment and the world around us.

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Many people believe that green marketing refers solely to the promotion and advertising of products with environmental characteristics. Generally terms like phosphate free, recyclable, refillable, ozone friendly and environment friendly are most of the things consumers often associated with green marketing. This study investigates consumer beliefs and attitude on environment protection and their purchasing behavior of eco-friendly products, And also focuses on the success of efforts put by marketers in bringing green brands awareness in consumer's mind. It further reviews consumer behavior and impact of marketing communication to identify how consumers are persuaded to opt for greener products. This paper identifies that consumers are not exposed enough to green product marketing communication and suggests the greater use of marketing and brands to promote and sell products that are environmentally friendly and function effectively. The paper suggests that the Karnataka market for greener products could be exploited more within consumer groups that have pro environmental values.

Karnataka Vision 2020 policy and State Action Plan on Climate Change (SAPCC) recognise this need and considers 'sustainability of the state's environment and natural resources' as one of the primary approaches to 'job oriented inclusive economic growth'. Thus, the state should focus on green growth, i.e. meeting the allied developmental imperatives of economic growth, environmental sustainability and poverty reduction, in order to realize its vision. Accordingly, this report presents a Green Growth Strategy that evaluates the sustainability challenge over a long term horizon, and proposes a set of feasible interventions in order of priority. The Green Economy Strategy focused on buildings, agriculture, industries, transport, and power supply – sectors which account for almost all of the state's energy requirement and over 70% of its 2020 GHG emissions. Its directly instructed to producers to produce green and environmental products.

Conceptual Framework of Green Marketing:

The Green Marketing concept has been evolved over a period of time. According to Peattie (2001), the evolution of green marketing has three phases.

- **First phase**: "Ecological" green marketing and during this period all marketing activities were concerned to address environment problems and provide remedies for environmental problems.
- **Second phase**: "Environmental" green marketing and the focus shifted on clean technology that involved designing of innovative new products, which take care of pollution and waste issues.
- **Third phase**: "Sustainable" green marketing. It came into prominence in the late 1990s and early 2000.

The concept of green or ecological marketing calls upon businesses to follow ethical and green practices while dealing with customers, suppliers, dealers, and employees. Companies have started marketing themselves as green companies. Even the Public Sector Units and state governments are now paying a lot of attention towards environmental issues such as global warming, pollution, or water contamination and have started taking steps to prevent environmental pollution. In a recent survey conducted by National Geographic Society and the international polling firm Globescan (2010) to determine consumers green attitude called "Consumer Green decks", the top scoring consumers were in the developing economies of India.

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Golden Rules of Green Marketing:

1. **Know the Customer**: first and most important rule of green marketing is to make sure that the consumer is aware of and concerned about the issues that your product attempts to address.
2. **Educating the customers**: It is not just a matter of letting people to know the product, whatever you're doing is to protect the environment, but also a matter of letting them know why it matters.
3. **Being Genuine and Transparent:** means that
   a) You are actually doing what you claim to be doing in your green marketing campaign and
   b) The rest of your business policies are consistent with whatever you are doing that's environment friendly.
4. **Reassure the Buyer:** Consumers must be made to believe that the product performs the job, in this firm should not forget product quality in the name of the environment.
5. **Consider the Pricing**: If you are charging a premium for your product and many environmentally preferable products cost more due to economies of scale and use of higher-quality ingredients make sure those consumers can afford the premium and feel it's worth it.

Review of Literature

R. Shrikanth , D.Surya Narayana Raju (2012): In their Paper aims at finding out what actually Green Marketing is all about and how can a business firm be more competitive by using green marketing strategies to gain a competitive edge over others. It explores the main issues in adoption of green marketing practices. In their paper describes the current Scenario of Indian market and explores the challenges and opportunities businesses have with green marketing. Why companies are adopting it and future of green marketing and concludes that green marketing is something that will continuously grow in both practice and demand.

By S. Sivesan, S. Achchuthan & R.Umanakenan (2013) in their study they found that, Green marketing practices are positively associated with customer satisfaction. And also, dimensions in the green marketing practices as green issues in product, price, promotion and place have the significant relationship with customer satisfaction. Meantime, green marketing practices has the significant impact on customer satisfaction

A Muthukumaran (2015): In his paper examines the present trends of green marketing in India, describes the reason why companies are adopting it, future of green marketing and concludes that green marketing is something that will continuously grow in both practice and demand.

Dr. Bhagwan Singh and Sachin Kumar (2015): in their study focuses on future benefits to those people who are thinking to buy the green and environmental friendly products in North India. And it reveals People from North India may be in a dilemma regarding which companies are green in reality? What company they should prefer while preferring green products?

Mrs. Aarthi Samala and Mehul Kumar Patel (2018): In their work focuses on Green marketing involves making an effort, whether in designing products, offering services, or building a corporate culture that has a significant impact on the environment and the world around us. It is becoming more popular as more people become concerned with environmental issues and decide that they want to spend their money in a way that is kinder to the planet. The

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purpose of this study is to enumerate the scope and development of green marketing in India. The study will have a special focus on the opportunities and challenges green marketing faces in the current market scenario.

Need for The Study

Very few studies have been made on Green Marketing in India, No research has been made on impact of green marketing on consumer behavior: with special reference to Karnataka State. Therefore, it has in cited to undertaken this study to fulfill the following objectives.

Objectives of The Study

The main objective of the present study is to analyse the impact of green marketing on consumer behavior in Karnataka state. The objectives of the study are as follows.

1. To know the concept of green marketing.
2. To discuss the need for Green marketing in India from different perspectives.
3. To find out the impact of Green Marketing Practices and Customer satisfaction in Karnataka state.
4. To suggest the companies to adopt the green marketing strategies to enhance the customer satisfaction

Research Methodology:

The research methodology used in this study is based on primary as well as secondary data. The primary data is collected from the people who are undergone the green marketing in particular Karnataka State. A structured questionnaire is used for the collection of data from customer and the secondary data were collected from Books, reports, journals and magazines. Data were also collected by surfing the net and from relevant websites.

Statistical Analysis:

The Chi-Square test was applied to examine the difference between the customer and different variable from green marketing concerns.

$$\chi^2 = \Sigma \frac{(O_i - E_i)^2}{E_i}$$

O_i = Observed frequencies

E_i = Expected frequency

$\because$ Degree of freedom = (r-1) (c-1)

Area of The Study:

The study has been conducted in Karnataka State in order to reconsider the problems faced by consumer while purchasing green products and their socioeconomic status using green marketing Development activities in Karnataka, expertise and their own creativity ideas, talents and also to find out possible solutions for hindrances which would be expected to be faced.

Limitations of The Study:

1. Difficulty in collection of primary data from consumers who are uneducated and low educational background. The majority of consumers are involved in using low priced products having lack of awareness about green marketing and eco friendly products.

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2. The study is based on random samples in each district of Karnataka state.

Data Analysis and Interpretation:

Table -1

Opinion of the Consumers regarding Impact of Green Marketing in Karnataka

	Characteristics	Frequencies			Chi-square value	df	sig
		Male	Female	Total			
A	**Age group of the respondents**				4.413	3	0.022
	15-30	25 (12.5%)	20 (10 %)	45 (22.5%)			
	31-45	38 (19%)	42 (21%)	80 (40%)			
	46-60	30 (15%)	32 (16%)	62 (31%)			
	61 and above	10 (5%)	03 (1.5%)	13 (6.5%)			
	Total	100 (50%)	100 (50%)	200 (50%)			
B	**Economic classes of respondents**				5.909	2	0.001
	Upper	40(20%)	38 (19%)	78 (39%)			
	Middle	57 (28.5%)	50(25%)	107 (53.5%)			
	Lower	03 (1.5%)	12 (6%)	15 (7.5%)			
	Total	100 (50%)	100 (50%)	200 (100%)			
C	**Educational Background of the respondents**				2.602	4	0.052
	Primary Education	15 (7.5%)	10 (5%)	25 (12.5%)			
	Secondary Education	28 (14%)	25 (12.5%)	53 (26.5%)			
	Graduates	35 (17.5%)	45 (22.5%)	80 (40%)			
	Post graduates	12 (6%)	10 (5%)	22 (11%)			
	Others	10 (5%)	10 (5%)	20 (10%)			
	Total	100 (50%)	100 (50%)	200 (100%)			
D	**Opinion of respondents about Concept of Green Marketing**				4.062	3	0.001
	Strongly Agree	38 (19%)	35 (17.5%)	73 (36.5%)			
	Agree	50 (25%)	43 (21.5%)	93 (46.5%)			
	Can’t say	07 (3.5%)	10 (5%)	17 (8.5%)			
	Disagree	05 (2.5%)	12 (6%)	17 (8.5%)			

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	Total	100 (50%)	100 (50%)	200 (100%)			
E	**Aware of Companies Going Green**				8.143	3	0.004
	All the time	55 (27.5%)	45 (22.5%)	100 (50%)			
	Some times	30 (15%)	33 (16.5%)	63 (31.5%)			
	Can't say	15 (7.5%)	15 (7.5%)	30 (15%)			
	Never	00 (0%)	07 (3.5%)	07 (3.5%)			
	Total	100 (50%)	100 (50%)	200 (100%)			
F	**Aware About The Advantages of Using Green Products**				4.967	2	0.221
	Strongly Agree	55(27.5%)	50(25%)	105(52.5%)			
	Agree	33(16.5%)	45 (22.5%)	78 (39%)			
	Disagree	12(6%)	05(2.5%)	17 (8.5%)			
	Total	100(50%)	100 (50%)	200 (100%)			
G	**Recyclable and/or with recycled content.**				0.982	3	0.031
	All the time	33 (16.5%)	38 (19%)	71 (35.%)			
	Some times	55 (27.5%)	48 (24%)	103 (51.5%)			
	Can't say	12 (6%)	14 (7.%)	26 (13%)			
	Never	0 (00%)	00 (00%)	00 (00%)			
	Total	100 (50%)	100 (50%)	200 (100%)			
H	**Durable (long-lasting)**				25.736	3	0.067
	Strongly Agree	40 (20%)	55 (27.5%)	95(47.5%)			
	Agree	45 (22.5%)	30 (15%)	75(37.5%)			
	Can't say	04 (02%)	15 (7.5%)	19 (8.5%)			
	Disagree	11 (5.5%)	00 (0%)	11 (5.5%)			
	Total	100 (50%)	100 (50%)	200 (100%)			
I	**Renewable Products**				11.495	3	0.096
	All the time	50 (25%)	33 (16.5%)	83 (41.5%)			
	Some times	37 (18.5%)	42 (21%)	79 (39.5%)			

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	Can't say	12 (06%)	15 (7.5%)	27(13.5%)			
	Never	01 (0.5%)	10 (5%)	11 (5.5%)			
	Total	100 (50%)	100 (50%)	200 (100%)			
J	**Biodegradable**				10.192	3	0.002
	Strongly Agree	45 (22.5%)	33 (16.5%)	78 (39%)			
	Agree	34 (17%)	48 (24%)	82(41%)			
	Can't say	10 (05%)	16 (8%)	26 (13%)			
	Disagree	11 (5.5%)	03 (1.5%)	14 (7%)			
	Total	100 (50%)	100 (50%)	200 (100%)			
K	**Reused Green Products**				1.182	3	0.034
	All the time	50 (25%)	46 (23%)	96 (48%)			
	Some times	37 (18.5%)	38 (19%)	75 (37.5%)			
	Can't say	10 (05%)	10 (5%)	20 (10%)			
	Never	03 (1.5%)	06 (3%)	9 (4.5%)			
	Total	100 (50%)	100 (50%)	200 (100%)			
L	**Locally produced Eco friendly products**				5.713	3	0.001
	All the time	35 (17.5%)	32 (16%)	67 (33.5%)			
	Some times	30 (15%)	42 (21%)	72 (36%)			
	Can't say	22 (11%)	21 (10.5%)	43 (21.5%)			
	Never	13 (6.6%)	05 (2.5%)	18 (9%)			
	Total	100 (50%)	100 (50%)	200 (100%)			

Source: Field survey Source: Field survey

From the above table: 1(A) Showa the age group of the respondents, age is one of the significant factor of using green product, maximum number of respondents are belongs to in age between 31 to 45 means they are very young and energetic generation they take decision very fast and ready to buy green and eco friendly products. The chi-square value is 4.413, degree of freedom 03 and significance value is 0.022. Respondents are view that green marketing can improve with the help of consumer buying power.

Table 1 (B) shows the economic classes of the respondents, buying green and eco-friendly products depends on economic condition of the consumer. In this study maximum number of users of green marketing is sound in economic background, they are fit for economic

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development along with individual development. The chi-square value is 5.909, degree of freedom is 02 and significance value is 0.001.

Table 1 (C) reveals that educational background of the respondents; education gives the knowledge, awareness about green products along with quality and cost of the product. The present study found out of 200 respondents more than 70% of them are educated they are graduates, post graduates and other technical education. This study shows the user of green products in Karnataka is more comparing to other state. The calculated chi-square value is 2.602, degree of freedom is 04 and significant value is 0.005.

Table 1 (D) focuses on concept of green marketing, it clearly depicts that Respondents said strongly agree and agreed that they believe in the concept of green marketing as the computed chi-square value is 4.062, degree of freedom is 03 and significant value is 0.001. From this table we can infer consumers do have a strong belief about green marketing.

Table 1 (E) depicts that maximum number of Respondents are opined that they are well aware of companies going green, as the chi-square value is 8.143, degree of freedom is 02 and significant value is 0.004. This implies that consumers keep eye on the companies going green.

Table 1 (F) shows the advantages of uses of green products, it is found that there is a significantly positive effect of consumer perception about the green products, premium green pricing and the environmental behaviour of the consumers. The most of the Respondents strongly agree that there is an economically, socially and environmental healthy advantages of uses of green products using in daily life as chi-square value is 4.967, degree of freedom is 02 and significant value is0.221 It can infer that consumers associate their beliefs with the advantages of green products.

Table 1 (G) reveals that Recyclable and recycled content are involved in green products. Most of the respondents are opined green product are recyclable products, the contents are using for production of goods are recyclable. The present study found that green products are environmental friendly that products are easy to recycle and reused at the same time they opined that production charge is economically beneficiary. The calculated chi-square value is 0.982, degree of freedom is 02 and significant value is 0.031

Table 1 (H) indicates Durable (long-lasting) of green products, maxim number of respondents are agreed green products have long lasting life at the same time some of the respondents are not agreed they said only some of the green products are having long life or long durability and some are not. In this study it found still there is need to aware public to green products and services. The calculated chi-square value is 25.736, degree of freedom is 03 and significant value is 0.067.

Table 1 (I) depict those Respondents strongly agree and opined all the time, the productivity can be improved drastically by using green marketing as the chi-square value 11.495, degree of freedom 03 and significant value is0.096. Respondents are of the view that green marketing can improvise on productivity.

Table 1 (J) shows the green products are Biodegradable. Maximum numbers of respondents are aware of green products are biodegradable. Calculated chi-square value 10.192, degree of freedom is 03 and significant value is 0.002.

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Table 1 (J) focuses on Reused Green Products, maximum number of respondents opined green products are reused and renewable products. Calculated chi-square value is 1.18, degree of freedom 03 and significant value is 0.034.

Table 1 (K) reveals that, maximum number of green products are locally produced Eco friendly products. Calculated green chi-square value 5.713, degree of freedom is 03 and significant value is 0.001.

Suggestion

1) As the marketing and usage increases, it needs to maintain the quality and cost of product, the study suggested to producer to disclose the amount split up for the products.
2) In this regard firms increase competitive advantages in terms of economic standards and facilitates firm to build strong market leadership as well as helps consumer to prefer more on healthy products.

Conclusion

Green marketing helps to produce an eco friendly production in daily life of consumer, selling and creating more awareness in the use of green products leads to happy in future. Man is not above the nature, he is a part of nature. Modern society will find no solution to the eco-logical problem unless it takes a serious look at its lifestyle. In the practical uses and benefits of the green products, it is showing competitiveness in resolving environmental problems. By asking and respecting consumer's choices and preferences, the organisation can improve their green products.

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AN INVESTIGATION OF ALOE VERA – COTTON FABRICS FOR CHILD CARE APPLICATION

Aarthi. M[1]

Abstract

Natural plants extract for antimicrobial of textile finishing is a vital and potential area of current and future aspects therefore has greater market value. An experiment work carried out for manufacture of child care products in the present challenging environment. In general, the cotton based materials are normally recommended for born babies. Considering the environmental challenges, the natural aloe Vera – cotton blended material were implemented for child care application. Warp threads for production of fabrics were prepared from 100% cotton and weft threads were prepared from aloe vera fibers. Hence, during the weaving process, aloe vera – cotton blended fabrics were produced. The woven aloe vera – cotton fabric has undergone desizing, scouring and bleaching before testing the fabric samples. The antibacterial analysis of raw aloe vera fiber showed partial activity of about 42% against the S. Aureus bacteria. And the aloe vera fabric in combination with cotton showed 67% activity against the same bacteria. By nature, aloe vera fiber have more anti-microbial property. The specialized aloe vera – cotton fabrics are less in availability, highly hygienic and valuable. So, the inherent characteristics of aloe vera – cotton fabrics can be used effectively for special application of child care products.
Key words: *Aloe vera fiber, Antibacterial effects, aloe vera – cotton woven fabric, cost of child care products, tensile strength, crease recovery, wettability.*

Introduction

Cotton has been cultivated for about more than 5,000 years. Cotton has been of service to mankind for so long that its versatility is almost unlimited and new uses are constantly being discovered. Cotton is a fiber that grows from the surface of seeds in the pods or bolls of a bushy mallow plant. It is composed of about 90% cellulose, about 6% moisture and the remainder consists of natural impurities [1]. The chemical properties of the cellulose determine the usefulness of cotton and conditions to which cotton goods may safely be exposed without undergoing excessive deterioration. Cotton is a hygroscopic material and absorbs moisture from the atmosphere [2-3]. The quality of cotton fiber is based on its colour, length, fineness and strength. Usually the longer fibers are finer and stronger. Cotton fiber can be spun alone or blended with other fibers in making yarns. Cotton yarns are also combined are mixed with other yarns in making fabrics. This technique contributes to fabrics such desirable cotton properties as softness, strength, absorbency and affinity for colour [1]. Usually cotton is highly resistant to degradation by heat and can be ironed at high temperatures. The electrical conductivity of cotton appears to vary with relative humidity and the electrostatic charges influence fiber behavior during processing. Among the chief defects of cotton, however, are its tendency to crease and its susceptibility to micro-organisms, but these defects are largely outweighed by its durability, flexibility and washability [4-6].

Aloe Vera is basically a native plant of Africa. The botanical name of Aloe vera is Aloe barbadensis miller. It belongs to Asphodelaceae (Liliaceous) family. It is also known as lily of the desert and plant of immortality due to its medicinal effects. This plant has 96 percent of water content. The leaf of this plant contains over 75 nutrients and 200 active compounds such

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as 20 minerals, 18 amino acids and 12 vitamins. Since historic times its versatile uses were recognized. Starting from Cleopatra's skin care efforts, to Alexander's medical treatment to heal his wounded soldiers, it was used in a variety of applications. The content of the plant helps in rejunuvating the skin cells, helps in the formation of healthy dermis and fights against skin damage. Innovations in the textile field have embedded the virtues of aloe vera in garments, which prevents ageing of the skin; rejunuvates skin cells, and keeps skin free from microbial infections. Garments are made of a microfiber with an open mesh construction that improves the transport of moisture to the skin.

As these fibres have their own medicinal properties it can be used widely in the garment industry. These fibres have good luxurious appearance. In the present day situation, the environment is getting polluted day by day and it affects the human being in many ways. So we need more protection from the environmental pollution. Till date the protection which we have from the day to day clothing is not enough for us. Usually people prefer cotton for their comfort, but this cotton does not protect us from pollution and skin allergies. When comparing banana and aloe vera fabric with cotton, they have more medicinal values which can help us to protect our skin and keep our skin hygienic.

Microbial infestation poses danger to both living and non-living matters. Obvious smell from the inner garments such as socks, spread of diseases, staining and degradation of textiles are some of the detrimental effects of bad microbes. Though the use of antimicrobials has been known for the decades, it is only in the recent couple of years several attempts have been made on finishing textiles with antimicrobial compounds. The consumers are now increasingly aware of the hygienic life style and there is a necessity and expectation for a wide range of textile products finished with anti-microbial properties. Appropriate material selection is one of the crucial factors. For this purpose, we have chosen and experimented aloe vera – cotton fabric for child care products.

Material and Method

The aloe vera fiber is extracted from the plant. The leaves are first collected and cleaned to remove the gel content. The fiber is then extracted & dried. Then the same is been blended with cotton fiber to convert into handwoven plain weave fabric.

Materials

The material taken for the experiment is aloe vera – cotton fabric. Where, aloe vera fiber is added on weft direction and 100% cotton fiber on warp direction. Particulars of aloe vera – cotton woven fabric are: Table 2.1 shows the analysis of fabric.

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Table 2.1 The analysis of fabric aloe vera

Ends / Inch	78
Picks / Inch	58
Warp Count	57.1 s Ne
Weft Count	23.6 s Ne
Composition	
(i) % of warp	33.8
(ii) % of weft	66.2

Methods

Textile wet processing:

Aloe vera – cotton fabric has undergone the following processes before testing.

i) Desizing

To prevent breakage of yarn in the weaving process due to abrasion and to increase weaving efficiency a starchy substance is added to the warp yarn. This process is called sizing. The process of removal of this starchy substance from the fabric is called desizing.

In this process the fabric is soaked in a solution of water and hydrochloric acid.

M: L = 1:20

3- 5 ml of Hydrochloric acid per lit of water

Temperature – Room temperature.

Duration – 2 hrs

ii) Scouring:

Woven cotton fabric contains several substances that are water repellent and hence have to be removed before any further processing can be done. The substances commonly found in cotton fabric are oily matters, waxy substances, fat, and pectin. Scouring is the process where dirt particles which are accumulated on the yarn are removed. In this process the material is treated at boiling temperature in an alkaline soapy solution. The following chemicals are to be used in the ratio mentioned alongside.

Caustic Soda – 0.5 % to 3.0% OWF

Soda ash – 1% OWF

Soap or detergent – 1% if it is soap it and 0.5% if it is detergent

Wetting agent – 0.5%

M: L ratio = 1: 20

Temperature: boiling

Duration: 2-3 hours

The fabric has to be washed thoroughly in cold water after this process.

iii) Bleaching with Hydrogen peroxide

It is the process of removing natural colouring matter from the natural fabric with hydrogen peroxide.

The strength of Hydrogen peroxide (H_2O_2) is expressed as a percentage or in volumes commercially available H_2O_2 has strength of 50% or 160 volumes.

1 volume of H_2O_2 will evolve 1 cc of oxygen for bleaching. 160 volumes will evolve 160 cc of oxygen for bleaching.

2 -3 volumes oh H_2O_2 is taken. Therefore, for 2 volumes we need 12.5 cc of H_2O_2 for every litre of bath water.

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M: L = 1kg: 20 lt
Stabilizer is 50% of H_2O_2
Require pH is 10.5
Temperature: 85^0C
Duration: 1-2 Hr

Fabric has to be washed thoroughly at least twice in cold water before further processing.

Quantitative antibacterial analysis of aloe vera – cotton blended fabrics:

The antibacterial activities of aloe vera – cotton fabric samples are tested as per the standard methods AATCC 100.

Fabric Properties:

The newly developed aloe vera - cotton fabric are subjected to uniform process parameters and they are tested as per the standard procedure for

Tensile strength – IS: 1969: 1985.
Crease recovery – AATCC – 66.
Wettability - IS: 2349 – 1963.
Count of yarn removed from fabric – TC/ LAB/ TM – 02.
Threads / Inch – ASTM D – 3775 – 2008.
Fiber identification – AATCC – 20 – 2007.
% Composition – AATCC – 20 A – 2008.

Results and Discussions:

The coarseness of the weft aloe vera fiber on the fabric covers a wide area during weaving process than the warp cotton fiber, thus the result shows good antimicrobial property. Due to the higher GSM or the closed fabric construction there may be more anti-microbial characteristics as compared to the open structure or fiber state.

On the whole aloe vera – cotton fabric has excellent anti-microbial characteristics. So, this amount of the anti-microbial characteristics can be effectively used for child care products. As child care product wettability is an important characteristic, sufficient amount of tensile strength is needed in general.

Quantitative antibacterial analysis of aloe vera – cotton blended fabrics

The antibacterial analysis of raw aloe vera fiber (0.129gm) showed partial activity of about 42% against the S.Aureus bacteria. And the aloe vera fiber on the weft in combination with cotton fiber on the warp showed 67% activity against the same S.Aureus bacteria. By nature, aloe vera fiber have more anti-microbial property. The result of antibacterial property is shown in table 3.1.

Table 3.1 The result of antibacterial properties

Sl.No	**Material**	**Antibacterial Activity**
1.	Aloe vera fiber (0.129gm)	42%
2.	Aloe vera fabric	67%

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Wettability, crease recovery and tensile strength of aloe vera – cotton blended fabrics:

For child care application wettability and tensile strength are the essential characteristics. For understanding the nature of these two characteristics tests have been conducted for tensile strength, crease recovery and wettability; the results are shown in *table 3.2*.

The time taken to absorb the water molecules in the aloe vera – cotton fabric is lower when compared to the literature of banana – cotton fabric. The banana – cotton blended fabric takes about 15.6 seconds to absorb the water molecules whereas aloe vera – cotton blended fabric takes only 3.2 seconds to absorb the water molecules. So, this kind of absorbing and wettability characteristics is essential for child care product application. Based on these wettability characteristics it is clear that the right fabric is chosen for child care product application.

Crease recovery is an essential characteristic of a fabric. The aloe vera – cotton fabric has good crease recovery of about 229.3^0. The crease recovery value mentioned here is the sum of the degrees acquired by folding the fabric both in the right and the wrong directions.

Normally tensile or breaking strength of the cotton fabric on warp way is 15 kg whereas aloe vera on the weft way is 52.8kg has significant increase. So, when we consider the durability characteristics of aloe vera – cotton material, it is excellent and can be adapted for child care products. Even though the yarn count of the warp and weft is different, the improvement in strength of aloe vera is significantly higher, so it gives an idea that it has the higher tenacity when compared to the cotton yarn. So, the durable aloe vera – cotton fabric is chosen for child care application.

Table – 3.2 Tensile strength, crease recovery and wettability.

Sl.No	**Aloe vera – Cotton Fabric**	**Units**
1.	Tensile strength (Breaking strength)	Warp way 15.0 Kg Weft way 52.8 Kg
2.	Crease Recovery	229.3^0
3.	Wettability	3.2 sec

The raw aloe vera – cotton fabric was slightly harsh but the processed fabric showed considerable smoothness. To give extra smoothness to the fabric core yarn technique can be implemented by using cotton fiber as sheath and aloe vera fiber as core. Since, the aloe vera fabrics have some similar properties like luster, toughness, and stiffness, as that of silk fabrics; these fibers can be used in order to replace silk. On the whole the aloe vera – cotton fabric which has higher durability and wettability characteristics is appropriate for care product application. Aloe vera – cotton fabric can be used for the production of hygienic, allergic free and bacterial free childcare fabrics.

Conclusion

The present study is fundamental in nature as it points to the significance of some basic tests are carried out for different end uses. The study creates awareness about the evaluation of textile products on scientific grounds which are in the benefit of everybody.

In today's world of high fashion, fabrics play a role of paramount importance. For conservation and maximum utilization of natural fibres it is imperative that production

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techniques of newly developed fibers should be optimized for higher production and improved quality to meet, ever increasing demand of the textile fabrics at competitive prices.

It is undoubtedly true that newly developed fabrics exhibit much improved physical properties like crease recovery, tensile strength, wettability etc. These fabrics are lustrous by nature. And these aloe vera – cotton have their own medicinal values. Newly developed aloe vera – cotton fabric have good antibacterial property. The aloe vera fabric in combination with cotton showed 67% activity against the S.Aureus bacteria. This provides a lot of flexibility for imparting desired quality and hygiene to the final fabric.

The fiber properties govern the characteristics of the final fabric. Strong fibers make durable fabrics that can be light in weight. Aloe vera – cotton fabric are absorbent fibers, which are good for skin-contact apparel and for towels and diapers. Newly developed aloe vera fibers which are self-extinguishing, are good for children sleepwear and protective clothing.

The specialized aloe vera – cotton fabrics are less in availability, highly hygienic and valuable. So, the inherent characteristics of aloe vera – cotton fabrics can be used effectively for special application of child care products.

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A STUDY ON INDIAN BANKING INDUSTRY – CHALLENGES AND OPPORTUNITIES

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Abstract

The Financial Transactions diligence now India takes an enormous image of antiquity, which shields the modern investment performs since the phase of britishers towards the modifications period, nationalization towards denationalization of series besides today growing facts of distant groups trendy India. Consequently, Investment trendy India takes existed from side to side a stretched expedition. Investment diligence trendy India takes similarly accomplished a innovative summit through the fluctuating stretches. The popular of the banks remain stagnant effective trendy possession through the sureness of the owners by way of thriving by means of further shareholders. This segment stays profitable concluded foremost fluctuations by way of a significance of monetary transformations. The part of finance trade remains actual significant by way of one of the foremost besides frequently important provision segment. India stands the major reduced trendy the domain taking further than 120 crore people. Currently popular India the provision subdivision remains funding partial of the Indian Gross Domestic Products besides the investment remains greatest prevalent provision segment trendy India. The important character of lending business stands important towards rapidity active the societal fiscal progress. Banks shows an essential part now the monetary growth of evolving countries. Monetary improvement implicates speculation trendy several areas of the reduced. The monetary changes take too produced different besides dominant clients (enormous Indian medium session) besides original mixture of companies (communal segment parts). The developing antagonism takes engendered innovative potentials since the remaining in addition the innovative clients. Nearby stands an imperative requirement in the direction of announce innovative merchandises. Remaining yields prerequisite in the direction of stand brought trendy an advanced besides profitable technique via delightful occupied gain of emergent know-hows. This paper enlightens the fluctuating investment setting, the effect of commercial modifications in addition studies the encounters and occasions of nationwide in addition marketable banks.

Key Words: *financial transactions, shareholders, fluctuating investment*

Introduction

India remains unique of the uppermost 10 financial prudence now in the world, everywhere the banking segment takes incredible prospective towards develop. The preceding era maxim businesses implementation automated teller machine, internet in addition to transportable funding. India ‘s banking segment stands presently appreciated by Rs. 81 trillion. The aforementioned takes the possible towards develop the fifth major investment manufacturing trendy the world through 2020 in addition the third major through 2025, rendering towards a commerce account. The aspect of Indian finance takes transformed completed the centuries. Banks remain nowadays attainment available towards the many by means of know-how towards simplify superior affluence of communiqué, besides dealings remain approved obtainable complete the Internet in addition portable strategies. A bank stays a economic organization that affords finance also additional monetary facilities towards their clients. A bank remains commonly assumed by way of an organization which delivers important investment facilities such by way of accommodating payments in addition to as long as advances. Nearby remain too nonbanking establishments that arrange for assured banking facilities without consultation the permitted description of a bank. Banks remain a subdivision of the monetary facilities commerce. A funding scheme similarly discussed by way of a organization delivered by means of the bank which propositions money organization facilities

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aimed at businesses, writing the connections of their financial records besides collections, during the time. The banking arrangement fashionable India would not individual remain annoyance permitted then again the situation would stay bright near happen the innovative tasks stood through the knowledge than slightly additional peripheral plus interior influences. Aimed at the historical three times, India ‘s investment scheme consumes some remaining attainments towards the situation recognition. The Banks stay the important members of the economic arrangement trendy India. The Banking segment agreements few conveniences besides occasions in the direction of their clients. Altogether the banks safety measure the cash besides proceeds besides afford loans, recognition, besides recompense facilities, such by way of review monetary archives, money remits, besides banker ‘s cheques. The banks furthermore deal with venture in addition to assurance products.

Objective of The Study

The aim of this paper remains towards clarify the varying lending situation, in the direction of examine the influence of liberalization, transfer and globalization besides towards education the challenges in addition chances of nationwide besides profitable banks trendy varying banking situation. Now adding towards this, an effort remains finished towards comprehend the consequence of banks in India.

Methodology of The Study

This paper stands the consequence of a subordinate information happening Indian Lending Segment through superior orientation towards Indian setting. Towards wide-ranging this, annual reports, various books, journals and periodicals have been consulted, several intelligences happening this specific part consume remained careful, besides internet thorough takes likewise remained complete. Development of the Indian Finance Business.

Organisational Arrangement

Indian lending trade takes a varied arrangement. The current construction of the Indian investment business takes stayed analyses happening the base of this one organized position, commercial by way of well as produce division. The complete organized lending scheme includes of planned by way of well non-scheduled banks. Mostly, this section contains of the programmed series, through the spontaneous ones establishing a identical insignificant element. Funding requests of the economically included inhabitants remains provided towards through additional unorganized objects separate since banks, such by way of, lenders, pawnbrokers in addition original financiers.

Scheduled Banks

A scheduled bank remains a bank that remains registered below the added plan of the Reserve Bank of India Act. In teaching in the course of remain included underneath this program of the Reserve Bank India Act, banks take towards justify sure settings such by means of having a waged active wealth in addition investments of by smallest 0.5 million in addition filling the Reserve Bank that the situation activities remain not presence shown in a way prejudicial in

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the direction of the benefits of its investors. Scheduled banks remain further categorized keen on profitable in addition supportive banks. The undeveloped variance amongst scheduled marketable banks in calculation programmed supportive banks be situated in their holding form. Scheduled cooperative banks remain obliging recognition organizations that remain listed below the Cooperative Societies Performance. These banks effort giving towards the obliging values of common support.

Organized Marketable Banks

Programmed cooperative banks in India be able towards remain approximately secret interested in urban credit obliging organizations besides rural cooperative credit organizations.

Commercial Separation

The partial variety of investment processes remain segmented addicted to four comprehensive heads- marketing investment productions, comprehensive investment trades, treasury processes besides additional investment events. Banks partake enthusiastic professional elements then divisions aimed at marketing investment, extensive funding.

Workers' Retaining

The investment business consumes transformed quickly in the previous ten centuries, instable after transactional in addition client service-oriented towards a progressively destructive situation, wherever struggle designed for proceeds stays proceeding maximum precedence. Long-time investment bodies remain attractive crestfallen through the business besides remain frequently resilient towards achieve active towards different potentials. The weakening operative self-esteem outcomes now lessened income. Outstanding towards the fundamentally adjacent stalemates amongst operate in addition regulars, bringing up the rear individuals workforces totally be able to mean the forfeiture of treasured client interactions.

Monetary Presence

Economic presence takes developed a requirement in currently commercial location. Whatsoever remains shaped through commercial households that consume towards remain below the checked since numerous viewpoints similar ecological anxieties, business supremacy, communal then moral matters. At a distance since the situation near connection the breach amongst richest and poorer, the poor individuals of the country would remain assumed appropriate consideration towards recover their monetary complaint. In India, Reserve Bank of India, takes introduced numerous actions towards to attain superior monetary presence, such as per simplifying economy balance sheet in addition to major withdrawals besides acknowledgement.

Rural Marketplace

Funding in India stands normally justly developed fashionable positions of source, produce variety in addition to influence, uniform however influence in rural India stagnant rests a task designed aimed on the private division in addition foreign banks. In expressions of eminence

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of moneys in addition investment suitability, Indian banks be situated measured in the direction of have fresh, robust too see-through balance sheets comparative towards additional banks in similar financial prudence in its section. Accordingly, we partake appreciated approximately specimens of organic development plan approved through around state-owned in addition sequestered segment banks in the direction of appearance forthcoming challenges in investment business of India.

High Business Charges

A main concern earlier the banking business remains the great business price of resonant non-performing resources in their balance sheet. The evolution controlled towards straining in the effective productivity of banks in addition the gathering of non-performing resources in their finance groups.

Societal In Addition Ethical Features

Nearby be situated around banks, which proactively commence the concern in the direction of accept the societal in addition to right features of banking. This remains a contest designed for marketable banks in the direction of study these characteristics popular them at work. At a distance after revenue expansion, profitable banks remain hypothetical towards sustenance person’s administrations, which consume around common apprehensions.

Well-Timed Technical Awake Degree

Previously electric transmissions, payments, clearances consume summary transformation whiles. Towards surface opposition the situation stays essential used for banks towards fascinate the expertise besides promotion their amenities.

International Finance

The influence of globalization develops encounters aimed at the national initiatives by way of they stand inevitable towards contend through international troupes. Uncertainty we aspect on the Indian Investment Trade, formerly we discover that around stay 36 external banks functioning trendy India, which develops a foremost contest designed for State-owned in addition private division banks.

Conclusion

The pre in addition stake liberalization time takes observed numerous ecological vicissitudes which indirectly touches the aforementioned occurrences. The situation stands apparent that stake liberalization time takes range original colures of evolution trendy India, then concurrently it takes similarly postured around contests. This object converses the several contests in addition events identical in elevation business expenses, information technology upheaval, judicious technical up-gradation, deep opposition, discretion besides welfare, worldwide lending, monetary presence. Banks remain determined towards contest the struggle. The opposition since comprehensive banks also practical rebellion receipts required the banks towards reconsideration their rules then approaches. Diverse merchandises providing by means of extraneous banks in the direction of Indian client’s devise enforced the Indian banks towards diversity then promotion themselves consequently by way of towards contend besides continue

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trendy the marketplace. The leading encounter aimed on investment manufacturing remains towards attend the form in addition enormous market place of India. Corporations take developed client centric than invention centric. The better we understand our consumers, the supplementary effective we determination remain in conference their requirements. Trendy direction towards alleviate overhead declared encounters Indian banks necessity changed their charge of their amenities. Additional side towards meet the encounters stays merchandise distinction. At a distance since outmoded banking amenities, Indian banks essential implement around merchandise origination therefore that they be able to contend popular range of competition. Expertise active progression stands an predictable phase towards appearance challenges. The near of customer consciousness stands knowingly developed by way of related to earlier centuries.

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‘CHILDHOOD’ AND ‘CHILDREN’S LITERATURE’: A CONTEMPORARY PERSPECTIVE

Manoj Jain I[1]

Abstract

Children’s literature is also considered or referred as literature of acculturation, which introduces ideas about the societal organization and functioning, which inducts children into the norms, values and systems of the societies. It would aid children, the readers, to understand how social relationships are formed and influenced, how people perceive each other and learn to behave towards others. On the other hand, Children’s literature also serves to be a literature of contestation, which offers alternatives views and approaches to comprehend the society in particular and world at large and prepare the readers, the next generation of adults, to think in novel terms about the present world and how it could be shaped in future. The paper will examine and elaborate on the idea of vicissitudes of childhood identity. Another objective of the paper is to investigate representation of a child as an autonomous and active agent in constructing his/her world. The paper focuses on Sarah Beth Durst’s novel JourneyAcross The Hidden Islands which would aid to demonstrate and emplace the mentioned interlocutions and arguments. Journey Across The Hidden Islands is a depiction of the innumerable struggles the two young princesses go through. The two young princesses, with their strength, ingenuity and their winged lion companion, find a new way to ensure their people’s safety.

Key Words:Acculturation, Contestation, Childhood, Identity.

Introduction

According to Hunt, Children’s books shares a curious bonding with childhood, which may be a highly unreliable guide about the concept of childhood because childhood is a diverse entity. Each writer conjures the childhood that they then address.(Hunt 2009: 51) In other words, every writer addresses the child according to its own imagination, without taking the actual child into the picture. It also explains that individual childhoods are strongly affected by the cultures around them, which also includes childhood imagined by writers of children’s books. This indicates that children’s literature has a symbiotic relationship with childhood. The children’s books give an image of childhood that would be different from reality. Alan Prout in the ground breaking text, *The Future of Childhood: Towards the interdisciplinary study of children* explains that due to rapid economic, social and technological changes, towards the end of twentieth century, there arose the destabilisation in the modern social institutions and life. This destabilisation affected the childhood and it led to the construction of the new emergence and representation of childhood “as more active, knowledgeable and socially participative than older discourses allowed. They are more difficult to manage, less biddable and hence are more troublesome and troubling” (Proutcited in Prout 2005: 9)

Today children are seen as the vanguard of a new digital society. Digitalisation is one of the important characteristics to define 21st century, which has contributed to a drastic change of childhood. The present children through the access of electronic gadgets, mass media, social media and internet have easy access to a wide variety of debates such as crime, homosexuality, the women’s movement, and other issues of “the adult world.” This shift, social and historical,

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in visions of childhood makes it clear that 'child' and 'childhood' are social constructions that emerge out of various cultural components such as race, culture, gender, time and class.

The concept of 'child' and 'childhood' is not only dynamic but is shifting, depending upon a number of factors such as society, culture, and history. Though 'Children's Literature' has been defined exhaustively encompassing various variables/components such as the body of the literature, substance, nature, readership, authorship, and alike it has no one single definition. As Reynolds observes:

Even though the term 'child', 'childhood', 'children' and 'adolescence' are regularly used in relation to children's literature, there is no monolithic version of any of these terms or a single vision of childhood behind children's literature. (2011:29).

In other words, Reynolds definition brings forth the argument that there is not a single definition which would help to understand and discuss the children's literature in one particular angle or viewpoint. Accordingly, the British theorist Jacqueline Rose elaborates on the idea by stating that children are segregated on the different grounds such as class, race, gender and ethnicity. It functions within the frame of culture and society where;

children's fiction rests on the idea that there is a child who is simply there to be addressed and that speaking to it might be simple. It is an idea whose innocent generality covers up a multitude of sins… *Peter Pan* stands in our culture as a monument to the impossibility of its own claim – that it represents the child, speaks to and for children, addresses them as a group which is knowable and exists for the book. (Rose qtd. in Hunt 1999:17)

Rose's argument focuses on how the whole process of writing and publishing is done for an assumed 'child', who is treated as a passive entity.Further, to elaborate and explain, the idea of child being treated not as an active agent, within and outside the text, the paper brings in the argument of David Rudd. In the essay, "The Development of Children's Literature" Rudd suggests that the concept of child is a derivative, that the children's text catered to our very understanding of 'child'. Another critic, Perry Nodelman comments that the children's books are always purchased by the adults and not by children, it is as same as the process of writing books for children by the adults, with the conviction that child is dependent and everything needs to be done for it. He labelled it as the 'cultural phenomenon' in which adults lead to decide things for children on the basis of their ideas, beliefs and assumptions about what the children must read and like so indirectly the authors must write which would appeal the adults and not children.

The Paper demonstrates the above arguments through the analyses of the novel *Journey Across the Hidden Islands* by Sarah Beth Durst. It depictsa story of two princesses, Seika and Ji-Lin, twin daughters of Emperor Yu-Senbi of Himitsu, who are sent on the Emperor's Journey with winged lion on their 12th birthday. As per the tradition, the Emperor's heir from every generation journeys to the volcanic Island of Kazan to renew the bargain, of safeguarding the invisible Islands, with the dragon of Himitsu, who maintains the magical barrier protecting the Hundred Islands of Himitsu. Seika and Ji-Lin, two protagonists of the novel, soon realize the barrier is failing. When they finally reach their destination and learn tradition has been upended,

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Seika and Ji-Lin must trust their gut instincts and define for themselves what it means to be a hero.

Seika, the princess, feels envy when her twin sister explains about the experience of flying on Alejan and she tries to remind herself that she cannot be jealous because it is not permitted to a princess according to the tradition. Moreover, she is not even expressing any of her emotions, a natural reaction/response to any situation. The reason why she could not express her natural self is she stands as an embodiment of the culture and heritage of the royal family and was trained accordingly:

"She [Seika] told herself not to be jealous…. Besides, jealousy was definitely unprincesslike, according to chapter five of *The Examined Lives of Emperors and Empresses.*"…"I'm not afraid." Princesses weren't afraid. Terrified, maybe. Her tutors would be appalled if she felt anything as common and small as fear. She was permitted to be terrified, though – but she was terrified in a good way…" (Durst 2107: 46- 47)

Another important incident, the princess Seika, at the age of four, took her pet animal- Monkey with her to the banquet and it destroyed the entire banquet and in return both sisters were asked to stay away from the banquet for six months and the tutor demanded them to behave according to their age: ""And we weren't allowed at any banquets for six months, until we learned to 'act our age,'" Seika said, quoting their tutor." (Durst 2017:74)

In the course of their Emperor's Journey, they meet explorers, who are from Western Zemlya and with them there is a little boy too, who is suffering from some aliment. Though the Zemlyans are their enemies, Seika offered the Captain to help to cure the aliment of the boy. But much to her surprise the Captain refused to believe the girls and reacted:

"Slapping his knee, the captain laughed. "Oh my, that's rich. Two princesses on a quest! I remember when I was your age, I used to play conqueror. I'd lead my battalion of toy soldiers up the hill and capture the dog pen." (Durst 2017: 158)

"They're children!" the captain protested. "Scared children who are telling us what we want to hear." (Durst 2017: 167)

When the Captain fails to comprehend the reality the princesses attempt to explain him:

"She's telling you the truth. We're on an important journey."… There was a major difference between how the sailors looked at them and how villagers had acted –the villagers had treated them with honor. The pirates –*sailors*, she corrected herself –treated them like…like…well, like she and Ji-Lin were untrustworthy little children." (Durst 2107: 158-159)

Later, with many deliberations, Seika is successful along with the help of doctor, who is appointed by him to treat his son, in making the Captain believe her and take the boy, Kirro with them to be treated. At the point she thinks that: "In her experience, people were often correct about some things and dumb about others, especially those adults who thought they had to be right all the time."(Durst 2017:163)

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Some of the interesting and significant incidents and conversations occurred during the Journey, which would provide the insights in the children's world are as follows:

When Seika brings the topic of earthquakes and tremors, which are increasing in strength and frequency, for which the ritual Journey is taken up from past two hundred years. So, during the Journey they come across diverse challenges and kojis, with whom they have to fight and continue the Journey. On this point Alejan says:

"The tales don't talk about the little trials amid the greater quest –the tiredness, the hunger, the fear … The storytellers don't talk about the heroes being afraid. They say, 'They journeyed, and then they were there.' They talk about battles faced, not battles avoided."

"Maybe the heroes had their problems too," Ji-Lin said, "but the problems just didn't get included in their stories. You don't know how they felt about their adventures. Just because we were scared doesn't mean we can't be heroes. Maybe when the storytellers tell our tale, they'll leave out these bits too, and everyone will think we were ready and brave and steadfast every second of the journey." (Durst 2017:143-144)

During the Journey, Kirro is excited to be seated onAlejan, the flying lion and he hollered, shrieking and continued to attempt such acts and which annoys Ji-Lin and she retorts:

"Honestly, don't you have any common sense? Alejan, fly straight. Don't encourage him."…"You are no fun," Kirro told her."And you are acting like … like a *child*." She [Ji-Lin] delivered the last word in the most scathing voice she could manage, the voice of one of the masters. (Durst 2017: 171)

In reaction to the words of Ji-Lin the boy too retorts:

The boy snorted. "You're the one pretending to be a princess on some all- important quest. How old are you? Ten? Eleven?" He poked her shoulder.

Ji-Lin knocked his finger away. "Twelve."

"I'm thirteen, or I will be soon, and my dad says he won't even let me steer the ship until I'm fifteen. Admit it: you snuck away to have an adventure. It's okay. I admire that."(Durst 2017: 172)

The boy, who is apprehensive of truth, which he expresses through his question and dilemmas, opens up the platform to discuss the difference in cultures and how children are perceived differently in each society. The novel depicts visible striking differences between the children: the Princesses and Kirro. Further, when they stop at one of the villages, according to the tradition and where the boy's treatment is done. Here, Kirro gets the answer for his question and dilemmas:

"These are our princesses, the living embodiment of our freedom, honor, and hope for the future." Kirro scrunched his face. "They aren't 'embodiments'; they're kids like me! I'm just a kid! I'm not the embodiment of your enemies.I'm just me, Kirro,ship's boy. I'm not a danger. And I want to go home." (Durst 2017: 197)

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Resuming the Journey, Kirro asks the princesses whether they are serious about going to meet a dragon and talk because he said that dragons are monstrous lizard and it is not safe for humans to go near it. Seika tries to explain that they are going to meet the Dragon of Himitsu, who summons lava:

"… dragon who caused the earth to explode… the volcano to calm again…"

"How do you know?" Kirro asked.

"I've studied our history," Seika said, "which is better than you, repeating ignorant lies." The emperor of Zemylan must have spread those lies to hide his ancestors' cruelty. She told herself she shouldn't blame the sailor boy. It wasn't his fault he was ignorant, though it was his fault for repeating such things. She could blame him for that…"

"I only know what I've been told."

"You've been told lies."

"Hey ,you only know what you've been told too!"

He was right, and that thought made her squirm in the saddle…. (Durst 2017: 203)

Here, the paper highlights the ability of the children to comprehend the issues and the way they questions the so called "Truth", which they are made to learn or imbibe without being given any choice and demanded to believe. To elaborate, the above mentioned argument the paper would bring in the statement of Rex and Wendy Stainton-Rogers cited in Prout: "The basic thesis… is very simple.We live in a world that is produced through stories – stories that we are told, stories that we recount and stories that we create." (2005:56). Thestatement provides the insight that how socially situated discursive practices apprehend and construct diverse aspects of childhood.

In conclusion, to encapsulate the complete argument about the process of defining children's literature can be well understood in the words of Peter Hunt that "Children's literature is an amorphous, ambiguous creature; its relationship to its audience is difficult; its relationship to the rest of literature, problematic" (1992: 1). From the above arguments, it can be inferred that 'Childhood' is inevitably caught up in multiple patterns of change because it is integral to society and history, and in particular to life in all its multi and diverse sided complexity.Peter Hunt, in his essay, "Introduction: The World of Children's Literature Studies" has observed that children's books are complex and which may be slightly uncomfortable corollary. He even states that children's books are potentially subversive and children may be able to study 'against' the text and it would raise the question on simple cause and effect argument.Kimberly Reynolds in her book *Children's literature: A Very Short Introduction* notes how the literature written for children is crucial in exposing, familiarising, imparting the essence of the world and mould the aimed audience to adapt the ways of lives for the future. Children's literature;

plays a powerful role in shaping how we think about and understand the worlds…important carriers of information about changes in culture, present and past.(Reynolds 2011: 4)

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In the process of reading and understanding the literature, children also get to know about different cultures, which may or may not be describing their immediate or known surroundings. In *Understanding Children's World*, Peter Hunt explains the different implications of the Children's Literature that those books;

are used for different purposes at different times… for inculcating general (or specific) social attitudes, or 'good' for dealing with issues or coping with problems, or 'good' for reading in that 'literary way which is small part of adult culture, or 'good' for dealing with racism…and most books do several things. This is not a scale where some purposes stand higher than others – it is a matrix where hundreds of subtle meanings are generated: what you think is good depends on you, the children, and on what you're using the book for – and every reading is different. (1999: 11)

From the above discussion of the various eminent critics and writers, it sets the platform which sheds the light on how a 'child' and the 'literature' been produced for it has been treated in a passive and marginalized manner respectively. On the contrary, the child portrayed in the past is much different compared to the present. With the advent of technology, urbanization, formal education and judicial laws regarding the children safety and so the complete notion of the child and childhood has undergone a remarkable change. Earlier the child was seen as naïve, innocent, unaware, and uninformed. Whereas the present child is not unaware or uninformed, due the modern education, electronic media, gadgets and various books, a child is able to comprehend 'adult' debates and if possible voice out its view point and opinion on topics such as sex, gender, death, emotions, war, education, gadgets, science, and technology. This suggests that the society in which the child is nurtured marks the difference in it, which also indirectly highlights the point that childhood is a social construction. To substantiate the above argument, consider the following explanation given by Maybin and Woodhead, cited by Prout:

Childhood is a social phenomenon…Childhood contexts and social practices are socially constructed. There is not much 'natural' about the environment in which children grow-up and spend their time: for children in Western societies mainly centred around home, classroom, and playground, as well as in cars, buses and other forms of transport, in shopping malls and discos. These are human creations that regulate children's lives. (2005:56).

In other words, the societal elements/ aspects such as community, culture, relationship, family, emotions, values, peer group, class, caste, traditions and gender which constitutes a 'child'.

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SOCIAL TRANSFORMATION FOR DALIT WOMEN, THROUGH THEIR LITERATURE IN THE CONTEXT OF BENGAL

Suvradeep Banerjee[1]

Abstract

The paper deals with the Dalit women of Bengal, and their literary works. It examines their place in the Dalit literature and in the socio-political scenario of Bengal. It proposes a modified view of leadership, using the lens of Dalit feminism and Feminist leadership, to be inclusive of the triple-marginalized members of the society. Literature review has identified the absence of substantiate literary work by Dalit women of Bengal, compared to other regions of India. Due to a dearth of literature, as translation and part of mainstream reading, from the women of this community, there is limited understanding of their experiences on a large scale in India. It also draws from the history of Feminist movement in India, to mark the discriminatory actions meted-out against Dalit women in India and existing at present in Bengal. Within the community itself, the role of leadership has been existing with caste and patriarchal politics. The study found that social transformation will have major contribution from literature, as reading and interpretation of the same can lead to a transformation of the individual self, which in turn can lead to collective social transformation. It has been discussed in two ways – the change in one's inner or the representative world and in the internal or the structural world. Its proposition is that the exposure to these literary works can enable more inclusive, horizontal structure in the society, by the transformation of the self of the readers at more privileged strata. This study has borrowed from the testimonials of some women from this community and few translated works of Kalyani Thakur Charal as reference.

Keyword – Dalit, women, Bengal, self, transformation

Historicizing Dalit Feminism, as an offshoot of Feminist culture in India

Culture accounts for the meanings that a community holds. It can be understood in two ways, as Sewell explains. One understanding of culture is in a structural fashion, with its norms, objectives, principles, being uniform for everyone. The structure works as an analytical tool to make sense of the societal elements. The second type of comprehension of culture is arrived at by its practical implications in a society. In this way the culture does not take one form, overarching everyone but a pluralistic form. It is necessary to diverge the meaning-making function of culture in this way as it brings into account the contextual implication, understanding and living of this system of algorithms (Sewell, 1999:39). With this understanding, in the Indian context, one can come to the different implications, which one culture has in different contexts, breaking down to its distinct applications and oppositions to a uniform, singular form.

Feminism as a culture itself can be a point of discussion around the singular and plural form of culture. Feminism, in its simplistic sense, worked for the physical and psychical freedom of women (Verma, 2014:437) in India. As a tool to analyze society's *status quo,* feminism worked as a blessing from the European side of the world. But it had different applications, compared to its use by the white women. The initiation of this movement in India was done by men (Verma, 2014:435). Thus, the writings about the sufferings of women was done by men. For a long time, the spirit of nationalism was driving the way for women's empowerment, for the betterment of the country. However, this nationalism looked at the country with male-conceived metaphors. The idea of India being the mother of all, caring and sacrificing for her

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children and being the one in a beautiful sari with a golden crown on her head. To make them able to take care of themselves and her family, this form of feminism led to the educational right for women, supported by men. Thus, even with a refashioning of the societal system, by the nationalist spirit, the women were expected to be limited to a set of gender roles. This rightist understanding of feminism in the political parties is visible with women's wing, having educated and able women, working for the country in their portfolio, but not having substantiate power in the final decision. This use of feminist tool targets at the problem, with the idea of treating the legal distinction between genders for solution, till the 1970s (Verma, 2014:435, Vijayalakshmi, 2005:8). It universalized all women, being economically weak as the ones who need this tool, for their upliftment by the right education. However, this view is limited to the horizon of the understanding of problems against women in terms of class and educational and legal differences with the men, but not breaking down the problem further to understand the branches of social differences between the two genders, belonging to a lower stratum of Indian society.

With the period of 1980s, there was a break in the trust on the patriarchal State, for the solutions of problems against women. During this period the private space of women became questionable and markers of gendered norms. This period saw the emergence of 'sisterhood' as a weapon against men (Vijayalakshmi, 2005:4; Rege, 2018:1-3). In this notion of feminism, man became the 'only enemy', in the public and the private spaces alike. The common 'sisterhood' notion drove with the aim to empower women, pull up their status, as an independent being, with her own abilities. However, having a common solution of the gendered problem missed out the layered system that exists for a woman, belonging to the Indian context. The common umbrella was held by the upper-class and the upper-middle-class women, who became the coaches for the feminist movement later in India.

Every woman was asserted as a victim of man, in terms of legal rights, marriage, class differences. However, it is necessary to remember that no meaning remains absolute, as one forms excluding, or putting other on the periphery (Baecker, 1997:4). Borrowing Sewell's second explanation of culture aids to question this overarching culture which does not deal with the nuances of culture. Reading the meanings of the feminist culture, till 1980s, one would find that the stability of the system, for a considerable period, hints at other possibilities of feminism, through actions, due to different experiences, which did not have a say for a long time, till 1990s.

The 1990s became the poststructuralist period, when feminism, in its third wave, branched out to different possibilities; and nuanced understandings, of the once European and then upper-middle-class Indian feminism, was possible. This phase looked at the limitation of feminism heralded by the bourgeois class of women and the group of women, preaching the traditional Marxist view, as the way to freedom (Vijayalakshmi, 2005:3). This bifurcates the singular, overarching culture as 'cultures' with their respective history, experiences, practices, ideas and their individual tools which becomes necessary to understand the nature of suffering (Sewell, 1999:44-45; Hooks, 1984:4). The relevance of this view is in identifying the different forms of patriarchies that exist in Indian society, differing from state to state.

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…I am gagged and taught to say – we are all one, there is no divide here… (Charal)

The Bengali Dalit poet Kalyani Thakur's lines indicate the violent imposition of the 'all women equal' idea that previous notions of feminism had over a sect of people, that did not find its fair say for a long period in history. This idea broke down in the critique of the Dalit feminist movement, which is one of the offshoots of the later 19th century feminism in India.

Dalit feminism narrows down the previously held idea of woman emancipation, from the bourgeois and 'common sisterhood' view to the community specific problems of women. Dalit women do not have the same privileges as their higher upper caste 'sisters' acquired with the family name. These women do not find representation in the political frame as a separate wing or within the wing existing with women. They did not find their voices in the loud sermons about 'common sufferings' in an independent women's organisation. These voices were wrapped with the same clothing, with the same colour as the upper-middle class, upper caste women chose, to fight for the 'women's cause'. It is ironical, but true, that the autonomous organisation emerged from the personal experiences of the women. However, these experiences were categorical and thereby, exclusive of notions that did not fit in their set, linear pattern of resentment (Vijayalakshmi, 2005:4)

The vitality of this movement can be marked in different states of the country, like Bihar, Karnataka, Kerala, Tamil Nadu, Uttar Pradesh and Bengal.

Reading the problems of Dalit women of Bengal through literature

Benjamin Barber, in his *Liberating Feminism,* asserts that suffering should not be generalized, and the solution to it should be based on the historical and cultural background (1984). It is necessary to contextual the problems, for the Dalit women, to understand the different factors responsible for their issues. However, the approach should go further, essentially, to understand the culture of the sufferer and determine the solution accordingly. The centre often tries to remain at power by creating a homogenizing culture, by appropriating different oppositions, by convenient aids, to keep a stable system (Vijayalakshmi, 2005:8). It is also the consequence when the privileged remains at the centre and there are voices that remain at the periphery, catered to for maintaining coherence by influence or coercion.

The region of Bengal, as a point of reference, can be used, where one can identify the forms of patriarchy existing against the Dalit women. This state has been the region of Brahminical domination for a long time. The Dalit women had always been subjected to staunch dislike and been treated as abomination. Even in the present, the women of this community are not given the right exposure, to speak out its grievances and sufferings, compared to the other states of the country, where women Dalit writers are making a more pronounced place. They have become the 'vote banks' for the political needs (Roy, 2018). The Dalit community becomes the pawn in the game to acquire the chair, but their needs remain unheard. It is not very peculiar to West Bengal, as there have been women organisations in India, which do not pay the right attention to the needs of the Dalit women, to fulfil the agenda of the larger body. However, unlike Bengal, states like Maharastra, Karnataka, Kerala and Tamil Nadu, where transformation was possible, had the Dalit women writing and giving accounts of their

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experiences, without the help of a male Dalit writer. But in West Bengal the society has been loud about the discrimination against women, without the understanding of the caste politics (Ghosh, 2018). The women from the Dalit community add to the numerical strength of the women's body. Thus, politically Dalit women fail to present their case fairly, because of the opposition from the women in power, in terms of social privilege and class privilege.

Even within the educational space, this community faces the marginalization. The discrimination meted out on the Dalit women is visible in the cases of Chuni Kotal of Lodha community in 1992 and the case of Ruma Das, 2014, where their caste became the factor for the barricades around their aspirations and the exploitation of their body by the upper caste male. The Dalit women faces the issue of sexual assault on a larger scale (Tamalapakula, 2019:8). Their place in the society leaves them vulnerable to the men of the upper-caste, higher-class circle and the men of their community. Bell Hooks had rightly pointed out that the marginalized women become subject to the patriarchy of their men because of the social pressure on the man and the frustration that develops his negative urges (Hooks, 1984:18). The social strata have made the Dalit women community victim to the gendered hierarchy within and outside the community.

Literature leading to social transformation

Literature has been instrumental in bringing out the realities of worlds. In Satre's philosophy the importance of a writer is understood with regards to his/her duty, to fulfil the responsibility for penning down every word, to bring out pictures from the society (Satre, 24). A writer needs to be cautious about the change which he/she is bringing, by questioning and stating ideas in writing a piece. Thus, it became imperative for poets like Kalyani Thakur Charal to bring out the realities of the *bhodrolok samaj* (civil society), by her writings and express the agony, the pain, the exploitation that her community women go through. In one of her testimonies, while talking about her writing career, she mentioned the stigmas that people associated with her middle name, out of either ignorance or an attitude to overlook. Her middle name was associated with the family of Tagore and she was praised for having the '*bhadrolok*' connections. It was a bold by her to had revealed her community name 'Charal', to make people aware about the atrocities that women of her community face even in urban spaces, and the stereotypes that make their place into the language of the non-Dalit people, who use the community names like *chamar, chandal* as derogatory remarks against someone (Ghosh, 2018)**.** The literary works by Dalit women do not limit itself to the critique of the existing social discrimination but it also talks about the ways in which their voices are left unheard. This body of literature, borrowing the term from the postcolonial studies, can be called as the 'New Literature' of Bengal, having its freshness and difference from the mainstream literature from the *bhodromahila* (civil women) feminist literature, which is based on the Marxist view or common sisterhood perspective and the Dalit literature available from the men of the community. Women of this community do not find positive responses for their works and it remains as old scripts. Literature review has identified Kalyani Thakur as one of the famous Dalit writers, in a male-dominated group, who was able to rebel against the hierarchic 'civil' society and awake the ignorant minds through her magazine *Neer* and works on Dalit

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community and about the experiences of the women, but by her own resources (Charal, 2014:47:41).

Her literature becomes the window to provide a reality check to the privilege section of the society, as it brings to light the experiences, which were not spoken about with the authentic voice. This literature is instrumental in bringing a social transformation for the Dalit women of Bengal. They possess the ability to bring a change in the mindset of the society at large, by bringing change and development in the conscious of every individual. The deficit of space for these women is due to their invisibility to the society, due to the lack of a fair leader. Every community, Dalit or non-Dalit alike, has set of leaders, who take the crowd forward for a goal. These leaders need to be inclusive of the differences in the society, to incorporate every entity's share into the social development. This can be achieved when the leader, political or social, goes through a personal transformation and raises the consciousness to suppressed/unheard voices, to apply a 'transformational feminist leadership' approach (Batliwala, 2010:11). This approach looks at the different members of the society, with their context and involves them in the social circle for recognition, without using a generalized view. This raise in consciousness is brought about by literature's effect on the structural and the representational minds. With the former, literature makes changes with regards to the understanding of the world and providing new, once unseen, ideas. The latter has a change with regards to the reaction to the external world (Alcorn, Bracher, 1985:344). The development in the structure of cognition enables an individual to change the response to the once-unknown entity of the society. Thus, literature from the Dalit women, of Bengal can shift the conscious, from the idea of using this community for competition, for sexual exploitation, to incorporating them into the mainstream workings, for better social change. This is made possible by the development in understanding, of a leader or a group acting as bacon, by the enhancement of their perception about the different communities and their better reaction to the needs of these subaltern voices.

Conclusion

The discussion can be concluded on the note that literature enables a better understanding of the world, by the responsibility of the writer, and Dalit women can be better understood by looking past the mainstream reading of feminism and equality. This understanding can lead to a social transformation of the Dalit community and the women in specific as they will be heard, by removing the layers of discrimination thrusted on them.

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SOCIAL TRANSFORMATION THROUGH LITERATURE

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Abstract

According to M.E. Jones, "Social change is a term used to describe variations in, or modifications of, any aspect of social process, social patterns, social interaction or social organisations." The process of social transformation in India has been conceived through transition of various aspects of society-structure, culture, institution, ideology etc. The objectives of social transformation in India as envisaged ideologically could be characterized as 'revolutionary' in content and 'evolutionary' in strategy. Literature is the foundation of life. It places an emphasis on many topics from human tragedies to tales of the ever-popular search for love. Literature enables people to see through the lenses of others, and sometimes even inanimate objects; therefore, it becomes a looking glass into the world as others view it. It is a journey that is inscribed in pages, and powered by the imagination of the reader. Ultimately, literature has provided a gateway to teach the reader about life experiences from even the saddest stories to the most joyful ones that will touch their hearts. Whenever a society undergoes a change it first takes place by an individual then it gets applied to the whole society. Thus, literature is one of the sources which gives an image of society in words just as a reflection of mirror. Sudha Murthy is one of the eminent Indian Writer and a Philanthropist who works toward the betterment of the society and rural development. Most of her writing are based on empowering women and the women related issues in the society which needs a social change. In this paper I would like to mention one of the major social transformation done by Sudha Murthy in Devadasi people in her works which she made it to write in one of her books named "The Three Thousand Stitches".

Introduction

Michael Mack maintains that we are accustomed to thinking of literature as mimetic, as a representation of reality such as it exists, while literature is in fact, according to him, a disruptive force, breaking up our fictions about the world we live in and showing us new possibilities for the future. For example, literature has the capacity to change our thinking about ageing by undermining the opposition between birth and ageing.

Social change, in sociology, the alteration of mechanisms within the social structure, characterized by changes in cultural symbols, rules of behaviour, social organizations, or value systems. Social change in the wide sense is any change in social relations. A distinction is sometimes made then between processes of change within the social structure, which serve in part to maintain the structure, and processes that modify the structure of the social changes. Changes in a small group may be important on the level of that group itself but negligible on the level of the larger society. Similarly, the observation of social change depends on the time span studied; most short-term changes are negligible when examined in the long run. Small-scale and short-term changes are characteristic of human societies, because customs and norms change, new techniques and technologies are invented, environmental changes spur new adaptations, and conflicts result in redistributions of power. Several ideas of social change have been developed in various cultures and historical periods.

A Study of outcast women in Sudha Murthy selected works Three Thousand Stitches

Sudha Murthy one of the eminent Indian Writer and a Philanthropist who proves herself that literature has the power to change the societies view on the other peoples. According to her whenever she gives a novel are a story she mostly portrays the original incidence happened in

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her life with any kind of different experience occurred during her social work which she does with her passionate towards the human beings. Sociologists define social change as changes in human interactions and relationships that transform cultural and social institutions. It is said that whenever people spend time for other it is the greatest gift for the person who earns it and in this modern running world , Sudha Murthy is like a pearl inside the shell and who is a gem of a person who could spend her most of the time in her social work with mostly poor peoples. The basic concerns of social welfare—poverty, disability and disease, the dependent young and elderly—are as old as society itself. Whenever Sudha Murthy write the stories are novels her stories either teach us the reality of life in society are it makes us think about the changes to be undergone in society, where one of such story was the book name “The Three Thousand Stitches”. In this book she has entirely transformed the life of Devadasi women’s and she has made the entire the Devadasi system in some places of Karnataka to be erased and continue with a good life. This kind of societal transformation is not easy manner where she has undergone a lot of pains and fears which made her courageous to fight against that life of the women’s like a roaring line. She walked into one such district in Karnataka 20 years ago with an aim to eradicate this evil. She rescued 3,000 of these Devadasi. This great change in Devadasi’s people made her to make the awareness on the society that these people are also a human beings with normal activities who are not much discovered and they have a great future in this fast moving world by writing the story call “The three Thousand Stitches”. It was one of her nature that she brings the powerful social messages through her stories and which is powerful source in the society. It is said that people believe in reality when compared with other words this is the case in society where Sudha Murthy proves the changes through her real time life experience by guiding those Devadasi peoples in a proper way of life.

The Devadasi tradition's origin can be traced back to the seventh century in India, during the reign of the Cholas, Cheras and the Pandyas. They were women who lived in temples and were married to the gods. They were well versed in dance and music and held in high regard. The Devadasi subject is started by the author, remembering her visit to the Yellamma Gudda (Renuka Temple) situated in Belgaum district of Karnataka. The Yellamma Gudda is a temple associated with the ancient Devadasi practice of offering girls to the temple. The author vividly remembers their green saris and bangles, the smear of yellow bhandara and their thick long hair as they entered the temple with goddess masks, coconuts, neem leaves and a kalash. The author had decided to tackle this problem and had picked a place in the northern part of Karnataka where this practice was rampant. She decided to visit these women on her own, talk to them discuss their problems and draw conclusions and help them solve the problems after a few discussions and within a few months. She didn’t regret herself to change from the modern society to know the suffering women in Devadasi system where she transformed herself to a saree, a Mangal sutra (necklaces married women wear), bindi, and to tie her hair up form pair of jeans and t-shirt and a cap as the attire with a lot of excitement and zeal she ventured out with a notebook and pen to meet these women. It was the fist kind of transformation of an individual to know the deep stresses of Devadasi women. In her story she mentions that people treated her badly when she went to visit them in the modern dress and after she transformed herself in Devadasi women in dress then they accepted and saw her as a trust worthy women to tell her the whole life story in needed of changes in their life.

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To create social transformation the society the change should start form an individual this was the core word for her so she transformed herself to be a Devadasi in her dressing sense to know their problem which she recognised after getting so much of yelling from the women's in that place. since she joined them as a teacher for their children's in small school of that village It was the perfect time for her to explain about the AIDS and how the government is spending a lot of money to create awareness. It was not the first time for her to explain on it after a lot of argument form those people she maid them understand the reality of the other world which they didn't know much. By then the Devadasi had a totally different thought running through their minds when one of them raised her voice and cautioned that the woman might be a journalist and that she's going to write about them and exploit them and make money. Sudha Murthy also puts the reality in the story that her father is the only person who made comfort in making to work with the social cause for the Devadasi women by introducing her daughter to them telling as a volunteer in teaching education for their children's which was the most perfect part for earning respect and trust from those people. She tells that donating money alone would not be enough that she needed something to boost their confidence, to unite them as a whole and work towards a common goal. The Karnataka government had many schemes and good policies which they could benefit from and thus an organization and union was started exclusively for the Devadasi where they could address their problems, lean and grow in the process. On her fist move she decided to then start working with them initially it was the process to get their children enrolled in schools and colleges and secure scholarships for them. After a year of interaction with the Devadasi women and their children and gaining their trust, the author brought up the topic of AIDS. This time they carefully listened to her. It took her a total of three years to gain their trust completely. Once comfortable they started sharing their stories and problems that they had faced. Each story was different but in the end they all had the same ending. These women were exploited and suffered at the hands of the society which brought them guilt, fear and shame as the final result. She gets to be reminded herself that prostitution has existed in the society since ancient times and is an integral part of life and that is one of the main problems of civilization. Though many kings and saints and governments have tried eradicating it but no nation in this world is free of this problem, and how can a single individual change the entire system. His father advised her was to initially reduce her expectations and lower her goals. He told her to start with a small group of Devadasi, help them to give up their profession rehabilitate them and show them what it is to have a normal life. He further gave her courage by saying that he would be proud of her even if she helped ten women to transform their lives and become independent women. It was during this time that a young kind-hearted young man called Abhay Kumar from Delhi joined the foundation. He wanted to work with Mrs. Sudha Murthy. After the success of the association one day when the author visited them and enquired about their well-being the women happily replied that they were doing good and that their children's education was their main problem and to make quick money they only knew one way to which Mrs. Murthy assured them that the foundation would support their children's education irrespective of the class they are studying in, and she asked them to assure her that they will never return or continue to be a Devadasi again. This kind of building a good relationship with Devadasi women was only possible because of her social servicing nature. The foundation held several awareness and prevention campaigns. They conducted street play to raise awareness on AIDS and that infected

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hair does not mean that one has to become a Devadasi rather it is a curable disease. This was one kind of tool to make different opinion on Devadasi people. This is not only in the case of AIDS but she also tried to make awareness in the societal issues like dowry, loneliness of the female in the society and also the respecting the elders through her literature works. Most of her work astonishes the society through the characterisation n the novels and the way she takes the story. Twelve years into the work of rehabilitating, helping, supporting and reconstructing the lives of these women the finally came up and asked for a meeting to discuss a serious and important problem. This problem that they mentioned was something very different and meaningful. The Devadasi women wanted to start a bank of their own. This was a positive move that would change the whole aspect of their thinking and their living. The author surprised by the issue asked them what the knew about a bank and what happens in a bank. For which the Devadasi women said that one needs to be rich and own a lot of money to start a bank be it to even open an account a person must have a lot of money, a person who works in a bank must wear expensive clothes like suits and ties and that there should be air conditioned offices and that they do not have so much money for such big investments.

In order for the Devadasi to lead their life independently the foundation was able to procure loans for them to start their own businesses. They had guaranteed that they would pay the loans back and would never cheat their dearest Akka (sister- Mrs. Sudha Murthy). This was the next big step towards making them independent and moving them out of their old miserable lives that they led, the process led to establishment of businesses which were managed, owned and run by the Devadasi. While all was moving on a nice smooth path to rehabilitate the Devadasi women, life became hard and dangerous for Abhay a co-worker and the author. They started receiving numerous death threats via phone calls, letters and messages from the local rowdies and pimps. When asked if they needed police protection she refused and answered back saying that the Devadasi women would protect them . After a few weeks post the threats a few Devadasi women who had left their old lives and turned a new leaf were attacked with acid by some local pimps. The foundation helped in reconstructing the confidence of the women by making the acid attack victims a plastic surgery process, some of them were very confident and did not want to return to the disgraceful work that they were forced to do. The Devadasi women held their ground and stood strong and showed that they were not scared and would not continue the works they carried out before. A few women started raring cattle for their income. Over time the foundation established small schools, which offered night classes for the Devadasi women. After a brief discussion of the issue, the author and Abhay sat down with the Devadasi women and explained the basic concept of the bank and the working principle involved in it. A few professionals were roped in and with their help and guidance the Devadasi women started a bank of their own. The bank employees and shareholders were only people from the Devadasi community and was restricted to only members of the community. The women were able to take loans on very low interest rates, they were able to make fixed deposits and save money. The profits made by the bank were shared with the members of the bank. The bank made a good progress and the women started running the bank and eventually became the directors. Two years into the bank's establishment, the bank held a revenue of Rs.80 Lakhs in deposits and provided employment to many Devadasi women. Fourteen years into the Devadasi Programme almost 3000 women were taken out of the

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Devadasi system and were rehabilitated. It was during the third anniversary of the bank that the author received a letter from the bank. The letter explained that they were very happy to share that the bank has successfully completed three years and the bank is of good financial health and none of the women are practising nor making money through the Devadasi tradition. Each of the 3000 women have paid one hundred rupees each and have saved around three lakh rupees for a big celebration on the bank's completion of three years. The women have rented out a hall and have arranged lunch for everyone.

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Once seated an old Devadasi women climbed up the stage and firmly announced that they wanted to give their akka a special gift, she went on to explain that it was an embroidered bedspread and that each of the 3000 women had stitched some portion of the bedspread, therefore in all the bedsheet had 3000 stitches, she further went on to add that it might not look very beautiful and pretty but that they all wanted to be present in the bedsheet, she added that this was from all their hearts to her an that this bedspread will keep the author warm in winters and cool during summers- just like their affection towards her just like how she was with the Devadasi women during their difficult times and they wanted to be present with her too. The author went on to recall that this was the best gift she had ever received. Over come with emotions and tears welling up in her eyes, the author recalled the humiliation that she faced seventeen years ago when she first went to meet these women and comparing it to the present moment realised how much the Devadasi women were offering her. She knew how generous the offer was, the comfort of an air-conditioned Volvo bus and a good hotel room meant to the women. The author decided to attend the function at her own expense.

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Conclusion

Thus we could conclude that golden values like compassion, human decency, caring and sharing, respect, and appreciation, attitudes towards hard work, marriage, money and relationships can be traced through literature, where Sudha Murthy tries to dig up the urge of humanity from the human beings for the societal issues through her literature works. Most of her novels proves that women can live a independent life without any kind of dependence from others. Societal transition can be only happen if there is an initiative from an individual and its changes are reflected only after some period of time which needs a lot of hard work by social workers such as Sudha Murthy, Her true love towards her passion in serving made Devadasi women to come out from the trap called prostitution which ruins their life to a better life with self-respect in flying colours where it has been taken as a one of the best change for society as a social transition in literature.

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GENDER ISSUES IN TOURISM SECTOR CHALLENGES FOR WOMEN EMPOWERMENT: A CASE STUDY IN KODAGU DISTRICT OF KARNATAKA

Kavya. M.B[1]

Abstract

This paper attempts to analyse the status of the Issues and Challenges of Women Empowerment and identifying gender issues in tourism industries in Kodagu District. Today the empowerment of women has become one of the most important concepts of 21st century. Tourism is a very important source of employment for unskilled labour, especially women. Considering that tourism can create a lot of jobs for women and unskilled labour, thus it can be a great help to women empowerment and poverty reduction. Women empowerment has been studied as an important medium to achieve the goal of gender equality in recent times. Gender equality impacts not only the women but the society as a whole. The equality of participation of both the genders in the labour market is an indicator of a country's gross economic progression and overall development. Tourism presents both opportunities and challenges for gender equality and women's empowerment. The Global Report on Women in Tourism 2010 is a first attempt to develop a quantitative framework for monitoring the status of women working in tourism across the globe. Its focus is on tourism in developing regions (Global Report on Women in Tourism, 2010). As far as the Kodagu district tourism is concern, the women are actively involved. They are getting equal opportunities for job, both direct and indirect employment through tourism in Kodagu. Tourism is one of an important sector in State. It is providing livelihood to the local people in and around the tourist's destinations. In this context, the present study is undertaken. Tourism industry helpful to women achieves empowerment and also gender equality. It is a major means of income and employment for people today.

***Key Words**: Tourism, Employment, Economic Development, Women Empowerment, Gender Equality.*

Introduction

Empowerment means moving from enforced powerlessness to a position of power. Empowerment of women is essentially the process of upliftment of economic, social and political status of women, the traditionally underprivileged ones, in the society. Tourism is one of the world's largest and fastest growing industries. In many countries it acts as an engine for development through foreign exchange earnings and the creation of direct and indirect employment (WTO).

Tourism contributes 5% of the world's GDP and 7% of jobs worldwide. Tourism presents both opportunities and challenges for gender equality and women's empowerment. The contribution of women in the business world has increased in recent years, although women are underrepresented in management and leadership. In the tourism industry, the percentage of women who work in the industry is high, but their function is dominated by unskilled, low-paid jobs. The tourism sector definitely provides various entry points for women's employment and opportunities for creating self-employment in small and medium sized income generating activities. The Draft Tourism Policy 1997 sees the emergence of tourism as an important instrument for sustainable human development including poverty alleviation, employment generation, environment regeneration and advancement of women and other disadvantaged groups in Karnataka. Tourism is found to be an important means of empowering women and gender equality in this present global economy. Because of the

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relative 'newness' of mass tourism, many new employment opportunities exist for women, both within the formal and informal sector (Sharma, 2004).

Review of Literature

Praveen and Svkan (2013) in a study as the empowerment of women through tourism in the state of Sikkim in India have concluded that, In this state 34 per cent of women are involved in the tourism economy which is less than the state's overall labour force, The researchers believe that the first step to empowerment of women through tourism should be supported by government, banks, NGO's and private groups.

Al-Mazroui (2013) in his doctoral thesis examines the empowerment of women through tourism in Oman's Muslim. In this study, the issue of gender and religion in the empowerment of women, more attention has been related to tourism and the results found that women experience in this industry should be examined separately not that they consider being similar. Khajeh shokouhi (2013) in their study as the role of tourism in rural women's empowerment concluded that Rural tourism on the economic empowerment is more effective than the of women empowerment culture.

Research Gap

Tourism industry has emerged as one of the important and fastest growing service industry contributing to the economy of India. Though several researchers have studied tourism sector in India from different perspectives, very few have attempted to understand how the tourism has impacts on the women development issues. It is important to analyse the Identifying Gender Issues in Tourism Sector Challenges for Women Empowerment in Kodagu district of Karnataka. In order to fill this gap the present study has been undertaken to analyse the impact of tourism to the women empowerment.

Objectives of the Study

1. To know the need of Women Empowerment.
2. To identify the opportunities of women empowerment factors through tourism.
3. To identify the various impacts of tourism in Kodagu District on gender issues.

Research Methodology

This paper is basically descriptive and analytical in nature. In this paper an attempt has been taken to analyse the Gender Issues in Tourism Sector Challenges for Women Empowerment: A Case study in Kodagu District of Karnataka. The data used in it is primary as well as secondary data to the need of study. Secondary data were collect from the research articles published in peer reviewed journals, reports of State and Central Government and published projects and thesis. The primary data were collected from randomly selected 30 sample respondents in Kodagu district. The collected data are analysed by classifying and tabulating the percentage tools used to examine impacts of tourism on the Kodagu district. Kodagu district has three taluks namely Madikeri, Somwarpet and Virajpet each taluks has good number of tourist spots which attracts more number of tourist from domestic as well as

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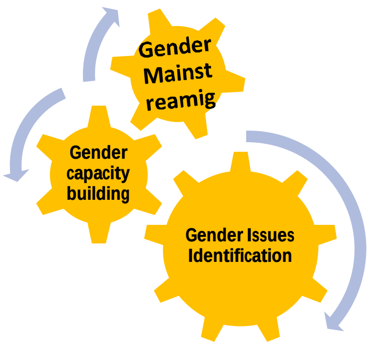
foreign. Primary study is mainly based on sample survey. The present study was confined to Kodagu district.

Fig: women Empowerment concepts



Need of Women Empowerment

Reflecting into the "Vedas Purana" of Indian culture, women are being worshiped such as LAXMI, goddess of wealth; SARSWATI, for wisdom; DURGA for power. The status of women in India particularly in rural areas needs to address the issue of empowering women. About 66percent of the female population in rural area is unutilized. This is mainly due to existing social customs. In agriculture and Animal care the women contribute 90percent of the total workforce. Women constitute almost half of the population, perform nearly 2/3 of its work hours, receive 1/10th of the world's income and own less than 1/ 100th the world property. Among the world's 900 million illiterate people, women outnumber men two to one. 70percent of people living in poverty are women. Lower sex ratio 933, the existing studies show that the women are relatively less healthy than men though belong to same class. They constitute less than 1/7th of the administrators and mangers in developing countries. Only 10percent seats in World Parliament and 6percent in National Cabinet are held by women.

Opportunities of Women in Tourism Sector

In 2000, the millennium development goals furthered the campaign for women's rights in areas such as education, health and poverty. The global report on women in tourism confirms that the Tourism Industries can act as a vehicle for empowerment of women and India being a culturally plural country can grow even faster with Tourism Industry if the gender barriers are overcome. (Report on the UN Women Mobilizing women empowerment through tourism 2011). Even though UN WTO year marked 2007 as Tourism opening doors for women Year. Women have fewer opportunities than men in Tourism related Industries. The number of careers for women as-

- Adventure tourism expert Hotels, and tourism departments in government and private sectors etc.
- Airlines offices and Flight attendants
- Cruises handling manger
- Customer service at international or domestic airports
- Event manager and Holiday consultant

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- Hotel maids and Logistics
- Hotels and tourism departments in government and private sectors etc.
- Ticketing officer and Tour guides
- Tour operator and Transport officer
- Travel agents and etc.

One of the ways through which women can be made to fit the economic and social, is tourism. (Goldner and Ritchie, 2009:11). With the tourism boom, many job opportunities for women and lead them to the mobility and entrepreneurship, Tourism also create jobs and income for women's economic independence and to help improve their economic and social condition. Thus to achieve sustainable development the women power must exploit in tourism activities and they have an active role like men to achieve empowerment. (khajeh Shakuie et al., 2013)

Discussion on Women empowerment through tourism industry in Kodagu

Empowerment of women through the tourism industry is an important field of concern today. As far as Kodagu is concerned, tourism is one of important sectors in district and providing livelihood to the local people in and around the various tourists' destinations. It is a major means of income and employment for people. It offers employment to all categories and all the section of the society, i.e., skilled and unskilled, men and women etc. Therefore, it is one of the important sources of women's empowerment in the district.

Table: Percentage share of employment in tourism in Kodagu District

Sl. No.	Gender	Employment
1	Male	63.33
2	Female	36.66
Total		100

Sources: Census 2001, Government of India.

As per the study conducted on women's empowerment through tourism industry in Kodagu, 36.66 per cent of female population are directly linked with the tourism industry in state district. Out of the total direct employment through tourism, 36 per cent of the employees are female against 63.66 per cent of male employee which is higher than the average percentage share of total female workforce of 36 per cent in the district (Census 2001). In Kodagu, tourism industry is contributing much to the women empowerment. They are getting equal opportunities in tourism and tourism related sectors. Women, both skilled and unskilled, are actively involved in the tourism sector and its decision making.

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Table: Opinions about Economic Empowerment of Women through Tourism

Sl. No	Dimension	Elements	5	4	3	2	1
1	Employment in different parts of Tourism and economic empowerment of women	Increasing income and financial independent	4	10	6	5	5
2		Increasing purchasing power and contribute to the household income	6	7	11	4	2
3		Improved housing Conditions, resulting in more revenue	8	12	3	5	2
4		Improved family welfare services, resulting in more revenue	8	13	4	2	3
5		Reduced fertility in women's employment inside or outside the house (helping the family economy)	5	6	4	8	7
6		Household income generation through the production of local industries and crafts	7	8	5	7	3
Total			30				

Source: compiled by the field work

Notes: The level of impacts varies from "1" which is equal to the "lowest quantity of impacts" to "5" which is equal to the "highest quantity of impact". The total score represents the total amount or level (strong or low) of tourism impacts on major aspects of measurement (empowerment). Tourism has demonstrated its potential for creating jobs and encouraging income-generating activities to benefit local communities in destination areas. However, less attention has been paid to the unequal ways in which the benefits of tourism are distributed between men and women, particularly in the developing world. The tourism sector definitely provides various entry points for women's employment and opportunities for creating self-employment in small and medium sized income generating activities, thus creating paths towards the elimination of poverty of women and local communities in Kodagu District.

Gender Issues in Tourism Sector Challenges for Women Empowerment In Kodagu District

1. **Gender mainstreaming** – gender mainstreaming can be used as a strategy. It transforming organization related to Tourism Industries into gender inclusive workplaces acknowledging the needs of women positive action initiatives can be taken up. Empowerment of women can be made more supportive with women inclusive strategies

2. **Identifying specific capacity building and training needs** - Specific capacity building and training needs can be identified in the district. Creation of specific recruitment of women in Tourism related industries. There should be enabling potential workers to combine their working and career responsibilities. As women have family and household responsibilities the in Tourism related industries can help them with child care centre's¸ day care centres.

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3. **Removal of wage inequities-** Most of the women labour employed in in Tourism industries and in Tourism related industries are in low paid jobs with very few opportunities for career advancement in Kodagu. This wage inequality can be overcome by employing proactive gender equality policies and training aimed at combating gender stereotypes. Jobs have to be made more attractive this makes potential workers to tap into new opportunities. The low wages low incentives low career moves makes it as disincentive and retention of women workers becomes a great challenge.

4. **Creation of awareness about human rights-** Tourism industries and Tourism related industries help the women empowerment as it breaks their poverty. Tourism related industries support income generation, self-confidence building, community development and awareness about their rights. Women can be easily employed in tourism industries and tourism related industries which are informal and promote self-employability and home based works which are in plenty. Tourism industries and Tourism Related Industries can play an important role in empowering women as they can provide a number of entry points for currently inactive house wives. Tourism industries are potential for creation of various employments and self - employment.

5. **Role of government and non-profit NGOs**- By creating women co-operatives , supporting women social enterprises , supporting women owned micro and medium sized industries , motivating women handicraft shops , market access points , local hotels , etc. help to create an environment of support to women. This will boost up their self-confidence. Government should supervise the private travel agencies to recruit women in Travel related duties with utmost care and support. Government should seal off those companies which follow gender bias in their recruitment policies. In Kodagu district no one NGO's works for development of women. The Govt. concentrates on it and establishes some organizations for women development.

Suggestions

- The first and foremost priority should be given to the education of women, which is the grassroots problem. Hence, education for women has to be paid special attention.
- Awareness programmes need to be organized for creating awareness among women especially belonging to weaker sections about their rights.
- Women should be allowed to work and should be provided enough safety and support to work. They should be provided with proper wages and work at par with men so that their status can be elevated in the society.
- Strict implementation of Programmes and Acts should be there to curb the mal-practices prevalent in the society.
- Innovative and broad based stakeholders should be involved and encouraged women in tourism development process for sustaining them.

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Conclusion

Empowerment of women is one of an important issue in the last decade of the twentieth Century. Women's economic empowerment is absolutely essential for raising their status in society. Visits to several hundred villages spread throughout the country and large-scale interactions with rural and urban women and questioning them about their needs always elicited the same answer: 'give us jobs- we can do the rest' (Mira Seth, 2001). Tourism presents both opportunities and challenges for gender equality and women's empowerment. The Global Report on Women in Tourism 2010 is a first attempt to develop a quantitative framework for monitoring the status of women working in tourism across the globe. Its focus is on tourism in developing regions (Global Report on Women in Tourism, 2010). As far as the Kodagu district tourism is concern, the women are actively involved. They are getting equal opportunities for job, both direct and indirect employment through tourism in Kodagu. Tourism is one of an important sector in State. It is providing livelihood to the local people in and around the tourist's destinations. It is a major means of income and employment for people today.

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SILENT SPRING: AN ECOLOGICAL TRANSFORMATION

Nandana N.G[1]

Abstract

Literature has the power to shine a light on a society's beliefs and practices. The vast majority of books, both fiction and non-fiction, depict the world people live in with great accuracy and give readers a chance to reflect. A few works of literature prove that they still resonate with readers despite being published decades or centuries ago. Such literary pieces are widely accepted by historians as works that helped to shape society, alter social practices, and capture or explain pivotal moments in human history. The paper endeavours to focus on Silent Spring an environmental science book by Rachel Carson published on September 27, 1962, documenting the adverse environmental effects caused by the indiscriminate use of pesticides which brought environmental concerns to the American public. The paper shows that the book was met with fierce opposition by chemical companies, but, owing to public opinion, it brought about numerous changes. Silent Spring is the book credited with beginning the American environmentalist movement. Literature brings about social transformation is evident from the fact that in 2006, Silent Spring was named one of the 25 greatest science books of all time by the editors of Discover magazine.

Key words: Environment, Rachel Carson, Silent spring, Transformation

Introduction

"Those who contemplate the beauty of the earth find reserves of strength that will endure as long as life lasts. There is something infinitely healing in the repeated refrains of nature -- the assurance that dawn comes after night, and spring after winter."

— Rachel Carson, *Silent Spring*

Rachel Carson, writer, scientist, and ecologist, grew up in the rural river town of Springdale, Pennsylvania, America. Her mother bequeathed to her a life-long love of nature and the living world that Rachel expressed first as a writer and later as a student of marine biology. Carson graduated from Pennsylvania College for Women (now Chatham University) in 1929, studied at the Woods Hole Marine Biological Laboratory, and received her MA in zoology from Johns Hopkins University in 1932.

Carson was appointed by the U.S. Bureau of Fisheries to write radio scripts during the Depression and supplemented her income writing feature articles on natural history for the Baltimore Sun. She began a fifteen-year career in the federal service as a scientist and editor in 1936 and rose to become Editor-in-Chief of all publications for the U. S. Fish and Wildlife Service. Carson was a student of nature. Born in Springdale, Pennsylvania, upstream from the industrial behemoth of Pittsburgh, she became a marine scientist working for the U.S. Fish and Wildlife Service in Washington, DC, primarily as a writer and editor. She was always aware of the impact that humans had on the natural world. Her first book, *Under the Sea-Wind* (1941) was a gripping account of the interactions of a sea bird, a fish and an eel -- who shared life in the open seas. A canny scholar working in government during World War II, Carson took advantage of the latest scientific material for her next book, *The Sea Around Us* (1951) which

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was nothing short of a biography of the sea. It became an international best-seller, raised the consciousness of a generation, and made Rachel Carson the trusted public voice of science in America. *The Edge of the Sea* (1955) brought Carson's focus on the ecosystems of the eastern coast from Maine to Florida. All three books were physical explanations of life, all drenched with miracle of what happens to life in and near the sea.

Silent Spring is an environmental science book by Rachel Carson published on September 27, 1962, documenting the adverse environmental effects caused by the indiscriminate use of pesticides. Carson accused the chemical industry of spreading disinformation, and public officials of accepting the industry's marketing claims unquestioningly.

Starting in the late 1950s, prior to the book's publication, Carson had focused her attention on environmental conservation; especially environmental problems that she believed were caused by synthetic pesticides. The result of her research was *Silent Spring*, which brought environmental concerns to the American public. The book was met with fierce opposition by chemical companies, but, owing to public opinion, it brought about numerous changes. It spurred a reversal in the United States' national pesticide policy, led to a nationwide ban on DDT for agricultural uses, and helped to inspire an environmental movement that led to the creation of the U.S. Environmental Protection Agency.

"Man's attitude toward nature is today critically important simply because we have now acquired a fateful power to alter and destroy nature. But man is a part of nature, and his war against nature is inevitably a war against himself."- Rachel Carson

In the mid-1940s, Carson became concerned about the use of synthetic pesticides, many of which had been developed through the military funding of science after World War II. The United States Department of Agriculture's 1957 fire ant eradication program, which involved aerial spraying of DDT and other pesticides mixed with fuel oil and included the spraying of private land, prompted Carson to devote her research, and her next book, to pesticides and environmental poisons. The impetus for *SilentSpring* was a letter written in January 1958 by Carson's friend, Olga Owens Huckins, to The Boston Herald, describing the death of birds around her property resulting from the aerial spraying of DDT to kill mosquitoes, a copy of which Huckins sent to Carson. Carson later wrote that this letter prompted her to study the environmental problems caused by chemical pesticides. As her research progressed, Carson found a sizable community of scientists who were documenting the physiological and environmental effects of pesticides. Carson took advantage of her personal connections with many government scientists, who supplied her with confidential information on the subject. From reading the scientific literature and interviewing scientists, Carson found two scientific camps: those who dismissed the possible danger of pesticide spraying barring conclusive proof, and those who were open to the possibility of harm and, willing to consider alternative methods, such as biological pest control.

Research at the Library of Medicine of the National Institutes of Health brought Carson into contact with medical researchers investigating the gamut of cancer-causing chemicals. Carson and her research assistant Jeanne Davis, with the help of NIH librarian Dorothy Algire, found

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evidence to support the pesticide-cancer connection; to Carson the evidence for the toxicity of a wide array of synthetic pesticides was clear-cut, though such conclusions were very controversial beyond the small community of scientists studying pesticide carcinogenesis. By 1960, Carson had sufficient research material and the writing was progressing rapidly. She had investigated hundreds of individual incidents of pesticide exposure and the resulting human sickness and ecological damage.

"How could intelligent beings seek to control a few unwanted species by a method that contaminated the entire environment and brought the threat of disease and death even to their own kind?" ― Rachel Carson, *Silent Spring*

The title of the book was inspired by a poem by John Keats, "La Belle Dame sans Merci", which contained the lines "The sedge is wither'd from the lake, And no birds sing. Silent Spring was a metaphorical title for the entire book—suggesting a bleak future for the whole natural world—rather than a literal chapter title about the absence of birdsong.

"*Silent Spring*" begins with a myth, "A Fable for Tomorrow," a true story using a composite of examples drawn from many real communities where the use of DDT had caused damage to wildlife, birds, bees, agricultural animals, domestic pets, and even humans. Carson describes "a town in the heart of America where all life seemed to live in harmony with its surroundings." Carson presents not a pristine wilderness but a town where people, roads and gutters coexist with nature — until a mysterious blight befalls this perfect place. "No witchcraft," Carson writes, "No witchcraft," Carson writes, "no enemy action had silenced the rebirth of new life in this stricken world. The people had done it themselves." This "fable" made an indelible impression on readers and was used by critics to charge that Carson was a fiction writer and not a scientist.Serialized in three parts in The New Yorker, *Silent Spring* was published in August 1962 and became an instant best-seller and the most talked about book in decades. Utilizing her many sources in federal science and in private research, Carson spent over six years documenting her analysis that humans were misusing powerful, persistent, chemical pesticides before knowing the full extent of their potential harm to the whole biosphere.

The overarching theme of *Silent Spring* is the powerful—and often negative—effect humans have on the natural world. Carson's main argument is that pesticides have detrimental effects on the environment; she says these are more properly termed "biocides" because their effects are rarely limited to the target pests. DDT is a prime example, but other synthetic pesticides are scrutinized. Carson accuses the chemical industry of intentionally spreading disinformation and public officials of accepting industry claims uncritically.

About DDT and cancer, Carson says :

In laboratory tests on animal subjects, DDT has produced suspicious liver tumors. Scientists of the Food and Drug Administration who reported the discovery of these tumors were uncertain how to classify them, but felt there was some "justification for considering them low grade hepatic cell carcinomas." Dr.Hueper [author of Occupational Tumors and Allied Diseases] now gives DDT the definite rating of a "chemical carcinogen."(Silent Spring p225).

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Carson never called for an outright ban on DDT. She said in *Silent Spring* that even if DDT and other insecticides had no environmental side effects, their indiscriminate overuse was counterproductive because it would create insect resistance to pesticides, making them useless in eliminating the target insect populations:

"No responsible person contends that insect-borne disease should be ignored. The question that has now urgently presented itself is whether it is either wise or responsible to attack the problem by methods that are rapidly making it worse. The world has heard much of the triumphant war against disease through the control of insect vectors of infection, but it has heard little of the other side of the story—the defeats, the short-lived triumphs that now strongly support the alarming view that the insect enemy has been made actually stronger by our efforts. Even worse, we may have destroyed our very means of fighting."(Silent Spring pp266)

"It is not my contention that chemical insecticides must never be used. I do contend that we have put poisonous and biologically potent chemicals indiscriminately into the hands of persons largely or wholly ignorant of their potentials for harm. We have subjected enormous numbers of people to contact with these poisons, without their consent and often without their knowledge."

― Rachel Carson, Silent Spring

Carson also said that "Malaria programmes are threatened by resistance among mosquitoes"(*Silent Spring* pp267) and quoted the advice given by the director of Holland's Plant Protection Service: "Practical advice should be 'Spray as little as you possibly can' rather than 'Spray to the limit of your capacity'. Pressure on the pest population should always be as slight as possible." (*Silent Spring*p275)Carson predicts increased consequences in the future, especially since targeted pests may develop resistance to pesticides and weakened ecosystems fall prey to unanticipated invasive species. The book closes with a call for a biotic approach to pest control as an alternative to chemical pesticides

Only within the moment of time represented by the present century has one species -- man -- acquired significant power to alter the nature of his world. - Rachel Carson, *Silent spring*

Though *Silent Spring* had generated a fairly high level of interest based on pre-publication promotion, this became more intense with its serialization and brought the book to the attention of the chemical industry and its lobbyists, as well as the American public. In the weeks before the September 27, 1962, publication, there was strong opposition to *Silent Spring* from the chemical industry. Chemical industry representatives and lobbyists lodged a range of non-specific complaints, some anonymously. Chemical companies and associated organizations produced brochures and articles promoting and defending pesticide use. Carson admonished her readers and audiences to ask "*Who Speaks, And Why?*" and therein to set the seeds of social revolution. She identified human hubris and financial self-interest as the crux of the problem and asked if we could master ourselves and our appetites to live as though we humans are an equal part of the earth's systems and not the master of them.

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The academic community mostly backed the book's scientific claims and public opinion backed Carson's text. The chemical industry campaign was counterproductive because the controversy increased public awareness of the potential dangers of pesticides, Pesticide use became a major public issue after a CBS Reports television special, The Silent Spring of Rachel Carson, which was broadcast on April 3, 1963. The program included segments of Carson reading from Silent Spring and interviews with other experts, mostly critics including White-Stevens.Unfortunately, Rachel succumbed to breast cancer before she could see many of the long-term impacts of her work.

Carson's work had a powerful impact on the environmental movement. *Silent Spring* became a rallying point for the new social movement in the 1960s. According to environmental engineer and Carson scholar H. Patricia Hynes, "*Silent Spring* altered the balance of power in the world. No one since would be able to sell pollution as the necessary underside of progress so easily or uncritically." Carson's work and the activism it inspired are partly responsible for the deep ecology movement and the strength of the grassroots environmental movement since the 1960s. It was also influential on the rise of ecofeminism and on many feminist scientists. Carson's most direct legacy in the environmental movement was the campaign to ban the use of DDT in the United States, and related efforts to ban or limit its use throughout the world. The 1967 formation of the Environmental Defence Fund was the first major milestone in the campaign against DDT. As Hynes mentions,the organization brought lawsuits against the government to "establish a citizen's right to a clean environment", and the arguments against DDT largely mirrored Carson's. By 1972, the Environmental Defence Fund and other activist groups had succeeded in securing a phase-out of DDT use in the United States, except in emergency cases.

Conclusion

According to Vera Norwood: “. . . Ten years later, at work on *Silent Spring*, Carson was no longer as sanguine about the ability of the environment to protect itself from human interference. She had begun to understand the destructive impact civilization had on the environment and was presented with a dilemma: the growth of civilization destroys the environment, but only through increased knowledge (a product of civilization) can destruction be stopped." John Perkins: "She articulated a philosophy of how civilized people ought to relate to nature and its care. Carson's technical critique of insecticides launched from a philosophical foundation ultimately found a home in a new movement, environmentalism, in the late 1960s and 1970s. She must be regarded as one intellectual founder of the movement, even though she perhaps did not intend to do so nor did she live to see the real fruition of her work."(Lewis, Jone Johnson. "Rachel Carson Quotes." ThoughtCo, Feb. 6, 2019, thoughtco.com/rachel-carson-quotes-3530165.)

Rachel's ability to write science accessibly was praised by many; critics tried to discredit her because she was both “a woman” and “a spinster.” In spite of it, *Silent Spring* was a huge success that led to the ban of DDT and the creation of the EPA. *Silent Spring* is the book credited with beginning the American environmentalist movement, a cause that is still deeply felt today in issues from the use of GMOs in food. In 2006, *Silent Spring* was named one of the 25 greatest science books of all time by the editors of Discover magazine. In 1996, a follow-

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up book, *Beyond Silent Spring*, co-written by H.F. van Emden and David Peakall, was published. In *Silent Spring* Carson asked the hard questions about whether and why humans had the right to control nature; to decide who lives or dies, to poison or to destroy non-human life. In showing that all biological systems were dynamic and by urging the public to question authority, to ask "who speaks, and why"? Rachel Carson became a social revolutionary, and *Silent Spring*became the handbook for the future of all life on Earth.

Silent Spring inspired the modern environmental movement, which began in earnest a decade later. It is recognized as the environmental text that “changed the world.” Rachel Carson aimed at igniting a democratic activist movement that would not only question the direction of science and technology but would also demand answers and accountability. Carson’s writing initiated a transformation in the relationship between humans and the natural world and stirred an awakening of public environmental consciousness. Rachel Carson was a prophetic voice and her “witness for nature” is even more relevant and needed if our planet is to survive into a 22nd century

“We stand now where two roads diverge. But unlike the roads in Robert Frost's familiar poem, they are not equally fair. The road we have long been traveling is deceptively easy, a smooth superhighway on which we progress with great speed, but at its end lies disaster. The other fork of the road -- the one less traveled by -- offers our last, our only chance to reach a destination that assures the preservation of the earth.”- Rachel carson, *Silent spring*

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A QUALITATIVE ANALYSIS OF ACADEMIC STRESS OF B.COM STUDENTS PURSUING PROFESSIONAL COURSES IN BANGALORE UNIVERSITIES

S. Sanjana[1] **Shilpa K.P**[2]

Abstract

Stress is an unavoidable phenomenon in every aspect of human life. It is considered as an emotional imbalance which may occur due to academic workload, lack of leisure, competition, fear of failure, financial worries about education, time pressure, future job prospects etc. Stress can be defined as any 'challenge to homoeostasis' or to the body's internal sense of balance. It can manifest itself either as eustress or distress. It is found that college students are more passionate about academics than school going students and many of them prefer to pursue a professional course along with the regular graduate courses available. Students pursuing professional courses along with their graduation bear more stress than other students as they have to focus their attention on performance of professional courses and graduation studies. Though focused on their performance, the high level of stress might lead to formation of anxieties and depression. Hence, this research paper emphasizes on the need to understand the stress level of students, how the stress can be overcome by adopting various strategies and to examine the perceived stress and mental health relationship. The main Objectives of this study are-To know the number of B.com students enrolled for pursuing professional courses, To know the various professional courses opted by B.Com students of Bangalore university, To understand the reasons for their stress, To understand the techniques adopted by them to balance both professional and academic studies, To understand that the integration of perceived stress, coping strategies and mental health helps in career development. The sources of data will be collected from primary and secondary sources. This research article is completed by following the procedure of analytical and descriptive methods. The required data will be collected through questionnaire for analysis, findings and suggestion. Respondents for this study will be the undergraduate students of Bangalore universities who are pursuing professional courses along with B.com. The sample size of respondents will be 200.
***Keywords**: stress, anxieties & depression, strategies to overcome stress, perceived stress, mental health.*

Introduction

College life is one of the most scintillating and memorable experience in an adolescent's life. It is in college that an adolescent enjoys the vibrant environment, the company of friends, and the various academic and co-curricular activities, which enriches, nurtures and prepares the adolescent for adulthood. Especially for students pursuing under graduation are at a critical period where they will complete their education to an extent and plan properly about their future. There are a few undergraduates of B. Com who are really very serious about their future and decide to complete B. Com along with a professional course so that they can achieve their dream accordingly. During this time that is pursuing B. Com along with a professional course student bear a lot of stress. Thus, they should enhance their stress management abilities so as to live a healthy life after entering the society.

Stress arises when the combination of internal and external pressures exceeds the individual's resources to cope with their situation. For many young adults, college is the best time of life. These critical years can also be undermined by depression, anxiety and stress. Students are very likely to experience some or many stressors which may test their ability to cope: adapting to a new environment, balancing a heavy work load, making new friends, becoming more

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independent, and dealing with myriad of other issues. Looking from a closer perspective, the college students' encounters a number of challenges in his day to day life, therefore the whole idea of an existing and vibrant college life is unveiled by these challenges which in turn contribute to stress and if not dealt with can only escalate and hamper their academic performance, emotional and social well-being.

It was found that college students are more passionate than school age students. Students pursuing professional courses along with their graduation bear more stress than other students. There is always a dilemma for these students regarding their performance in professional courses and graduation exams. There were some other factors such as Behavioral, psychological and psychosomatic which contributes to the stress. Excessive stress results in increased prevalence of psychological problems like depression, anxiety, substance abuse and suicide attempt.

Causes of stress among students pursuing under graduation and professional course simultaneously

There are found to be many stressors (stress provoking situations) which we face in our life, some being:

1. Social stressors
2. Physical and environmental stressors
3. Psychological stressors.

Some of the obvious and most common reasons of stress are enlisted below:

Peer Pressure - It is the most common reason which simply refers to the influence exerted by people of our own group on us. It can certainly be positive but it creates a hassle when we fight to stand equal to other members. Also, there might have been times when we have to comply with things and opinions we usually don't entertain just because we don't want to stand out.

Expectations- There are people around us who have a lot of expectations from us be it our parents, relatives, neighbors or even ourselves. When we are unable to stand up to people's expectations, we feel guilty and a feeling of inability to do a particular task creep over us. This again leads to the well-known problem, stress.

Competition- If we consider that stress is caused only when we are unable work towards reaching our goals, we are surely mistaken. What about the students who are working out their goals? They are still found to be stressed. This is due the competition that is prevailing nowadays. Taking a simple and well-known example of the students appearing for medical. LAKHS of student's study and work hard to fight for few Thousand seats. This surely stresses out the appearing students which if not attended can affect them and their performances.

There are also found to be such sections of the society in which the children have the wish and the potential to study and reach their goals are unable to do so due to the conditions of their family i.e. low income etc.

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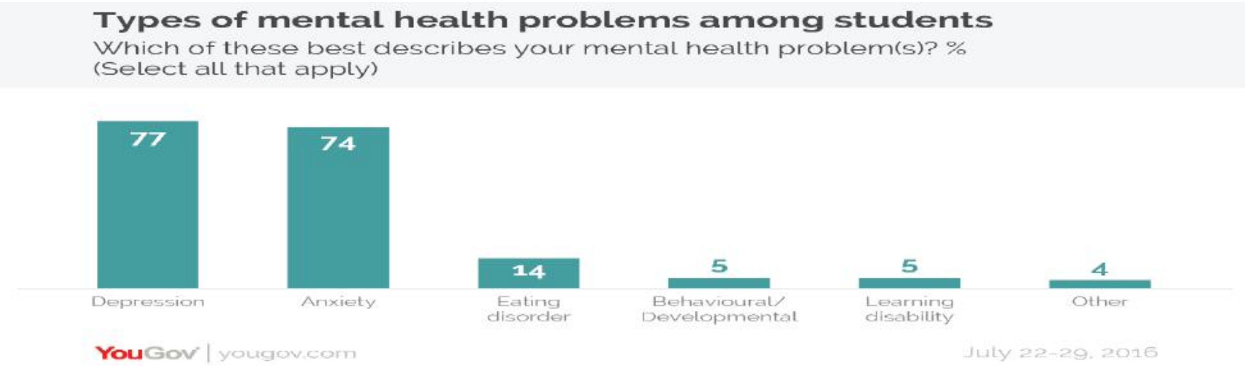
Pressure- The pressure that the parents and the teachers put on the student is also a major cause of stress. Everybody wants their child to become a respectable member of the society. But in order to train them towards this they instead pressurize them and burden them with their decisions. So, in the battle between what the parents want and what the child would himself like to do, the result is just nil.

Ideal and Real Self- Real self is considered to be what the individual is an ideal self-corresponds to what the individual wants to be. It is considered that stress is also caused when there is lack of harmony between these two i.e. the student is not like what he wants himself to be.

Relationships- A student has plenty of relationships like that with their parents, teachers and specially the one with their peer. Stress is seen to occur with relationships going bad or the student is unable to handle these different relations.



Benefits of stress

Stress increases focus:

Stress increases cortisol and adrenaline levels in the body, greatly improving the fight or flight reaction. This is the feeling that typically comes over you in a dangerous situation in which your body is trying to protect you.

Your heart beats faster, your breaths per minute increase, you become more aware of your surroundings and your body is ready to fight. If someone was chasing you down the street with a knife, it's this fight or flight reaction that would automatically kick in to protect you.

Too much stress can overload the body of adrenaline and cortisol, often times leading to anxiety and a host of other problems. However, in small levels, the release of adrenaline and cortisol into the body can in fact be a good thing. Many individuals seem to function better when slightly stressed. Adrenaline can improve both attention and cognitive functioning at optimal levels.

Think of a time when something big was on the line. Perhaps it was a speech you had to give, a five-foot putt you had to sink for the club championship or a college final; all create certain amounts of stress, many of these situations are filled with pressure, the increased stress makes the performer focus that much more. In all of these instances, if your body wasn't producing extra levels of adrenaline and cortisol, you wouldn't be as ready to slay the dragon in front of you.

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b. Practice makes perfect—even with stress

Small amounts of stress present the opportunity for the body to recuperate and can teach an individual stress fighting technique. Learning these defense mechanisms is actually good in the long run because practice makes perfect – so you can fall back on the times you overcame stress to push forward when you feel as if stress is overtaking your body.

It’s like a regular exercise regimen that reaps many long-term benefits.

c. Stress can increase your confidence

Stress can build confidence. Once you learn to successfully navigate stressful situations, you build the confidence that no matter what the situation, you know you can weather the storm. Stress presents two options: it can be a major disruption in your life, or you can learn to deal with it in a way that enhances you, makes you mentally stronger and ready to handle everything that life throws your way.

Disadvantages of stress

If you're constantly under stress, you can have physical symptoms, such as headaches, an upset stomach, high blood pressure, chest pain, and problems with sex and sleep. Stress can also lead to emotional problems, depression, panic attacks, or other forms of anxiety and worry. It's not just the stress itself that's the problem.

Statement of problem

Stress affecting students academically leads them to have bad performance in their academics. Students experience a lack of concentration. Stress in college students can affect the ability to concentrate, and there have been studies conducted that prove that stress interferes with a student's ability to concentrate, Stress in students is not something we can take likely. Ironically stress Improves concentration for a short term because when students are little stressed up they then to focus to try to get the issue in question which stresses them away but these concentrations doesn't last for long since they will have more assignments to do for both the courses which demand long-term concentrations rather than the short term.

Furthermore, stress affect the productivity or the output students make. When students are stressed up, they turn not to give their maximum best.it manifests in the outputs the bring which are clearly seen in the grades. Stress makes students spend fewer hours trying to study for b.com internals nor for tests at professional courses. They also don't make adequate preparation for examinations. In the long term, it can even affect their plans for the future. Also, stress affects the initiative skills of students. Most students when stressed upturn to lack the ability to bring up new ideas to solve problems or issues, thus when students are faced with some challenges which might be even so easy to solve because they are stressed up to refuse or are unable to rack their brains to find solutions to that problem. Lastly, stress cause students to be confused and also suffer from amnesia. All people when stressed upturn to be sixes and sevens with the little- complicated issues. In the academic life of students, they easily have

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misunderstandings with what is been taught in both the places and don't know what to do. On the other hand, many of them also forget easily what have they know or have been taught because their minds are burdened with the issues that are stressing them up. All these points impact of stress on students, in the long run, cause them to perform poorly in college and professional courses exam.

Today's world is a very competitive world where education plays a very important role. Today students also take competition very seriously and decide to achieve their career goals when they are very young and face many stress related problems during this process. Hence this study aims at "A qualitative analysis of academic stress of B.Com students pursuing professional courses in Bangalore universities"

Research objectives:

1. To know the number of B.com students enrolled for pursuing professional courses.
2. To know the various professional courses opted by B. Com students of Bangalore university.
3. To understand the reasons for their stress.
4. To understand the techniques adopted by them to balance both professional and academic studies.
5. To understand that the integration of perceived stress, coping strategies and mental health helps in career development.

Research methodology:

This study is conducted on students of Bangalore university who are pursuing.com and professional course simultaneously. The sources of data will be collected from primary and secondary sources. This research article is completed by following the procedure of analytical and descriptive methods. The required data will be collected through questionnaire for analysis, findings and suggestion. Respondents for this study will be the undergraduate students of Bangalore universities who are pursuing professional courses along with B.com. The sample size of respondents will be 100.

Findings & Recomondations

The age group of 18 to 20 years B.Com students who are opted Charted Accounting and ICWAI professional courses are falling under more stress level as they have numbers of subjects in their courses even though few subjects of B.com and C.A Courses are similar. Students who opted other courses like CS having good shortage of attendance. The 20 to 24% of respondent's graphic picture shows their shortage of attendance in B.com. more than 50% of students are taking coaching classes for their professional courses every day 2 to 3 hours also one of the main reason to be stressed. 75% of respondents given as they submit their assignment in time also causes stress level to manage both B Com degree & Professional courses together. The students who are managing both are suffering majorly from stress, anxiety and other health related issues. the best recommendations for managing stress level are yoga, meditation, Time management, family and friends moral support etc.. it constantly helps those students who are managing both for the betterment of their career.

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AN ANALYSIS ON TRENDS OF EXIT STRATEGY IN BANKING SECTOR IN INDIA

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Abstract

Exit strategy across the businesses take place for several reasons such as consolidation of businesses, expansion by entering into new markets, increasing the product line, Synergies etc. Synergy refers to the greater combined value of merged firms than the sum of the values of individual units. The India Banking Sector has undergone a major transformation, with several Policy Initiatives and Positive Business Environment. Enhanced spending on infrastructure, speedy implementation of projects and continuation of reforms are expected to provide further impetus to growth. All these factors suggest that India's banking sector is set for a robust growth with the increasing business opportunities. The technological advancements have brought the mobile and internet banking services to the forefront which also includes a slew of improved services for giving the maximum satisfaction to the customers. In this context, the study of trends in exit strategy in Banking Sector in India assumes importance. The study is based on secondary data. Simple percentages; 'F' and 'T' test are employed for analysing the data.
Keywords: *Banking Sector, Exit strategy, Nationalisation Period, Liberalisation Period, Public Sector & Private Sector.*

Introduction

Exit strategy across the businesses take place for several reasons such as consolidation of businesses, expansion by entering into new market, increasing the product line, synergies etc. Synergy refers to the greater combined value of merged firms than the sum of the values of individual units. The India Banking Sector has undergone a major transformation, with several Policy Initiatives and Positive Business Environment. Enhanced spending on infrastructure, speedy implementation of projects and continuation of reforms are expected to provide further impetus to growth. All these factors suggest that India's banking sector is set for a robust growth with the increasing business opportunities. The technological advancements have brought the mobile and internet banking services to the forefront which also includes a slew of improved services for giving the maximum satisfaction to the customers. Exit strategy in Banking Sector in India have initially taken place to strengthen the banking system by merging the weak/ loss making and inefficient banks with other profit making and strong banks. But in recent times some exit strategy have taken place between profit making banks for availing the benefits by way of synergies to exit strategy. Indian Banking system has witnessed several exit strategy that have taken place for various reasons over a period of time. In this context, the study of trends in exit strategy in Banking Sector in India assumes importance.

Review of Literature

1. Kamatam Srinivas1, in his book, "Exit strategy and Acquisitions in Indian Banking Sector- A Study of Selected Banks" studied the impact of Exit strategy and Acquisition on Physical and Financial Performance of Merged Banks.
2. Pradeep Kumar2, in his thesis, "Bank Exit strategy and Cost Efficiency Gains in Indian Commercial Banks" studied the cost efficiency gains in select merged banks.

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3. A. Kaleichelvan3, in the thesis "Efficacy of Merger and Acquisition in Indian Banking Industry" (A Study With Reference to Select Merged Banks in India) has looked at the M&A activity in the banking industry during the period 1993-94 - 2004-05.
4. K. Anthony4 (2011) studied about the gains from consolidation exercise in terms of profitability of banks, and arrived at the result that the consolidation of banks did improve the profitability of banks in India, due to an increase in employee turnover and the subsequent reduction in operating expenses.
5. Pawan Sharma & Dr. D. P. Warne5 (2012) in their paper made a brief attempt to analyze the impact of merger with reference to successful movements of merger in between two banks and studied the pre and post merger impact of share price fluctuations.
6. Sohini Ghosh, Sraboni Dutta6 (2015) in their paper on "Exit strategy and Acquisitions in Indian Banking Sector: Pre-Post Analysis of Performance Parameters" explored the overall strategic impact of M&A on the Banking Sector during the timeframe spanning from 2000 to 2010. The focus of their study was to measure the change in performance levels of the banks, if any, in the post merger phase as compared to the pre merger ones through selected HR and financial parameters.
7. A. N. Tamragundi& Devarajappa. S7 (2015) in their article " Trends and Progress of M & A in Indian Banking Sector" analyses the trends and progress of exit strategy and acquisitions in Indian Banking Sector and examines the impact of economic reforms in merger deals.
8. Daniel & Frank8, 2014 Emphasized in detail about the stock price performance of the acquiring bank after the merger announcements dates. To determine if investors can make decisions with regard to earning more and above normal return and it revealed that the market remained as semi-strong and efficient Market.
9. Timcy, Neena, & K.P9, 2015 Summarised that there is an impact on the shareholder's wealth and change in the daily stock returns due to the announcement of merger dates using the event study analysis and states that merger on a whole is a strategy for value creation and a way of intensifying competition.
10. Shourun, Mark, & Weihong10, 2008 In detail specifies how the acquiring firms manipulate either by inflating or by preventing overvalued prices from falling prior to the stock-swap merger announcement.

Research Gap

The above review of literature points to the fact that, studies have been made on Exit strategy relating mainly to the pre and post merger financial performance of select banks; analyse the impact of merger; Financial performance of the transferee bank after the merger on the basis of CAMEL models etc. However, an analysis of exit strategy phase - wise, type - wise and sector wise has not been done. Hence the study is undertaken to fill the research gap.

Objectives of the Study

- To present an overview of Phase wise Exit strategy in the Banking Sector
- To analyse the Sector wise and time wise performance of the Exit strategy
- To analyse the trends in exit strategy in Banking Sector in India

Methodology

- **Sources of Data:** The study is based on Secondary Sources which includes the Annual Reports of the Select Banks; RBI Database; research publications etc.
- **Period of Study:** The Period of the Study is from 1961 to 31st March 2017, as a maximum number of exit strategy have taken place in Indian Banking sector during 1961.

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- **Sample Selection:** Several Exit strategy have taken place in the Banking Sector in India between various Banks for various reasons. The study has taken up all those Banks who have participated in the Merger activity since the year 1961 to 31st March 2017.

Hypothesis

1. **Ho:** There is no significant difference in the number of bank exit strategy between bank groups and between the liberalisation period
   H1: There is a significant difference in number of bank exit strategy between bank groups and between the liberalisation period

2. **Ho:** There is no significant difference in the number of Exit strategy across the sectors (public and private)
   H1: There is a significant difference in number of Exit strategy across the sectors (public and private)

Tools for Analysis: The following tools are used for the analysis of the data.

- **F test:** to test the Hypothesis as to whether there is any significant difference in number of bank exit strategy between bank groups and between pre and post economic reforms period **test:** to test the Hypothesis as to whether there is any significant difference in number of Exit strategy taken place in Public Sector and Private Sector

Exit strategy in Banking Sector

To study the trends in exit strategy, the period from 1961 to 2018 is divided into various phases on the basis of time frame in line with the policy initiatives of the Government. The overall exit strategy in the banking sector and the trends are presented in the following tables. Phase wise exit strategy in Banking Sector in India are presented in table 1.

Table 1

Sl. No		Phase	Period	No. of Exit strategy
1	I-	Pre Nationalisation Period	Exit strategy during 1961 to 1969	46
2	II-	Post Nationalisation Period	Exit strategy during 1969 to 1991	13
3	III- Post Liberalisation Period		Exit strategy during 1991 to 2015	22
4	IV- Consolidation of Banks		Exit strategy during 2015 till date	5
			March 2017	
	Total			**86**

Source: Compiled by the Author

Phase I - Pre Nationalisation Period (1961 - 1969)

The above classification is made on the basis of the time frames during which various changes have taken place on account of Governmental Policy initiatives in the Banking Sector.

The period before 1969 is considered as Pre Nationalisation period, during which several banks were operating in the Private Sector excepting for a few banks in the Public Sector. During this period a major chunk of exit strategy i.e. 46 exit strategy have taken place.

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The major initiatives in the Banking Sector was the establishment of Reserve Bank of India in the year 1935 followed by the enactment of Banking Regulation Act in the year 1949; Nationalisation of Imperial Bank of India and renaming it as State Bank of India in the year 1955 which acted as the principal agent of RBI to handle the banking transactions of both the Central and State Governments; followed by nationalising the subsidiaries of SBI in the year 1959.

During the first phase of pre nationalisation, the growth was very slow and banks experienced periodic failures. People had less confidence in the banks because of which deposit mobilisation also was very slow. Reserve Bank of India (RBI) was vested with extensive powers for the supervision of banking in India as the Central Banking Authority. RBI formulated schemes for the reconstitution and compulsory merger of weak banks with the sound banks to strengthen the banking system. The list of banks merged since 1961 till the nationalisation period is presented in the following table 2.

Table 2: Phase I: Pre-Nationalisation Phase Exit strategy (1961 - 1969)

	Transferor Bank	Transferee Bank	Date of Merger	No
1.	Prabhat Bank Ltd.	National Bank of Lahore	09-03-1961	**30**
2.	Indo-Commercial Bank ltd	Punjab National Bank	25-03-1961	
3.	Bank of Nagpur Ltd.	Bank of Maharashtra	27-03-1961	
4.	New Citizen Bank ltd	Bank of Baroda	29-04-1961	
5.	Travancore Forward Bank Ltd	State bank of Travancore	15-05-1961	
6.	Bank of Kerala Ltd.	Canara Bank	20-05-1961	
7.	Bank of Poona Ltd	Sangli Bank Ltd	03-06-1961	
8.	Bank of New India Ltd	State bank of Travancore	17-06-1961	
9.	Venadu Bank Ltd	South Indian Bank ltd	17-06-1961	
10.	Wankaner Bank Ltd	Dena Bank	17-06-1961	
11.	Seasia Midland Bank ltd	Canara Bank	17-06-1961	
12.	Kottayam Orient Bnk ltd	State bank of Travancore	17-06-1961	
13.	Bank of Konkan ltd	Bank of Maharashtra	19-06-1961	
14.	Poona industrial Bank Ltd	Sangli Bank	28-06-1961	
15.	Bharath Industrial Bank Ltd	Bank of Maharashtra	01-07-1961	
16.	Rayalaseema Bank Ltd	Indian Bank	01-09-1961	
17.	Cuttack Bank Ltd	United Bank of India	04-09-1961	
18.	Pie Money Bank Ltd	Syndicate Bank	04-09-1961	
19.	Moolky Bank Ltd	Syndicate Bank	04-09-1961	
20.	Merchants Bank ltd	Tanjore Permant Bank	04-09-1961	
21.	Tezpur Industrial Bank Ltd	United Bank of India	04-09-1961	
22.	G Raghunathmulla Bank Ltd	Canara Bank	04-09-1961	
23.	SS Commercial Bank ltd	United Western Bank Ltd	06-09-1961	
24.	Catholic Bank ltd	Syndicate Bank	11-09-1961	
25.	Phaltan Bank	Sangli Bank Ltd	07-10-1961	
26.	Jodhpur Commercial Bank Ltd	Central Bank of India	16-10-1961	
27.	Bank of Citizen ltd	Canara Banking Corporation Ltd	17-10-1961	
28.	Karur Mercantile Bank ltd	Laxmi Vilas Bank Ltd	19-10-1961	
29.	Peoples Bank ltd	Syndicate Bank	14-11-1961	
30.	Pratap Bank Ltd	Lakshmi Commercial Bank Ltd	11-12-1961	
31.	Unity Bank ltd	State Bank of India	20-08-1962	**1**

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32.	Bank of Algapuri Ltd	Indian Bank	14-08-1963	**1**
33.	Metropolitan Bank ltd	United Industrial Bank	06-02-1964	
34.	Cochin Nayar Bank Ltd	State Bank of Travancore	08-02-1964	
35.	SS K Bank Ltd	Karur Vysya Bank Ltd	01-06-1964	**10**
36.	Unnao Commercial Bank Ltd	Bareilly Corporation Bank Ltd	12-08-1964	
37.	Latin Christian Bank Ltd	State Bank of Travancore	17-08-1964	
38.	Southern Bank Ltd	United Industrial Bank Ltd.	24-08-1964	
39.	Shri Jadeya Shakarling Bank Ltd	Belgaum Bank Ltd.	26-10-1964	
40.	Bareilly Bank Ltd	Benarus State Bank Ltd.	16-11-1964	
41.	Thiya Bank Ltd	Lord Krishna Bank Ltd.	16-11-1964	
42.	Allahabad Trading & B C Ltd.	State Bank of India	25-08-1964	
43.	Vettaikarna PM Bank Ltd	Bank of Madhura Ltd	01-09-1965	**3**
44.	Malnad Bank Ltd	State Bank of Mysore	06-10-1965	
45.	Josna Bank Ltd	Lord Krishna Bank ltd	13-10-1965	
46.	Amrit Bank Ltd	State Bank of Patiala	03-02-1968	**1**
		Total		**46**

Source: K. Srinivas -M & A in Indian Banking Sector- A study of Selected Banks

The process of strengthening the banking structure through a process of merger and amalgamation of the weaker units with stronger institutions, following the failure of certain banks in 1960, was continued during the year 1961. From the table 2, it can be seen that, in total, forty six bank exit strategy have taken place in India from the period between 1961 to 1968; out of which thirty exit strategy have taken place in the year 1961 itself; another ten exit strategy have taken place in the year 1964; three in the year 1965 and one each in the years of 1962, 1963 and 1968. The major reason for these exit strategy was the restructuring of weak banks in order to protect the customers' interests. Most of these exit strategy were between private banks.

Phase II - Post Nationalisation Period (1969 - 1991)

The period from 1969 to 1991 is Post Nationalisation Period. During this period the Government of India has nationalised 14 commercial banks with total deposits of Rs. 50 crores in the year 1969, which gave Government a control over 84% of total branches; 6 banks with a total deposits of Rs. 200 crores were nationalised in the year 1980 which increased the total branch network of the nationalised banks to 91%.

These banks were nationalised with the objectives to prevent few big business houses from controlling the banks; to prevent the concentration of economic power and maximisation of wealth in few hands; to mobilize savings from all sections of people throughout the country. The active participation of the nationalised banks in the exit strategy is seen during this phase. The bank exit strategy in India during the Post Nationalisation Period are presented in table 3.

Table - 3: Phase II: Post Nationalisation Exit strategy (1969 - 1991)

Sl. No	Transferor Bank	Transferee Bank	Date of Merger	No
1	Chawla Bank Ltd	New Bank of India	23-04-1969	
2	Bank of Behar Ltd	State Bank of India	08-11-1969	2
3	National Bank of Lahore Ltd	State Bank of India	20-02-1970	1

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4	Miraj State Bank Ltd	Union Bank of India	20-07-1985	3
5	Lakshmi Commercial Bank Ltd	Canara Bank	24-08-1985	
6	Bank of Cochin Ltd.	State Bank of India	26-08-1985	
7	Hindustan Commercial Bank Ltd	Punjab National Bank	19-12-1986	1
8	Traders Bank Ltd	Bank of Baroda	13-05-1988	1
9	United Industrial Bank Ltd	Allahabad Bank	31-10-1989	1
10	Bank of Tamilnad Ltd	Indian Overseas Bank	20-02-1990	4
11	Bank of Thanjavur Ltd.	Indian Bank	20-02-1990	
12	Parur Central Bank Ltd	Bank of India	20-02-1990	
13	Purbanchal Bank Ltd	Central Bank of India	29-08-1990	
Total				**13**

During the Post Nationalisation Period, thirteen bank exit strategy have taken place from 1969 to 1990. All these exit strategy were between the Public Sector and Private Sector Banks. Out of these thirteen exit strategy, State Bank of India topped the list with three exit strategy to its credit during the years 1969; 1970 and again in the year 1985. Remaining ten exit strategy took place between the nationalised banks and other banks in the private sector.

Year wise analysis of the exit strategy points to the fact that two out of fourteen exit strategy have taken place in the year 1969; one merger by State Bank of India and the other one was by New Bank of India (nationalised in the year 1980); again after a gap of fifteen years three exit strategy have taken place with Union Bank of India; Canara Bank & State Bank of India; after a gap of five years in the year 1990, four exit strategy have taken place just before the liberalisation of economy.

Phase III - Post Liberalisation Period (1991 - 2015)

The period after 1991 is Post Liberalisation Period during which, major economic reforms were initiated by the Government to revive Indian economy. In the year 1991, under the chairmanship of Mr. M Narasimham, a committee was constituted for strengthening the Banking Sector in India and to examine all aspects relating to the structure; organisation; functions and procedures of the financial system; These reforms were popularly known as 'structural adjustments' or 'liberalization' or 'globalization'. The Government announced a New Economic Policy on July 24, 1991. The new policy deregulated industrial economy in a substantial manner. One of the steps taken to liberalize and globalize Indian economy were the wide-ranging Financial Sector Reforms in the Banking, Capital Markets, and Insurance Sectors, including the deregulation of interest rates, strong regulation and supervisory systems, and the introduction of foreign/private sector competition (www.iasscore.in). This period has witnessed the increased participation of Indian Private Sector Banks. The bank exit strategy in India during the Post Liberalisation Period are presented in table

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4: Phase III: Post Liberalisation Exit strategy (1991 - 2015)

Sl.No	Transferor Bank	Transferee Bank	Date of Merger		No
1.	New Bank of India	Punjab National Bank	04-09	-1993	1
2.	Bank of Karada Ltd.	Bank of India	1993-1994		1
3.	Kashinath Seth Bank	State Bank of India	1995-1996		1
4.	Punjab Co-op. Bank Ltd	Oriental Bank of Commerce	1996-1997		2
5.	Bari Doab Bank Ltd	Oriental Bank of Commerce	1996-1997		
6.	Bareilly Corp. Bank Ltd	Bank of Baroda	03-06	-1999	2
7.	Sikkim Bank Ltd	Union Bank of India	22-12	-1999	
8.	Times Bank	HDFC Bank Ltd	26-02	-2000	1
9.	Bank of Madura	ICICI Bank	Mar-2001		1
10.	Benares State Bank Ltd	Bank of Baroda	20-07	-2002	1
11.	Nedungadi Bank Ltd	Punjab National Bank	01-02	-2003	1
12.	South Gujarat Local Area Bank	Bank of Baroda	2004		2
13.	Global Trust Bank	Oriental Bank of Commerce	24-07	-2004	
14.	Bank of Punjab	Centurion Bank of Punjab	Oct-2005		1
15.	Ganesha Bank of Kurundward	Federal Bank Ltd	Jan –	2006	
16.	United Western Bank	IDBI	2006		4
17.	Lord Krishna Bank	Centurion Bank of Punjab	2006		
18.	Sangli Bank	ICICI Bank	2006		
19.	Centurion Bank of Punjab	HDFC Bank	25-02	-2008	2
20.	State Bank of Showrastra	State Bank of India	Aug-2008		
21.	Bank of Rajasthana	ICICI Bank Ltd	13-08	-2010	1
22.	ING Vysya Bank	Kotak Mahindra Bank	01-04	-2015	1
		Total			**22**

Source: K. Srinivas: M & A in Indian Banking Sector - A Study of Select Banks

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It is seen in table 4, that, in total twenty two exit strategy have taken place during the Post Liberalisation Period from 1991 to 2015. One interesting merger that took place was between two nationalised banks Punjab National Bank and New Bank of India the reason being high Non Performing Assets. Thirteen exit strategy have taken place between Public Sector Banks and Private Sector Banks; eight exit strategy have taken place amongst the Private Sector Banks. Out of these twenty two, twelve exit strategy were forced exit strategy because of the financial sickness of the banks; eight have taken place voluntarily; and two were in the lines of consolidation.

Phase IV: Consolidation of Banks (2015 - 2018)

The consolidation of Public Sector Banks is aimed at having strong banks rather than having large number of banks in the industry. Banking Industry has seen a number of changes over the last 5 decades. The major changes were the Nationalization of the banks in 1969 and 1980, followed by the liberalization of the economy in 1991, opening up of Banking Sector for Private sector in 1993 and the latest one being the consolidation of banks. Five Associate Banks of State Bank of India viz, State Bank of Bikaner and Jaipur; State Bank of Mysore; State Bank of Travancore; State Bank of Hyderabad and State Bank of Patiala merged with their parent bank i.e. SBI on 1st April 2017. On the same day state owned Bharatiya Mahila Bank also merged with SBI. With the merger of associate banks, India's largest Public Sector Bank SBI becomes one of the top 50 Banks in the world.

Sector wise & Period wise number of exit strategy that took place in Indian Banking Sector from 1961 to 31st March 2017 is presented in table 5.

Table 5 : Number of Exit strategy: Sector wise - Period Wise Analysis (1961 - 2018)

Sector	Pre Liberalisation Period	Post Liberalisation Period	Total	Percentage to Total
Public - Public	00 (00.00 %)	08 (28.58%)	08	09.20%
Public - Private	40 (67.80%)	11 (39.28%)	51	58.62%
Private - Private	19 (32.20%)	09 (32.14%)	28	32.18%
Total	59	28	87	100.00
Percentage	**67.82%**	**32.18%**	**100**	

The f-ratio value is 0.79553. The p-value is .422839. The result is not significant at $p < .05$.

Source: Compiled by the Author

The study period from 1st April 1961 to 31st March 2017 is classified into two Phases; Pre Liberalisation Period i.e., from 1st April 1961 to 31st March 1991and Post Liberalisation Period i.e., from 1st April 1991 to 31st March 2017. Exit strategy have taken place amongst Public Sector Banks; between the Public Sector Banks & Private Sector Banks and Private Sector Banks & Private Sector Banks.

It is seen in table 5 that, total exit strategy taken place in Indian Banking Sector across the Sectors under different Periods are 87 (46+13+22+5 Associates +1 Bharatiya Mahila Bank). Out of 87 exit strategy, the exit strategy amongst the Public Sector Banks during both the periods accounted to 9.20 %; Public - Private Sector Banks 58.62% and Private - Private

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Sector banks 32.18 %; the highest number of exit strategy has taken place between Public Sector & Private Sector Banks (51/87) the reason might be bailing off weak Private Banks in the interest of the customers.

During the Pre Liberalisation Period, 59 exit strategy have taken place and not a single merger has taken place amongst the Public Sector Banks during this Period; 67.80 % of 59 exit strategy have taken place between Public Sector & Private Sector Banks and 19 exit strategy accounting to 32.20 % have taken place between the Private Sector Banks.

During the Post Liberalisation Period in total, 28 exit strategy have taken place across the Sectors; out of which 28.58 % are amongst Public sector banks, majority of these exit strategy have taken place as a part of consolidation process; 39.28 % between the Public and Private Sector Banks and 32.14 % between the Private Sector banks.

ANOVA is run to test the Hypothesis as to whether there is any significant difference in the number of bank exit strategy between the Bank groups and between Liberalisation Period. The p values as per 'f' test at 5% significance level are > .05 indicating that there is no significant difference. Sector wise exit strategy that took place in the Indian Banking Sector are presented in table 6.

Table 6 : Bank Exit strategy: Sector Wise

Sector	No of Banks Merged	Sector	No of Banks Merged
Public Sector		**Private Sector**	
Allahabad Bank	**1**	National Bank of Lahore	**1**
Bank of Baroda	**5**	Bank of Madhura	**1**
Bank of India	**2**	Bareilly Corporation Bank Ltd	**1**
Bank of Maharashtra	**3**	Belgaum Bank Ltd	**1**
Canara Bank	**4**	Benarus State Bank Ltd	**1**
Central Bank of India	**2**	Canara Banking Corporation Ltd	**1**
Dena Bank	**1**	Centurion Bank of Punjab	**2**
IDBI	**1**	Federal Bank Ltd	**1**
Indian Bank	**3**	HDFC Bank	**2**
Indian Overseas Bank	**1**	ICICI Bank	**3**
New Bank of India	**1**	Karur Vysya Bank Ltd	**1**
Oriental Bank of Commerce	**3**	Kotak Mahindra Bank	**1**
Punjab National Bank	**4**	Lakshmi Commercial Bank Ltd	**1**
State Bank of India	**13**	Laxmi Vilas Bank Ltd	**1**
State Bank of Mysore	**1**	Lord Krishna Bank ltd	**2**
State Bank of Patiala	**1**	Sangli Bank Ltd	**3**
State bank of Travancore	**5**	South Indian Bank ltd	**1**
Syndicate Bank	**4**	Tanjore Permant Bank	**1**
Union Bank of India	**2**	United Industrial Bank	**2**
United Bank of India	**2**	United Western Bank Ltd	**1**
Total	**59**	**Total**	**28**
Percentage to Total	**67.82%**		**32.18%**

The t-value is 2.45278. The p-value is .018878. The result is significant at $p < .05$.
Source: Compiled by the Author

The table 5 is a consolidated picture of all the exit strategy that have taken place in India during the last 58 years from 1961 to 2017 across the Public Sector Banks and Private Sector Banks.

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In total Banking Sector in India during the period consisted of State Bank of India and its six Associates; twenty one Nationalised Indian Banks; sixteen old Private Sector Indian Banks; and thirteen new Private Sector Banks totaling to twenty eight Public Sector Banks and twenty nine Private Sector Banks. Of the twenty eight Public Sector Banks, twenty banks have taken active part in the merger activities. State Bank of India topped the list with thirteen exit strategy during the study period followed by Bank of Baroda and Bank of Travancore with five exit strategy each; Canara Bank, Punjab National Bank and Syndicate Bank stood at third place with four exit strategy each to their credit; seven of the banks have only one merger each in the last 58 years. In total, twenty banks have gone for fifty nine exit strategy out of eighty seven accounting for 67.82% of the total exit strategy which only proves that Public Sector Banks in India played a very important role in protecting the economy from tumbling down and for safeguarding the interests of the customers. In the Private Sector Indian Banks, ICICI Bank and Sangli Banks have been the leaders with three exit strategy each to their side followed by Centurion Bank of Punjab, HDFC, Lord Krishna Bank and United Industrial Bank with two exit strategy each and remaining fourteen banks have gone for only one merger each. In total, Private Sector Banks have twenty eight out of eighty one exit strategy with 32.18% of the total exit strategy which only proves that the regulatory policies were not very favourable for the Private Sector and till recently, their entry was also restricted. It is only after the New Economic Policy in the year 1991, the increased participation is seen. T test is employed to test whether there is any significant difference between the Public Sector Exit strategy and Private Sector Exit strategy. The t-value is 2.45278 indicating that there is a significant difference between the exit strategy of both the sectors at 5% significant level indicating that the Public Sector Banks dominated the scenario of exit strategy.

Conclusion

The India Banking Sector has witnessed several changes over the years. The participation of Public and Private Sector Banks in the merger activity all through the study period is seen. The Public Sector Banks dominated the merger Scenario, with more number of exit strategy to its credit. During the Post Liberalisation period increased participation of Private Sector Banks in merger activity is evident. Exit strategy are now being considered as an important strategy for consolidation and expansion which is the reason why a few profit making Banks in the Private Sector have shown interest in the merger activity.

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ENGLISH, A CHALLENGING LANGUAGE FOR RURAL STUDENTS

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Abstract

This paper attempts to show how acquisition of English language is challenging for rural students. We see, how over the last few decades English has gained importance in the education system and also in our day to day life. In rural areas many U.G level students are seen struggling to learn English language. This inability to grasp English language is the main barrier/ obstacle; rural students are facing even today. The fear instilled in the young minds can be overcome by a promising and enthusiastic teacher, through activity based teaching learning can be made easier. Practically approaching teaching can pave the way for effective learning and it also nurture confidence in rural students. As goes the saying "every problem has a solution. It's a matter of perspective only". Rural students fear for English language can be lessened by taking proper measures by the teacher. English is no doubt the foremost and most important tool of communication all over the world. Individually everyone should work hard to acquire good communication skills which is most important prerequisites to excel in one's career. When compared, urban students are exposed to a lot of methods of learning English with special training. Whereas rural students have limited exposure to learn English. Rural students can also acquire English language through continuous exposure to the target language, and also available resources should be utilised properly. This paper deals with effecting methods which can be employed in teaching English to Rural students for their progress and also possible solutions to overcome the problems being faced by rural students. This paper tries to analyse the reasons for English being difficult for rural students and suggests solutions to overcome them.
Keywords: *English language, Learning process, Rural students, Challenges and remedies.*

Introduction

The basic idea of any language is to communicate effectively and no communication is possible unless one gets a chance to communicate. As the whole world has become globalised, the demand for communication is high in the changed scenario. English as a language has been used in India for a long time, but it is still an obstacle for many from rural background because rural setting does not provide students the opportunity to speak and learn English.

Language learning

Any language to be mastered is not an easy task until and unless there is a proper channelization. Language learning can be acquired only through constant practice towards target language. A child is exposed to his/her native language from the time of birth but the same child finds English language as alien due to less exposure it gets to the language. As we can notice the same is not true in the urban setting, it is because the child is exposed to the second language called English at a very early age, hence the child actively starts showing interest on the same whereas the situation in rural setting is the opposite.

Challenges

To start with, the first and also the foremost problem is that the child's background matters a lot. As many farmers are illiterate and also earn a less income they would not be able to afford their children's to go to private schools/ colleges where they can gain access to English language to certain amount. Rather they are sent to schools/ colleges where they are not thought up to the mark, hence the child loses interest on the language which in turn instils fear to

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communicate. Hence the child do not understand the importance of communication skills that plays a vital role in today's world. English is taught only as a subject and not as a language. It is a known fact that language is a skill which can be acquired through constant practice, constant practice leads to mastery over the language. There is no division called rural and urban students, it is just that few learn fast and few slow. But through proper channelization and through motivation anything can be achieved.

Lack of Exposure

As mentioned earlier rural students have less exposure to the language when compared to urban students because in cities, parents would also be educated hence the language skills are easily acquired by their kids. But in-case of rural setting it is the opposite.

Teaching methods

Another main problem is that English language is thought using vernacular by teacher themselves, this kind of method will still make English as an alien language to the rural students. Usage of rural vernacular language should be limited and that should not dominate in language learning. The focus of the teacher's in general is more on teaching about English rather than teaching in English. And more stress is laid on obtaining marks in examination by these; students just by heart without understanding and put same on the answer scripts but when they are asked to communicate the same they fail. In schools students somehow manage to cope with the situation but when they enter to the secondary level they fail to meet the expected standards. They find themselves incompetent compared to the urban students.

Through constant evaluation by the teachers this barrier can be removed. Interesting methods should be used in teaching which creates eagerness in the learning process.

Strength in the Class room

In the present educational institutions we see how crowded the classrooms are. The teachers will not be able to concentrate on individual students and hence teaching becomes one way communication. In this circumstance a teacher should give assignment where each student should be given opportunity to speak at least two lines every week.

Teacher's role

No experienced teacher would like to go and work in rural setting for less pay hence we see inexperienced and passionless teachers more in number in rural area, whom the students would follow, hence it is very important for the teacher to be perfect in his/ her language skills.

Shortcomings in the Curriculum

More stress is laid on written rather than oral examination, teaching material should be student friendly, communication focused and function oriented. These should be simple enough and attractive for students, only then students show interest towards the language.

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Lack of clear-cut policy.

One of the prominent reasons for the poor standard of English is the lack of a clear cut policy. The government has made frequent changes in the policy for the teaching and learning of English. Though English is taught as a compulsory subject, only passing marks is taken into consideration. The government has decided not to consider marks in English as essential for admission into university courses. In-fact it is now time to take a strong decision to formulate and to implement proper policies which promote students learning in English.

Lack of Motivation

This is also one of the major challenge in learning English. Rural student's poor and improper sociological conditions compels them to ignore the Language. Learning a foreign language is an uneasy task for them and regular practices are not provided to gain fluency in the use of language. Few rural students lack to for-see the future prospects and tend to ignore English language. Hence language students memorize lessons, reproduce them in exams and forget them. Speaking skills are totally neglected.

Negative attitudes

Negative attitudes for teaching and learning English is still prevalent in the rural areas. Teachers and students don't like to use English for their communication. Some teachers also hesitate to use the language in their classes, as they fear that the students shall not understand. Teachers are also off the opinion that the rural students are dull and can never achieve mastery on the language. Because of this attitude students too lack in showing their potential.

Remedies

First and foremost, negative mind-set should be erased and students should be motivated to acquire the language skills. Teachers should use different ideas to help students to matter over the language. For ex: diary writing on daily basis, writing review of the recently watched movies, writing essays on the current affairs would help students to master over writing skill. When it comes to Speaking skill it can be mastered by constant communication. Teacher should tell students to choose topic of their interest and should provide platform to exhibit their talents, by this students can be assessed and the teacher can provide feedback for further improvements. Reading English newspaper on daily basis would help in learning the language at the faster pace. Small talk, introductions and creating acquaintance farewell, appreciation these task would help students to speak better.

Conclusion

As goes the saying "every problem has a solution, it's a matter of perspective only". It is the mind-set to be changed first, to achieve better in life. Rural students should overcome the barriers they are facing in learning English language and should practice constantly for the change to be seen. To solve the problems a systematic method should be followed. Firstly, teachers should aim at teaching primarily, not knowledge but skill, the different skills required

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for good LSRW. Teachers should find some way out in helping students and also should boost their confidence.

There can be no learning without exposure. Group discussions can be arranged, so that student take part in the discussion to gain experience. If we take into account the role of teacher and student in acquiring the knowledge of language; the problems can be solved effectively. Only then the students will realise the practical use of English language. They will be able to use English as a language of communication. It will also help in raising the standards of English as a language in the educational institution. But one or two persons cannot do anything solid. Let everyone concerned with it take the responsibility. Only then we can create a congenial environment and we will be able to achieve better results in teaching and learning of English.

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"MEDIA FRAME ON DIALECT"

Arjun.V.C[1]

Abstract

The paper brings out the social transformation of English language through different phases of generations, with the introduction of social media in the 20's we see a drastic change or a shift from the primary English accent. The contemporary society who are completely involved in the digital mind-set are dependent on online sources which involve using a fashionable or trendy abbreviations. English being the globally acclaimed dominant language is turning out to be a language that can be used however we require. The paper also points out the various domains of language that make a serious impact on the personality, communication technique, accent, perspective of analysing and usage of vocabulary. We as a society are pruned to this privilege of creating and developing the language to our requirements, but also adapting to the new outcomes of language. An unpronounceable word like 'FYI' makes a lot more sense than completely explaining the situation. Finally the conclusion is drawn from the trends of today's language and our freedom to express as we like it.

Keywords: *Trending Vocabulary, Social Media, Digital world.*

Introduction

We live in an age where the whole world is like a single social network. There is no class division or hierarchy with regard to the social media. The technology serves equally and it has acted as a tool for a variety of purposes

The well sounded Global language, which connects each person internationally, is evolving continuously. We have always tried to implement creative ways of expressing our ideas. Towards the end of resent years we have emerged using English in new forms. This influence is not only of the people or the society, but from the social media and its transformation and development in recent years. Social media today has grown to a great extent such that even the basic ideas or an act of humanity is reaching people through social networks. Even we are entirely dependent on these social networks such as watsapp, twitter, instagram etc.

Social media has a two way output both positive and negative. This influence not only changes the format of speaking and writing but also brings out improper use of informal language. In the present fast generation everybody is trying to communicate in a hustle without taking the consideration of using proper English.

English Language vocabulary

From the last few years English has had a drastic change, but this is not only with regard to the social media but also from many aspects of neologism. Let's take the part of literature and how it has transformed. Firstly coming to the older ages of neo-classical period or the beginning of romantic period, we witness a formal spoken and written English language, which usually came with a bias of class distinction targeting the elite people. The Romantic period however saw the change, where William Wordsworth started reaching to the lower class of the society by writing in a commonly used country side language, where both the elite and the bourgeois class could lay their hands on. With the rise of the revolutionary industrialisation writers like Charles

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dickens targeted lives of the struggling workers and children's, who worked in the factories. Here we see that the English language was turning out to be a bit modernised compared to the prior poets and novelists.

Coming to the post-colonial and modern period, our influence on the language changed along with the local vocabulary. We started juggling with two languages for example; we now use a bilingual dialect where we use two or three language while speaking normally. This has also affected our writers where they put in some native words in their writing. While on the other hand mastery over one language is turning out to be difficult. English language is quiet stressed but we have quit to follow the basic grammatical rules.

Like-wise with the introduction of technology or the social media, words and sentences looks like informal posts/ updates of Facebook, Instagram and Twitter. Even if the smart device, be it a cell=phone, tab or a computer system it is preloaded with a dictionary for reference to auto check our spellings and sentence's , where in today's scenario it directly gives us the sentence if you just start typing.

But still we have an option to include words into the dictionary of our keypad, which later on after spreading becomes a part of English language officially. The best part is that the same social media helped in introducing thousands of new terms for communication, and also took a great speed to spread these words in the internet. Another influence is the introduction of instruction manual that people make online to help people use a particular website or a device.

Transformation

We cannot deny that social media has transformed the way we see and communicate with each other. From sharing our life events to putting out our emotions. We tend to make it a social life through these social media platforms. Bloggers especially today, is turning out to be a profession where we see them travelling and explain what they are doing. There are different types of blogging. But with reference to the English language we see them describing informally using a bilingual dialect. Were even the audience tend to start using the same language which might get out to be official. Like the life style transformation, even English is transforming into a stylish vernacular accent.

Communication

Social media has enabled us to communicate with a large group of people on a global scale, in some cases we tend to do it locally also. As a result of increasing speed of communication, it is quick, effective and important as it's a written premise and also recorded. The only difference is that in a media message you don't briefly exaggerate and is mostly informal where as a written script is forced to be efficient and brief, with a proper sentence structure. Capitalisation is another part of new usage where it shows the emphasis of that particular subject/ sentence.

Use of Acronyms

The usages of acronyms are not new to us (for example: NASA- the National Aeronautics and Space Administration or ISRO- Indian Space Research Organization). These were the

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abbreviations we likely used few years ago. But now we have a substitute to a whole sentence such as LOL – laugh out loud, OMG- oh my GOD, TTYL- talk to you later etc. these are just few that demonstrate how social media has reduced writing longer phrases and reduced space.

The other new form that has come in place are the Emoticons, which represent facial expression such as feelings or to express anger, rage, or happiness without actually having to use a sentence. We can say that social media is a fast and efficient way to communicate with larger number of people and not a process of changing the language or a lazy form of writing and expressing.

Impact of social media on language

Language is an evolving process. It has been developing from many stage of time. The effect of social media on English has the adverse effect on how we communicate. The words originating from social media and the internet are now a popular usage, but we don't recognize it to be on the wider prospect as we don't think on usage of formal English.

The main problem is that there is nobody to check or correct these creative usages, or a rule that says to stop exploiting the language. Few interesting words in the internet today are troll, meme etc. Awesome – is a new word/ context that came in place from the social media which soon became very popular that it has been added to the formal dictionary.

Even some acronyms have become a part of everyday speech like LOL, FYI etc. likewise we can take many examples to show the shot-cuts that are being created, some common phrases are 'tweet it' referring to convey a message on twitter, or add a friend as in Facebook, referring to accept a profile that you want to follow or make an acquaintance.

Conclusion

Our generation or the past generation would know the difference between the usage of formal and informal English language and the difference between spoken and written English. The coming generation might fail to understand these differences as every form of language is now becoming informal or precise. Though this change is a part of development on the plains of English language we do not have any choice rather than accept this change and develop our vocabulary along with it.

Social media has already gained a lot of popularity and each individual has started to make his personal life social by getting others to know about his existence, like-wise pruning others to live a dreamful life. We can never say that this changing development of English language as being harmful as it is a new trend. Like every age it goes under a cycle, after certain period of time we could get back to the structural English.

Today with lots of influencing facts we can say that, social media has changed the way we speak and write English.

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DECISION-MAKING OF RURAL GRADUATES FOR POST-GRADUATE STUDIES -A MULTIDISCIPLINARY RESEARCH

Jyothi V[1] **Dr. M. G. Chandrakanth[2]**

Abstract

The number of students enrolling for post-graduate (PG) programs has been growing at a CAGR (compounded annual growth rate) of 3.3%, close on the heels of the UG (under-graduate) programs that stand at 3.6% (2012-19). As much as the aspirational graduates who are challenged with the variety in availability of PG programs and colleges, so also are the higher educational institutions offering them, in deciding the nature of programs to be offered. The challenge is further intensified with influx of rural graduates in exponential numbers into the PG education space. This research is aimed at exploring the expectation/ s of rural graduate students from one or two more years of formal education post their graduation. It is intended at feeding the stakeholders of higher education to align PG programs in line with the ***Outcome-in-Focus (OiF)*** *among rural graduates entering the space of post-graduate studies. Further, an understanding of the spread of rural graduates across their socio-economic-philosophical and educational profiles in relation to their OiF from PG studies is expected to explain the gravity for the much needed action. This primary survey-based, descriptive research was carried out among rural graduates spread across two districts of Karnataka using a structured, close-ended questionnaire with options to choose, rank and rate. The primary data was analysed using simple percentages, grouped using pivot tables, ratings on Likert scale summed up, and the hypothesis tested using chi-square test.*

Key word*- Outcome-in-Focus (OiF) - defined as the outcome that a rural graduate intends to achieve through PG studies of his/ her choice.*

Introduction

In line with the rapidly growing number (about ten-fold growth from 4 million in 2000 to 40 million in 2019) of customers for higher education (HE), the number and variety of HE Institutions (HEIs) too have grown exponentially. So also are the variety of courses and their varied outcomes. With such abundance of choice-‘of colleges’ and ‘of courses’, students are challenged in figuring out the college and the course that would match their expectations in terms of their desired outcome. Further, the influx of rural youth in burgeoning numbers into the HE space has left the HEIs clueless about the varied expectations of these aspirational youths and the various factors that influence their choices. While the CAGR (compounded annual growth rate) of youth enrolling to UG (under-graduate) programs stands at 3.6% during the last seven years (2012-19), the same for PG (post-graduate) programs also stands close at 3.3%. This research is intended at aligning PG programs in line with the ‘outcome/ s-in-focus’ (OiF) among rural youth entering the space of PG studies. The results of this primary survey-based, descriptive research among rural graduates of Karnataka throws light on various socio-economic-educational and philosophical factors that influence the OiF from PG studies among the rural graduates of Karnataka.

Research questions: The results of this research intend to answer the following questions:-

1. Do rural graduates who wish to pursue post-graduation (PG) studies have any expectation from two more years of formal education?

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2. What is/ are the ‘Outcome/ s in Focus’ (OiF) among rural graduates opting PG studies?
3. Does the socio-economic-educational background of families and their philosophical orientation (about education and life) have any influence on the OiF from PG studies among rural graduates?

Hypotheses

1. **Ho:** There is no significant difference in the OiF from PG studies among rural graduates interested in pursuing PG studies.
   H_1: There is significant difference in the OiF from PG studies among rural graduates interested in pursuing PG studies.
2. **H2:** The socio-economic-educational background of the families of the rural graduates and their own philosophical orientation (about education and life) have an influence on the OiF from PG studies among rural graduates.

Methodology:

This primary survey-based, descriptive research was carried out across colleges spread in smaller towns and villages in two districts of Karnataka- 1. Tumkur district in South Karnataka, 2. Uttar Kannada district (Sirsi) in North Karanatka. In case of Tumkur district, government first grade colleges (GFGCs) located in Tiptur, Kunigal, Madhugiri and Koratagere were considered in addition to one private-aided college. Similarly, in the case of Uttar Kannada district, two GFGCs and three private colleges located in Sirsi, Siddapura and Sagara were considered.

Students in final year graduation, pursuing non-technical courses viz. B.Com., B.Sc. and BBM in these colleges formed the population and sample for the research. The survey, with a structured questionnaire, was carried out during the college hours in the classrooms. In each college, one or two sections from each available course were randomly chosen. The final sample consisted of 1480 (n) final year graduates (AY 2019-20).

The research tool had close-ended questions, asking the respondents to ‘choose’ from the options given, ‘rank’ in case of some questions and, ‘rate’ in case of others.

The primary data so obtained during the nine days data collection period)during second and third weeks of January 2020) was systematically compiled in MS Excel, analysed using simple percentages, grouped using pivot tables, ratings on Likert scale summed up, and the hypothesis tested using chi-square test.

Though time and other resources, including communication and rapport necessary to enter the classrooms limited the researcher form expanding to larger sample, the insights of the research were found to be empirical, opening doors to large scale research in the area.

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Finding

The results of the primary survey revealed that at 91%, the percentage of female graduate students who are interested in pursuing PG studies are higher by 15% of the same in the male category (Table 1)

Table 1: % of rural graduates interested in pursuing PG studies

% of graduate students	**Male**	**Female**
Interested in pursuing PG studies	75	91
Having expectation from PG studies	92	95

1. However, with respect to having specific expectation from one or two more years of formal study through a PG course of their choice, almost an equal percentage male & female rural graduate students were found to have an Outcome-in-Focus (OiF)- (Table 1).

2. A chi-square test (at 17 degrees of freedom at 10% level of significance) yielded a value which was far lower than the calculated value, resulting in the **rejection of Null Hypothesis.**

   Calculated $X^2 = 493.96 <$ Table $X^2 = 24.76$ (at 17 degrees of freedom at 10% level of significance).

   Hence, the Alternate Hypothesis (H_1) was accepted, resulting in the conclusion that there is significant difference in the OiF from PG studies among rural graduates.

3. Based on the ranks given by the respondents to the various options that they intend to achieve through the pursuance of PG studies, they were **grouped into three groups** as shown in Table 2.

Table 2: Spread of rural graduates across various categories of OiF from PG studies

Categories of OiF	**% of rural graduates**
Possession of Higher Qualification - (OiF Cat. 1)	**6**
Pursuance of Higher Knowledge & Academic Career - (OiF Cat. 2)	**30**
Pursuance of Excellence in Corporate Career & Total Personality - (OiF Cat. 3)	**64**

The research revealed that for 64% of the graduate students, “pursuance of excellence in corporate career & total personality” was the OiF from PG studies. While a third of the graduate students wish to pursue PG studies in pursuit of “higher knowledge and academic career, it is important to note that only 6% is interested in taking up PG studies for “possession of higher qualification/ additional degree”.

4. The **philosophical orientation** (about education & life) of rural graduates was not found to have significant influence on their OiF from PG studies.

The Box & Whisker plot presented in Fig. 1 presents the distribution of the rural graduates on the modal philosophical orientation score. While it was found that the spread of rural graduates

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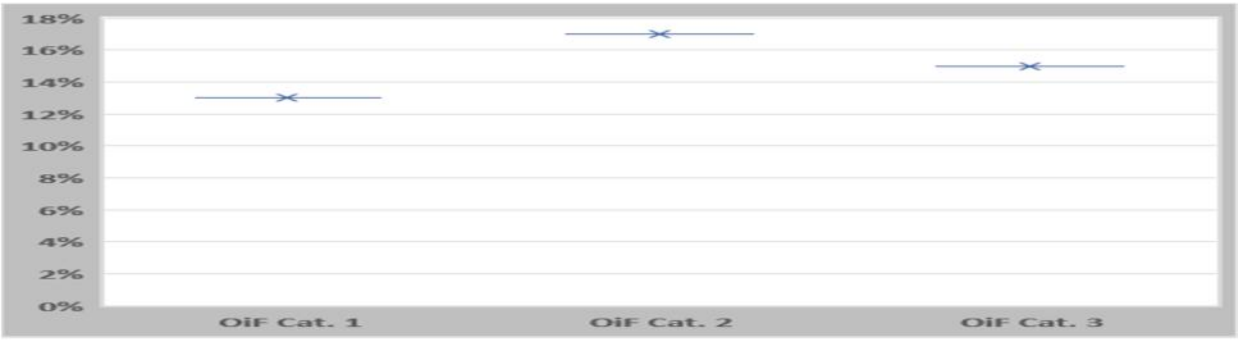
was almost equal between the OiF Cat. 2 and OiF Cat. 3 on the modal philosophical orientation score, those in the OiF Cat. 1 was only marginally lower.

Fig. 1: Spread of rural graduates on their philosophical orientation (about education & life)

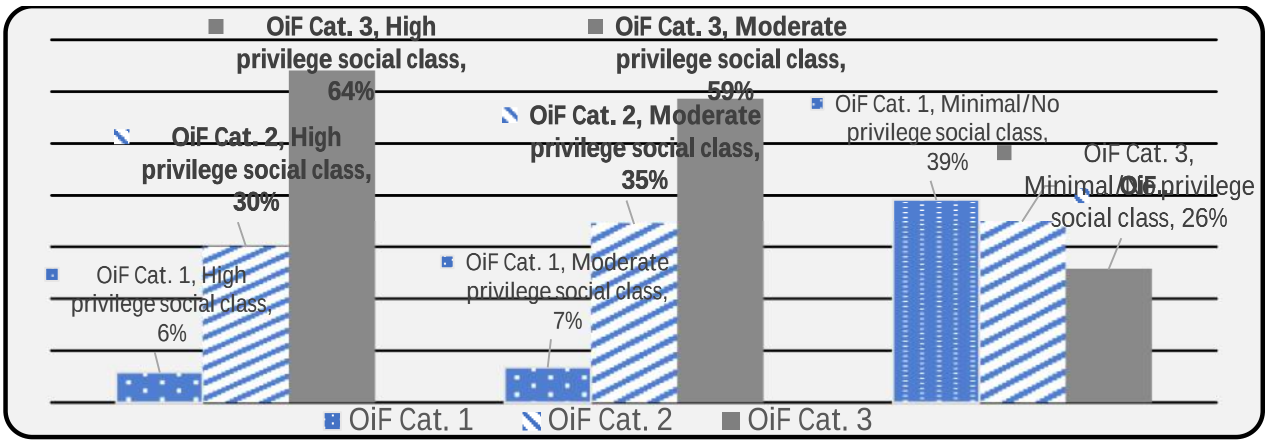


5. It is interesting to note that the spread of the rural graduates whose OiF is "pursuance of higher knowledge and academic career (OiF Cat. 2)" is almost **equal across** different **social classes.**

   It is also interesting to note that the about 60% of the rural graduates, both- in the high and medium privilege social classes wish to pursue PG studies in "pursuance of excellence in corporate career and total personality", while the same is less than a third in case of those belonging to minimal/ no privilege social class. Their spread is almost equal across the OiF categories.

This interesting insight reveals that **social class** of the rural graduates has influence on the OiF from PG studies among rural graduates.

Fig. 2: Spread of rural graduates across social classes in relation to OiF (Outcome in Focus) categories from PG studies



6. An analysis of the maximum family income across the OiF categories revealed that it was the least among those falling into OiF Cat. 3. While the same for those rural graduates who belonged to the OiF Cat. 2 and OiF Cat. 1 was 2.5 times and 6 times higher than that of OiF Cat. 3 respectively.

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Thus, **family income** was found to have influence on the OiF among rural graduates from PG studies.

7. A basic analysis of **educational profile** of the family members of the rural graduates revealed that it had an influence on their OiF from PG studies**.** In 22% of the rural graduate families falling under OiF Cat. 3, atleast one 'graduate' was found. The same stood at 9% and 1% for OiF Cat. 2 & OiF Cat. 1 respectively.

Table 3: Percentage of families with atleast one graduate in the family across OiF categories

Categories of OiF (Outcome-in-Focus)	**% of families among rural graduates**
OiF Cat. 1	1
OiF Cat. 2	9
OiF Cat. 3	22

8. The **employment profile** of the family members was found to have influence on the OiF of rural graduates from their PG studies. Though only 6% were found to be 'employed', it is significant to note that those rural graduates, whose families had parents or siblings employed either in government or private job/s, largely fell into OiF Cat. 3 (64%) and OiF Cat. 2 (32%).

Summary & Conclusion

A primary survey-based research was carried out among rural graduates of Karnataka. Final year graduation students drawn from 10 general degree colleges (both government and private) from Tumkur and Uttara Kannada districts of Karnataka formed the primary respondents of the survey that was carried out using structured, close-ended questionnaire with options to choose, rank and rate.

- Over 90% of the rural graduate students were found to have specific Outcome-in-Focus (OiF) from PG studies.
- The test of hypothesis using Chi-square revealed that there is significant difference in the OiF from PG studies among rural graduates.
- A clear majority of the rural graduates take up PG studies in "pursuance of excellence in corporate career & total personality".
- Except for the philosophical orientation (about education and life), all others viz. the social class, economic status, educational and employment profile of the families of the rural graduates were found to influence their OiF from PG studies.
- Those belonging to the lower social classes (based on caste, in this study christened as 'high privilege social class') and from lower income group are more contemplative of their outcome from the PG studies. They are focused on acquiring total personality defined by confidence to face the world backed by life skills, communication skills, soft skills, ability to think independently and positive outlook. They expect their total personality development to widen their career opportunities.

Concluding their article titled "6 reasons why higher education needs to be disrupted", the authors in Harvard Business review during Nov. 2019 had stated the following- "tomorrow belongs to those who are approaching education in parallel with work, with continuous loops of

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learning. Success in the future won't be defined by a degree, but by potential and the ability to learn, apply, and adapt". This empirical study reinforces this statement; strongly calling out for re-alignment of post-graduate programs in line with the expectations of the rural graduates so as to effectively address one of the major challenges relating to development in India.

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CHALLENGES AND POSSIBLE SOLUTIONS IN TEACHING ENGLISH FOR THE RURAL BLIND STUDENTS

Vasudha A.R[1]

Abstract

This paper deals with many challenges an English Teacher faces while teaching English – Mindset of the Blind students – Challenges concerned with Pronunciation – to teach Grammar – to teach spoken English – possible solution to each one of these – ultimately how an English Teacher makes a mark in the life of blind students.
Key Words: Blind Students, English Teacher, Challenges & Solutions

Introduction

Can anyone imagine to express emotions without talking?If the person in front of you is blind how do you show it without talking…. It is hard. It is even harder if the person is blind and deaf. Yes. It is quite challenging to Teach English to the Rural Students, it is more so when it comes to Blind Rural Students. Blind students express that they consider speaking English as one of the most fashionable trends and they would like to have the trait. Even before beginning to explain the challenges of Teaching English to these students let us understand the mindset of a Blind Student. Most of the Blind Students go with the flow as long as they are in the college. They express that they prefer staying in the hostel rather than staying at home. During the semester break when all the other students go home some of them prefer staying in the hostel though they cannot. One may wonder the reasons for it. The first and foremost is that their parents make them stay in one place, they cannot go around freely, they are not allowed to interact with strangers or neighbours freely, they are hidden inside the room when guests come home as they feel that these blind children bring shame to the family and repeatedly they have to keep answering the same questions again and again (what happened to the child, at what age he/she lost the eyesight, how many doctors they visited, their own advice for them etc). The next possible mindset is that these blind students as long as they are in the hostel and pursuing their studies, everything is funded by one or the other NGO/ Philanthropist. They think of only now and as long as it goes. They don't understand the purpose why they have to study. Many blind students are dependent upon the low vision students. Both of them get along so well that it is challenging for the blind students to pursue further without their help.

The challenges which an English Teacher faces at the Degree level are many. The Teachers who are Teaching these students have to have many perspectives and one has to follow different methods to teach. Many times, these blind students would have come up to Degree only because of the Scribes who write for them.

Proceeding towards some of the challenges of English Teachers the following are few of them:

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Lack of Pronunciation Skill

Many blind students lack knowledge of basic pronunciation of Alphabets. Sometimes the Teacher has to teach from the beginning. If they know all the Alphabets with the sounds, they should be taught to break the words into syllables, so that they don't make spelling mistakes. They come out with several questions like why one single letter has different pronunciations at different times. For example, they wonder why letter 'C' is pronounced as 'Ka' & 'Cha'? which is not a scenario in the mother tongue. They curiously ask why it is wrong to use 'K' while writing the word Cat as both the letters has the same pronunciation. They also ask why the pronunciation of the same word with the same spelling changes according to situation? Example: The word 'Tear" is pronounced as Tear when it comes to the watering of the eyes, but Tear when it comes to tearing a page (Minute & Minute). These are few of the many challenges when it comes to pronunciation.

Next challenge is the silent letters. The concept of silent letters doesn't exist in the local language. They keep asking why it has to be included when it is not used for pronunciation?

Basic Grammar Skill

This is one of the biggest challenges an English Teacher faces while teaching blind students. Teaching Grammar to the ordinary rural students itself is quite challenging because they will have to unlearn what they have learnt. It is more so when it comes to the blind rural students. While teaching Parts of Speech it is very easy to write on the board mentioning the differences for the students who can see. Whereas the rural blind students can't perceive the difference when it comes to prepositions, interjections and types of verbs (like helping verbs, auxiliary verbs etc)

While teaching helping verbs the concept of 'You' whether it is singular or plural they find it hard to use plural verb when the subject is singular. They keep making mistakes and argue that when all the singular subjects take singular verbs and all the plural verbs take plural verb why this is an exception it has to take singular verb when it is referred to a singular subject.

While teaching Tense the minute nuances of simple past and present perfect tense is hard to make a difference in their mind. It is comparatively easier for the sighted students to remember the situations, but when it comes to the blind students, they find it hard to perceive the situation and at the same time they feel there is hardly any difference and why should such difference be made.

Technology & English

The advent of Technology has made a huge difference in the lives of many of Indian Blind Students. The biggest boon is the Smart Phone. Once again, any one of us feel, that it is very easy for them to use it forgetting the fact that each and every instruction given in the smart phone or the computer, though through the voice, it is completely in English. The moment they hear that the instructions are given in English it puts them off saying they cannot understand and they are hesitant to explore new avenues to learn.

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The biggest challenge for them when it comes to Computer is to get oriented with the Key Board of the computer. In the late 80s & 90s when people learnt to type on the Typewriter, they would look at the key board repeat until they master the alignment of the Keys on the Keyboard without looking at them. To do this it would take months. Now one can perceive how hard it is for the blind to learn the alignment of the Keys. The challenge for a student is to learn this apart from the regular classes in the college and they have to keep repeating the same for many days before they actually can start typing. Repeating anything for a long time is a matter of boredom for any person and this makes the blind students to move away from this practice because it takes much time, they have to do the same thing repeatedly, they forget once they go home and come back as they don't have accessibility for Computers, many of them don't realise the importance because very few people have the patience and time to educate them about the employability part of it.

After learning the Key Board Orientation, another big challenge is to frame words and sentences. This has to go with basic English training. Here is the real challenge. The students who are serious about their career aspire to learn eagerly and they become keen to learn. The real scenario is totally different. In a class of 30 blind students who are currently pursing Degree hardly four or five students think about the career and personal advancement.

Probable Solutions

The English Teacher has multiple roles to play here. He/she has to inculcate the desire in them on every day basis. They should be constantly motivated and they should be made known about the importance of learning English from the employability perspective. It is also important for them to understand that the skill enhancement which they gain by learning English enhances their confidence. Various methods and means has to be incorporated while teaching English for Blind.

The challenges while teaching pronunciation can be met by making them learn phonemes, how each letter is pronounced in different ways by making them touch the movement of lips. The challenge once again is the gender. The students here are grown up and they cannot be treated like small children. The blind students are even more sensitive. Hence the Teacher has to take utmost care not to hurt the feelings of the student but to make him/her understand how to pronounce certain letters and its sounds.

The next challenge of teaching grammar can be overcome creating situations. This has to happen beyond the class room. The students should be given imagined situations in which they are able to feel the things and situations around them and associate things along with them.

For example: To teach Parts of Speech they should be given things in their hands to teach Nouns and while teaching abstract nouns the Teacher has to make them feel it. These activities must be repeated several times so that they know the difference between Nouns and Verbs.

Prepositions can be taught only through kinaesthetic activities, otherwise they fail to understand…..example the concept of above and over is the same in the local language and this

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can be easily perceived by sighted students whereas blind students should be involved in activities.

The solution to teach Tense is only through repetition creating real time situations. While teaching Tense, specially the subdivisions of the Tense only a few and essential Tenses should be taught in the beginning and depending on the ability of the student, further Tenses can be taught.

Role Plays are another method of teaching tense which also gives an avenue to enhance their spoken abilities. Day to day situations can be given to them so that it gives an opportunity to show how situations differ in Tense. The challenge for the Teacher here is to coax the student to talk which is a very big inhibition among the blind students.

Next method of inculcating the knowledge of Tense is to Play Conversations through Phones or Computers. The language should be simple and slow so that the blind students will follow the conversation and make them understand the sense of Time in Tense. The advantage of Playing Conversations in the class are many. This will help them understand the etiquette partof a conversation, new vocabulary, Sentence formation, Grammatical nuances to some extent and a different voice apart from the Teacher whose voice they are so familiar with.

Stories play an important role in creating interest in learning English. Hence, they can play short Indian movies and motivational biographies for these students, the reviews on these movies can be taken from the students in English. They should be encouraged to listen to the English news channels for current affairs. Small assignments based on this should be given to them on day to day basis which forces them to listen to these apps and come and narrate the same in the class next day. Over period of time they would have accumulated so many new words and this becomes a motivating factor for them to learn and speak Engliish.

If the Teacher has an innate feeling of helping the blind students to acquire the new skill of learning English to speak fluently then the Teacher can make an attempt to take them to Shopping Malls, Hospitals, Nursery Schools, and motivate them to feel the things there under the supervision of a volunteer and create forceful situations for them to speak in English. This not only enhances the blind student’s perception of things beyond his reach but it also gives whole new level of understanding on the situations provided.

Finally, the biggest challenge is to make them talk in the class. More than the ordinary Rural Students the blind students are very sensitive. They are very keen about their feelings. They get offended very easily. When asked, what stops them from talking, they expressthat they don’t want to be laughed at. Hence it takes the English Teacher has to walk an extra mile to make them understand the importance of learning English and the benefits they gain by learning this language.

Walking that extra mile is worth taking because after all we teachers have to have the mindset of not leaving behind even the last student in our class. It is not just a feel-good factor to empower that one person in front of us but it also makes a huge difference in that person’s life more so because that student is a blind student who is dependent on others for every minute thing in his/her life.

The challenges and solutions which are mentioned in this paper are few but it can be incorporated by any Teacher who brings a whole new level of difference in that one ordinary blind student.

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PERCEIVED BARRIERS TOWARDS E-LEARNING BY TEACHING FACULTY MEMBERS AT AN ESTABLISHED COLLEGE

Dr. B. N. Sathya Bhama[1] **Madhu. L[2]**

Abstract

E-learning is now essential teaching and learning for teaching faculty members and students in a digitally connected 21st century. Despite the efforts and claims of many higher education institutions regarding online learning, many inhibitors move from a position of appreciation and acceptance of online learning to multiple teaching faculty members. Colleges and college faculty are no exception. This study has examined the challenges of adopting e-learning in higher education by focusing on one of the college as a case study. Quantitative data was collected through 50 interview schedule. The results of the quantitative data analysis revealed several obstacles to the effective implementation of online learning in the target college. In addition, this document notes that the most cited constraints were external source constraints, suggesting that strategic policies are needed to overcome these resource constraints. Once barriers to external sources have been overcome, the focus can be put on the educational opportunities that make online learning possible. Since online learning is an area of interest in development in college institutions, this study adds to the little literature conducted so far in the context of colleges. In addition, the conclusions drawn from this study contribute to the world literature on e-learning in a global and connected world.

Key Words: E-learning, College, Teaching faculty members, and perceived barriers.

Introduction

Technological innovations and advances in information communication have had a significant impact on our daily lives, education is no exception. These innovations and advancements have offered various opportunities as well as challenges for organizations in various fields, including higher education institutions (HEIs), a way that all organizations offer forced - in part or in whole - their online services.

In the last decade of the 20th century, read-only Web1.0 technologies began to influence the higher education industry with the emergence of the term "e-learning". At the turn of the 21st century, more interactive Web 2.0 reading and writing technologies focused more on student-centered teaching and learning practices in higher education. E-learning in higher education continues to evolve with emerging technologies, providing greater opportunities for students and teaching faculty members. However, online learning requires considerable support not only from an infrastructural and logistical point of view, but also from an educational and content point of view, where technology can be effectively managed by higher education institutions. (EES) in wider activities and educational institutions should integrate and learn a holistic and well planned approach.

Today, HEIs strive to confront these technological innovations across the world and provide a teaching and learning environment for students and faculty members that respond to a digitally connected world. Developing countries face additional challenges in implementing e-learning to provide "the basics of education". These challenges include poor infrastructure, limited space and a limited number of qualified teaching faculty members.

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In general, universities are struggling to adapt to the transition from the era of the industrial revolution to the new era of information technology, with demographic, technological and economic pressures forcing HEIs to change in a way which is never possible It was understood . Degerstedt stated that higher education faces a future in which sustainability is no less important than creativity and flexibility. Therefore, continuous change will be one of the definitions. Austin et al. stated that there are still concerns about HEIs in response to this continuous change.

The college education system is not isolated from this transition and has therefore experienced many changes and developments over the years. The effective adoption and implementation of online learning in many colleges does not appear to be commensurate with the huge government investment in technology in education.

This study will explore potential barriers to the effective adoption and implementation of online learning by teaching faculty members. To do this, this study will take one of the College of Bangalore University (target College) as a case study to generate an understanding of these potential obstacles. This document will attempt to answer the following research questions:

1) What are the potential barriers to the effective implementation of (online) e-learning by faculty members of the College faculty members?
2) What types and models do these barriers take?
3) What action do these identified blockages take?

Literature Review

In response to the demands of our digital and connected world and our globalized market, the Ministry of Higher Education emphasizes e-learning as a necessary and innovative development which cannot be ignored or avoided. An example of this focus is on the creation of the National Center for Online Learning and Distance Education and, in 2006, the National Commission for University Accreditation and Assessment. National stakeholders from the Ministry of Higher Education called for a national plan to adopt e-learning in HEIs across the country.

The established program places a strong emphasis on the implementation of online learning and distance learning in college and their potential applications. The National Center for Online and Distance Learning (ELC) was created in late 2006. The center aims to streamline the transition to online learning and create online learning materials through its own management system of learning (LMS) called Jusur. , Arabic translation of bridges in English to highlight the relationship between e-learning and distance education.

Mirza stated that although many universities have already started the transition to e-learning, most of these universities are using e-learning exercises to capture the courses given and via LMS are limited to providing their full-time students. Campus. However, with an increase in spending (US $ 200 billion) by the college government to expand access and transition plans for college universities by 2014, more effective in implementing the e-learning in accordance with university policies. The methods should be implemented in current practice.

The process of integrating online learning into teaching and learning can be a complex process which can lead to many difficulties which are sometimes referred to as barriers or obstacles to the integration of online learning. According to the literature, researchers have advanced various categories to classify obstacles. Obstacles to integrating online learning into

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higher education. According to Rogers, what prevents faculty members from using new technologies is a combination of several factors: factors related to culture (for example, economy and location), factors related to the individual (for example, age, gender, Attitude and belief). And the range of exposure to new technologies (including support and training). Demographic age is considered to be one of the demographics that shape teaching faculty members' perceptions of online learning. Al-Fadli conducted a study which indicated that faculty members aged 45 and over were less willing to use e-learning in their teaching and learning practice; Similar results have been reported by Al-Sarrini.

On the other hand, young teaching faculty members would be more enthusiastic about the idea of implementing and using online learning. Al-Fadli argued that e-learning is an important independent variable affecting the perception of faculty members. However, Ellenji stated that the reluctant attitude towards online learning is not linked to age, but to a combination of factors, including technical skills and exposure to online learning. Gender is a factor believed to influence the attitudes of faculty members towards online learning, where several studies indicate that female faculty members have more positive views about online learning. line and saw their man showed more willingness to implement it than. Equivalents. However, a study by Wong and Attan found that similar levels of positive perceptions of online learning were reported by both genders.

O'Donnell reported that faculty members and perceptions of integrating technology into their daily teaching and learning practices are strongly influenced by demographic factors such as age, sex, status, et al. Muilenberg & Burge reported a large number of studies in the field of barriers to technological integration, revealed significant differences in learning, experience, motivation and attitudes according to sex, age and ability to use technology. The results of Al-Senaidi et al. found that male faculty members had lower use of online learning, more barriers to lack of computer devices, and more distrust of the benefits of online learning. line that female faculty members were in Educational attainment and level are another potential factor that can affect, but to some extent, attitudes toward online learning. Agbullah's study showed that there was no significant difference in their perception of online learning among faculty members with master's or doctorate degrees. A similar conclusion was reported by a study in another neighboring Arab country.

However, research by Al-Sarani found that the level of education slightly affected faculty members' perceptions of online learning. One obstacle to the successful and efficient adoption of the technology appears to be to encapsulate internal and external sources according to Rogers. Internal sources relate to faculty - their approach to technology and their actual skill level of emerging technologies. On the other hand, external sources include: inaccessibility and unavailability of essential software and hardware, lack of associated technical and institutional support, and ultimately lack of time and money in internal and external sources. First-order and second-order constraints are another approach to classifying barriers to online learning, as argued by Butler & Sellbom [13] and Snowyink and Ertmer.

External barriers to technological integration (first-rate disruption) include lack of access to hardware and software, insufficient time and administrative support. On the other hand, internal barriers (second order constraints) are linked to teaching faculty members' beliefs about teaching and learning, attitudes towards technology and their resistance to change. Ertmer indicated that first-order barriers are generally described as resource constraints, so

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they are easier to measure and remove once funds are available. In addition, Sandholtz, Ringstaff and Dwyer have stated that the removal of first-order constraints leads to the appearance of second-order barriers. He said that the large-scale introduction of technology, most of the time, brings teaching faculty members back to their original mode of learning. They should deal with issues such as classroom management, defining roles and planning and designing lessons. On the other hand, Kerr mentioned that because second order barriers are associated with faculty members these implicit beliefs about teaching and learning, these barriers are not easily identified and revealed. These obstacles are often more difficult to overcome than first-order constraints.

Jones is further classified by Jones. This classification removes barriers according to the level of the teacher (individual barriers) compared to the institutional level (barriers at school level). Constraints at the individual level include lack of confidence, lack of time and resistance to change. Constraints at the institutional level cover the lack of effective training and the lack of access to resources. A number of studies have found an association between the attitudes of faculty members towards technology and their actual use of online learning tools, where faculty members have positive attitudes towards technology tend to adopt in their daily practice than those who have negative attitudes. -Learning tools are more likely to be used. Several studies have indicated that the lack of technical support is a major barrier to the adoption of online learning. Lewis indicated that without adequate technical support inside and outside the classroom, teaching faculty members cannot expect to overcome the barriers that prevent them from using e-learning.

Methodology

A. Data Gathering 50interview schedules were collectedmainly focused on participants' scale was used to measure attitudes and perceptions towards e-learning and any associated barrier towards implementing it. The Likert scale required the participants to respond to close-ended statements by placing their response on a 'strongly agree' to 'strongly disagree' scale in a direct, self-reported method. Cornbach-alpha co-efficient specify the five-point scale as 0.81 signifying high internal consistency [25].

B. Data Analysis: A number of inferential tests set for statistical analysis were conducted for analysis of variance. Multivariate Analysis of Variance (MANOVA)was employed.

Table: Groups Of Perceived Barriers To Adopting-Learning
(Compiled From Literature Review)

Barriers classification	Barriers in this study	S.D
Internal sources Barriers	Concern about the quality of e-courses, Lack of incentives to usee-learning, Self-intimidated by technology, Lack of adequate English proficiency , No role models to follow	6.1788
External Sources Barriers	Concern about access to students, Lack of training on e-learning, Poor Internet access and networking in the college, Lack of technical support in the college, Lack of instructional design support for e-learning, Lack of institutional policy for e-learning, Inadequate availability of	4.1647

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	hardware and software, Concern about security issues on Internet, Lack of credit towards promotion	
Across Internal and External Sources Barriers	Concern about assigned load andlack of time to develop e-courses	2.5375

This approach facilitated comparison across various demographic groups, namely, age, gender, and discipline. Rank Order Analysis was used for identifying the order of the reported barriers. The parameters used in the formulas for the MANOVA comprised of:

- Demographics: gender, age, position, and discipline, where comparisons took place across four various disciplines (faculties): Commerce, Arts and Science.
- Dependent variables: The frequency of technology use.
- Independent variables: The extent of the perceived barriers

1) Internal sources barriers: concerns about the quality of e-courses, lack of incentives to adopt e-learning, self-intimidated by technology, lack of adequate English proficiency, and no role models to follow

2)External sources barriers: concerns relating to access to students' lack of training on e-learning, poor internet network, lack of IT support, lack of instructional design support for e-learning, lack of college guidelines for e-learning, inadequate availability of hardware and software, and alike.

3) Across internal and external sources related to teaching faculty members workload, and lack of time to develop e-courses.

Results

MANOVA was conducted to measure the differences of faculty members perceived barriers sub-scale groups (internal resources, external resources, and across internal and external resources barriers) to adopting e-learning based on their demographic (gender, age, position, discipline). Result indicated a significant difference for gender Wilks' Lamba ג = 0.951, F (3, 159) = 2.725, p< 0.046, n^2 = 0.049. However, there weren't significant differences between faculty members' sub-scale groups to adopting e-learning based on the other demographic factors, namely age, position, and discipline.

	N	Mean	S.D
External barriers	50	32.4206	6.17878
Internal Barriers	50	14.0169	4.16472
Across internal and External barriers	50	6.3380	2.53752
Valid N (listwise)	50		

Table II reveals that faculty members cited external sources barriers as the most significant to hindering their e-learning implementation in the targeted college; M=32.42,SD=6.17. Internal sources barriers were the nextto the highest; M=14.01, SD=4.16. Across internal and external sources were the least cited barriers; M=6.33, SD=2.53.Female faculty members perceived less barriers in two out of the three sub-scale barriers groups, namely for internal resources (M=13.59, SD=4.18) and across internal and external resources (M=5.99, SD=2.70). The significant difference between participants' perceived barriers based on gender complements Al-Senaidi et al.'s[10] findings which showed that male faculty

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members with less e-learning usage, perceived more barriers than their counterparts mainly in relation to the lack of computing equipment and non-convincement in e-learning benefits.

Hence, findings from this study support that gender is a key factor in appreciating and using e-learning as the result indicated a significant difference for gender: Wilks Lambda The order of the perceived barriers towards e-learning based on Rank Order Analysis is illustrated in Table III. The top four barriers in descending order were: poor internet access and networking in the college (M=4.20,SD=1.07), lack of training on e-learning (M=4.13,SD=.979), lack of technical support in the college (M=4.09,SD=1.064), and inadequate availability of hardware and software (M=3.97,SD=1.154).The least four cited barriers to adopting e-learning at the targeted college in ascending order were: self-intimidated by technology (M=2.14, SD=1.188), concern about the quality of e-courses (M=2.62, SD=1.225), lack of role models to follow (M=2.63, SD=1.310), and concern about security issues on the internet (M=2.85,SD=1.284). As shown in Table III the top five barriers were all external sources barriers.

Table III: Perceived Barriers Towards E-Learning

	N	Mini.	Maxi.	Mean	S.D
Poor Internet access and networking	50	1	5	4.20	1.074
Lack of Training on e-learning	50	1	5	4.13	0.979
Lack of technical support in the college	50	1	5	4.09	1.064
Inadequate availability of hardware and software	50	1	5	3.97	1.154
Lack of institutional policy for e-learning	50	1	5	3.69	1.046
Lack of adequate English language proficiency	50	1	5	3.36	1.393
Lack of instructional design support for e-learning	50	1	5	3.32	1.176
Concern about faculty workload	50	1	5	3.28	1.355
Lack of incentives to use e-learning	50	1	5	3.25	1.318
Lack of credit towards promotion	50	1	5	3.25	1.242
Lack of time to develop e-courses	50	1	5	3.06	1.379
Concern about access to students	50	1	5	2.91	1.215
Concern about security issues on internet	50	1	5	2.85	1.284
No role models to follow	50	1	5	2.63	1.310
Concern about the quality of e-courses	50	1	5	2.62	1.225
Self-intimidated by technology	50	1	5	2.14	1.188
Valid N (listwise)	50				

The top four barriers revealed in the quantitative analysis we recited as top barriers in a number of studies, namely, poor internet access and networking in the college, lack of training on e-learning, lack of technical support in the college, and inadequate availability of hardware and software

External sources barriers which are also termed resources barriers according to Ertmer can be avoided, if funded. Surprisinglythe targeted college was one of the College HEIs which was selected as a pilot colleterial e-learning Jusur. Despite the expected provided technical and financial support, faculty members at the targeted college are still experiencing significant resources (external) barriers as evident bythe top cited barriers (TableIII). This prompts for anin-depth study for the sake of the majority of external barriers despite government support.

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Conclusion

Unless there is general consensus that perceived barriers to (online) e-learning is gender specific, this study found that teaching faculty members perceived fewer barriers to online learning than their teaching faculty members- male counterparts. In the context of this study and despite government support and funding, obstacles from external sources were reported mainly in the targeted college, which suggests that in addition to strategic policies for funding by the HEI itself , ICT (ICTE) it is necessary to promote e-learning. These policies should ensure the availability of broadband Internet access and reliable networks on HEIs. In addition, adequate and continuous professional development programs should be made available on e-learning and the ICTE. Policies must support and extend an IT service department that ignores and supports all IT transactions occurring at HEI and ensures that up-to-date software and hardware is available to all staff. To overcome the constraints of external sources, it is imperative to move forward to overcome the remaining obstacles, so that more emphasis is placed on the dimensions and opportunities of online learning rather than on logistics.

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A COMPARATIVE STUDY ON PAYMENTS BANK & COMMERCIAL BANK

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Abstract

Payment banks are new conceptual bank,it deals with only accepting the deposit up to Rs. 1 Lackgradually may increase as per RBI and payments bank cannot lend money to customer. Payments Bank can operate only savings account and current account. These banks can issue Debit Card and through this bank we can also do online Banking, Mobile Banking etc. But ordinary banks they can operate different kinds of accounts (i.e., Savings account, Current account, Fixed Deposits & Recurring Deposit) and they can also lend money to various needy Groups (Personal Loan, Vehicle loan & other forms of Loan). Even these paper also concentrating on Aadhaar linked Account and Benefits.

Keywords-RBI, Payments Bank, Commercial and other Bank & Aadhar card

Introduction

Commercial banks are normal banks these banks concentrating on both accepting deposits and lending money and this banks also provide various kinds of service to customer like online banking, Mobile banking etc. But Now-a-days new conceptual banks are there introduced by Reserve Bank of India that is payments Bank and First India's payment bank is Airtel and Second Payment Bank is Paytm. Payments Bank is a Bank which deals with only accepting deposit upto a certain limit i.e., Rs. 1 Lakh it may be increase in future. These banks cannot lend money but they can issue only debit card to customer. Even these banks can also provide service link mobile Banking, online banking and fund transfer to other party. Even though now a day's Aadhaar are vary essential because based on Aadhaar linked customer can get various benefits like Balance enquiry through sending a request through registered Mobile Number and so on. Even future benefits of Aadhaar linked service are without using debit card and credit card we can also transfer funds from one person to another person and we can purchase the goods through Aadhaar linked savings or Current Account.

Literature Review

1. Dr. J.C Pane (2015) in his research paper "Payments Bank"-A new form of Banks to foster Financial inclusion in India found that Payments bank is restricted to accepting the deposits from the public up to 1 Lakh rupees only and payments bank cannot lend money to their customer. Here is suggesting payments bank also do regular banking activity and they should lend money to the needy group.
2. Pallab Sikdar & Amresh Kumar (2017) in his research paper "Payments Bank: A Catalyst for financial Inclusion found that payments bank are very beneficial where remote area or very banking facility not avail even without visiting the bank customer can open the account and operate the account. Payments bank is one of the technological bank and it is very useful and it is new revolution in the banking sector
3. Sandesh D'souza (2018) in his research paper Payments bank: A Revolutionary step of post payment Bank towards financial inclusion found that digital India which is initiated by Government of India , formal banking or financial system is not addressing the financial

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backward people leaving in remote concern s across India. Payments banks will open branches in remote area.

Research Gap

The above mentioned literature reviews clearly state that the papers have considered about deposits, technological aspects and financial inclusions. This paper emphasized on the study about the payments bank, commercial bank, comparison of commercial bank an which also includes Aadhaar is playing important role in banking sector.

Research methodology

The study is based on descriptive research paper based on primary data & secondary source of data. Primary data collected through the questionnaire from 50 respondents and Secondary data is collected from national & international journals, published government reports, RBI reports, news paper, books, compilations and websites.

Significance of the study

The study is based on reviewing the payments bank, commercial bank and Aadhar benefits in future and to adopt payments bank for fastest banking.

Objectives of study

1. To know the payments bank in India
2. To know the Commercial bank in India
3. To know the differences between payments bank and commercial bank
4. To know the Aadhaar linked Account present benefits
5. To know the Aadhaar linked Account benefits in future

Scope of the study

Payments bank is one of the new conceptual banks in India. The main objective of payments bank is where there unbanked area and those who can or cannot access the regular bank these banks are established in remote area. The main purpose of the study is to know about the payments bank, commercial bank, and comparison of payments bank & commercial bank and Aadhaar present and future benefits in banking sector and other. The size of the population is restricted to 50 respondents. The geographical location is restricted to JP Nagar, Bangalore only.

About the Payments Bank

New conceptual bank introduced by Reserve Bank of India. Payments Bank are bank which deals with accepting deposit upto certain limits i.e., Rs. 1 Lakh and gradually may increase these limits and this banks cannot lend money to customer. They can also provide services like ATM card, Debit Card, online banking and Mobile Banking. India's first Payments Bank was launched by Airtel and second one is Paytm.

List of Payments Bank in India

1. Airtel Payments bank Ltd
2. Indias post payment bank Ltd
3. Fino payment bank Ltd
4. Paytm payments bank Ltd
5. Aditya Birla Idea Payment Bank Ltd
6. Jio Payments Bank Ltd
7. NSDL Payments Bank Ltd

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Features of Payments Bank

1. Payments bank can accept deposit up to 1 lakh only per customer
2. Individual, firm or other entity can open savings a/c or current a/c
3. Payments bank can pay interest to deposit holder
4. Through the payments bank can transfer money from one person a/c to another person a/c
5. Payments bank can issue debit cards/ATM Cards to its customer
6. Payments banks also giving financial services to its customers like mutual funds, insurance products, pension products, forex services to the conditions set by RBI
7. Payment banking providing Internet banking services to its customer like NEFT, IMPS & RTGS

The following services are not given by payments bank

1. As per the Reserve bank of India guidelines payments bank cannot issue the credit card
2. Payments bank cannot deal with any kind of lending business.

Meaning of Commercial Bank

Commercial Bank is also called as Business Bank. Commercial Bank is financial institution which accepts the deposit and lends money various needy group or invest in Capital Markets. Even this bank also provide various kinds of services to customers like ATM Card, Debit card, Credit card, online banking, Mobile banking so on.

Features of Commercial Bank

1. Commercial banks are accepting the deposit
2. Commercial banks lending the money to projects to earn interest (Profit)

Functions of commercial Bank

A. Primary functions of commercial Bank

1. Acceptance of deposit: Commercial banks are accepting various types of deposits like demand deposit like Savings account deposit, Recurring deposit and some banks offers Flexi Recurring deposit.

2. Lending the money: Commercial Banks are lending the money in the form of Overdraft, Cash Credit, Loan & Bills discounted

3. Creation of Credit

B. Secondary functions of commercial Bank

1. **Agency Functions**

a. Collecting bills, draft, cheques, etc.
b. Paying the insurance premium, rent, loan instalments, etc.
c. Working as a representative of a customer for purchasing or redeeming securities, etc. in the stock exchange
d. Acting as an executor, administrator, or trustee of the estate of a customer
e. Also, preparing income tax returns, claiming tax refunds, etc.

2. **General utility functions**

a. Issue of travellers Cheques
b. Locker facility
c. Issuing of debit and credit cards etc.,

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Difference between Payments bank and Commercial Banks

1. **Accepting deposit:** Both the Bank can accept deposit but presently payments bank can accept deposit up to Rs. 1Lack but commercial bank there is no restriction on accepting deposit.
2. **Loan:** Payments Bank cannot issue loan but commercial bank can issue the loan like personnel loan, vehicle loan etc.
3. **Issue of Credit Card:** Payments Bank cannot issue Credit Card and commercial Banks can issue Credit Card
4. **E-Services:** Both the banks are giving e-services to customer like online banking, mobile banking, ATM Card, Debit card facility but payments bank more concentrating on e-Services but commercial banks they are concentrating on e-services and physical form of services.
5. **Interest on deposit:** Both banks are giving interest to deposit holder because to improve the habit of savings customer
6. **Issue of letter of Credit:** Commercial banks can issue the letter of credit but payments bank cannot issue the letter of credit
7. **Withdrawal facilities:** Both commercial and payments bank are offering the withdrawal facility

Aadhaar Card

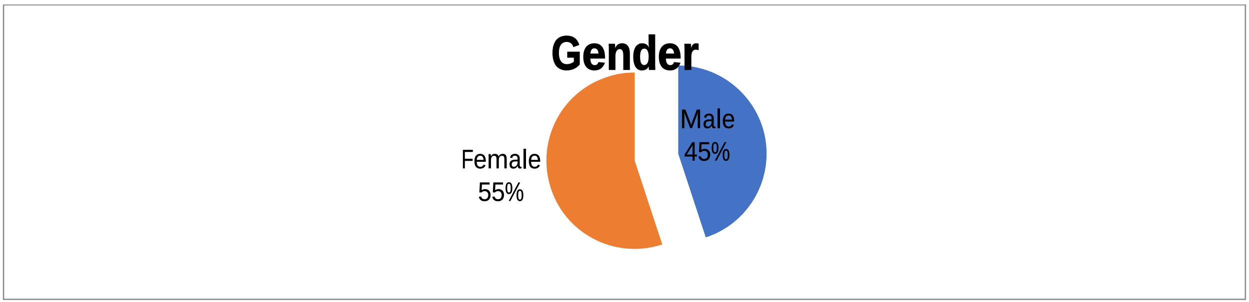
Aadhaar card is card consisting of 12 digit unique identity number that can be obtained voluntarily by residents or passport holder in India, based on their biometric and demographic data. The data is collected by the UIDAI, a statutory authority established in January 2009 by government of India, under jurisdiction of Ministry of Electronics & Information Technology.

Benefits of Aadhar Card

1. Aadhaar card can be used for proof of identity, proof of address and proof of age
2. Aadhaar card holder can get benefit of LPG Subsidy
3. Aadhaar card one of the important document when it comes to KYC, verification & identification purpose
4. Aadhaar card is mandatory for acquisition of passport
5. Aadhaar card is very useful for opening a bank account. The document can be used for KYC, identification and verification
6. Disbursing EPF Individual who linked the Aadhaar card to their pension account can share their PF disbursement directly to their account through the PF organization

Data Analysis and interpretation

Chart1: Gender



From the above chart it can be analyzed 55% Female & 45% male are responded. From this analysis majority of responds are female.

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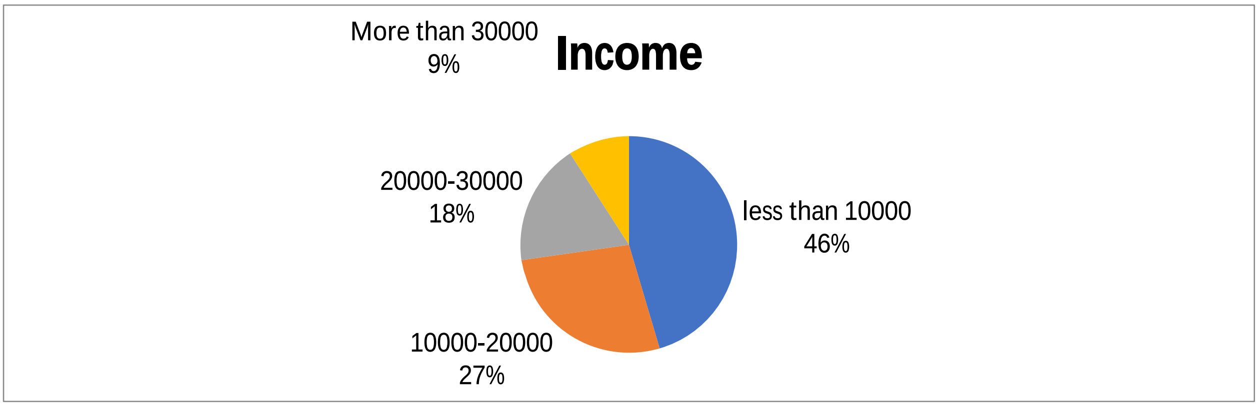
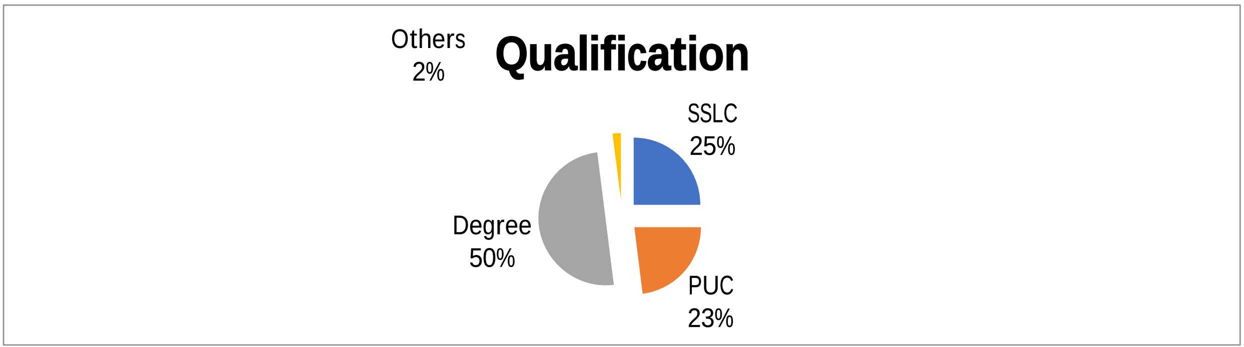
Chart2: Income



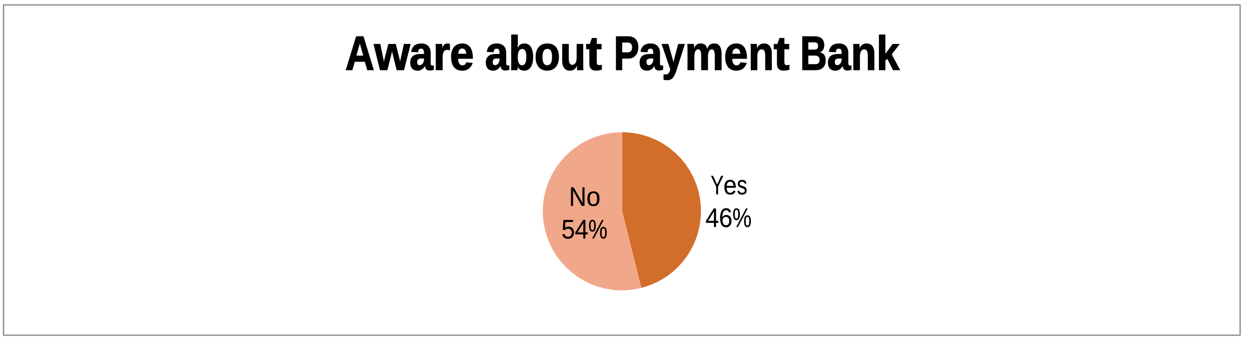
From the above chart 46% of responds are in the income of less than 10,000, 27% of respondents are in the income of 10,000-20,000, 18% of respondents are in the income of 20,000 to 30,000 and 9% of respondents are in the income of More than 30,000 income. From this analysis majority of responds are less than 10,000 income group.

Chart3: Qualification



From the above chart it can be analyzed 25%of respondents are SSLC, 23% respondents are PUC, 50% respondents are Degree & 2% respondents from other qualification. From this analysis majority of responds are from SSLC.

Chart4: Aware about Payments Bank



From the above chart it can be analyzed 54% of respondents are not aware about payments bank & 46% of respondents are aware about the payments bank. From this analysis majority of responds are not aware about payments Bank.

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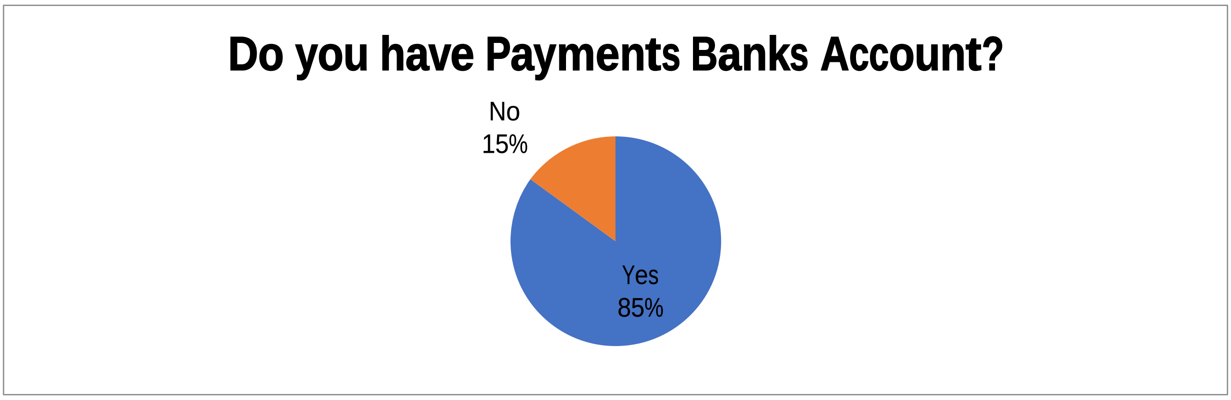
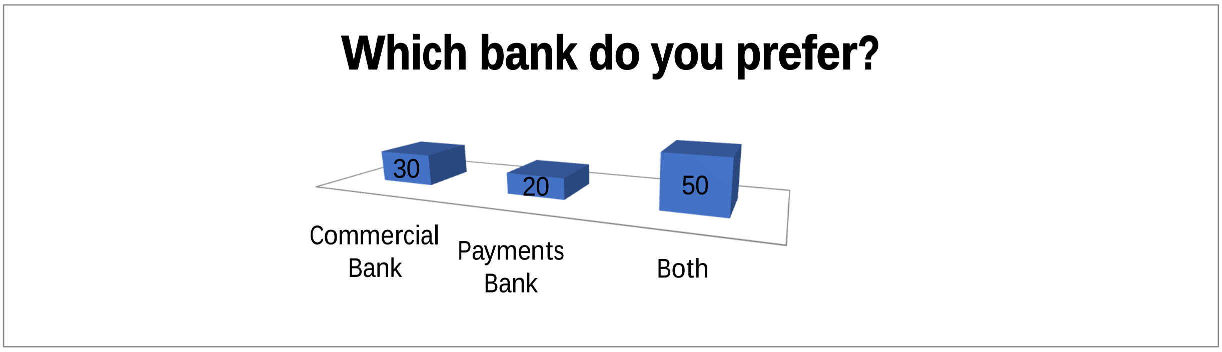
Chart 5: Do you have payments Bank account?



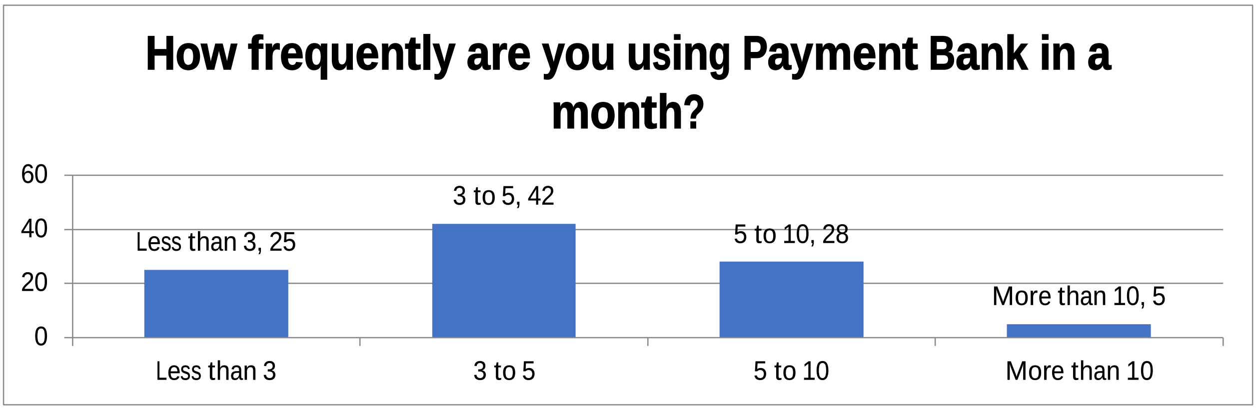
From the about chart it can be analyzed 85% respondents having payments Bank account & 15% of respondents not having the payments bank account. From this analysis majority of respondents are having payments bank account.

Chart6: Preference of Bank



From the about chart it can be analyzed 30% respondents prefer commercial bank, 20% of respondents prefer payments bank & 50% preference both the banks. From this analysis majority of respondents prefer both commercial & Payments Bank.

Chart7: Frequency of using payments bank in a month



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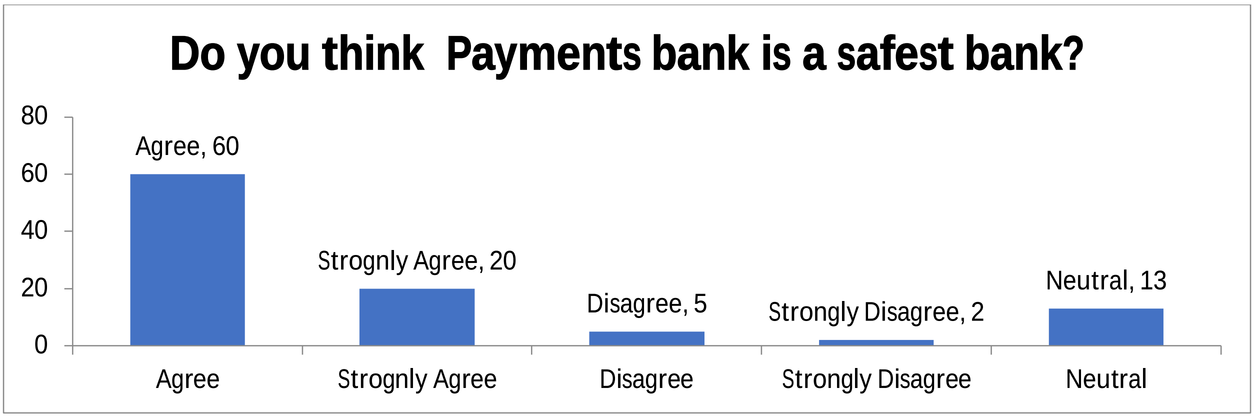
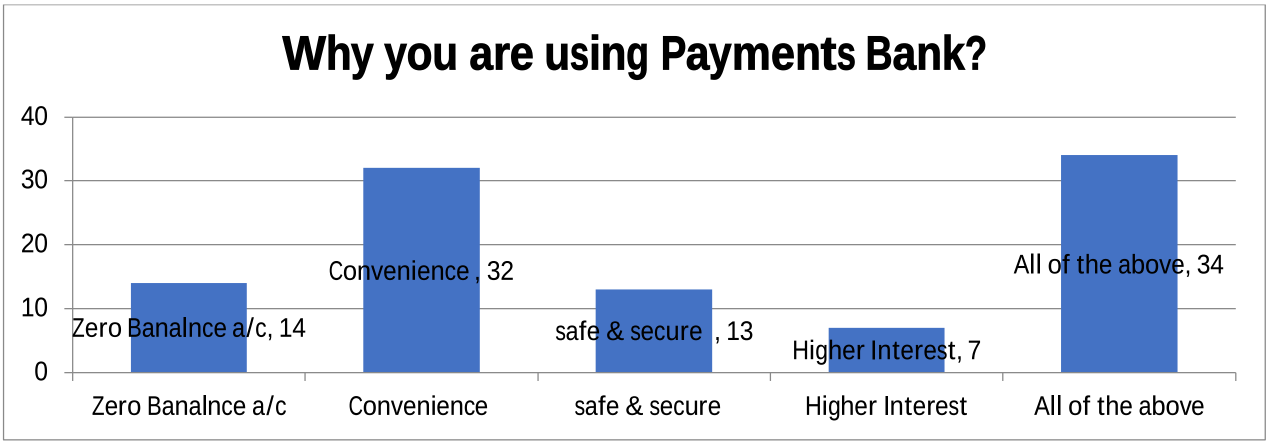
From the above chart 25% of responds are using less than 3 times payments bank, 42% respondents are using 3-5 times payments bank, 28% respondents are using 5 to 10 times payments bank, & 5% of the respondents are using more than 10 times of payments bank in a month. From this analysis majority of respondents are using 3to5 times payments bank.

Chart8: Payments bank is safest banks



From the about chart it can be analyzed 60% of respondents are agree, 20% of respondents are strongly agreed, 5% of respondents are strongly disagree & 13% of respondents are neutral. From this analysis majority of respondents are agreed payments bank is a safest bank.

Chart9: Using of payments bank for getting some benefits



From the above chart it can be analyzed 14% of respondents are preferred payments bank for zero balance account, 32% of respondents are preferred payments bank for convenience purpose, 13% of respondents are preferred payments bank for safe & secure, 7% of respondents are preferred payments bank for Higher interest, and 34% of respondents are preferred payments bank for all the above. From this analysis majority of respondents are preferred for all the above benefits from the payments bank.

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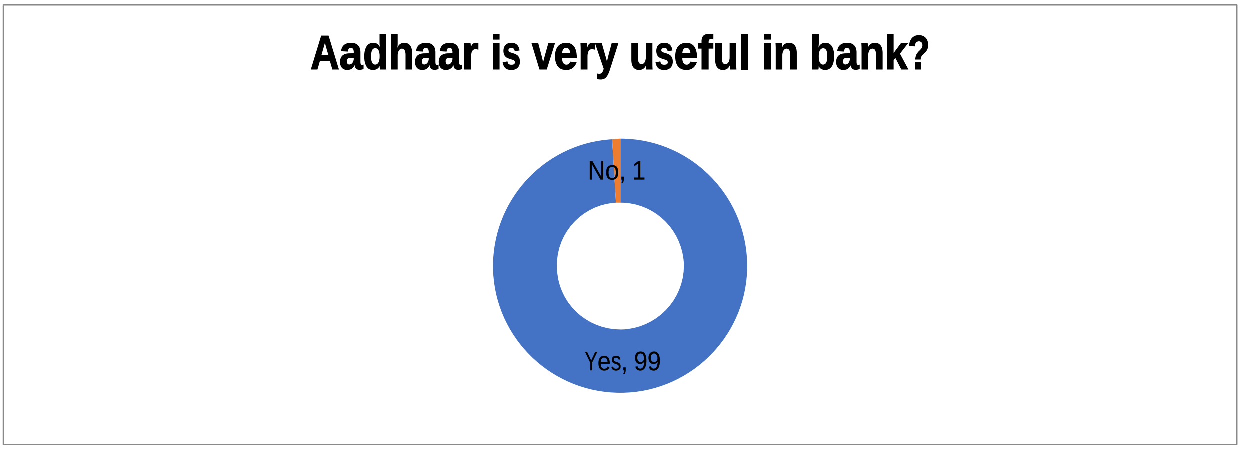
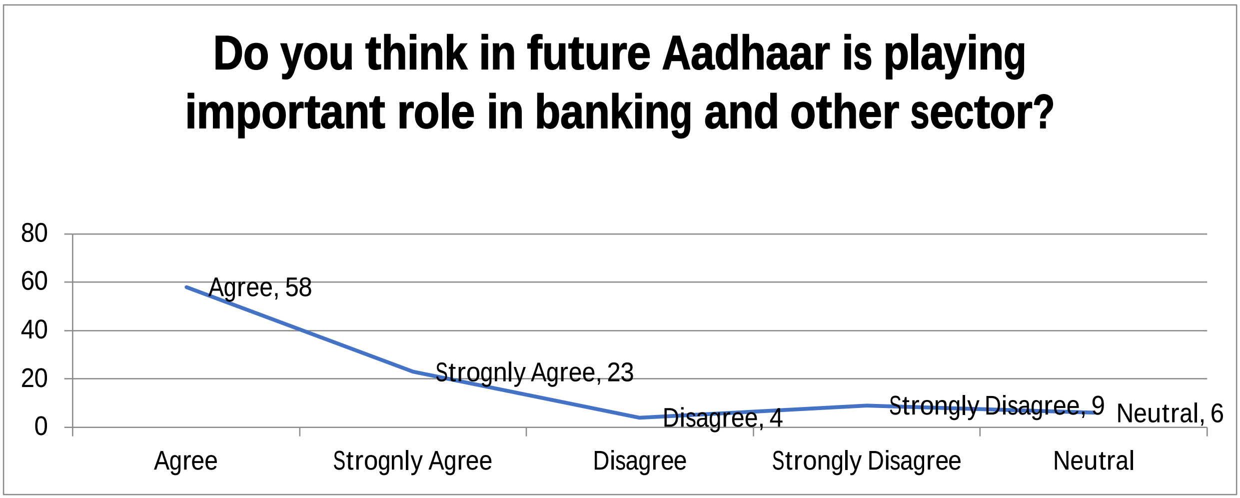
Chart10: Aadhaar is useful in bank.



From the about chart it can be analyzed 99% respondents Aadhaar is useful in bank &1% of respondents Aadhaar is not useful in bank. From this analysis majority of the respondents are Aadhaar is more useful in bank.

Chart11: In future Aadhaar is playing important role in banking and other sector



From the about chart it can be analyzed 58% Agreed , 23% Strongly Agree, 4% Disagree, 9% Strongly disagree, 6% Neutral Aadhaar is playing important role in banking & other sector. From this analysis majority of the respondents are Aadhaar is playing important role in banking & other sector.

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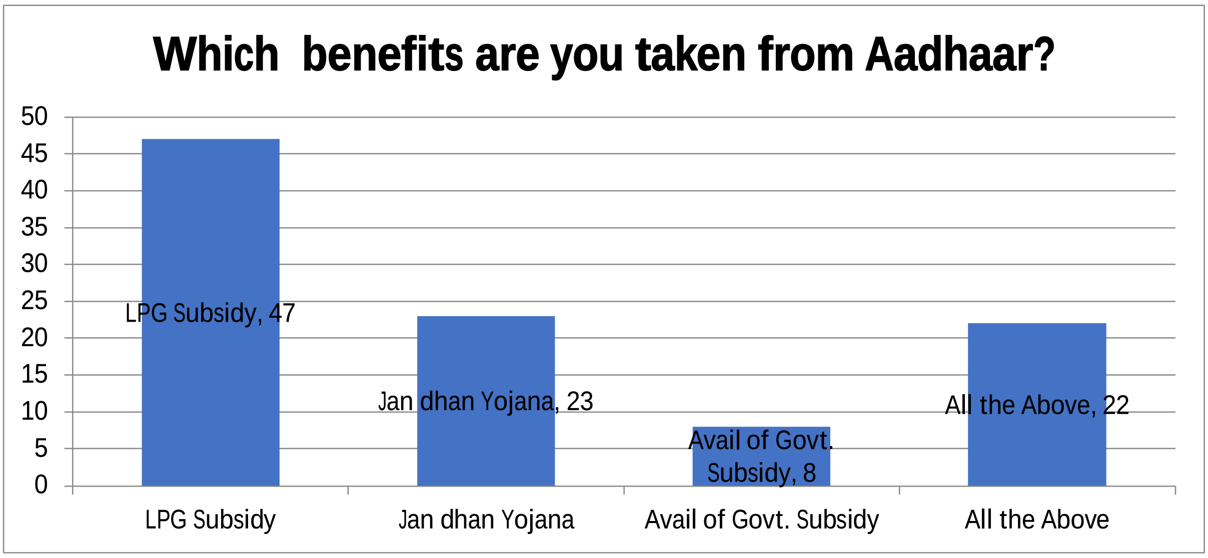
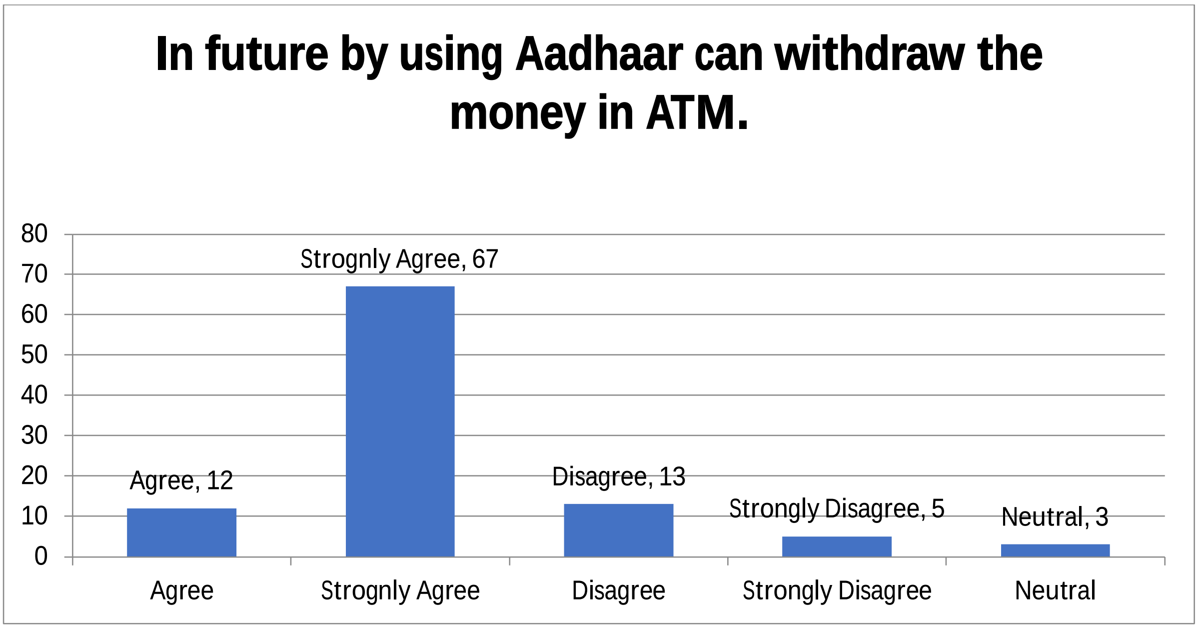
Chart12: Benefits are taken from Aadhaar



From the about chart it can be analyzed 47% of respondents are getting LPG Subsidy, 23% of respondents are getting Jan Dhan Yojana, 8% of respondents are Avail subsidy and 22% of respondents are avail all the benefits are taken from Aadhaar. From this analysis majority of the respondents are avail LPG Subsidy from Aadhaar.

Chart13: In future by Using Aadhaar can withdraw the money



From the about chart it can be analyzed12% are agree, 67% Strongly Agree, 13% Disagree, 5% Strongly disagree & 3% Neutral in future by using Aadhaar can withdraw the money in ATM. From this analysis majority of the respondents are strongly Agree by using Aadhaar can withdraw the money in ATM.

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Findings

The following are the findings from the study

- Commercial bank and other bank is not addressing the financial of backward people living in remote corners across India. Payments banks will open branches in these areas.
- Payments bank in present can accept maximum 1 lack deposit and it also attracting the customer by paying high rate of interest to customer compare to commercial bank
- The great advantage of payment is one of the simple & safest banks and more convenience bank in India.
- Both Commercial & Payments Banks are playing important role the economy of the Nation.
- Aadhaar is very useful in banking sector and in future instead of carrying debit card can carry the Aadhar card can do banking transaction in this card only.

Suggestions & Conclusions

Payments bank and commercial banks are playing important role in the country. Payments bank can accept maximum 1 lakh rupees deposits here the main suggestion is increase the acceptance of deposit money. Payments bank can only accept the deposit here the main suggestion is RBI should give the permission for lending the money. Payments bank can only issue the debit card only here the suggestion is RBI should give the permission for issuing credit card. Aadhaar card at present it is one of the Name, Address, Date of Birth Proof but in future Aadhaar should play important role in banking sector and through the Aadhaar No. Customer should do banking transaction.

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A STUDY ON ROLE OF MICRO FINANCE IN THE DEVELOPMENT OF MSE's

Dr. Abhinandan N[1]

Introduction

C K Prahalad quotes, "if we stop thinking of the poor as victims or as a burden and start recognising them as resilient and creative entrepreneurs and value-conscious consumers, a whole new world of opportunity can open". This endeavour goes in sync with the rise of MSEs (Micro, Small enterprises) worldwide. The phenomenon has exponentially gained a worldwide speed and has reached India too. India has been always been a hub for small scale industries and with entrepreneurs the rise has seen a huge surge over the last two decades. MSEs play an important role in Indian economy as they not only 'provide large employment opportunities' but also helped 'industrialise the rural India'. The success of MSE's lied in its low cost of capital compared that with large scale industries. Another reason why MSEs have been successful is the reason that it plays a significant role in nation development by contributing to domestic production and significant increase in exports. This support combined with low investment requirements, operational flexibility, and location wise mobility, low intensive imports, capacities to develop appropriate indigenous technology has enabled to generate new entrepreneurs. Micro-financing has provided the most important impetus to the growing needs of MSE's. One of the challenges for MSEs has been the capital funding and in this way, micro-financing's emergence has opened up the doors for many enterprises, new and existing.

Research Problem:

Micro and Small Enterprises (MSEs) and Micro Finance Institutions (MFIs) are known to be dependent on each other's growth as it is seen in the previous studies that were conducted Micro Financial Institutions play a major role in giving support to micro and small enterprises in terms of funds, technical support and training. The access to financial and allied business development services is essential for growth of any MSE's. Therefore, the role of Micro Finance institutions in the development of micro small enterprises is very crucial. Though the contribution of such non-financial services is not in doubt, the extent of the contributions is yet to be ascertained in Dharwad. From the above facts it seems to be significant that there are problems which affect the growth and survival of MSE's and adoption of micro finance is the major source of finance in the establishment, growth and development of MSE's in study area therefore it makes a definite study to examine the relationship between the MFI's and the MSE's in the study area.

Review of Literature:

Nidhi Aggarwal (2015) in her article "Emerging Challenges of Microfinance in India" has found that there is a lack of awareness of the microfinance institutions and their functions. Another important finding of the study is that microfinance has had immense impact especially towards the up-liftment of poor people even though the reach of these MFIs is still less. The

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cost of services, which can be tackled with competition, is still a major barrier for utilising the services among MFIs, according to her study.

Priti Goswami (2014) explained the economic development of Madhya Pradesh, India and the role of Microfinance in small scale industries for developing the same. The functions of microfinance institutions in the survival and growth of small scale industries has been discussed by the author. A model for microfinance service provider for survival and growth of small scale enterprise has also been discussed in this paper. The establishment and growth of Small Scale Enterprises in Madhya Pradesh and their lack of growth due to inadequate sources of capital and other non-financial measures has been looked into. This has reduced poverty among people among states and has affected the growth and development of the nation.

Samuel Olumuyiwa Olusanya, Babatunde Jelili Sufian, Olajide-Arise Temi (2014), in their paper, "Can Micro financing Improve Small and Medium Scale Enterprises in Lagos State, Nigeria" has explored micro finance and small and medium enterprises in Nigeria. The paper set to examine the impact of micro finance bank on small and medium enterprises in Nigeria and to also examine the impact of micro finance policy on the generation of employment opportunities in Nigeria. The paper made use Spearman's rank correlation coefficient as the estimation technique of primary data and questionnaires were distributed among microfinance banks, and selected small and medium scale enterprises Nigeria.

Shahidur R. Khandker and Hussain A. Samad (2013) this paper investigates microcredit programs using several data, which have been operating in rural Bangladesh for over 20 years. Microcredit programs helped participants earn higher income, consume more, and thereby lifted many of them out of poverty. Both descriptive and econometric analyses show that micro credit programs were very successful in alleviation of poverty. This paper concludes that poverty reduction due to microcredit intervention can be as high as 9 per cent of the total poverty reduction over the last decade in Bangladesh, also in particular the reduction of extreme poverty.

Study Objective:

- To analyze the usage of micro financing on various developmental activities of MSE's in Dharwad District.

Hypothesis of the Study:

Micro financing makes significant contribution in the development of MSEs in Dharwad.

Research Methodology:

Sources of data

Primary: The study is majorly relying upon the primary data collected through structured questionnaire form the select area and sample. The primary is data is collected from two stakeholders, MSEs and Micro-finance institutes, which will form the main part of data analysis and interpretation.

Secondary: Every research study relies heavily upon secondary data and so is this research. Relevant information to form initial foundation for the study is formed through various articles, journals, reports, magazine, newspapers, and others international reports issued by United Nations, Economic Surveys of India and various periodic publications in India and material posted on internet. The research also takes information from District Rural Development Agency (DRDA), Sri Kshetra Dharmastala Rural Development Programme (SKRDP), NGOs, RBI, NABARD, and SIDBI.

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Sample Design

Population definition

The population for the study includes the selected registered microfinance institutes that have obtained their final operating licenses as of the year 2009. The microfinance clients that is the micro small enterprises are selected based on the following criteria:

1. The client that has stayed for a minimum of 5 years with the microfinance institutes from the period 2011 to 2015.
2. The client operates/manages a small or micro business enterprise.

The population frame of both SMEs and Micro-finance institutes is finite.

Sampling Unit:

The study is restricted to MSEs in Dharwad district of Karnataka. The small scales enterprises in this region are selected for the study and similarly the MSEs operating within these boundaries are formed for sampling unit.

Size of sample:

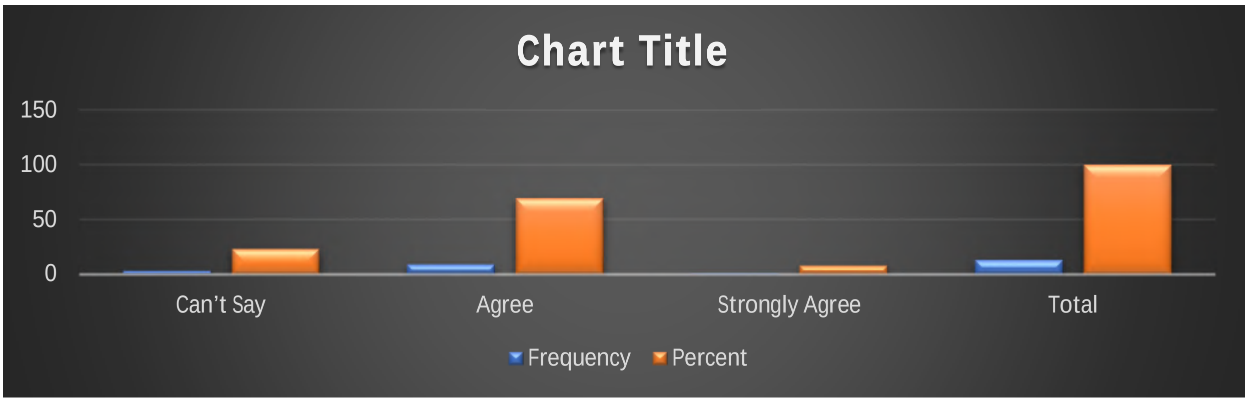
The above gives the Sample Frame for MSE-MFI from DIC. The total number of registered units is 900 in the latest report of the DIC. The sample size is taken out of the total population size of 900. **District wise breakup of the sample size**

Sl. No	Taluk	Sample Size
1	Dharwad	85
2	Hubli	77
3	Kundghol	38
4	Kalgahtgi	32
5	Navalgundha	37

With the sample size calculator at 95% confidence levels the sample was determined as 269 MSE UNITS and later for the convenience of the study it was further divided into the taluk level covering all the taluk at the equal proportionate with the number of MSE’s it has got.For MFIs, there are 10 ACTIVE MFIs in Dharwad district. It is proposed to take 50% of the population. That is 5 MFIs will be surveyed.

Results and Discussion

Table Showing the Micro Finance Institutions Response Towards the Usage of Loan for Technology Upgradation



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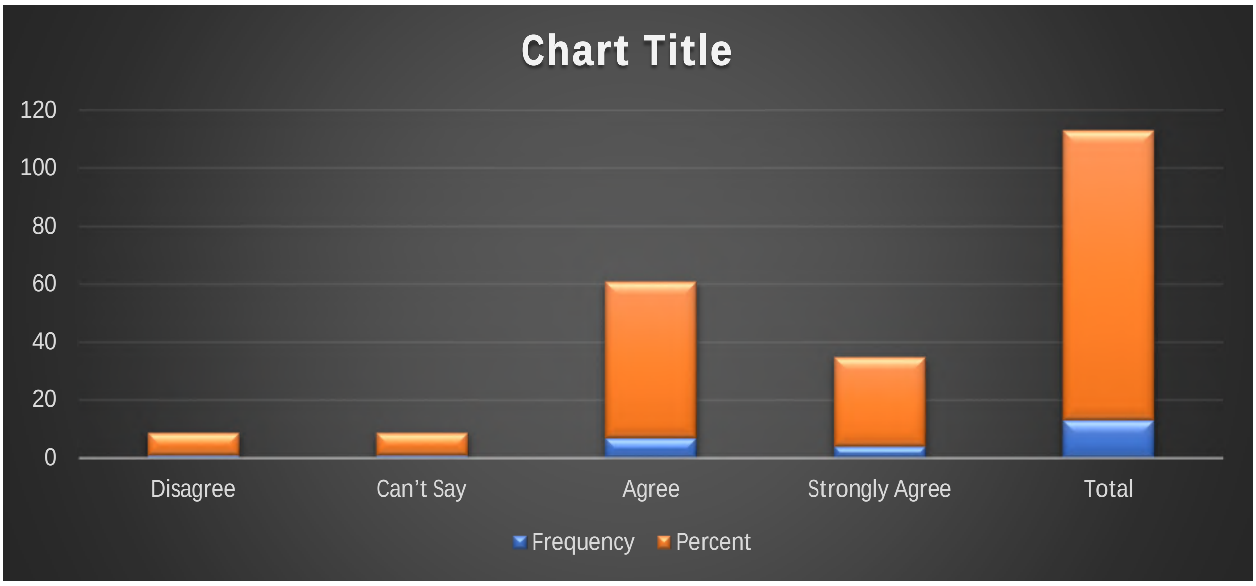
The above chart and the table clearly depicts the micro finance institutions response towards the usage of loans for the technology up gradation where majority of the Micro finance institutions 69.2% agree that SME's are using the loans for the technology up gradation followed by 23.1% saying they can't say about the usage of loans by the SME's towards the technology up gradation.

TABLE SHOWING THE MICRO FINANCE INSTITUTIONS RESPONSE TOWARDS THE USAGE OF LOAN FOR BUSINESS EXPANSION

Business Expansion		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	1	7.7	7.7	7.7
	Can't Say	1	7.7	7.7	15.4
	Agree	7	53.8	53.8	69.2
	Strongly Agree	4	30.8	30.8	100.0
	Total	13	100.0	100.0	

Graph Showing the Micro Finance Institutions Response Towards the Usage of Loan for Business Expansion



The above chart and the table clearly depicts the micro finance institutions response towards the usage of loans for the business expansion where majority of the Micro finance institutions 503.8% agree that SME's are using the loans for the business expansion purpose followed by 30.8% saying they strongly agree that SME's are using the loans for the business expansion purpose.

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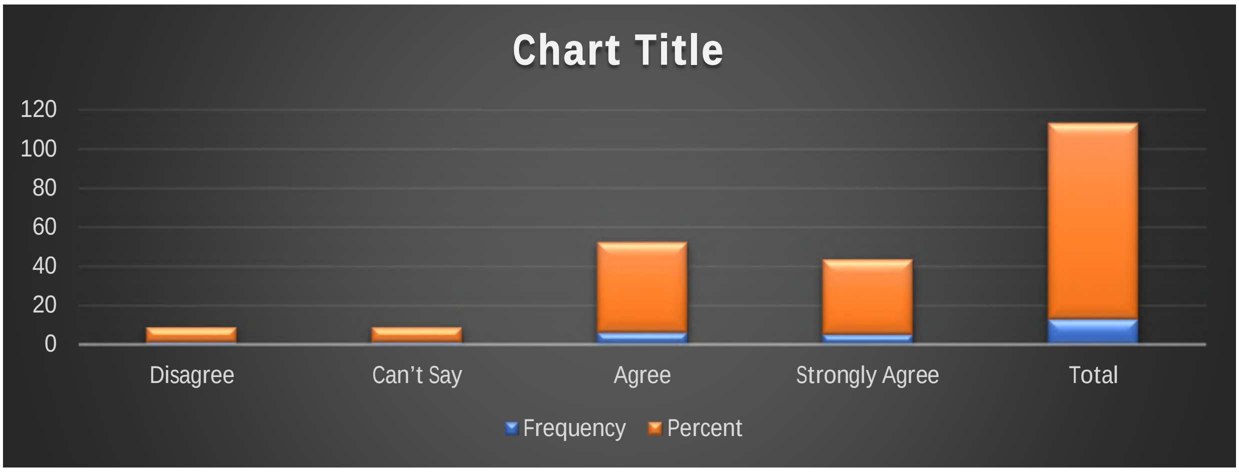
TABLE SHOWING THE MICRO FINANCE INSTITUTIONS RESPONSE TOWARDS THE USAGE OF LOAN FOR HUMAN RESOURCE PRACTICE

Human Resource Practices		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	1	7.7	7.7	7.7
	Can't Say	1	7.7	7.7	15.4
	Agree	6	46.2	46.2	61.5
	Strongly Agree	5	38.5	38.5	100.0
	Total	13	100.0	100.0	

Graph Showing the Micro Finance Institutions Response Towards the Usage of Loan for Human Resource Practice



The above chart and the table clearly depicts the micro finance institutions response towards the usage of loans for best human resource practices where majority of the Micro finance institutions 46.2% agree that SME's are using the loans for the best human resource practices followed by 38.5% saying they strongly agree that SME's are using the loans for the best human resource practices.

Table Showing the Micro Finance Institutions Response Towards the Usage Of Loan For Enhancing Profitability

Profitability		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	2	15.4	15.4	15.4
	Agree	9	69.2	69.2	84.6
	Strongly Agree	2	15.4	15.4	100.0
	Total	13	100.0	100.0	

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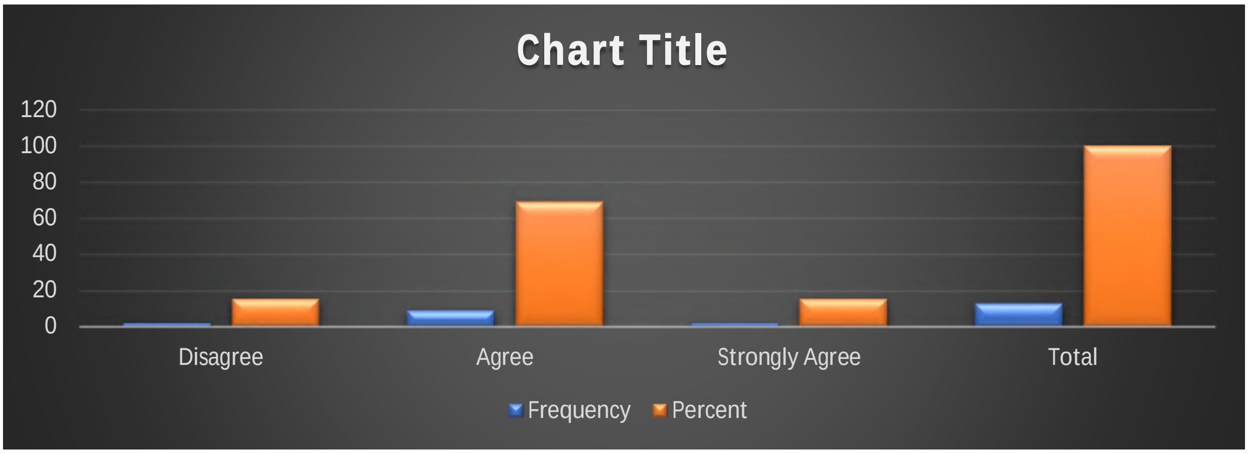
Graph Showing the Micro Finance Institutions Response Towards the Usage of Loan For Enhancing Profitability



The above chart and the table clearly depicts the micro finance institutions response towards the usage of loans for enhancing profitability where majority of the Micro finance institutions 69.2% agree that SME's are using the loans for the enhancing profitability followed by 15.4% saying they disagree that SME's are using the loans for enhancing profitability.

Cross Tabulation Between Rate Of Interest Rate And Their Opinion Towards It

What is the interest Rate at which you provide Loan * How do you see the interest rate Crosstabulation

			How do you see the interest rate			Total
			low	moderate	High	
What is the interest Rate at which you provide Loan	5-10% per annum	Count	6	3	0	9
		% within What is the interest Rate at which you provide Loan	66.7%	33.3%	0.0%	100.0%
		% within How do you see the interest rate	100.0%	60.0%	0.0%	69.2%
	11-15% per annum	Count	0	2	0	2
		% within What is the interest Rate at which you provide Loan	0.0%	100.0%	0.0%	100.0%
		% within How do you see the interest rate	0.0%	40.0%	0.0%	15.4%
	16-25% per annum	Count	0	0	2	2
		% within What is the interest Rate at which you provide Loan	0.0%	0.0%	100.0%	100.0%
		% within How do you see the interest rate	0.0%	0.0%	100.0%	15.4%
Total		Count	6	5	2	13

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	% within What is the interest Rate at which you provide Loan	46.2%	38.5%	15.4%	100.0%
	% within How do you see the interest rate	100.0%	100.0%	100.0%	100.0%

Symmetric Measures

		Value	Asymp. Std. Error[a]	Approx. T[b]	Approx. Sig.
Interval by Interval	Pearson's R	.836	.093	5.045	.000[c]
Ordinal by Ordinal	Spearman Correlation	.766	.131	3.946	.002[c]
N of Valid Cases		13			

a. Not assuming the null hypothesis.
b. Using the asymptotic standard error assuming the null hypothesis.
c. Based on normal approximation.

The above cross tabulation and the spearman correlation was executed to see is there any significant relation between the interest rate charged by the micro finance institution and their opinion towards it with the p value or the critical of .000 which is lesser than the table value of .005 it is inferred that there is a significant correlation between the interest rate charged by the micro finance institution and their opinion towards it.

Cross Tabulation Between Rate Of Interest Rate Charged By The Micro Finance Institutions And Benefited The SME'S

How do you see the interest rate * How many SMEs have benefited from your loan facility since the establishment of your institution Crosstabulation

			How many SMEs have benefited from your loan facility since the establishment of your institution			Total
			0-5	5-10	10-15	
How do you see the interest rate	low	Count	2	0	4	6
		% within How do you see the interest rate	33.3%	0.0%	66.7%	100.0%
		% within How many SMEs have benefited from your loan facility since the establishment of your institution	28.6%	0.0%	100.0%	46.2%
	moderate	Count	3	2	0	5
		% within How do you see the interest rate	60.0%	40.0%	0.0%	100.0%

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		% within How many SMEs have benefited from your loan facility since the establishment of your institution	42.9%	100.0%	0.0%	38.5%
	High	Count	2	0	0	2
		% within How do you see the interest rate	100.0%	0.0%	0.0%	100.0%
		% within How many SMEs have benefited from your loan facility since the establishment of your institution	28.6%	0.0%	0.0%	15.4%
Total		Count	7	2	4	13
		% within How do you see the interest rate	53.8%	15.4%	30.8%	100.0%
		% within How many SMEs have benefited from your loan facility since the establishment of your institution	100.0%	100.0%	100.0%	100.0%

Symmetric Measures

		Value	Asymp. Std. Error[a]	Approx. T[b]	Approx. Sig.
Interval by Interval	Pearson's R	-.589	.169	-2.420	.034[c]
Ordinal by Ordinal	Spearman Correlation	-.575	.205	-2.333	.040[c]
N of Valid Cases		13			

a. Not assuming the null hypothesis.
b. Using the asymptotic standard error assuming the null hypothesis.
c. Based on normal approximation.

The above cross tabulation and the spearman correlation was executed to see is there any significant relation between the interest rate charged by the micro finance institution and its benefit towards the betterment of the SME's with the p value or the critical of .034 which is lesser than the table value of .005 it is inferred that there is a significant relation between the interest rate charged by the micro finance institution and betterment of the SME's.

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Cross Tabulation Between Rate of Interest Rate Charged by The Micro Finance Institutions and Mode of Repayment of Loans

How do you see the interest rate * How is the mode of repayment of loans Crosstabulation						
			How is the mode of repayment of loans			Total
			Weekly	Monthly	yearly	
How do you see the interest rate	low	Count	0	6	0	6
		% within How do you see the interest rate	0.0%	100.0%	0.0%	100.0%
		% within How is the mode of repayment of loans	0.0%	66.7%	0.0%	46.2%
	moderate	Count	2	3	0	5
		% within How do you see the interest rate	40.0%	60.0%	0.0%	100.0%
		% within How is the mode of repayment of loans	100.0%	33.3%	0.0%	38.5%
	High	Count	0	0	2	2
		% within How do you see the interest rate	0.0%	0.0%	100.0%	100.0%
		% within How is the mode of repayment of loans	0.0%	0.0%	100.0%	15.4%
Total		Count	2	9	2	13
		% within How do you see the interest rate	15.4%	69.2%	15.4%	100.0%
		% within How is the mode of repayment of loans	100.0%	100.0%	100.0%	100.0%

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Symmetric Measures					
		Value	Asymp. Std. Error[a]	Approx. T[b]	Approx. Sig.
Interval by Interval	Pearson's R	.384	.270	1.381	.195[c]
Ordinal by Ordinal	Spearman Correlation	.282	.369	.975	.351[c]
N of Valid Cases		13			
a. Not assuming the null hypothesis.					
b. Using the asymptotic standard error assuming the null hypothesis.					
c. Based on normal approximation.					

The above cross tabulation and the spearman correlation was executed to see is there any significant relation between the interest rate charged by the micro finance institution and mode of repayment of loans with the p value or the critical of .195 which is higher than the table value of .005 it is inferred that there is no significant relation between the interest rate charged by the micro finance institution and mode of repayment of loans.

Cross Tabulation Between Rate of Interest Rate Charged by The Micro Finance Institutions and Satisfaction

Crosstab						
			Are clients satisfied with the repayment period			Total
			Dissatisfied	Neutral	Satisfied	
What is the interest Rate at which you provide Loan	5-10% per annum	Count	0	1	5	6
		% within What is the interest Rate at which you provide Loan	0.00%	16.70%	83.30%	100.00%
	11-15% per annum	Count	0	0	2	2
		% within What is the interest Rate at which you provide Loan	0.00%	0.00%	100.00%	100.00%
	16-25% per annum	Count	2	0	0	2
		% within What is the interest Rate at which you provide Loan	100.00%	0.00%	0.00%	100.00%
Total		Count	2	1	7	10
		% within What is the interest Rate at which you provide Loan	20.00%	10.00%	70.00%	100.00%

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Symmetric Measures					
		Value	Asymp. Std. Error[a]	Approx. T[b]	Approx. Sig.
Interval by Interval	Pearson's R	-.775	.155	-3.471	.008[c]
Ordinal by Ordinal	Spearman Correlation	-.612	.285	-2.191	.060[c]
N of Valid Cases		10			

The above cross tabulation and the spearman correlation was executed to see is there any significant relation between the interest rate charged by the micro finance institution and satisfaction level with the p value or the critical of .008 which is lesser than the table value of .005 it is inferred that there is no significant relation between the interest rate charged by the micro finance institution and satisfaction level of SME’s.

Cross Tabulation Between Rate of Interest Rate Charged by The Micro Finance Institutions and Assessment of Loan Recovery

How do you see the interest rate * What would be your own assessment of loan recovery Crosstabulation							
			What would be your own assessment of loan recovery				
			Very poor	Poor	Very good	Excellent	Total
How do you see the interest rate	low	Count	0	0	4	2	6
		% within How do you see the interest rate	0.0%	0.0%	66.7%	33.3%	100.0 %
		% within What would be your own assessment of loan recovery	0.0%	0.0%	57.1%	100.0%	46.2%
	moderate	Count	0	2	3	0	5
		% within How do you see the interest rate	0.0%	40.0%	60.0%	0.0%	100.0 %
		% within What would be your own assessment of loan recovery	0.0%	100.0%	42.9%	0.0%	38.5%
	High	Count	2	0	0	0	2
		% within How do you see the interest rate	100.0%	0.0%	0.0%	0.0%	100.0 %
		% within What would be your own assessment of loan recovery	100.0%	0.0%	0.0%	0.0%	15.4%
Total		Count	2	2	7	2	13
		% within How do you see the interest rate	15.4%	15.4%	53.8%	15.4%	100.0 %

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	% within What would be your own assessment of loan recovery	100.0%	100.0%	100.0%	100.0%	100.0 %

Symmetric Measures					
		Value	Asymp. Std. Error[a]	Approx. T[b]	Approx. Sig.
Interval by Interval	Pearson's R	-.837	.078	-5.074	.000[c]
Ordinal by Ordinal	Spearman Correlation	-.790	.103	-4.267	.001[c]
N of Valid Cases		13			
a. Not assuming the null hypothesis.					
b. Using the asymptotic standard error assuming the null hypothesis.					

The above cross tabulation and the spearman correlation was executed to see is there any significant relation between the interest rate charged by the micro finance institution and assessment of loan recovery with the p value or the critical of .001 which is lesser than the table value of .005 it is inferred that there is a significant relation between the interest rate charged by the micro finance institution and loan recovery.

Summary of Findings and Conclusion:

It was observed from the study that role of microfinance is very significant in terms of development of micro and small-scale industries where majority of the respondents 40.5% agreed that microfinance is very significant in terms of development of micro and small scale industries. This fact is crucial that both the MSE's and the MFI's are dependent on each other for their growth and development and both the things goes hand in hand. The support and contribution of microfinance institution is crucial in promoting greater financial inclusion and almost 60% of the MSEs have taken the support of MFI's for their establishment, growth and development of the business units. Policy makers need to recognize the potential of micro financial services to support investment and growth in key economic sectors and hence to contribute significantly to national economic growth. The financial support will help the expansion growth and development of MSE's and reduce its dependence on the expensive and stringent other sources including the private money lenders and the commercial and national banks. Micro saving enables to MSE's to manage their operational expenses and the routine management of business.

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GREEN AUDIT – A TOOL FOR SUSTAINABLE DEVELOPMENT AND ACHIEVEMENT A STUDY IN J P NAGAR, BANGALORE SOUTH

Gowri Hebbar[1] **Arpitha S**[2]

Abstract

An investigation may be done with a specific purpose which is usually conducted to know the financial position of a business, extent of fraud and misappropriation and the earning capacity of any business unit, etc. "Auditing begins, where accountancy ends". Green audit is a way to show businesses what type of carbon footprint they are leaving on the planet, while also giving them ways to reduce it. Green audit involves the inspection of a company to assess the total environmental impact of its activities, or of a particular product or a process. The green audits are tools that organizations use to identify their environmental impacts and assess their compliance with applicable laws and regulations, as well as with the expectations of their various stakeholders. This concept has got its origin in recent past and suddenly got acceleration due to heavy industrial traffic which ends with unaccountable emission resulting pollution. The paper deals with the Green audit – a tool for sustainable development and achievement. The information needs to be collected by gathering primary and secondary data. Secondary data can be collected through research conducted by previous authors and based on journals and various websites. This paper throws light on objectives, types, process and importance of green auditing. It is also focuses on effects of green auditing on the environment and challenges while implementing.

Key Words: Audit, Green audit, Environment, industrial traffic,

Introduction

In present scenario people are not giving importance for nature, they are directly or indirectly damaging the environment which results in global warming, difficulties in maintaining ozone layers, air pollution, water pollution etc. Green Audit is the most efficient & ecological way to solve such an environmental problem. For protecting the nature as a human being we have to show our sense of hum or towards the mother earth. In corporate sector to protect the environment they conduct various programs like CSR (Corporate Social Responsibility), GO Green, Save Water, Save Trees, Plantation of trees are to be taken. It will definitely work for the future. (Beţianu,2008). That is the only way out to safeguard the planet. It also serves as a means to identify opportunities to save money, enhance work quality, improves employee health, safety and morale, reduce liabilities and achieve other form of business values. Due to growth in population, needs has increased. Needs of humans can only be met by installing industries. The increase in industries has not only supplied the need of humans but also had been damaging the environment by emitting carbon components. The provision for environmental impact assessment prior to allowing an industry to setup is the first step to ensure that the project or industry will not harm the environment. But still the production and operation process will have some impact on environment. That post-production assessment of impact of environment is the motto of Green Audit. The people employed in the industry are directly associated with the environment of the industry and are exposed to many types of diseases specific to industries or occupational diseases e.g. Asbestosis, coal worker's pneumoconiosis, carpal tunnel syndrome, lead poisoning.

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Review of Literature

1. Mathews (1997) and Matiş and Ienciu (2010): Mathews, Matis &Ienciu found that environmental accounting has known to be in four stages in its development (1970-1980,1981-1994, 1995-2001, 2002-onwards) at the current stage of the knowledge about the green auditing. Although if there are four stages of the development of environmental auditing our knowledge will approach only the last two stages because beneficial study was conducted in this period and also concept of environmental audit was started and developed in that period.

2. Elkington (1990) , Smith and Billington(1993)&Specht and Buhr (1994):- It is necessary that to found out guide to the environment audit. Ellington (1990) is the first scientist that provides comprehensive guide to the use of environmental audits. In this period three journals are Green Audit a case study of Arts, Commerce & Science College, Manmad DOI: 10.9790/2402-0981105108 www.iosrjournals.org 106 published that are concerning with environmental matter named as environmental auditors, European environment and business strategy and environment.

In 2008 Porter, Simon &Hatchery is the first who clearly mention exactly what is the Green Audit? And after his explanation about the green audit these concept of auditing accepted worldwide. He defined as the concept „Green audit‟ as "Environment management system (EMS) that is continuous increase in environment and communication of the results of the EMS activity with organization‟s directors. In 2008 Adeniji is the first who primarily concerned with environmental audit of the companies to the growing importance of green issues.

4. May 1987, Volume 8, Issue 3, pp 239–261Tomlinson P[1], Atkinson SF. This paper presents a literature review focused on predictive technique audits, one of the types of audit considered to have the greatest potential role in improving environmental impact assessment practice. The literature review is limited to US literature with the exception of a few UK audits, one undertaken by Tomlinson at the University of Aberdeen. The authors are, however, aware that literature from other countries exists on this subject, for example from Canada and South Africa. In the review, predictive technique audits performed for or by the US Bureau of Land Management, the Electric Power Research Institute, the US Nuclear Regulatory Commission, the US Corps of Engineers, together with the Wisconsin Power Plant Impact Study are described. In addition, articles describing the auditing of models designed to predict environmental change are reviewed, before details of auditing activity in the UK are presented.

Green Audit – A Tool for Sustainable Development and Achievement

It is possible to achieve competitive advantage through Green Audit initiatives. Many people consider Green Auditing exercise as an action without benefit. Incorporating Green Auditing would cost an entity in both time & money-e.g. salaries of the environmental units experts& staff, fees of the auditors etc. If approached properly, the entity can recover these costs & achieve direct & indirect cost savings. e.g. if Green Audit helps organization to segregate the waste streams into harmful & less harmful, then it can save effluent treatment & discharge cost.

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Organizations may also be able to feed some of what was waste, back into its operations & save on raw material cost. Its stringent application reduces penalties, interests, legal costs, compensation charges & environment failure costs etc. It helps to reduce wastage & associated costs, increases product quality etc.

Sen.'s theory of societal, environmental & stakeholders competitive advantage (2006) states that

it is a healthy mix of four kinds of factors:

a) Push (license to exist)

b) Pull (motivation to grow)

c) Pressure (legitimacy to grow)

d) Support for sustenance

These four factors are essential for obtaining competitive advantage. Societal & environmental drivers contribute substantially to a firm's performance in variety of ways. Tangible contributions of Green Auditing include risk reduction & profitability improvements while intangible contributions lead to brand equity. The environment receives benefits through cleaner process & products, local community is benefited by socio-economic development, employees gain better working conditions & consumers receive quality products with less impact on environment. All tangible & intangible benefits & costs savings are the keys to achieve competitive advantage. Competitive advantage helps to place the products into the markets, achieve market growth & gain confidence of the customers & socially responsible investors. Thus Green Auditing helps organizations to achieve competitive advantage.

Sample Size and Data Collection

The study mainly focused on the people of J P Nagar Bangalore south as target population in Bengaluru city and adopted both primary and secondary method of data collection. Primary data was collected through questionnaire and Secondary data was collected through journals, magazine and authenticated websites.

Research Objective

1. To know the key areas
2. To understand the awareness level of green auditing.
3. To analyze the impact of green auditing.

Key Areas

1. Power saving– The organisation adopts energy audit which helps to save electric, natural gas, and other forms of power that are inefficient or being wasted in the organization.
2. Water saving- the organisation educates employees to save water resources both inside and outside the organisation.
3. Fuel efficiency- the organisation trains its employees to make more fuel efficient driving choices.

Findings

1. It is clearly observed that increase in number of industries increases the pollution
2. Less than 50% of respondents were aware about green auditing as a part of auditing.
3. Many of the respondents believe in adoption of green auditing it is an effective method of auditing.

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4. Only 38% of people were aware that MNC's were adopted this green auditing method.
5. Very few of respondents are aware about adoption of green audit educational institutions and also in favour of the adoption of green audit reduces energy consumptions at the work place.
6. Majority of respondents strongly agree that green auditing optimises the utilisation of resources without wasting and adoption of green auditing is a precautionary measure for environment protection, hence adopting green auditing is helpful for environment and green audit promotes safe and clean environment.
7. Many of the respondents agree that green auditing is the tool for future development.

Suggestions

- Due to increase in population number of industries are increasing, so it is suggested to implement green audit to reduce pollution in environment.
- Majority of the people are unaware of green audit, so creating awareness about green audit is important.
- It is very important for MNC's to adopt this which in turn helps in optimisation of resources and reduces energy consumption.

Conclusion

From the above findings it is understood that majority of the people still not aware of green auditing, the impact of green auditing on environment and its importance. So it is essential to create awareness in the people about green auditing and its importance. So it necessary to create awareness regarding green audit in colleges by introducing a subject in syllabus. Many of the companies are also not familiar with this, so conducting workshop on green auditing may helpful for those to know the importance of it. If organisations adopt green auditing as their part of the audit it defiantly works as a tool for development and achievement.

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UNHEARD VOICES OF THE SUBALTERN IN 'A FINE BALANCE' BY ROHINTON MISTRY

Dr J. G. Ravi Kumar[1] **Chetana. P[2]**

Postcolonial literature can be understood as the writing which emerged in countries subjected to European colonization and imperialism. One of the primary concern of postcolonial literature is to restore a connection between indigenous people and places through narration, description and dramatization. Of course, there has been a lot of discussion and disagreement regarding the very term 'postcolonial'. So rather than trying to define it critics focus on the questions that postcolonial literature tries to bring to the fore. Foreign rule has sidelined, suppressed the indigenous cultures, to favour their social, political and cultural preferences. To counteract, postcolonial literature tries to assert the richness and worthiness of indigenous cultures and makes an effort to bring back to bring back the glory of the practices and traditions that had been degraded under colonialism. The major preoccupation of postcolonial writing is to narrate a history from the point of view of those colonized, in other words to revise history.

There have been many postcolonial writers in the international literary scene who have been making their presence felt and one such postcolonial diasporic writer, I would like to mention, among others like V S Naipaul, Salman Rushdie, Vikram Seth etc, is Rohinton Mistry. A Parsi, by birth, Rohinton Mistry was born in Bombay and later immigrated to Canada. As a diasporic writer he stresses on the Parsi social and historical experiences and the sense of double displacement endured by them. For Mistry , India remains in his heart and Bombay (Mumbai) especially is his choosen locale in most of his fiction writing . His first publication was "Tales from Firozsha Baag" which was a collection of eleven short stories. His second work was a novel, "such a long Journey" , (1991) , which won many awards and was listed for the prestigious Booker Prize. "A Fine Balance" is Mistry's magnum opus written in1995. The novel is set in the 1970's independent India and gives a picture of the historical, political , religious and economical aspects of the nation.

In the novel "A Fine Balance" , the subaltern experiences with its theme of betrayal , suffering , isolation and alienation mirrors , the same kind of suffering and agony , pain and humiliation felt by the Diaspora. Mistry , is primarily concerned with the marginalized – people belonging to parsi community , castes, religions and creeds. The novel effectively tries to bring to the fore, these diverse marginalized voices.

The four characters, Om , Ishvar , Dina and Maneck from different background represent the hierarchical and power structures in Indian society. They are all connected by fate and are adversely affected by the political turmoil due to Emergency , declared at a particular point in the history of India. The novelist brings together people from various professions like tailors, businessmen , students , teachers , servants , textile workers , fashion designers and people from different religions like hindus , muslims , parsis , sikhs , Brahmins , thakurs etc.

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portrays the harsh realities faced by the multi ethnic groups of India and how these people developed their own strategies to deal with the turbulent situation.

Dina Dalal , the main protagonist describes Emergency as ‘games played by people in power’. Dina’s flat is a space shared by the four main characters. Dina becomes the owner of the flat after her husband Rustom Dalal dies in an accident. This flat becomes a metaphor for her independence and freedom, from her dominating brother, Nusswan. Though he shows compassion and wants her to live in his home after the death of her husband , Dina prefers to live by herself alone in her flat rather than depend on her brother. She is helped in her stitching business by two tailors Ishwar and Omprakash Darji. Maneck Kohlah son of her classmate arrives at her flat as a paying guest. As for the tailors, Ishwar and his brother Narayan were cobblers who belonged to the chamaar caste. They were sent to Ashraf , a tailor to learn stitching. But taking up tailoring did not help them caste wise. In fact , their house and property was destroyed which announced the hatred the upper castes have towards lower caste human beings. They come to the city and end up at Dina’s verandah. This arrangement of all the four staying together is broken up , when Dina is thrown out of her flat, by the landlord with the help of police and emergency rules. She lost the only space she could claim her own; she becomes dependent on her brother for her survival.

Mistry depicts poverty with a human face. He sympathizes the poor ,the opposed, the dispossessed, subalterns – Parsis , muslims and Dalits who are the main victims of the Internal emergency. Dukhi mochi is the representative of the chammar caste. One’s occupation in the village is determined by his caste line. He tries to defy, the tradition of caste systems , “ I spit in their upper-caste faces. I don’t need their miserable jobs from now on” he tries to free his self from the traditional bondage. he sends his sons Narayan and Ishwar to be apprenticed, as tailors in the city. India’s independence brought in a wave of optimism but was limited only to the upper-castes. As one of the villager says it, ‘government passes new laws, says no more ‘untouchability, yet everything is same”.

Thakur Daharmsi , represents the corrupt section of society. When Narayan, persists on casting his vote against the local leader, Thakur kills Narayan brutally and burns his entire family to death. Nobody raises their voice in protest against this massacre. Even the investigation conducted by the police is a force and allows the perpetrators, to escape. Education also was a privilege confirmed to the upper classes. The subalterns are deprived of education as the school teacher chases Narayan and Ishwar, from the school, for secretly watching the students study in the classroom.

The most horrific experiences of the emergency comes with the forced sterilization camps, where the poorer section of society became the target. Unwilling people were forced to undergo sterilization. The in human conditions in the camps, non-sterilized instruments, doctors achieving targets rather than maintaining hygiene resulted in serious health hazards. Om’s encounter with Thakur Dharamso, results in Thakur, taking revenge on Om by castrating him fully. Ishwar develops post-operation problems like gangrene which leads to losing both legs. They become unfit for work and take up to begging for survival, Om and ishwar symbolize the suppressed ‘other’ – subaltern classes, in the novel.

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Mistry presents as alternative history by presenting historical events from the point of view of the subaltern, who are not heard in the socio-political space of a nation. His message is that "we need to rethink our ideologies of nationhood" in order to include the silenced voices of the marginalized (kaur 30-31), Peter Morey calls the novel a 'national allegory' that 'reflects the "multiplicity and Plurality of Indian society". His fiction assimilates, the pulsating life of India, 'a tale of mirrored reality of its times and 'a literary slices of social realism' (Wadhawan 78). Mistry "instead of dividing lines between self and the other or past and present lives the endorses balance and pattern' (Morey 105).

The marginalises voice needs to be heard. A change in the political and social milieu, which guarantees autonomy and freedom, is the need of the hour. The dominant hegemonic order has to stop threatening the oppressed group. There has to be a balance in the world....... A fine balance.

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ENGLISH – A UNIFYING FORCE IN GLOBALIZATION

Dr. M.Sudua[1]

Abstract

Globalization and language are the two factors complementing to each other. In general, globalization implies the opening of local and nationalistic perspectives to a broader outlook of an interconnected and interdependent world with free transfer of capital, good and services across national frontiers. But all this is possible only with the common channels of communication. English language can be the key to enter into the world of globalization to increase the diversified work force. To achieve a common goal and objective in this global village knowledge of English is essential and an emerging need. India is a country of multi languages, but English is the only language to survive in this globalized world whereas both are inextricable. Language is considered as a medium to express our feelings, emotion, thoughts and ideas; but after globalization English language is considered as the language of science and technology. English language serves as a bridge to integrate and couple each country in terms of culture, spirituality, trade and commerce. English stands as a unique language by its noteworthy number of non-native speakers. Hence globalization that has changed the life style of human beings is only through a unifying force-English that has shown the new face of modern man.
Keywords: Communication, language, pull factors, impact, integrity

This article aims to study the importance of English in the globalized world and also shows how English acts as the unifying factor in globalization. Globalization in English language amble side by side towards the growing interdependence of the world's economics, culture and populations brought about by cross border trade in goods and services, technology and flows of investment, people and information. English is the foremost lingua franca in the world to conduct international meeting and business and stands as a unifying factor in globalization. Due to an urge to survive in this world of globalization, the concept of English language known as "International English" is the global view of the language. Hence English can also be referred as, global English, world English or Globish.

Influence of English in various walks of life

English could be the international common term. It helps to communicate with people from countries all over the world not just English-speaking ones. English is essential to the field of education. Even in countries where English is not an official language, children are taught and encouraged to learn English as a second language and at the university level students in many countries study almost all their subjects in English in order to make the material more accessible to international students. Almost in any large libraries, there are books and English even lots of online resources are also providing books for preparation of different exams.

On the Internet, the majority of websites are written and created in English. Even sites in other languages often give you the option to translate the site. It's the primary language of the press: more newspapers and books are written in English than in any other language, and no matter where in the world you are, you will find some of these books and newspapers available. In fact, because it is so dominant in international communication, you will find more information regarding nearly every subject if you can speak this language.

English skills will also help in any business venture one chooses to follow. If need to visit some offices, companies, governmental organizations, or even math or engineering

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companies, could see the importance of English. Any big company will hire their professional staff after getting to know whether the people they are hiring are good at English or not. Companies who want to function at an international level only consider their staff well educated if they are good English speakers, writers, and readers.

Among the six official languages of the United Nations Organization, English is the most relying one, and one of the working ones.

The phenomena globalization and the need for an efficient way of communication around the world is a fact which does not depend on our wanting or not, believing or not – it is a fact. The domain of English is, today a basic need for any professional in any major area. The internationalization of manpower made nations adopt English as the official language of the world, as said before and the learning of the language opens doors for personal, professional and cultural development.

The power of the English Language surrounds us. The words we need today, to recreate the future or imagine alternative futures, can be given by this global Language.

Knowledge of the English language has indeed acted as a powerful tool for development and advancement throughout the world, and fluency constitutes a huge step forward in many peoples' (and countries') struggles for self-sufficiency and success. As John Short and colleagues explain, "being competitive in global markets requires that one speak English,"

Proficiency in English has become something of a commodity, valuable both because of its utility, described in The Economist as a "basic skill of modern life comparable with the ability to drive a car or use a personal computer," as well as for its image as "a form of cultural capital." Increases in global interactions over the past century have stimulated demand for more streamlined and efficient communication across lingual borders. Thus, in the business world, companies seeking to expand multinationally have had to find ways to communicate across such difference in cost-effective ways. Many firms have changed their corporate languages to the common tongue of English in efforts to streamline communication and avoid leaving team members "out of the loop. Responding to this situation, nearly a billion individuals worldwide are learning the language, most in hopes that their lingual skills will boost their pay check or land them a better job. States, too, understand that an English-speaking workforce can help their economies integrate and become more competitive on the world market; in increasing numbers, many states are pumping resources into government-funded lingual education programs from kindergarten onwards. India, with its call centres the most cliched example of developing world success through English, and other English-speaking states have benefited from their English-savvy workforces, giving them a definite edge in the world market for the provision of services.

Importance to learn English

- English is a global language
- Studying English can help you get a job
- Learning English can help meet new people

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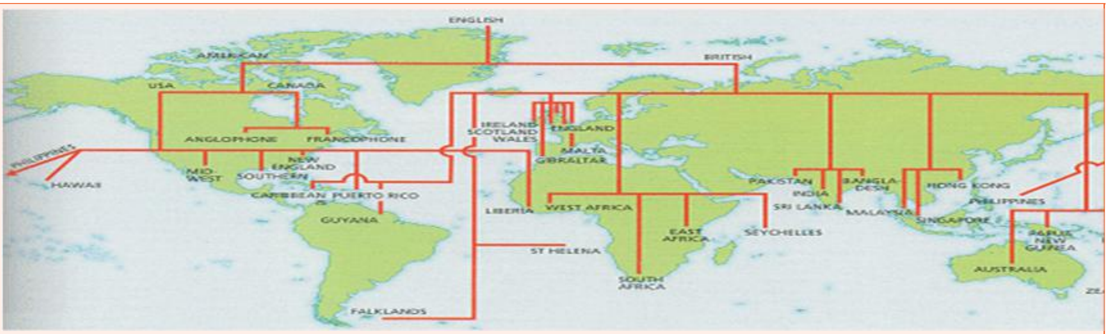
- Many scientific papers are written in English
- English is the language of the media industry
- English is the language of the Internet
- Travelling is a lot easier with a good knowledge of English
- English is one of the most important languages for business
- With English, one can study all over the world
- English gives access to multiple cultures

Reason for English as a language of globalization

- The richness and depth of English vocabulary
- It is a very flexible language
- Its grammar is generally simpler than most languages
- It is also a relatively simple language in terms of spelling and pronunciation
- Cosmopolitan character of English gives it a feeling of familiarity and welcome
- It is generally reasonable concise
- The absence of coding for social differences
- A certain legitimacy and gravitas it carries



A family tree representation of the spread of the English language around the world (from The Cambridge Encyclopaedia of the English Language, after Peter Strevens)

The above picture shows the spread of English around the world. Hence when globalisation is considered to change the life cycle of man, then why not face of English also gets changed, which acts as a medium to communicate in this global village. Hence in toto to surmise only English can give economic, political and cultural status in the society of globalised world.

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A STUDY ON IMPACT OF GREEN MARKETING ON MILLENNIALS PURCHASE INTENTION TOWARDS GREEN PRODUCTS

Sumeet S[1] **Sahana Shree N**[2]

Abstract

The ever changing attitude of consumers has bought about a new trend for the betterment of self and the environment. Green Marketing is the need of the hour which is expanding rapidly and consumers are taking responsibilities. Today green marketing is not a trend but an incorporation of value which everyone consumer and business should realize and understand. This paper with an objective to understand the attitude of millennial consumer towards their purchase intention of green products found that Green Product Awareness, Green Product Price and Green Product Promotion have a significant impact on millennial consumers. The study employed a total of 250 samples and data was collected to a self-administered questionnaire from working professional of Bengaluru city. The study with help of various statistical tools found that all the hypothesis employed for the study were accepted.
Key Words: Green Marketing, Attitude, Millennials, Purchase Intention

Introduction

Globalization! While its continues to accelerate the fastest it can, it is also getting problems along with it and out of all the problems associated with it there is one such problem which is demanding more attention. "**Environmental Problem**" which has a negative impact on all the living creatures. But as they say every problem as a solution, and the solution for environmental problem is "**Green Movement**" which is accelerating to take take over globalization at large and with regards to these consumers are stepping in to take imitative to make and do thing right. And when the word consumer comes into the picture there is one particular group of consumer who is very knowledgeable, informative, tech savvy and dominating group of consumers who also play the role of influencers "**Millennials**" are those group of consumer belonging from the age group of 19-34 and major part of our countries population. Green now has become the symbol of eco-consciousness in our country and with growing awareness among the millennial group of consumers there is an increasing opportunity for the marketer to attract and convince this group of consumer in particular to expand the level of awareness in and around the world. With the introduction of green marketing with an intention to develop and appeal to consumers by providing affordable and environmental friendly product which reflect a high quality image.

Review of Literature

Today, numerous organizations have acknowledged their duty not to hurt nature. In this way, items and creation forms become cleaner and more organizations „go green‟, in light of the fact that they understand that they can decrease contamination and increment benefits simultaneously (Hart, 1997, p. 67). Green advertising is an inventive chance to develop in manners that have any kind of effect and simultaneously make business progress (Grant, 2007, p. 10). As business exercises caused a significant number of the natural issues before and still do, there is expanding acknowledgment that business is fundamental during the time spent a

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progressively environmental maintainable society. Organizations, particularly multinationals, assume a basic job on the planet economy, and they have additionally the assets and ability to incorporate environmental arrangements (Tjärnemo, 2001, p. 29). Organizations have an obligation to drive the advancement towards more noteworthy manageability and getting greener, with the goal that a company's point is to make markets for all the more earth cordial items and benefits and instruct and impact clients to change (Hart, 1997, p. 67). Hoyer and MacInnis (2004) express that buyers' qualities and convictions should be viewed as while looking at the impacts that influence buying choices. Qualities are suffering convictions that a given conduct is alluring or acceptable and incorporate esteeming nature. Ecological qualities assume an essential job in proenvironmental conduct: values influence individuals' convictions, which at that point have effects on close to home standards that lead to purchasers' ace natural practices (Reser and Bentrupperbaumer, 2005; Stern, 2000). So also, Ajzen's (1991) Theory of Planned Behavior shows that (ecological) convictions structure frames of mind towards conduct, which is then converted into goal of conduct. Pooley and O'Connor (2000) contend that giving data on ecological issues doesn't really encourage expert natural frames of mind. Their examination proposes that the way to natural training is the emotional area. It is sensible to expect that promoting green items utilizing enthusiastic substance would be increasingly fruitful. Publicizing functions admirably when it attempts to engage those qualities that drive shopper choice procedures (WFA et al., 2002). As shoppers frequently start from a uninformed base on economical utilization, their interior hunt may neglect to supply the data important for basic leadership. On the off chance that an outside inquiry is essential, this includes high exertion (Hoyer and MacInnis, 2004).

Research Methodology

The present research study is based on Exploratory Research to understand the critical area of where exactly the problem lies.

Sample Size and Data Collection

The study mainly focused on age group of 23-34 as target population who are working professional based out in Bengaluru city and adopted both primary and secondary method of data collection. Primary data was collected through self-administered questionnaire of 25 items based on 5 point Likert's scale and Secondary data was collected through journals, magazine and authenticated websites.

Research Objective

1.To analyze the relationship between Millennials awareness and attitude towards green product

2.To understand the impact Green Product price on the attitude of millennial consumer

3.To see if Green promotion as a role to play on the attitude of millennial consumer towards green product

Research Design

After review of various papers and journals the study developed a research design. This research employed both primary and secondary method of data collection. Primary data was collected through self-administrated questionnaire having 25 items for a total sample size of 250 respondents. Further the data collected through convenient sampling were statistically tested using SPSS software employing KMO and Bartlett's Test, Correlation and Regression analysis.

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Research Question

1. Does awareness of green product influence the attitude of millennials towards purchase of green products
2. Which among green product price and green promotion have more impact on attitude of millennials towards purchase of green products

Research Hypothesis

H1: Green product awareness has a positive influence on attitude of millennials towards purchase of green products

H2: Green product price has a positive influence on attitude of millennials towards purchase of green products

H3: Green Promotion has a positive influence on attitude of millennials towards purchase of green products

Research Framework

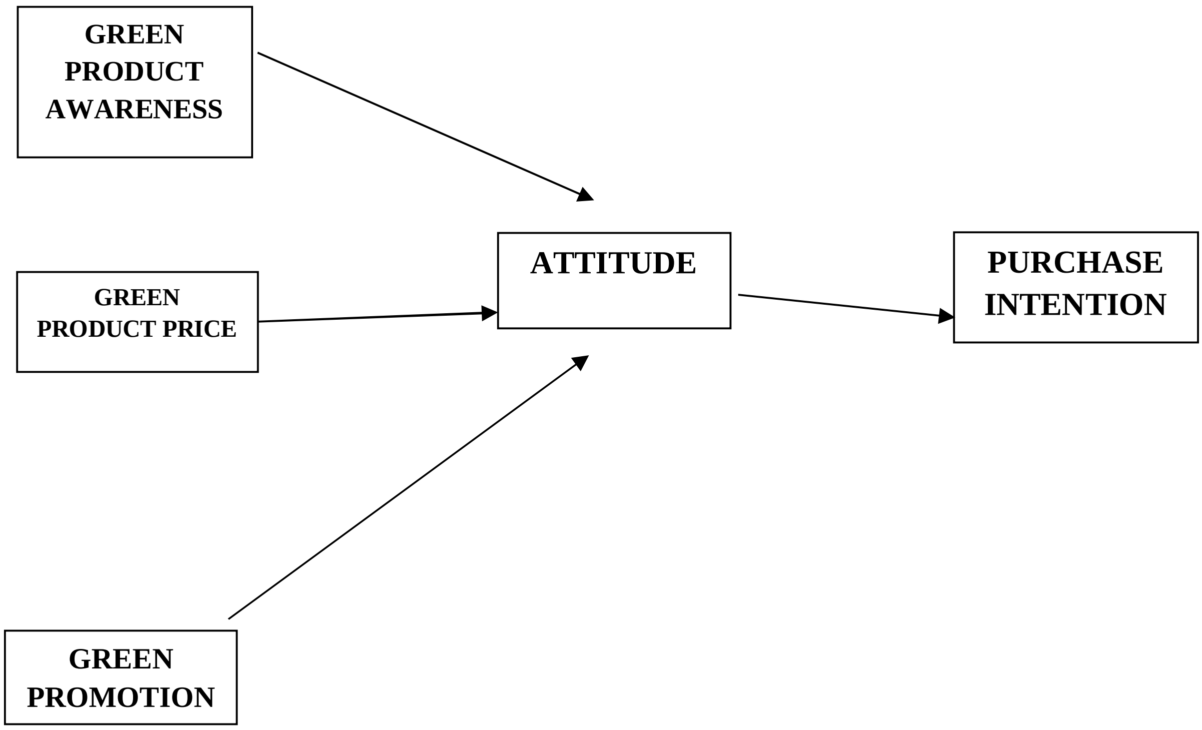
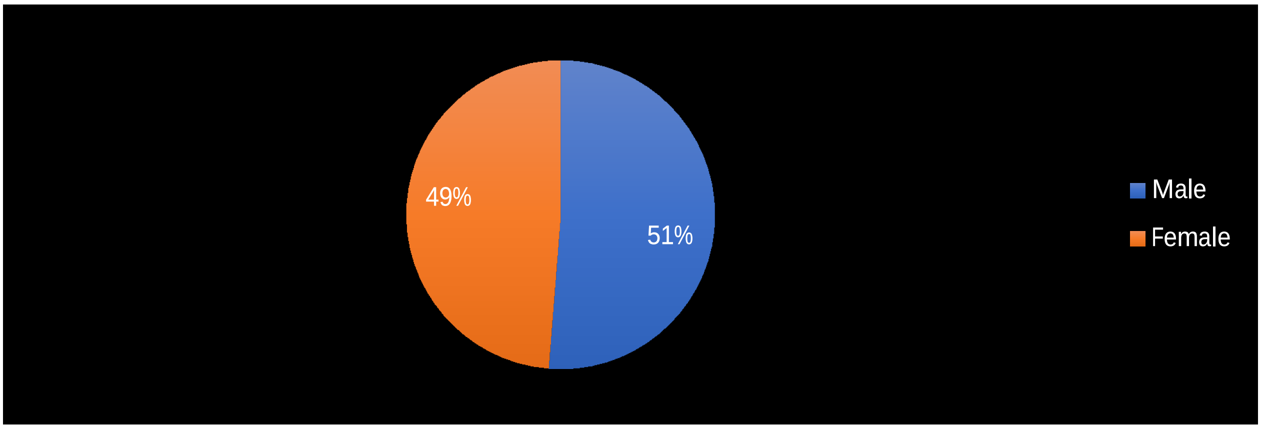


Fig.1 Research Framework

Data Analysis and Interpretation - Respondents Profile- Table 1. Respondents Distribution



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KMO AND BARTLETT'S TEST

Table 2. KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.922
Bartlett's Test of Sphericity	Approx. Chi-Square	6815.025
	df	300
	Sig.	.000

The above table shows KMO and Bartlett's Test value to be 0.922 which make the data suitable for research.

Cronbach's Alpha

Table 3 Reliability Statistics

Cronbach's Alpha	N of Items
.956	25

The alpha coefficient for the item is 0.956, which says that all the items of the study have relatively high internal consistency. (if the value is more than 0.7 then it's is acceptable)

Regression

This study with an objective to understand Impact Of Green Marketing On Millennials Purchase Intention Towards Green Products employed regression analysis to test the formulated hypothesis of the study. Regression analysis is the most reliable method to study the impact of variables of the study.

H1: Green product awareness has a positive influence on attitude of millennials towards purchase of green products

Table 4 ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	170.345	1	170.345	556.602	.000[b]
	Residual	75.899	248	.306		
	Total	246.244	249			

a. Dependent Variable: ATT
b. Predictors: (Constant), GA_AVG

The above regression analysis was done for testing the hypothesis "Green product awareness has a positive influence on attitude of millennials towards purchase of green products". From the above table which can see that significance value is 0.000 which is less than the required vale of 0.05 which makes the hypothesis

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acceptable and which means that Green product awareness has a positive influence on attitude of millennials

H2: Green product price has a positive influence on attitude of millennials towards purchase of green products

Table 5 ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	194.089	1	194.089	922.901	.000[b]
	Residual	52.155	248	.210		
	Total	246.244	249			

a. Dependent Variable: ATT
b. Predictors: (Constant), GP_AVG

The above table shows that significance value of 0.000 for the hypothesis "Green product price has a positive influence on attitude of millennials towards purchase of green products" which is less than the acceptable range making and inference that Green product price has a positive influence on attitude of millennials

H3: Green Promotion has a positive influence on attitude of millennials towards purchase of green products

Table 6 ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	209.091	1	209.091	1395.713	.000[b]
	Residual	37.153	248	.150		
	Total	246.244	249			

a. Dependent Variable: ATT
b. Predictors: (Constant), GPRO_AVG

From the table above this shows significance value 0.000 making the hypothesis "Green Promotion has a positive influence on attitude of millennials towards purchase of green products" acceptable, which means Green Promotion has a positive influence on attitude of millennials

Result of Hypothesis Testing

Hypothesis	Significance Value	Accept/Reject
H1: Green product awareness has a positive influence on attitude of millennials towards purchase of green products	<0.05 i.e .000	Accepted
H2: Green product price has a positive influence on attitude of millennials	<0.05 i.e .000	Accepted

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towards purchase of green products		
H3: Green Promotion has a positive influence on attitude of millennials towards purchase of green products	<0.05 i.e .000	Accepted

Findings, Recommendation and Conclusion

Findings

This study employed three hypotheses and hypothesis were tested Multiple Linear Regression with objective to know the impact of Green Marketing On Millennials Purchase Intention Towards Green Products and found that Green Product Awareness, Green Product Price and Green Product Promotion have a significant impact on millennial consumers. All the three hypotheses employed in the study have been accepted.

Recommendation For Future Research

A further study can be done to know the level of satisfaction after usage of green products. Further a study to understand the role of social media in influencing consumers towards green product can be done. Lastly this study can also be extended to other cities of our country to know the impact of green products on a particular group of consumers.

Conclusion

The study with an objective to understand the impact of Green Marketing On Millennials Purchase Intention Towards Green Products found that Green Product Awareness, Green Product Price and Green Product Promotion have a significant impact on millennial consumers. Further this study adds on to the literature making it a base for future research.

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GENDER CONSTRUCTS AND SOCIAL AWARENESS IN MAHESH DATTANI'S 'DANCE LIKE A MAN'

Dr .Thammaiah R B[1]

Indian English Drama came into being. With the publication of K.N.Banerjee's ' The Persecuted' in 1993, Though, there was growth and experimentation in theatre in the Indian languages, Indian English Drama never was as successful as the other literary forms like novel, poetry etc. The factors could be many, like lack of a living theatre, absence of audience, which were deterrents in the writing and production of drama, in a comprehensive way. In the last two decades significant changes have occurred in this literary genre. Many English – educated theatre lovers are stepping forward to support and encourage theatre.In recent years two play wrights Girish karnad and Mahesh Dattani , have helped to finally give Indian English Drama an identity and a status, as not only a literary form but also one which succeeds in performance and is capable of drawing and engaging the audience.

Mahesh Dattani emerges as a very prominent playwright in post colonial India , whose plays deal with very contemporary issues , like gender constructs , sexuality , patriarchy , communal Disharmony , social Issues , identity crises etc. His plays "Einal Solutions" dance like a man , Tara , where there is a will ,seven steps around the fire reflect the socio cultural change of postcolonial India. Dattani himself once said, " The function of drama , in my opinion is not merely to reflect the malfunction of society but to act like freak mirrors in a carnival and to project grotesque images of all that passes for normal in our world . It is ugly but funny."

Dattani's approach to theatre is unconventional . He looks at the theatre as the medium , to project the concerns of underprivileged segment of society . He is one of the very few dramatists who writes his plays in English . But he has a very strong affinity for Indianess. He has indionised his English plays and he has succeeded in taking Indian theatre to the global level.

Dattani's plays are actually protests against the restraints and constraints social myths and conventions, which often lead to seggration between people based on colour gender , religion or country. His theatre is characterized by realism ad humanistic approach with his innovative bent of mind artistic perception and originality of vision he writes , not only from a socio-political but from an emotional psychological point of view. They have a universal appeal " They are plays of today , writes John McRae , sometimes as actual as to cause controversy , but at the same time they are plays which embody irony of the classic concerns of world drama" . His plays speak across linguistic and cultural barriers . His language is an Indianised English. Family and familial relationships form the core of most of Dattani's plays.

The plays " Dance like a man " one of the finest of all his plays has an intriguing plot -the paradoxes of gender constructs, personnel interest , painful truths , internal conflicts, all blend together to brilliantly form the climax in the play. Dattani's subtly raises few questions

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on the gender constructs assigned to males and females in society, with the repercussions in case there is change in the stereotypes . The duality is seen in self and others, " the prostitute as dancer and an artist" the man as a dancer. The guru who sports long hair are the varied brackets, seen in the play. The title also maybe a reference to Shiva, the god , who does Tandav Nritya and the ply wright uses the medium of dance to interweave , a brilliant , and a tragic plot. Jairaj and Ratna are the dancing couple who live under the domain of the patriarch , Amritlal Parekh , Jairaj's father , who is a self proclaimed social reformer for him also dance is a prostitute's profession , when jairaj professes, his love for dance Amitlal , is a aghast and utilises the power structures of patriarchy to curtail his son's blossoming dancing career. According to his beliefs would make a man-womanly and effeminate. when then son and daughter in law move back in to his home seeking refuge he makes a pact with his daughter in law Ratna , " Help me and I will never prevent you from dancing" . The notion that only women are at the receiving end of patriarchy is dispelled and we find that men can also be subjected to tyranny within the power structures. Jairaj becomes a victim , caught in the web of deceit, malice and manipulations of his father and wife. Amritlal Parikh knew that dance would not help a man earn his livelihood and as a hobby , it could be practised . In the course of the play we see Jairaj trying to prove himself an able male to Ratna. Ratna an ambitious and ruthless woman joins hands with her father-in-law to destroy her husband's career and propel herself to achieve name and fame in her dancing career.

Ratna, serves as an never-ending passion that drives her character throughout all the actions of the drama. Behind all her moves in the drama, Dance was the main factor. Her character has a negative shade and that makes her different than others. Her boldness and faith in her own talent was so much that she wavered not even once to destroy Jairaj's career as a dancer joining hands with her father-in-law, Amritlal. She single-mindedly follows her heart overcome by mind and tries to be famous using Dance as a medium.

Ratna takes dance as a pure art form and does not link it to any gender. She wanted to pursue dance but her desire was not blended with any passion or force. For her, marrying Vishwas was also important and she wouldn't sacrifice her love for the dance. Her balanced mind makes her likable and different from her parents. Actually she is away from the circle in which her parents were trapped which was too vicious to believe. She dances and continues to do so because it is a hobby for her and not a way that leads to the path of success. There is no malice, over ambition or misled want in her that keeps her interest in dance. Considering this aspects reader can conclude that Lata stands in stark contrast with other characters.

Feminism, began a new awareness and attitude of viewing everything with a woman's perspective, irrespective of whether the play is by women, of women or not. Women began to question the responsibilities thrust on them by nature and society since ages. A woman's position, though has begun to change has not changed much. Feminism is a significant ideology, fast developing in the modern times. It emerged as a concept in the west with the objective of providing a space for women in the society, later on embracing the superb ideas of an egalitarian society, where the dialectics of male dominance and female subordination are erased. Having started as a social movement, it became a discourse, wielding a formidable

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influence on world literature and branching out as French, Italian, American, Canadian, Black feminism and Third World feminism in literature. new feminism, but also as one of the most significant works ever written on women's status in the society. She called upon women to look for new roles in the society and create a new space, shedding their assigned position and designated duties.

In the play Dance like a man, Dattani emphases on the fight and clash between three generations, their conflicts and individual struggle. Conflict between the three generations: 'There is no original or primary gender a drag imitates, but gender is a kind of imitation for which there is no original. Dattani in this play, puts a few unlikely questions about the sexual construct that a man is or the very constituents of a man's identity-in terms of sexuality, as the head of the family and as an artist. The play deals with the self and the significance of the other, through the frameworks of gender and gender roles-the prostitute as a dancer and an artist; the man as a dancer; the guru who sports long hair and has an effeminate walk are categories that the older generation, fed on its perception of the self cannot come to terms with. Dattani uses Traditional Dance as a medium that creates conflict in the play within the minds of the other characters. As the play goes forward and the actions take place; Dance takes the center stage and pushes the characters outside. Traditional Dance, in the play, is not only a form or a tool that enables the writer to tell his story but it creates its own psyche that guides or misguides the actors on the stage.

Dance for him is the profession of a prostitute, improper for his daughter-in-law and a

In the society everyone wants the Male to earn that much so that the house would run properly but Amritlal knew that dance would not help Jairaj to earn enough money and that would make him unworthy in the eyes of his wife Ratna. For Amritlal, dance was good as far as it remains a hobby but it was not proper to be taken as a profession. And we should not forget that traditional dance, especially for Male was not considered a respectable profession in the olden days in India.

In the play Maleness of Jairaj was not that much a question of Body than that of mentality. Researcher found that for Ratna Maleness might have meant one's independent decision making power, doing the work that one liked, living on one's own conditions, standing on one's own feet without any support and some other that Jairaj lacked.

Dattani challenges the norms to present the substitute views. Thus, what emerges is a new definition of maleness not merely as an antonym of feminity but paving a way for men to break their "alpha roars" and do what they would perhaps like to. As Butler says, it is possible to "do" these cultural constructions of sexuality. And as for the females, they can opt for a path of their own too, breaking their silence and the per formative roles that they have always played, knowingly or unknowingly, freely or reluctantly. Dance Like a Man is a play that does not present the character as pure White or Black but it shows their different shades in all possibilities. The play postures important questions and presents the actors with the best of their talents. It demands the answer whether the world is liberal in real sense or we are still in search of that utopian era where no dance form is actually attached to any gender of the dancer but considered as a pure form of Art.

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A STUDY ON IMPACT OF ICT IN EDUCATIONAL INSTITUTIONS

Prathima B J[1] **Bhargavi T R**[2]

Abstract

Information and Communication Technology (ICT) in educational institution is the modern method of teaching. ICT is a tool to communicate and manage information. It can lead to an improved student learning and better teaching methods. ICT has become an integral part to the teaching-learning interaction in recent years. It is stated as a way to improve the quality of education is to make use of efficient technology in an institution. This will open up more opportunities for the teachers and students as well. The purpose of the present paper is to examine the relationship between the use of information and communication technologies (ICT) and its impact on students. So far, economic research has failed to provide a clear consensus on the effect of ICT on students. The objective of the study to explore the ways how students access to information, to know the acceptability of ICT with students to know the understandability of students, the information need to be collected by gathering primary data directly data collected from various age groups of people. This research is done through distributing questionnaire with the sample size of 50 respondents. The Report tries to find out the impact of ICT on teachers and students, weather it is impacting in negative way or positive way.
Key words:*-students access to information, acceptability of ICT, understandability of students*

Review of literature

Youssef, Adel Ben; Dahmani, Mounir

The purpose of the present paper is to examine the relationship between the use of information and communication technologies (ICT) and student performance in higher education. So far, economic research has failed to provide a clear consensus on the effect of ICT investments on student's achievement. Our paper aims to summarise the main findings of the literature and to give two complementary explanations. The first explanation focuses on the indirect effects of ICT on standard explanatory factors. Since a student's performance is mainly explained by a student's characteristics, educational environment and teachers' characteristics, ICT may have an impact on these determinants and consequently the outcome of education. The differences observed in students' performance are thus more related to the differentiated impact of ICT on standard explanatory factors.

- Kumar, s. Kedar

There is wide spread belief that Information and communication Technologies (ICTs) can and will empower teachers and learners by transforming teaching and learning processes from being teacher- centered to student-centered. This transformation will result in increased learning gains and motivation for students. However, reviews of the research on impacts of ICTs on student achievement yield few conclusive statements, pro or contra, about the impact of ICTs on achievement and motivation. For every study that comes out with significant positive impact, another study finds little or no such positive impact. Many studies that find positive impacts of ICTs on student learning rely on self-reporting. What is still being debated, however, is the precise role ICT should play in education reform and how best to ensure that potential is fulfilled

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Objectives of the study

- To explore the ways of gathering information by the students and teachers.
- To know the acceptability of ICT with student and teachers

Statement of the problem

Report tries to find out the impact of ICT on student and teachers in educational institutions.

Research methodology

The study is made to analyze the problem statement. That is to study impact of ICT on students. The information needs to be collected by gathering primary and secondary data. Primary data can be collected through questionnaires and secondary data through research conducted by previous author with a sample size of 50 respondents.

Scope of the study

The study is restricted to the geographical area of JP Nagar.

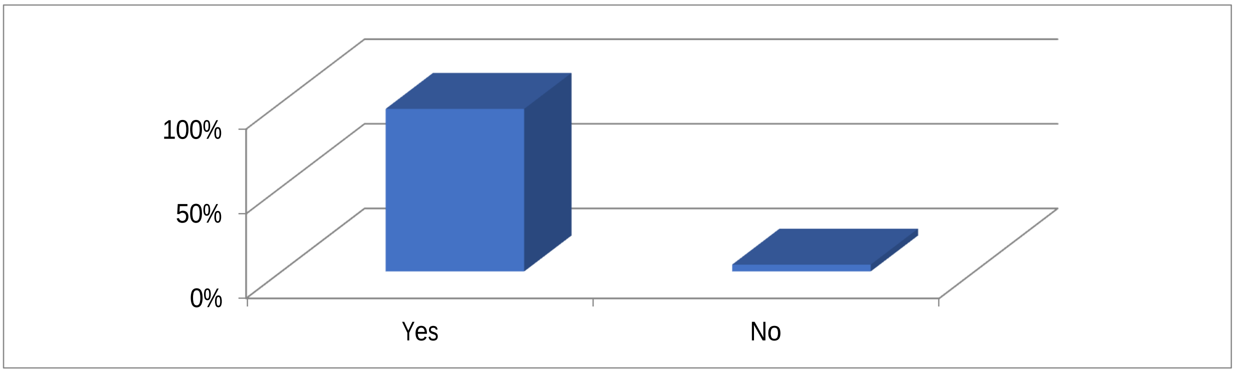
Limitation of the study

- The study is restricted to JP Nagar
- Simple size small and hence the information cannot be generalized.

Data analysis and interpretation

Table and chart showing respondents opinion on ICT facility provided by institution

Options	**No of Respondents**	**Percentage**
Yes	48	96%
No	2	4%
Total	50	100%



Analysis and Interpretation

The above graph and table shows that 96% agree that institution provides ICT facility and remaining 4% disagree. It can be interpreted that institution provides ICT facility.

Table and chart showing the respondents opinion on institution provided with internet facility.

Options	**No of Respondents**	**Percentage**
Yes	37	74%
No	13	26%
Total	50	100%

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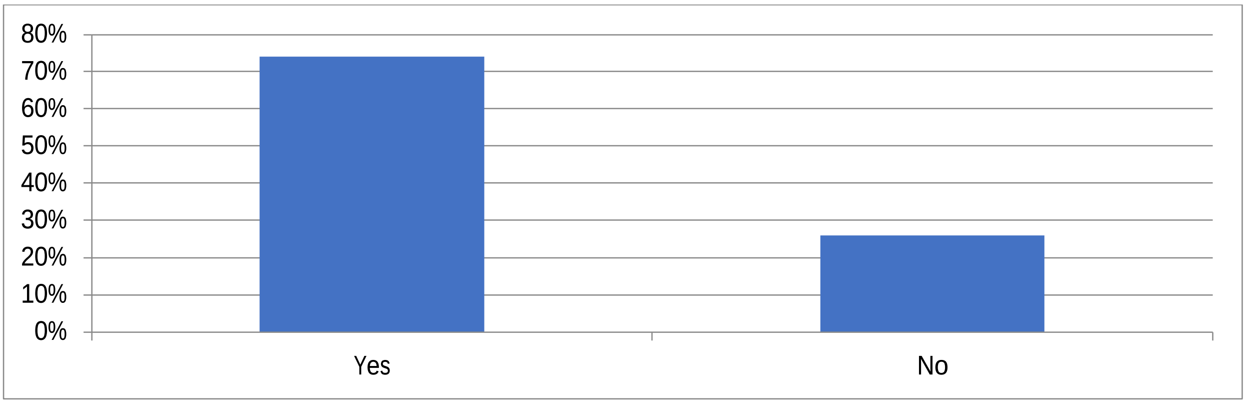
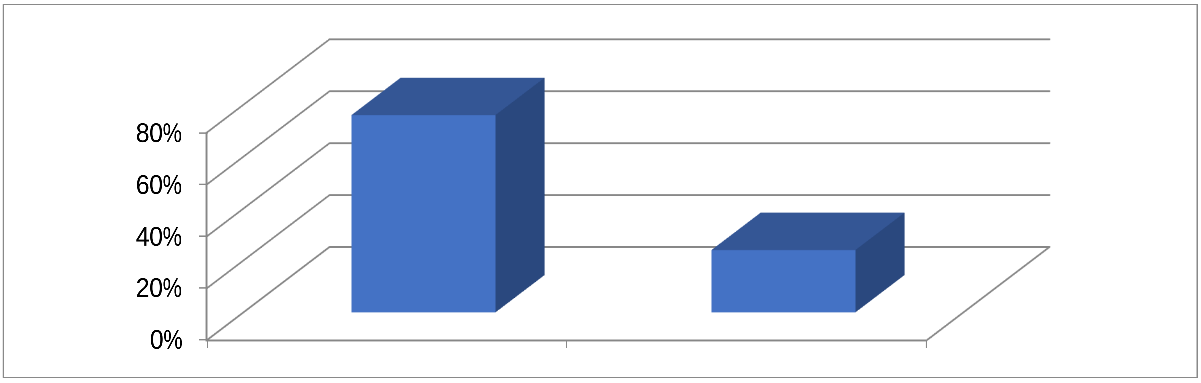


Analysis and Interpretation

From the above table it can be analyzed that 74% of the respondents agree that there is internet facility for students and teachers. Remaining 26% disagree to the above statement. It can be interpreted that there is an internet facility in the institution.

Table and graph showing about the extra skill required to teach using ICT

Options	No of Respondents	Percentage
Yes	38	76%
No	12	24%
Total	50	100%



Analysis and Interpretation

From the above table and chart it can be analyzed that 76% of the correspondents agree that an extra skill is required to teach through ICT facility. Remaining 24% say that the additional skill is not required to teach through ICT facility. It can be interpreted that an additional skill is required to teach using ICT facility.

Table and Chart showing the source of getting information required.

Options	No of Respondents	Percentage
Internet	40	80%
Television	1	2%

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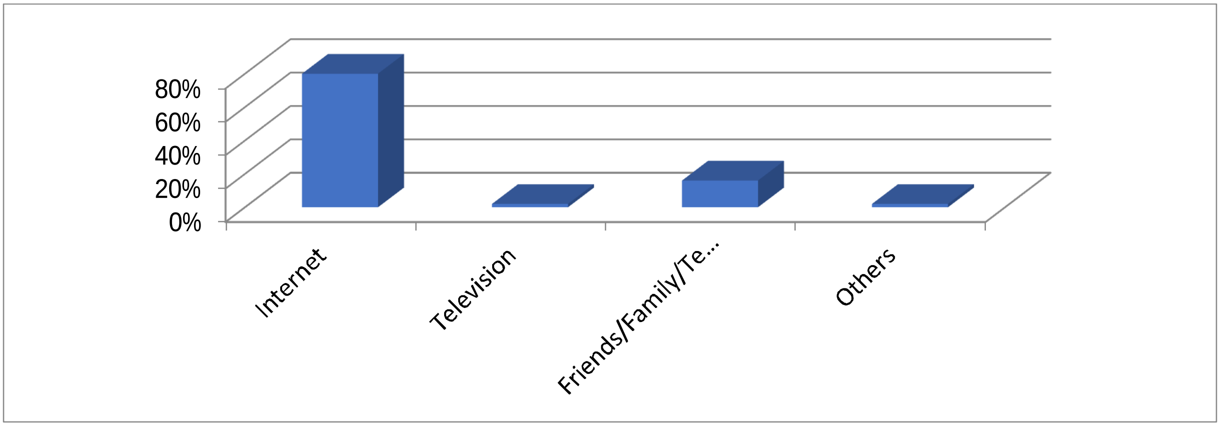
Friends/Family/Teachers	8	16%
Others	1	2%
Total	50	100%

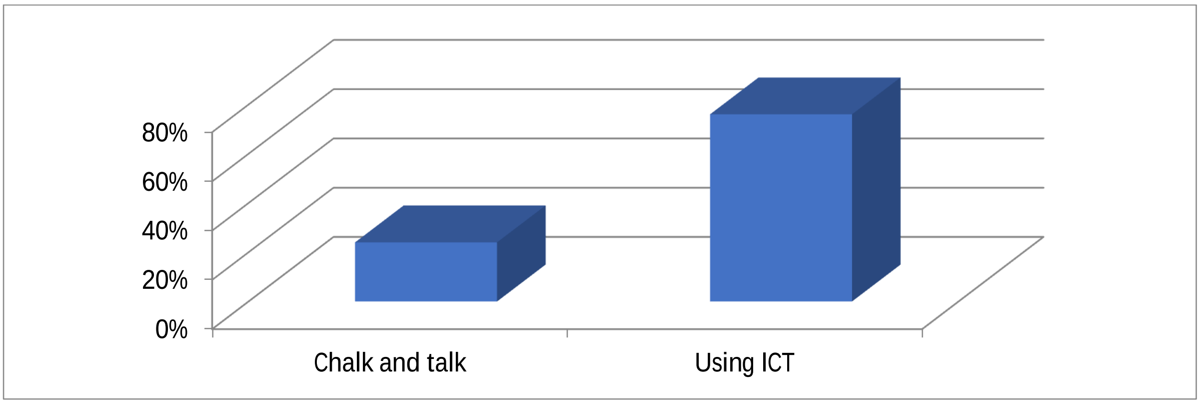


Analysis and Interpretation:

From the above table and graph it can be analyzed that 49% of the correspondents use internet facility to get the information required by them. Only 2% of them use television as a source of information, 47% gather the information from Family/Friends and teachers. Only 1% of the respondents use other sources. It can be interpreted that Internet facility is the main source to gather the information required.

Table and Chart showing the respondents opinion on the methods of teaching.

Options	**No of Respondents**	**Percentage**
Chalk and talk	12	24%
Using ICT	38	76%
Total	50	100%



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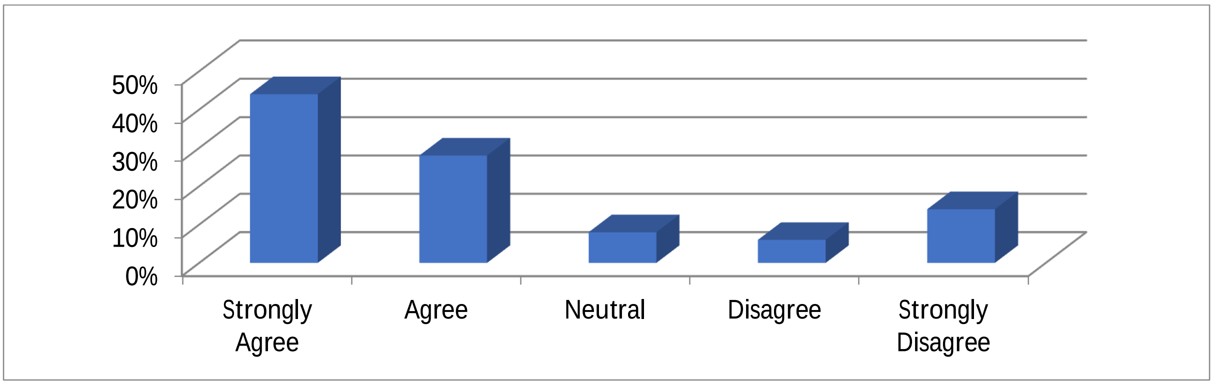
Analysis and Interpretation

From the above table we can analyze that 76% of the respondents prefer the use of ICT facility. Remaining 24% does not prefer the use of ICT facility in teaching. It can be interpreted that using of ICT facility is preferred over the use of traditional method of teaching.

Table and Chart showing the respondents opinion on the ICT playing an important role in teaching

Options	No of Respondents	Percentage
Strongly Agree	22	44%
Agree	14	28%
Neutral	4	8%
Disagree	3	6%
Strongly Disagree	7	14%
Total	50	100%



Analysis and Interpretation

From the above table it can be analyzed that 44% strongly agree that ICT facility plays an important role in teaching, 28% agree that ICT plays an important role, 8% of the correspondents have a neutral opinion, 6% of them disagree and 14% do not agree that ICT plays an important role in teaching. From the above data it can be interpreted that ICT plays an important role in teaching.

Table and Chart showing the respondents opinion on making topics interesting and clear by using ICT

Options	No of Respondents	Percentage
Strongly Agree	21	42%
Agree	13	26%
Neutral	7	14%
Disagree	5	10%
Strongly Disagree	4	8%
Total	50	100%

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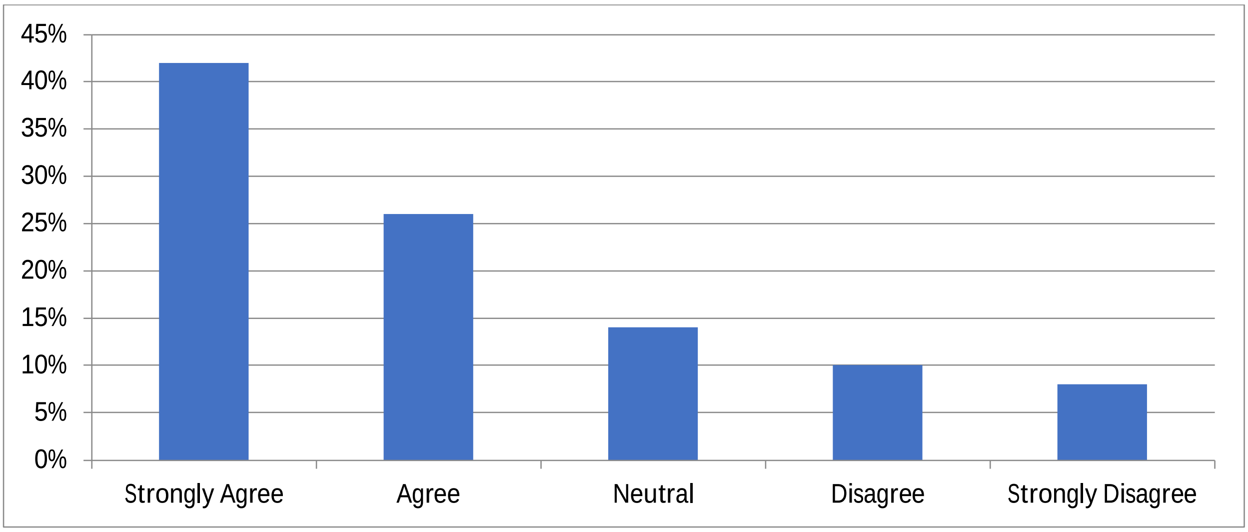
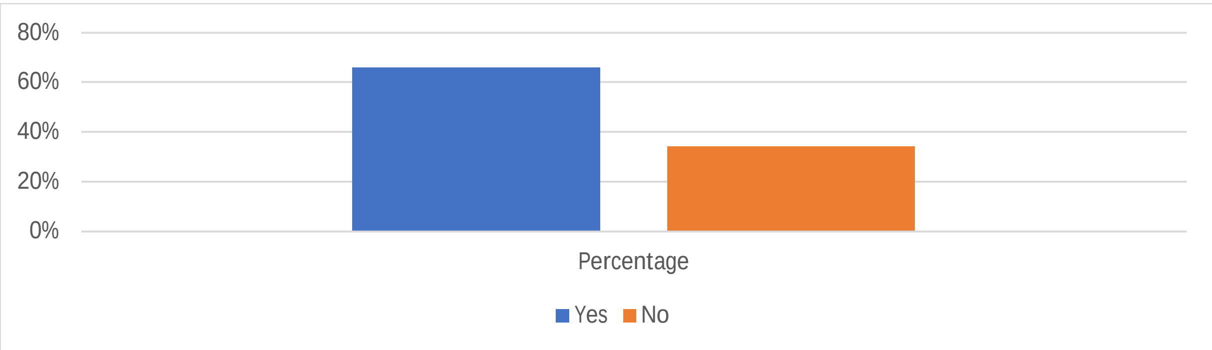


Analysis and Interpretation

From the above table it can be analysed that 42% of the respondents strongly agree that usage of ICT helps in making the topics interesting and clear, 26% agree that usage of ICT helps in making the topics interesting and clear, 14% are neutal, 10% respondents disagree to the above statement and 8% of the respondents strongly disagree. It can be interpreted that usage of ICT in teaching helps the students to make the topics interesting and clear.

Table and Chart showing the respondents opinion to understand the topics using ICT

Options	**No of Respondents**	**Percentage**
Yes	35	70%
No	15	30%
Total	50	100%



Analysis and interpretation

From the above table and graph, it can be analyzed that 70% of the correspondents agree that using ICT helps in the better understanding of the topic remaining 30% of correspondents disagree to the above statement. It can be interpreted that usage of ICT helps in better understanding of the topic.

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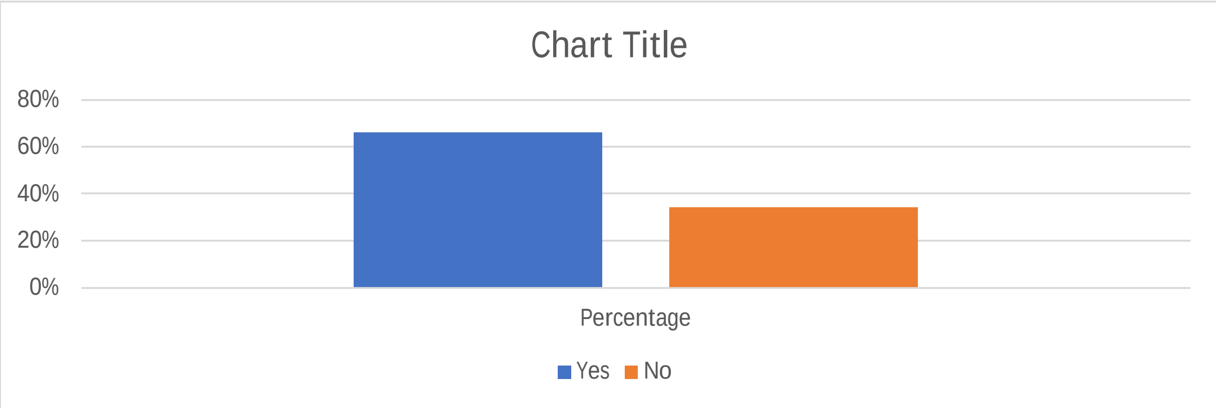
Table and Chart showing the influence of personal factors on the acceptance of ICT in classroom.

Options	**No of Respondents**	**Percentage**
Yes	33	66%
No	17	34%
Total	50	100%

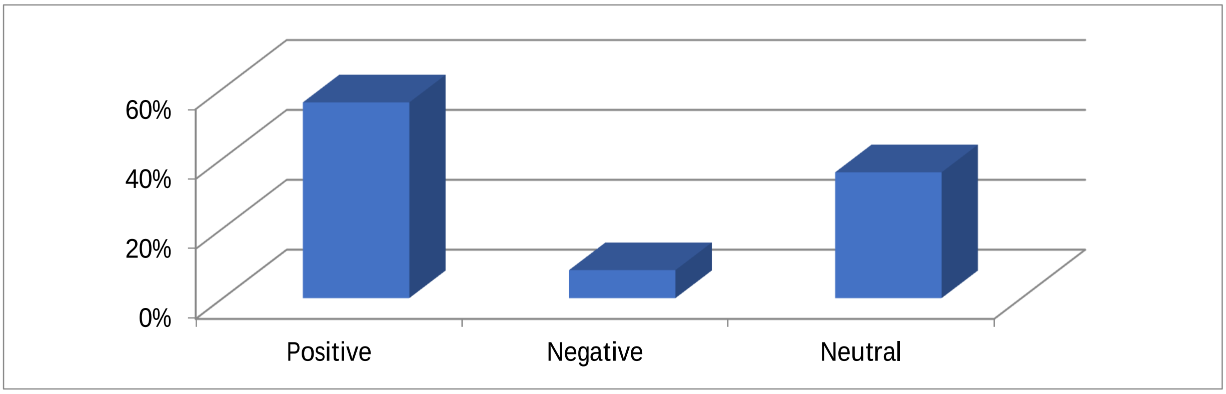


Analysis and Interpretation:

From the above table it can be analyzed that 66% of the correspondents agree that personal factors will influence the acceptance of ICT in classroom, remaining 34% disagree that personal factors influence on the acceptance of ICT in classroom. It can be interpreted that personal factors will have a positive impact on the acceptance of ICT in classroom.

Table and Chart showing the impact of ICT on students and teachers.

Options	**No of Respondents**	**Percentage**
Positive	28	56%
Negative	4	8%
Neutral	18	36%
Total	50	100%



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Analysis and Interpretation:

From the above table it can be analyzed that 56% of the correspondents agree that ICT has a positive impact on the students and teachers, 36% have a neutral opinion and 8% of the respondents have a negative impact. It can be interpreted that most of the respondents agree that it has positive impact on both teachers and students.

Findings, Suggestions and Conclusion

Findings

- From the above analysis and interpretation, it is found that most of the respondents agreed that the institution provides ICT facility and Internet.
- It is found that teaching through ICT requires extra skills to the faculty.
- It is found that most of the information is gathered through internet.
- Most of the respondents prefer the modern method of teaching like ICT.
- Most of the respondents strongly agree that teaching through ICT makes the topics more clear and interesting.
- It is found that most of the respondents agree that personal factors will influence in acceptance of ICT in classroom.
- It is found that the overall impact of ICT is positive for both students and teachers.

Suggestions

- From the above findings, it can be suggested that ICT facility is to be improved in educational institutions.
- Skill enhancement programs need to be conducted to train the faculties to teach through ICT.

Conclusion

Information communication technology (ICT) is among the latest innovations in the present competitive world. To train students on the industrial expectation and bridge a gap between industrial expectation and today's education system, teaching through plays a very important role. ICT will have a practical exposure to students. The information can easily be passed through gadgets such as smart phones and laptops. From the above study, the overall impact of ICT is positive from the students and teachers point of view.

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GOODS AND SERVICE TAX- EFFECTS ON GROWTH PROSPECTS OF MSME

Deekshith Yogesh[1]

Abstract

One Nation One Tax, GST is one of the major tax reforms in the Indian Economy. The objective behind GST is to simplify the tax structure and widening the tax collection source for the exchequer. Unforeseen changes of events occurred in Indian Economy due to implementation of GST. The present policy of GST is a dual GST (IGST & SGST), i.e., both centre as well as state governments will levy tax on goods and services in equal proportion. Many amendments have been done since its inception. It is a destination tax where the tax is levied on the end user. The growth of MSME (which predominantly plays a major role in revenue generation for the government and provides major employment opportunities) had a cascading effect on its revenue generation which in turn has turmoil in its growth. It contributes about 7% of the manufacturing GDP and 31% of service GDP and employs around 12.1 crore. In spite of many efforts eradicate the turmoil effects of growth prospects, still MSME sector is facing ambit of hurdles. In this view as an area of interest I made a sincere effort in studying the causes of effect of GST implementation in Indian MSME's.

Keywords: GST, MSME, Opportunities to MSME.

Introduction

GST is a comprehensive indirect tax levy on manufacture, sale and consumption of goods as well as services at the national level. GST is designed to give India a world class tax system and improve tax collections. It would end the long-standing distortions of differential treatment of manufacturing sector and services sector. GST will facilitate seamless credit across the entire supply chain and across all States under a common tax base.

In accordance with the provision of Micro, Small and Medium Enterprises Development (MSMED) Act, 2006 the Micro, Small and Medium Enterprises (MSME) are defined according to their annual revenue (i.e. sales) of business. As approved by the Union Cabinet, Micro Enterprise is an enterprise whose annual turnover does not exceed 5 Crore; Small Enterprise is an enterprise whose annual turnover exceeds 5 Crore but does not exceed 75 Crore; Medium Enterprise is an enterprise whose annual turnover exceeds 75 Crore, but does not exceed 250 Crore.

The MSME sector contributes significantly to the national economy and is the largest employment provider besides being a breeding ground for entrepreneurship and skill development. In spite of having the potential and inherent capabilities to grow, MSMEs in India have been facing a number of problems like sub-optimal scale of operations, technological obsolescence, supply chain inefficiencies, increasing domestic and global Competition, fund shortages, changes in manufacturing strategies and turbulent and uncertain market scenario.

Concept of GST

GST is applicable on supply of goods and services. It has removed the current taxes of excise, VAT & Service tax. Before GST, there are different tax laws in different states of the country

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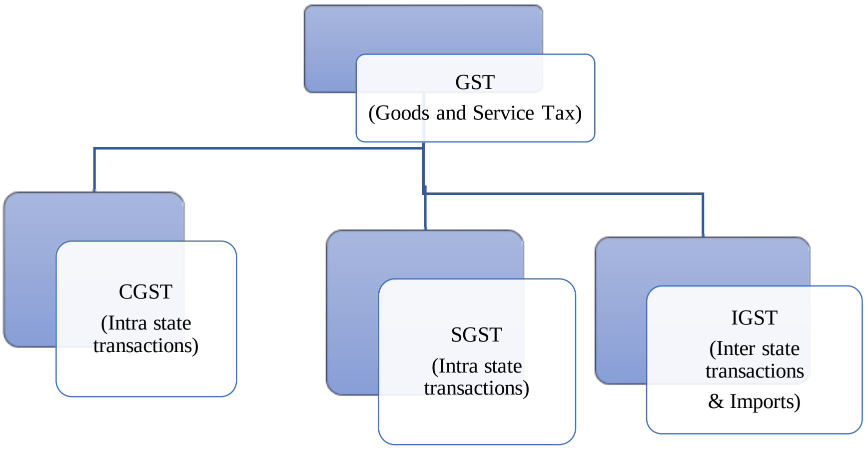
as result tax compliance was a major hurdle for the business firms. By the implementation of GST, entire tax law has been unified under on system across the country. Current GST is a Dual GST i.e. both Centre and State government levy tax on goods and services. Under the constitution, presently the taxing powers are split between state and centre. Both CGST & SGST will operate over a common base.

GST structure in India



Importance of the Study

Goods and Service Tax has changed Indian tax system drastically. GST is an indirect tax on manufacture, sale and consumption of goods and services throughout India which merges many indirect taxes levied by the state and central governments. It is a destination based tax on consumption of goods and services, wherein the previous tax was origin based tax.

Indian MSME’s has seen both ups and down in past few years. The focus of Micro, Small and Medium term enterprises is to build their value for reaching to customers thus they can’t afford their resources to work on multiple tax compliances. A simple tax system in place can help the society & the economy in general. MSMEs contribute around 6.11% of the producing GDP and 24.63% of the GDP from service activities as well as 33.4% of India's manufacturing output. They have been ready to give employment to around 120 million persons and contribute around 45th of the general exports from India. About 20% of the MSMEs are based out of rural areas, which indicate the deployment of significant rural workforce in the MSME sector and is an exhibit to the importance of these enterprises in promoting sustainable and inclusive development as well as generating large scale employment, especially in the rural areas. Since lot of research has not undergone in this particular sector hence, this Study is important to understand the effect of Goods and service tax on growth prospectus on MSMEs.

Objectives of the Study

1) To understand the concept of GST
2) To study the opportunities and challenges faced by MSME after the implementation of GST.
3) To study the effect of GST on MSME.

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Literature Review

1. **Economic Times (2019)**

They stated that implementation of the 'One nation – One tax' regime was not so easy for the MSME sector, which faced problems with cash flows & GST compliance. The replacement of as many as 17 levies & numerous cesses with a single tax has made tax filing simple & systematic, and also streamlined processes. This has enabled MSMEs to channelize manpower & other resources towards business growth and development.

2. **Prof. Megha Agarwal (2019)** - Study of the leading sectors of Indian Economy after GST Implementation.

She found that GST has benefited Micro, Small and Medium Enterprises by increasing threshold limit, decreasing cost of logistics and tax system simplification.

3. **Prof. Shetty Deepa Thangam Geeta (2019)** Performance and Consequences of GST for Micro, Small & Medium Enterprises.

MSME is a growing sector where enterprises enter and exit the market frequently, so the implementation of GST has had a great effect on the survival in the market. Some enterprises found it beneficial but majority faced difficulty in accepting it. For existing enterprises, GST simplified the tax structure, unified the market hence improved the overall operational efficiencies of MSME, so far the unorganized MSMEs were growing fast than the organized ones because of the tax avoidance, with GST in effect, it has made the taxation system transparent thus making the entities liable for tax payment. For a new entrepreneur, the application of GST, made the registration for taxation easy, relieved them from previous VAT registration. The Government has implemented GST with a view of long-term better prospect for the country by various aspects. The goods and services tax (GST) makes the tax system easy and thus contributing in the growth of the country. The Government applied GST by summing up of various taxes under CGST & SGST, transparent taxation, reduced raw material cost, to bring down the cost of goods and services and the ease of doing business in India. Initially there was huge chaos regarding the enactment of GST, but many successful businesspersons supported it and considered it as a boon for the long-term development of the nation**.**

4. **Shetty Deepa Thangam Geeta, SP. Mathiraj, M.Thivya Bharathi (2019)** - Impact of GST on MSMEs. The study reflects that few of the preparedness in respect of GST by MSME entrepreneurs, need for improvising the GST network and other such related trends are turning out to be the bottle neck factors towards realizing the actual outcome of GST implementation. In lines with the impact survey conducted with small and micro enterprises, it is evident that the people rate the impact of GST as a balance and there is potential scope for improvement in the process. However, to ensure smooth and successful outcome ensuring that the implementation system is managed addressing the gaps in the process is very important. If such measures are taken up by the government in a rapid pace, it can be very resourceful outcome for sustainable economic development.

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Opportunities available for MSME after GST:

MSME has had ample opportunities since the launch of the new system. They are:

- The registration category is clear. Companies below the threshold do not have to register, and companies between the threshold value and the configuration income can either pay the turnover tax or opt to join the GST regime, and companies with a higher threshold value must fall within the GST framework.
- The launch of GST makes it easier to set up a new company. The new scheme made business easier for the resulting expansion which is an additional advantage for MSME and start-ups. Because of the exemption limit, there are solutions for more than 60% of small dealers and dealers.
- Support for Make in India campaigns is available in different ways through GST. The amount of the purchase tax may be the total amount of the input tax deduction. This in turn improves the purchase of capital goods. It also helps small traders
- Support by government institutions. In order to ensure effective implementation, different training programs and workshops are held prior to the implementation of the GST by agencies such as the Ministry for MALMEs and the CBEC.
- GST scenarios do not have an ambiguity between products and services. Previously, products and services attracted different rates, received goods VAT and services that received service tax. Now GST makes no vague difference between the goods and service components, as a result of which the load is clearly set up for MSME.

Challenges that MSME has faced since the start of GST:

The problem of launching GST poses a serious threat to MSME and has a negative impact that can have a direct impact on competitive markets. They are:

- The threshold limit is a tax for a small number of MSMEs. New tax reforms are taxable for many service providers or retailers. There are MKLs that have to pay tax in the future because the threshold value in GST is being revised.
- Dual control is applied to MSME. Small businesses with a turnover of less than 1.5 crores are assessed by the state. Service providers are assessed by national and central governments, regardless of acquisitions.
- Compliance tax is closer to entrepreneurs. GST requires important legal requirements, such as GST calculation, and it is difficult to focus on business development by regularly issuing and maintaining consent statements.
- A huge technological upgrade is required. Because GST requires knowledge of information and communication technology, the mapping of accounting software, etc., this is the biggest challenge that many SMEs in the country have to solve. Not all SMEs can do that.
- Pay for unregistered purchases. GST's compensation schemes have a negative impact on SMEs and require registration or business interruption instead of the ideal principle of a tax registration system.
- Strict regulation of arrest and prosecution. (i) debts, such as the receipt or use of a pre-tax credit, without actually receiving the goods and / or services, and (ii) providing information

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that he or she must provide pursuant to these laws or regulations. Entrepreneurs need a lot of time to understand the new system.

Effect of GST on MSMEs:-

1. For manufactured goods, VAT is calculated as the estimated value after consumption tax. For a product worth Rs. 100 a consumption tax of 12.5% is applied, followed by a VAT rate of 14% of ~ 16% effective tax rate. Under the GST both are merged with a standard rate of 18%, so the national stake is 9%. Therefore, the elimination of double taxation will affect income.

2. Simple compliance with GST (registration, payments, refunds and returns) is now only done via the online portal, so MSME does not have to worry about interacting with department managers to implement this compliance.

3. Unification of the market. The costs of doing business are decreasing and there is flexibility in moving goods through the state. Companies have witnessed the One Nation-One Market because the taxes levied by the state and central governments have been reduced.

4. Lower logistics overhead. Because GST is a tax-neutral country, time-consuming procedures for border tax and paid checks are removed. There is encouragement to deliver goods across borders. Logistic costs for companies that produce bulk carriers are reduced. These costs are crucial for the survival of the MSME.

Changes made in GST rates on some of the MSME items

Sl.No	**Description**	**Changes In GST Rate Recommended / Made**	
		From	**To**
01.	Rubber bands	28%	12%
02.	idols made of clay	28%	nil
03.	Textile caps	18%	12%
04.	Cotton quilts	18%	5% on those not exceeding Rs. 1000 per piece and 12% on those exceeding Rs.1000 per piece
05.	Rough industrial diamonds including unsorted diamonds	3%	0.25%
06.	Khakra	12%	5%
07.	Wet grinder consisting of a stone as a grinder	28%	12%
08.	Finished Leather / Composition Leather	12%	5%
09.	Idli dosa batter	12%	5%
10.	Fly ash bricks and fly ash aggregate with 90% or more fly ash content	12%	5%
11.	Bangles of lac/ shellac	3%	Nil

From the above table we can easily make out that GST has reduced the rates of MSME products which reduces the cost of product thereby increases the sale over a period of time.

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Conclusion

GST has open up its wings and we can see numerous industries coming under GST. MSMEs are the main economic sector that makes a greater contribution to GDP and employment. GST with its simple compliance procedure, Lower logistics overhead and unified market has benefited the MSME. Decrease in the tax rates of MSME products leads to more sales and it creates an opportunity for the growth of MSMEs

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A COMPARATIVE STUDY ON FINANCIAL LITERACY LEVEL OF SOUTH ZONE STATES AND NORTH ZONE STATES OF INDIA

Dr. S Ramesh[1] **Dharmendra H**[2]

Abstract

Various Government agencies, Financial Institutions, Educationists, Non-Government Organizations etc., need to emphasis more on Financial Literacy. There is an urgent need to deal with policy reforms concerning financial literacy at national level in India with reference to various states. Hence the present study aims to find out the financial literacy level in South zone states and North zone states and to make a comparison of Financial Literacy level of south zone states with North zone states. The paper also focuses on studying the various constituents of financial literacy. ***Design/Methodology/Approach:*** *The present study employs exploratory research and mainly considers secondary source of data where research objectives were formulated in order to demonstrate the findings.* ***Findings:*** *The findings of the present study depicts that the Financial attitude, financial behaviour and financial knowledge score of the respondents in South zone states is much higher than North zone states respondents and the financial literacy level of South zone states is 25% which is higher than the North zone states i.e., 21%.* ***Originality/Value:*** *This paper is first of its kind which analyses the financial literacy level in south zone states and North zone states from reports published in national centre for financial education portal.*
Keywords: *Financial Literacy, Financial attitude, Financial behavior, Financial knowledge, Karnataka*

Introduction

Financial literacy has gained the attention of various groups including governments, Central Bank, banking companies, employers, financial institutions, financial markets, and other regulatory bodies, especially in the developing countries like India. The significance of improving financial literacy has increased due to factors such as Innovative financial products, the complexity in financial markets, and the changes in Political socio-economic factors. The OECD (**Organization for Economic Cooperation and Development**), an International organization for economic growth and world trade, Paris, defines financial literacy as –"A Combination of awareness, knowledge, skill, attitude and behavior necessary to make sound financial decisions and ultimately achieve individual financial well being[1]." In Simple terms financial literacy means the ability to understand about Money management, Savings and Investments as to take informed judgements regarding one's own financial transactions.

According to **RBI,** Financial literacy can broadly be defined as "Providing familiarity with and understanding of financial market products, especially rewards and risks, in order make informed choices".

If an individual lacks in financial literacy it will affect his/her in savings and investment and in the long run this will lead to severe future problems like- Lack of financial planning, Children education, buying an asset, retirement planning etc. The present research focuses on the financial literacy level in Karnataka state in pre financial inclusion scenario and makes a comparative study with financial literacy level in Kerala State.

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Table-1 Number of Financial Literacy Centres in India

Year	Financial Literacy Centres
2011-2012	429
2012-2013	718
2013-2014	942
2014-2015	1181
2015-2016	1384
2016-2017	1376
2017-2018	1368

Sources: Reserve Bank of India, Annual reports

From the annual reports of RBI, it is evident that Financial literacy has gaining momentum in the recent past and therefore there is a government has instituted to the number of Financial literacy centres over the period.

Financial literacy is a combination of awareness, knowledge, skill, attitude and behaviour necessary to make sound financial decisions and ultimately achieve financial wellbeing." – Atkinson and Messy, 2012

Review of Literature

Atkinson & Kempson: (2004)[2] in their study titled Measuring "Financial Literacy: Results of the OECD / International Network on Financial Education (INFE) Pilot Study" Numerical skills are more important in understanding of financial skills. It is also evident that many countries such as Australia and the UK have adopted financial skills at middle school levels across the curriculum.

Hilgert, Hogarth, and Beverly (2003)[3]in their research titled Household Financial Management: The Connection between Knowledge and Behavior, have explored the importance of the link between financial knowledge and financial behavior and focused on four broad categories of financial practices: cash management, credit management, saving, and investments. It is found that financial knowledge in a specific area is positively correlated with financial practices in that area. It is also found that learning about financial matters from family, friends, and personal experiences is also highly correlated with positive improvements in financial behaviours. Finally, it can be concluded that those who scored highest on questions relating to credit management, saving, and investing are most likely to exhibit good credit management, saving, and investing habits, respectively.

[2]Atkinson, A. and F. Messy (2012), "Measuring Financial Literacy: Results of the OECD / International Network on Financial Education (INFE) Pilot Study", *OECD Working Papers on Finance, Insurance and Private Pensions*, No. 15,OECD Publishing,
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Agarwalla S Kumar, Barua Samir, Jayanth R. Varma (2012)[4] conducted a study among 3000 individuals, it was observed that financial knowledge among Indians is lower than the International standards. But the financial behaviour and attitude of the employees and retired seems to be positive. The financial knowledge among the women is high compared to men. Greater access to consumption credits has influenced the financial behaviour of young employees.

Brown and Graf (2012)[5]examined whether there is link between financial behavior and household investment in Switzerland. Financial behavior was measured by the borrowings made by individuals, retirement planning and mortgage. Empirical results of 1,500 households showed a strong correlation exists between the financial literacy level, as indicated by financial behavior, and the participation in the financial markets, retirement saving and mortgage borrowing.

Canadian Institute of Chartered Accountants CICA Youth Financial Literacy Study 2011. Study by**Marzieh et al., (2013)**[6] revealed that the demographical factors such as age and education are positively correlated with financial literacyand financial wellbeing. Married people and men are more financially literate. Higher financial literacyleads to greater financial well-being and less financial distress. Finally, financial wellbeing leads to more financial wealth.

Mathivathani and Velumani (2014)[7]conducted a study which measured the level of financial literacy by examining the factors influencing it and barriers to acquire financial knowledge for women in Tamil Nadu. It was observed that Financial literacy of marginalized rural women is very poor. Further, they suggested that the participation of the women in economy contributes to their own wellbeing as well as nation's economic growth.

Bhushan (2014)[8]examines the relationship between financial literacy of salaried individuals and their awareness regarding financial products. In addition, the study explored the relationship between financial literacy and investment behavior of salaried individuals. The findings of the study indicate that financial literacy level of salaried individuals affects the awareness and the investment preferences of salaried individuals towards financial products.

Bahadur Lavanya Rekha (2015)[9] conducted a study of 202 individuals varies in nature of occupation residing in Mumbai city and it was found that the levels of financial literacy in the Mumbai were very low. It concluded that financial literacy and financial education should be

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on the agendas of educators, businesses, government agencies, policy makers, NGOs and the issues should be dealt with policy reforms at the national level.

Arif (2015)[10] in his study Financial Literacy and Other Factors Influencing Individuals' Investment Decision: Evidence from A Developing Economy, examined the relationship between financial literacy and the influence of the factors that affect the investment decision. The data was collected from 154 respondents through structured questionnaire containing questions related to demography of the investors, factors affecting the investment decisions and financial literacy level of the individual investors at Karachi Stock Exchange. Study concluded that the financial literacy level of the investors was below average. Significant difference in financial literacy was found between the respondents regarding age, gender, work activity and marital status of the respondents.

From the above literature it is evident that financial literacy has following main Constituents

- Financial Attitude:
- Financial Behaviour
- Financial Knowledge

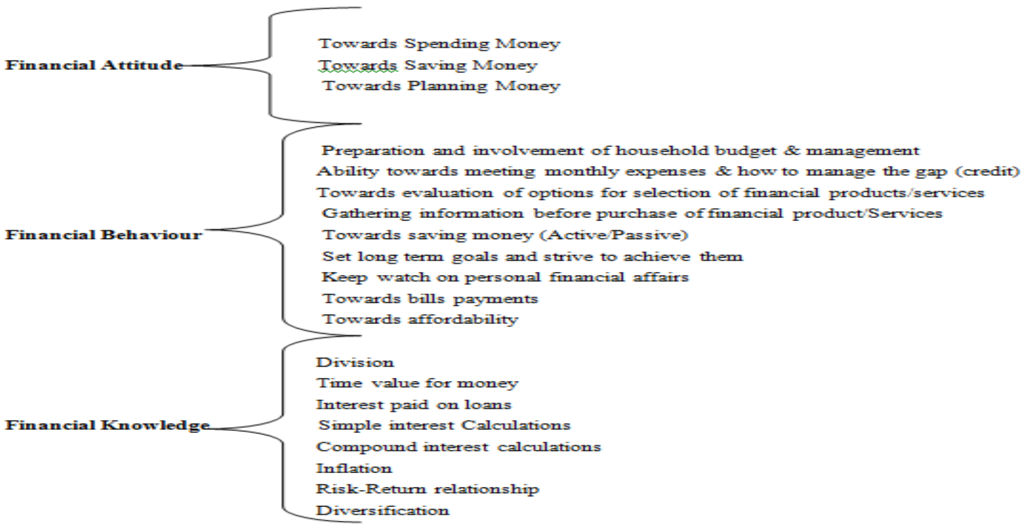

Chart 1: Determinants of Financial Literacy

III. RESEARCH METHODOLOGY

The nature of study carried out is exploratory/descriptive and qualitative in nature. It is based onextensive use of secondary data and published data. The secondary data used in thestudy has been sourced from various leading journals, websitesand other major published reports such as NCFE Reports, RBI annual Reports and NISM reports etc., which are available in public domain.

[10]Arif, K. (2015). Financial Literacy and Other Factors Influencing Individuals 'Investment Decision: Evidence from A Developing Economy. Journal of Poverty, Investment and Development, 12, 74-84.

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Research Design: **Exploratory.** Type of data: **Secondary Data**

Source of Data: Literature survey, reference book, journals, published reports, summary of different souvenirson the particular topic different, websites of RBI, SEBI, NCFE, NISM andGovernment Publications.

Analysis; Variables were analyzed and compared with these two zones to determine the level of financial literacy between South Zone and North Zone of India by using simple average and percentages.

Objectives Of The Study

The Objectives of the present study are outlined as under:

1. To analyse the Financial attitude, Financial behaviour and Financial knowledge on the basis of Socio economic factors.
2. To understand the financial literacy level of South Zone states & North Zone states in India based on the reported facts and figures.
3. To compare the financial literacy level of South Zone states & North Zone states in India
4. To suggest some measures to promote the financial literacy.

Data Analysis, Results and Discussion

1. Financial Attitude is considered to be one of the most important determinant of the financial literacy. The financial attitude includes questions related to spending money spending pattern, saving habits for the long term planning and money management. The overall analysis of financial attitude result shows the most positive financial attitude in South zone states than in North zone states.

2. Financial Behaviour is the way in which a person behaves in the financial decision making process. This includes questions relating to planning household budget, borrowings, purchases, savings, Establishing long term financial goals carefully monitoring the financial affairs, meeting of financial obligations on time. The overall financial behaviour as discussed in the table two is summation average of planning household budget, borrowings, purchases, savings, Establishing long term financial goals carefully monitoring the financial affairs, meeting of financial obligations on time. The result shows that financial behaviour is most positive in South zone states compared to North zone states

3. Financial Knowledge is the combination of the various skills required to enhance the financial well being. Financial knowledge relates to the individual's ability to have financial knowledge regarding money illusion, time value of money, interest, simple interest, compound interest, concept relating to risk-return, inflation and diversification. The overall financial knowledge as discussed in the table is summation average of financial knowledge regarding money illusion, time value of money, interest, simple interest, compound interest, concept relating to risk-return, inflation and diversification. The result shows that financial knowledge is most positive in south zone states is more compared to north zone states.

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Table: 2 Data on Financial Attitude in South Zone And North Zone States

Demography		SOUTH ZONE		North ZONE	
		Financial Attitude	Financial Attitude MEAN	Financial Attitude	Financial Attitude MEAN
Location-Wise	Urban	61%	67.50%	64%	63.50%
	Rural	74%		63%	
Gender-Wise	MALE	65%	66.50%	62%	64.00%
	FEMALE	68%		66%	
Age-Wise	18-24 Years	61%	66.75%	56%	63.25%
	25-49 Years	67%		65%	
	50-64 Years	67%		68%	
	65-80 Years	72%		64%	
Category-Wise	General	72%	64.25%	65%	62.00%
	Scheduled Caste (SC)	64%		62%	
	Scheduled Tribe (ST)	57%		62%	
	Other Backward Caste (OBC)	64%		59%	
Education-Wise	Illiterate	66%	67.00%	56%	64.14%
	Primary (Up to Class V)	71%		60%	
	Upper Primary (Class VI-VIII)	67%		63%	
	Secondary (Class IX-X)	72%		70%	
	Senior Secondary (Class XI-XII)	65%		65%	
	Diploma	66%		70%	
	Graduate & Above	62%		65%	
Income-Wise (Per Annum)	No Income	67%	63.50%	64%	65.83%
	< INR 10,000	66%		61%	
	INR 10,0001-50,000	67%		55%	
	INR 50,001-200,000	68%		67%	
	INR 200,001-500,000	53%		74%	
	INR >=500,001	60%		74%	
Occupation-Wise	Self Employed (Agriculture)	71%	65.20%	65%	62.20%
	Agriculture Labourer	72%		48%	
	Self Employed (Non-Agriculture)	75%		66%	
	Casual Labourer	65%		61%	
	Salaried (Private)	54%		63%	
	Salaried (Government)	65%		70%	
	Student	61%		59%	
	Housewife/Homemaker	70%		68%	
	Retired Person	67%		53%	
	Others	52%		69%	

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From the above it is observed that urban population of north zone states possess a positive financial attitude of 64% and in case of South zone states rural population possesses more financial attitude 74%. On the basis of gender in both the zones female respondents possess highest financial attitude score i.e., 68% and 66% respectively. On age wise distribution 65-80 Years age category respondents i.e., 72% have got highest financial attitude score in South Zone States and 50-64 Years age category 68% of respondents have positive financial attitude in North Zone States of India. On the basis social category General category respondents 72% & 65% have more financial attitude in case of South Zone and North zone states of India respectively. Intermediate respondents has positive financial attitude 72% and 70% in South and North zones of India respectively Financial attitude in various income groups is 68% being highest in case of INR 50,001-200,000 income group in South Zone states and 74% being highest in case of INR 200,001-500,000 in income group of North zone States. Highest level of Financial Attitude is observed in case of Self Employed in South Indian States i.e., 75% respondents and Government employees possess high level of financial attitude in North Indian States i.e., 70% of total respondents.

Table: 3 Data On Financial Behaviour In South Zone And North Zone States

Demography		SOUTH ZONE		North ZONE	
		Financial Behaviour	Financial Behaviour MEAN	Financial Behaviour	Financial Behaviour MEAN
Location-Wise	Urban	64%	63.00%	65%	57.50%
	Rural	62%		50%	
Gender-Wise	MALE	69%	63.00%	62%	57.00%
	FEMALE	57%		52%	
Age-Wise	18-24 Years	56%	58.75%	49%	54.75%
	25-49 Years	68%		62%	
	50-64 Years	62%		58%	
	65-80 Years	49%		50%	
Category-Wise	General	70%	60.00%	65%	48.25%
	Scheduled Caste (SC)	52%		44%	
	Scheduled Tribe (ST)	57%		40%	
	Other Backward Caste (OBC)	61%		44%	
Education-Wise	Illiterate	35%	61.29%	31%	51.29%
	Primary (Up to Class V)	56%		44%	
	Upper Primary (Class VI-VIII)	53%		44%	
	Secondary (Class IX-X)	65%		58%	
	Senior Secondary (Class XI-XII)	66%		57%	
	Diploma	74%		58%	
	Graduate & Above	80%		67%	
Income-Wise (Per Annum)	No Income	51%	73.50%	38%	56.17%
	< INR 10,000	62%		40%	
	INR 10,0001-50,000	68%		44%	
	INR 50,001-200,000	73%		53%	
	INR 200,001-500,000	93%		77%	

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	INR >=500,001	94%		85%	
Occupation-Wise	Self Employed (Agriculture)	62%	63.10%	45%	48.40%
	Agriculture Labourer	56%		39%	
	Self Employed (Non-Agriculture)	74%		53%	
	Casual Labourer	58%		38%	
	Salaried (Private)	80%		64%	
	Salaried (Government)	92%		76%	
	Student	54%		43%	
	Housewife/Homemaker	53%		37%	
	Retired Person	60%		54%	
	Others	42%		35%	

From the table it is evident that urban population of South zone and North zone states possess a positive financial behaviour of 64% and 65% respectively. On the basis of gender in South zone and North zone male respondents possess highest financial behaviour i.e., 69% and 62% respectively. On age wise distribution 25-49 Years age category respondents have got highest financial behaviouri.e., 68% and 62% in South Zone and North zone states respectively. On the basis social category General category respondents i.e., 70% & 65% have financial behaviour in case of South Zone and North zone states of India respectively. Graduate respondents has positive financial behaviour 80% and 67% in South and North zones of India respectively.Financial behaviour in the income group category INR >=500,001 in both South Zone and North Zone States is 94% and 85% respectively. Highest level of Financial behaviour score is observed in case of Salaried (Government) in both South Indian and North Indian States i.e.92% and 76% respectively.

Table: 4 Data on Financial Knowledge In South Zone And North Zone States

Demography		SOUTH ZONE		North ZONE	
		Financial Knowledge	Financial Knowledge MEAN	Financial Knowledge	Financial Knowledge MEAN
Location-Wise	Urban	43%	43.50%	57%	45.50%
	Rural	44%		34%	
Gender-Wise	MALE	45%	43.00%	53%	44.50%
	FEMALE	41%		36%	
Age-Wise	18-24 Years	43%	42.00%	51%	43.75%
	25-49 Years	44%		47%	
	50-64 Years	43%		40%	
	65-80 Years	38%		37%	
Category-Wise	General	47%	40.25%	51%	40.00%
	Scheduled Caste (SC)	43%		30%	
	Scheduled Tribe (ST)	26%		44%	
	Other Backward Caste (OBC)	45%		35%	
Education-Wise	Illiterate	22%	41.43%	16%	39.14%
	Primary (Up to Class V)	36%		29%	
	Upper Primary (Class VI-VIII)	38%		29%	
	Secondary (Class IX-X)	42%		41%	

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	Senior Secondary (Class XI-XII)	44%		48%	
	Diploma	50%		52%	
	Graduate & Above	58%		59%	
Income-Wise (Per Annum)	No Income	40%	49.17%	29%	38.83%
	< INR 10,000	32%		16%	
	INR 10,0001-50,000	41%		24%	
	INR 50,001-200,000	51%		39%	
	INR 200,001-500,000	57%		60%	
	INR >=500,001	74%		65%	
Occupation-Wise	Self Employed (Agriculture)	27%	43.50%	20%	33.00%
	Agriculture Labourer	46%		15%	
	Self Employed (Non-Agriculture)	46%		42%	
	Casual Labourer	44%		20%	
	Salaried (Private)	48%		45%	
	Salaried (Government)	59%		58%	
	Student	45%		44%	
	Housewife/Homemaker	39%		24%	
	Retired Person	47%		33%	
	Others	34%		29%	

From the table it can highlighted that 44% rural population in south zone states possess a positive financial knowledgeand57% of urban population in north zone states possess more financial knowledge. On the basis of gender both in the South and the North zones 45% and 53% of male respondents possess highest financial attitude score respectively. On age wise distribution 25-49 Yearsage category respondents i.e., 44% have got highest financial knowledge score in South Zone States and 18-24 Years age category 51% of respondents have positive financial knowledge in North Zone States of India. On the basis social category General category respondents i.e., 47% & 51% have more financial knowledge in case of South Zone and North zone states of India respectively. Graduate respondents has positive financial knowledge i.e., 58% and 59% in South and North zones of India respectively.

Financial knowledge is highest in the income group category INR >=500,001 in both South Zone and North Zone States is 74% and 65% respectively. Highest level of Financial knowledge is observed in case of Salaried (Government) in both South Indian and North Indian States i.e.59% and 58% respectively.

Table 5: Financial Literacy Level

TABLE Data On Financial Literacy And General Literacy Level In Central Zone States				
Zone	**STATE**	**POPULATION**	**GENERAL LITERACY LEVEL**	**FINANCIAL LITERACY LEVEL**
NORTH ZONE STATES	Himachal Pradesh	6,864,602	73%	16%
	Punjab	27,743,338	67%	13%
	Chandigarh	1,055,450	76%	38%
	Haryana	25,351,462	65%	21%
	Delhi	16,787,941	70%	32%

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	Rajasthan	68,548,437	56%	20%
SOUTH ZONE STATES	Andhra Pradesh	84,580,777	60%	23%
	Karnataka	61,095,297	67%	25%
	Lakshadweep	64,473	82%	22%
	Kerala	33,406,061	84%	36%
	Tamil Nadu	72,147,030	72%	22%
	Puducherry	1,247,953	77%	21%

Source: Financial Literacy & Inclusion Survey, National Centre for Financial Education, 2015 Published Data

For the purpose of comparison of the financial literacy of south zone and north zone states in the present study the south zone population is classified into Andhra Pradesh, Karnataka, Lakshadweep, Kerala, Tamil Nadu and Puducherry states and north zone population is classified into Himachal Pradesh, Punjab, Chandigarh, Haryana, Delhi, Rajasthan states.

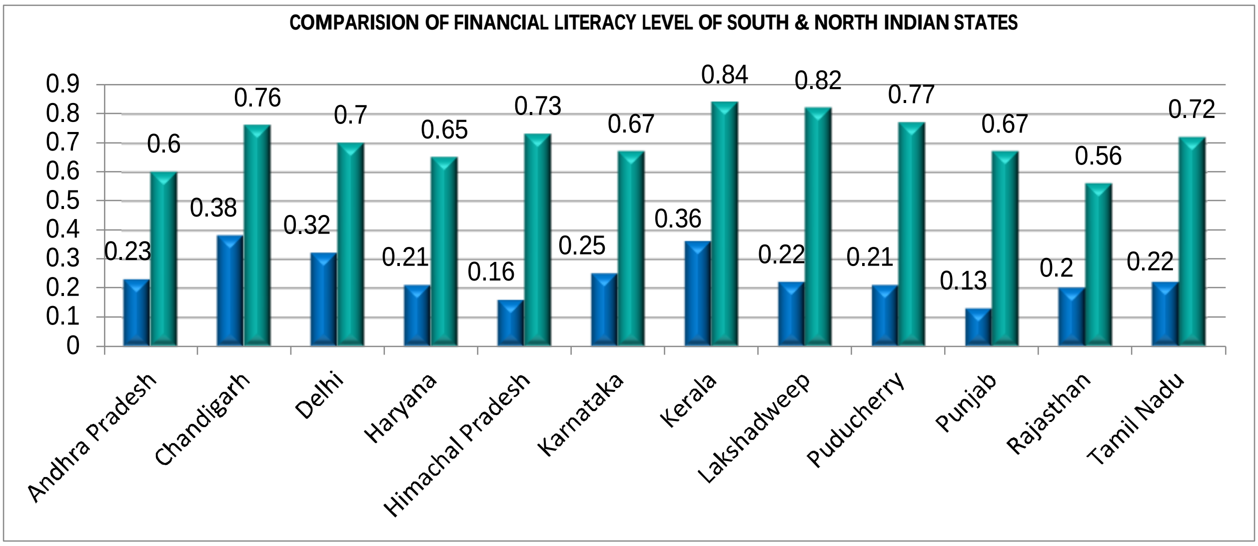

Chart 2: COMPARISION OF FINANCIAL LITERACY LEVEL OF SOUTH & NORTH INDIAN STATES

South Zone States:

Andhra Pradesh: being the highest populated state among the south zone states possess the financial literacy level of around 23% and general literacy level at 60% which shows the financial literacy level less than half of the general literacy level.

Tamil Nadu: being the second highest populated state among the south zone states exist the financial literacy level of around 22% and general literacy level at 72% . Financial Literacy Level prevailing in the state is much lower than general literacy level.

Karnataka: being the third highest populated state among the south zone states exist the financial literacy level of around 25% and general literacy level at 67% which shows the financial literacy level is very much lower in comparison with the general literacy level of the state and shows a serious matter of concern.

Kerala: being the fourth highest populated state among the south zone states, while making an analysis in terms of financial literacy level and general literacy level the condition prevalent in the state is much higher than the other south zone states. The financial literacy level is around

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36% and general literacy level 84%. This Indicates the financial literacy level highest among all the states of south zone.

Puducherry: being one of the prominent state among the south zone states exist the financial literacy level of around 21% and general literacy level at 77%.

Lakshadweep: being the least populated state among the south zone states exist the financial literacy level of around 22% and general literacy level at 82% which shows the financial literacy level to be very much lower against the general literacy level in comparison with other states in the South Zone States.

North Zone States:

Rajasthan: being the highest populated state among the north zone states exist the financial literacy level of around 20% and general literacy level at 56% which shows the financial literacy level to be lower compared with the general literacy level of the state which needs to be addressed.

Punjab: being the Second highest populated state among the north zone states exist the financial literacy level of around 13% and general literacy level at 67% which shows the financial literacy level to be very much lowerin comparison with the general literacy level of the state.

Haryana: being the third highest populated state among the north zone states exist the financial literacy level of around 21% and general literacy level at 65% which shows the financial literacy level is less than half of the general literacy level.

NCT of Delhi: being the capital city of the country exhibits the financial literacy level of around 32% and general literacy level at 70% which shows the financial literacy is a matter of concern.

Chandigarh: being one of the prominent state among the north zone states as well as in the country exist the financial literacy level of around 38% and general literacy level at 76% which needs to be improved.

Himachal Pradesh: being the least populated state among the north zone states exist the financial literacy level of around 16% and general literacy level at 73 % which needs to be addressed.

TABLE 6:COMPARATIVE STUDY OF FINANCIAL LITERACY OF SOUTH ZONE STATES AND NORTH ZONE STATES OF INDIA.

	South Zone States	North zone States	India
Financial Literacy Level	25%	21%	20%

The ability of a person to take sound financial decisions plays a vital role in financial well being. If a person lacks sound financial knowledge he/she is unable to take sound financial decision. As from the table we can say that financial literacy level i.e., 25% in south zone states is much higher than the financial literacy level i.e., 21% in north zone states. It is also evident that the average financial literacy level in the country is 20% which is lower than the global financial literacy level.

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Findings

After analysing the data, the following findings can be outlined:

- ✓ **South Zone States:**The following findings were outlined after analysing the data with regards to south Zone States.
- It is observed that financial literacy in urban as well as rural regions is 25% and 26% respectively.
- More male respondents are financially literate than female respondents.
- More than 20% respondents from all age group are financially literate.
- It can be seen that education and income level has direct relation with financial literacy.
- Higher Financial literacy is observed in case of government salaried persons followed by self-employed (Non-Agri), salaried private, retired persons and agricultural labourers
- ✓ **North Zone States:** The following findings were outlined after analysing the data with regards to North Zone States.
- Out of total urban and rural respondents, around 28% and 14% respondents are financially literate respectively.
- Higher financial literacy is found within age group of 25-49 years' respondents compared to others.
- It is observed that around 25% respondents from general category are financially followed by OBC, ST and SC categories.
- It can be seen that education and income level has direct relation with financial literacy.
- Higher financial literacy is observed within salaried (private as well as government) than other occupation categories of respondents.
- ✓ **Comparison:** The following findings were outlined after Comparison of the financial literacy level of South zone states and North zone states.
- The Financial attitude, financial behaviour and financial knowledge score of the respondents in South zone states is much higher than North zone states respondents
- Chandigarh state possess the highest financial literacy level in the north zone states i.e., 38%.
- Punjab state possess the lowest financial literacy level in the north zone states i.e., 13%.
- Kerala state possess the highest financial literacy level in the south zone states i.e., 36%.
- Puducherry state possess the lowest financial literacy level in the north zone states i.e., 21%.
- The financial literacy level of South zone states is 25% which is higher than the North zone states i.e., 21%.

Conclusion

India is the country of savers and investors; additionally, more than half of the population is below 35 years of age, which creates a need for developing a population which is financially literate. The present study emphasis on assessing the financial literacy of south zone states and north zone states and thereby it compares the financial literacy of the south zones states and north zone states. The results revealed that the financial literacy in the north zone states is much lower than the south zone states and Overall financial literacy level in India is weak as compared to other countries.Several financial education and awareness programmes needs to be conducted across the country to all the sections of the people through financial literacy

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centres and other platforms Thus, progress in financial knowledge, understanding financial skills, financial behaviour will increase their financial status by taking informed decisions. Thus financial literacy is the need of the hour that government agencies, educators as well as policy makers should take necessary steps to enhance the level of financial literacy among the population.

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IMPACT OF EFFECTIVE LEADERSHIP ON TRUST, CULTURE AND LEARNING TOWARDS ORGANIZATIONAL INNOVATION

Dr.K.Saravanan[1]

Abstract

This research intends to elucidate the impact of effective leadership on trust, culture and learning towards Organizational Innovation in the current business environment. Data's were gathered from 60 top managers in manufacturing industry, and are tested by regression analysis. Trust, Culture and Learning are the main factors in bringing positive change to the organizational innovation. The result found that Leadership motivates and encourage the employees to change according to the organization needs for the sustainability and adapt to the business environment.

Keywords: *Innovation, Leadership, Trust, Culture, Learning, managers and manufacturing industry*

Introduction

The fast development of the economic scenario in addition to the emergence of the internet made it easier to exchange the communication within and around the country. In arrangement to keep their organization afloat, business holder exposed they had to propose good and better quality of products at a lower cost, employ approach that were exclusively matched for the organization to adapt related to current business trends and also elasticity in handling the continuous change of the business situation. This sequentially changed the business surroundings in every country, causing competitiveness in the marketplace that raise with every passing year (Friedman, 2007). Leaders are one who organize and take response of the action of business. Good leaders are capable to set positive goals and objectives while navigating the process of the business towards those goals through effective approach (Cabeza Erikson, Edwards, and Van Brabant, 2008). Apart from that, good leaders can also control their workers and encourage them by boosting a positive organization culture through generous worker benefits, viz worker compensation, leave benefit, health care insurance and others. Intellectual leaders also have the accountability to make use of their ability and knowledge to effectively and efficiently direct their business onward in the expression of an uncertain future and also to reduce the feelings of differences in their workers caused by that uncertainty. A leader has the authority to influence the success of the business and has the power to organize the direction of the business.

Effective Leadership

Effective management is considered as one of the essential elements for an organization to maintain their business in the face of problems resulting from the rapid boom of the economic environment. Leadership is a type of power wherein one individual has the capability to influence or trade the behavior, attitudes beliefs, and values of another character (Ganta, and Manukonda, 2014).An individual with strong leadership capacity will be an excellent example or role version to their employees, because the leader who's in a position to attain few good end result or achievement which earn the trust and admiration of their employees. (Grint, 2007).This statement is likewise supported by Northhouse (2009), who states that leaders who possess sturdy leadership have the power to influence others to gain the desires and objectives of the organization. Other than that, there's additionally another way to define a leader that has

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well-built management. A characteristic of effective leaders is that they supply a clear route to their workers, and lead their employees to entrust to their jobs and to work together towards the organization's dreams and goals (Wasim, and Imran, 2010).This additionally tells us that leaders have a clear vision for the business enterprise and therefore, without problems perceive the troubles and obstacles that presently stand among them and the aims of the organization. In this way they are able to efficaciously and successfully bring about the necessary reforms in order to convey the agency into the destiny while preserving abreast with modern changes within the business world. According to Jackson and Parry (2008), management is a technique where leaders use their competencies and know-how to lead and bring a collection of employees in the desired path that is relevant to their organization's goals and objectives.

Leadership and control are two unique aspects. Control is more likely the conventional manner of managing commercial enterprise, where the proprietor of the enterprise has entire control of the organization, and will single handedly arrange a course and direct their employees to do it. On the other hand the management watches their employees closer to the organizational dreams, trying to communicate and encourage their employees in order to make certain task**.** (Graetz et al., 2010).

Factors influencing Leadership

In phrase of leadership, it is described as the ability to influence a set of employees' values, beliefs, attitudes and behavior. (Ganta, and Manukonda, 2014). A chief with strong leadership abilities can easily encourage and impact the employees of the corporation and apply effective changes to the agency. According to Atkinson, if there's no powerful leadership in an agency, no changes might be made, because there are no leaders who motivate and lead the enterprise's employees as nicely and offer a clear direction for the business enterprise (Atkinson, 2015).

a) Trust

Trust is an important issue in leadership for gaining acceptance as factual with the group members or workers which assist to improve the general overall performance and obligation of the organization individuals or personnel (Lee et al., 2010). If the personnel or the organization contributors accept as true with their leaders, it reflects that they're true, effective leaders. Only while the employees accept their leader as true they will exchange and share their views, because people follow a person who agrees to lead them to the proper path. Paul and Alice, 2011). If the employees agree with their leader, this dating will bind them together and enhance the overall performance and dedication of the personnel; if it occurs conversely, the performance and dedication of the employees will cross downhill and could motive an excessive employee turnover price within the organization.

b) Organizational Culture

Leadership can form a good tradition. A lifestyle is shaped inside the belief among the personnel and the leaders of an organization or it can be described as cultures. Employees and leaders within the company want to consider every other with the intention to form a fantastic organizational tradition. Leaders with sturdy management abilities are able to form a positive

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subculture in the corporation (Ionescu, 2014), due to them being able to inspire consider from their personnel. A fine organizational subculture don't improves performance, however additionally affects the conduct and mindset of the employees within the company for the better. In addition, it motivates employees and offers them a feel of belonging to the employer, which in turn evokes loyalty and dedication to the corporation (Schein, 2010). A desirable organizational lifestyle no longer improves the overall performance and decreases the turnover of the organization and facilitates the answer of inner troubles within the business employer. When an amazing organizational tradition is established, that doesn't discriminate totally on races, non secular and etc, it provides a pleasing surroundings to work in, thereby decreasing inner warfare and supporting discussion and cooperation In addition, real organizational culture encourages and experience healthful competition, motivating employees inside the business corporation to be extra innovative. Therefore, a sturdy organizational tradition can alternate the overall performance of the agency

c) Learning

A powerful leader can encourage employees within the agency to learn via certain styles of motivators, which includes rewards or position (Azzam, 2014). Continuously gaining knowledge is one of the approaches to improve the general performance of the business enterprise. It is no longer simplest as the employees want to improve in all segments of the leadership levels of an organization. Leaders should join management education programs and can brief up their talents and understanding, making them greater effective of their techniques and execution (Freifeld, 2013). The equal is going for employees, as sending employees for similar education will enhance their capacity to do their job as well as help to facilitate the powerful implementation of the desired changes.

This enables the organization to improve the productivity and performance of the personnel (Abou-Moghli, 2015). Since getting to know does not have an end, leaders want continuous development of their management talents and knowledge to be aggressive inside the commercial enterprise market? (Park, et al., 2014). If an enterprise or chief stops enhancing and as an end result locate that their competencies and knowledge are insufficient, their agency will surely find itself deteriorating.

Research Findings
Descriptive statistics

Age Group	No. of Respondents	Percentage
Less Than 28	7	11.7
28-37	19	31.7
38-47	26	43.3
Above 47	8	13.3
Total	60	100.0
Educational Qualification	No. of Respondents	Percentage
Diploma	6	10.0
Graduate	19	31.7

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Post Graduate	35	58.3
Total	60	100.0
Year of Experience	No. of Respondents	Percentage
Less Than 4 Years	5	8.3
4-6 Years	13	21.7
7-10 Years	30	50.0
Above 10 Years	12	20.0
Total	60	100.0

The age distribution demonstrates that almost half of the respondents (43.3%) were in the age group of 38-47 years and the smallest sample (11.7%), were less than 28years old.. In terms of education, most of the respondents had Master's degree (58.3%), followed by Graduation and Diploma. 50% of the respondents are having 7-10 years of experience and only 8.3 percent of the respondents are having less than four years of experience.

Regression analysis
Model Summary

R	R Square	Adjusted R Square	Std. Error of the Estimate	F	Sig.
.964[a]	.929	.923	.16584	178.734	.000[b]

a. Dependent Variable: INNOVATION
b. Predictors: (Constant), LERNING, TRUST, LEADERSHIP, CULT

Coefficients

Model	**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
	B	**Std. Error**	**Beta**		
(Constant)	.298	.153		1.952	.056
LEADERSHIP	.561	.137	.534	4.097	.000
TRUST	.104	.128	.112	.807	.423
CULTURE	-.543	.214	-.558	-2.539	.014
LEARNING	.806	.099	.875	8.113	.000

Dependent Variable: INNOVATION

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The most important result from the "model summary" table is the R square statistic, which is an indication of how well the multiple regression model fits the data. The benchmark is approximately 92.9, and any value above indicates a good fit. In this case, we have R^2 as 0.929 or $R^2 = 100(0.929) = 92.9\%$. This means that 92.9% of the variation in the dependent variable is explained by the independent variables.

The ANOVA shows the result of testing the null hypothesis that all regression coefficients are zero. If the p-value of the F statistic ("Sig.") is smaller than or equal to 0.05, it means that the regression is significant. In this case, "Sig." = 0.000, which shows that the regression is significant. The "Coefficientss" shows the estimated regression coefficients. The "B" coefficients is the estimated regression coefficients which appears in the regression equation, in this case, the largest coefficients are 0.875(Learning), -0.558(Culture) and -0.558 (Leadership) The negative sign means that the factors affect the Innovation negatively. This will be true for organization that as related to Innovation.

Discussion

Leadership focuses more on guiding the employees, leading them in the desired direction, according to the organization vision and mission while communicating with and motivating them to complete their tasks. Although leadership and management are two completely different systems, an organization might be surprised to find that there is no single system that completely suits their needs. Effective leadership plays an important role in managing a business in the current business environment, the old ways of business management is not enough to sustain a company in the modern market. Under leadership, the boss guides and works together with their employees to produce their desired outcome; while old style management orders employees to follow directives while the upper management is focused on planning and both are separate and do not work together. Leadership is in charge of providing a clear vision and a systematic way to effectively achieve that vision. (Atkinson, 2015). Although leadership can bring lots of changes and increase the organization's performance, but in reality there are more factors to be considered that might affect the possibility of the changes to occur. Every employee's behavior and attitudes are different, some employees might be able to easily adapt to the change but some will resist the change; some might accept the ways of their leaders and learn from the action of their leaders but some will become jealous of their leaders and refuse to cooperate.

Conclusion

Effective leadership is essential in managing change and it is the only method to sustain in the current business environment. As usual, change is hard for people, they will feel uncomfortable and even sometimes deny the change and continue as they are and may be eliminated by the society. Therefore, leadership can be a factor to motivate and encourage people to continuously make change and push them to change. Leadership plays a role in an organization to motivate and encourage the employees to change in order for the organization to be able to sustain and adapt to the business environment, to make sure the organization will improve and be innovative. Effective leadership skills can help leaders to gain the trust, culture and learning of employees by making other tasks easier to operate .This could make other parts of business management easier too, such as shaping the culture in an organization. A positive

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organizational culture can bring lots of benefit to the organization, as it can encourage and motivate the employees in the organization to learn, communicate and work with each other. A good culture in the organization not only provides a good working environment for their employees, but also gives a sense of belonging to the employees and increases the commitment of employees to continue working in the organization. Innovative ideas will be produced when leadership motivates the employees to communicate with each other and share their thoughts with each other. When an organization's leader leads the employees in the correct direction and motivates them to continuously improve and innovate, the organization's performance will surely increase and be able to sustain the organization in the current complex business environment.

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CHALLENGES TO CHANGE AND DEVELOPMENT IN THE FIELD OF BANKING SERVICES - DIGITALIZATION

Vijayalakshmi R[1] **Roopa B[2]**

Abstract

Modern Banking in India originated in the last decade of the 18th century. Among the first banks were the Bank of Hindustan which was established in 1770 and General Bank of India which was established in 1786. The largest and the oldest bank which is leading at present is State Bank of India which was originally named as Imperial Bank in the year 1806. The services rendered by banks took a new phases in every decades.
Key Words: MICR, IMPS, RTGS, NBFT

Introduction

Digitalization means a paperless transaction and usage of technology in banking services within less time and to make customer feel more satisfied. It enables to increase the productivity and gives the strength to any economy to manage with fast growing competitions. A Cash less transactions not only makes easy transactions but also helps in getting authenticated and formal transactions which serve as a documentation. It helps to curb corruption and the flow of black money which results in an increased economic growth. The expenditure incurred in printing and transportation of currency notes is also reduced.

Digitalization in US resulted in 0.1% increase in GDP (2011-2015) with an amount of U$296 savings and in Singapore savings up to S$400 with an increase in GDP up to 0.1%, which inspired the countries like India to introduce Digitalization.

At present one can see the major changes happening in the field of Banking sector through net banking, online payments like Phone pe, google pay, RTGS. NBFT etc In union Budget Finance Minister Smt. Nirmala Sitaraman announced steps to promote digital transactions.

SBI announced waiver off service charges for RTGS (Real Time Gross Settlement), NEFT (National Electronic Fund Transfers), and YONO (You Only Need One) App from 1st of July 2019. The country's Largest Lender IMPS – Immediate Payment Services waived off charges from August 1st 2019.

Waiving off the aforementioned charges is aimed at giving a boost to the movement of digital funds and attract the customer to the digital transactions.

Objectives of the Study:

To analyze the challenges to change and Development in Digitalizing the Banking Services.

To highlight the benefits of Digitalization in Banking Services.

Research Methodology:

The Key intension of the study is to analyze the effect and growth of digitalization in the field of Banking and challenges to change and develop digital services in banking operations. The information so required is collected from various sources.

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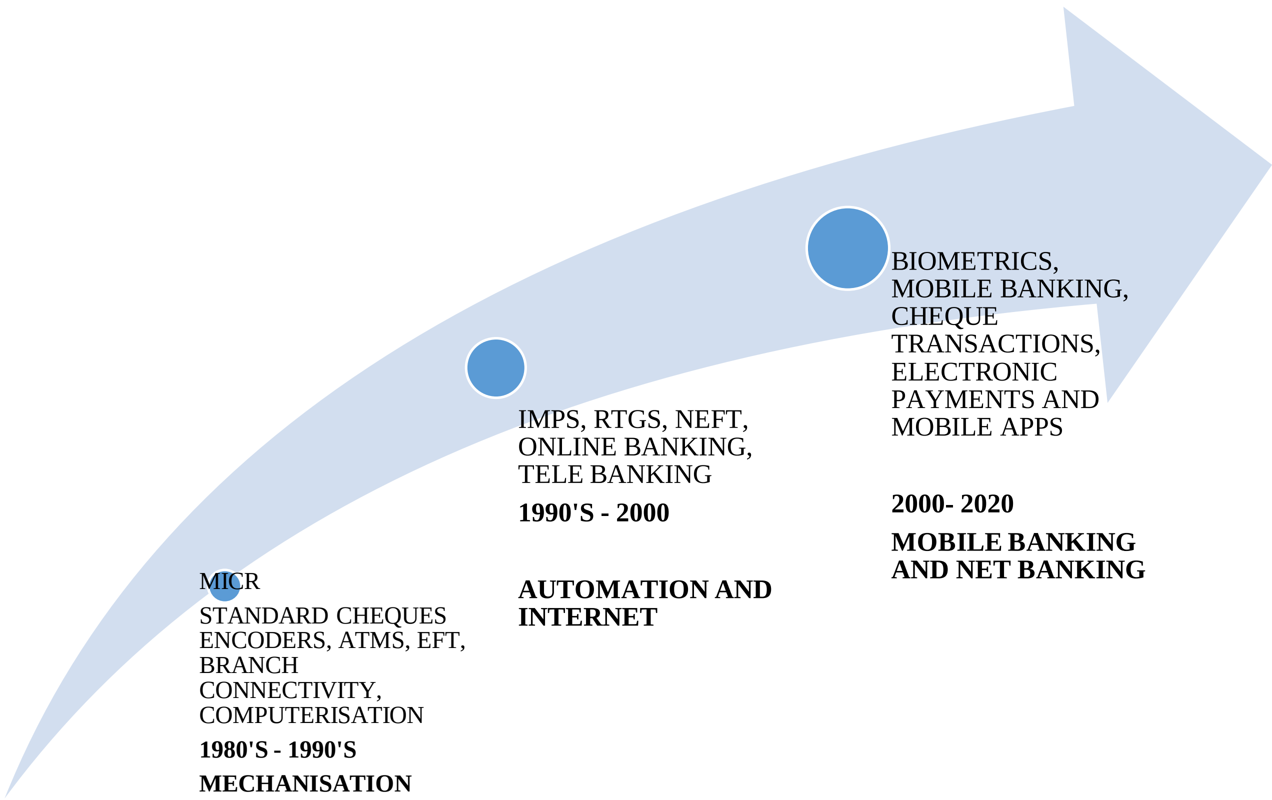
The sources are:

- Publications of public sector Banks.
- RBI Reports
- Journals of Banking and Finance
- Website of RBI

Evolution of Digitalization:

Revolution in the field of digitalization started from 1980’s where the MICR and Standard cheque encoders started by paving the way for mechanization. In later 1990’s introduction of ATMs, EFT, Branch connectivity and computerizations resulted in Automations. During 2000’s to 2010 a drastic development is noticed through introduction of IMPS, RTGS, NBFT, Online Banking and Tele Banking services, where the Internet usage emerged with new dimension. By latest after 2011 to 2019 Introduction of Bio metrics, mobile banking mobile apps, payment through different apps are creating a new era in the field of digitalization. Among 17 major digital economies India is in second position to achieve success in digital operations as per Reports given by Institute for Development and Research in Banking Technology. By 2030’s India Can achieve complete digitalization in the fields of services and marketing.



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Research Over view -An analysis about Challenges in Achieving Digital Banking Services:

Digital Infrastructure (DI): DI is an ability to store and exchange data through a centralized communication system. It is the company window to the outer world. It takes care of search engine optimization, website activities analysis, marketing campaigns and e-ads. Providing proper DI involves high cost and also banks need to face tough competitions from companies like Amazon and Face book, wherein these companies are trying to create banking opportunities with its massive consumers along with enormous capital formation.

Customer Relationships: Different generation expects to handle their financial transactions in different means. Some expects to have face to face transactions and others may like simple transactions through their phone but would still like to meet real life people for obtaining mortgage loans or discussing investment opportunities. As a response to this challenge banks need to change their way of operations and ensure confidentiality, integrity and authentication.

Ensuring Secured transactions: Public usually prefer to go with the banks since it is known for trust and security. However, with the growth in global economy and market providing virtual payments (online transactions) along with safety is becoming a challenge. Security risks are at high all time. The average breach can cost a financial institution about $225 per compromised record. Financial Institutions need to struggle and always be cautious about fraudsters to minimize risk and it need to be achieved through internal development and through industry partnerships with market leaders.

Fast Growing Technology: Greatest challenge to any bank is to cope up with fast moving technology so as to match with international standards. At the same instance it need to focus on customer needs, in a country like India where there is Non - bankers of about 42% it becomes quite a challenge to ensure customers getting adjusted to new changes in technology.

Customer Awareness: Achieving consumer awareness about e- banking facilities and procedures is still at developing stage in India. Banks are struggling to find the ways and means to disseminate information about the use, benefits and facility of internet banking. Less awareness of new technologies and their benefits is one of the problem in developing Digi-Banking services. As per analysis, so for Banks can find 45 million urban users which is expected to be at 150 million users and still there are 3 million urban people who are unaware about e-banking.

Achieving success in Rural Banking: As recent survey (2018), the population structure of India constitutes 35% urban population and 65% rural population. Establishing branches of bank and providing services is not achieved in entire rural sector. Still there are certain villages where there is no banks with full-fledged services. Establishing banking units, providing services, upgrading usage of technologies in rural areas need to be focused.

Public opinion: The problem related to security has become one of the major challenges for banks. A large group of customers refuses to opt for e-banking facilities due to uncertainties and security threats. Most of net banking users denies using the same, due to security problems.

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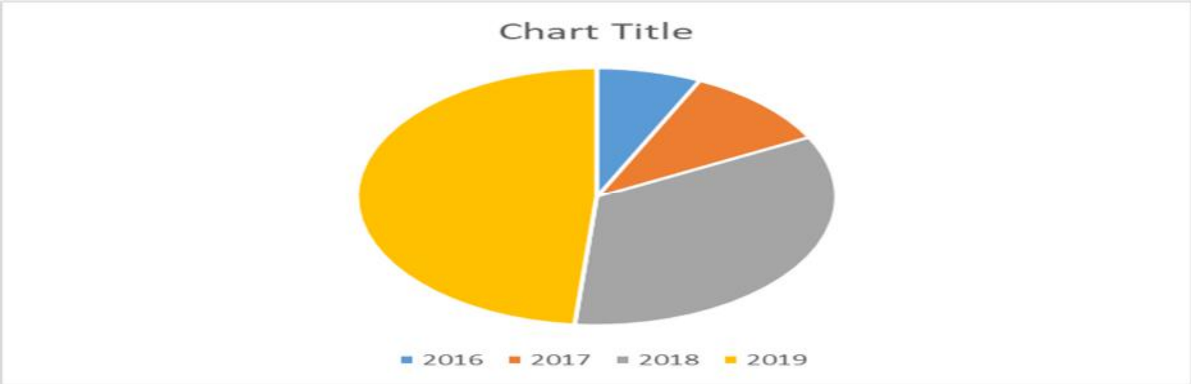
Hence banks need to invest more on security alerts. Inspite of so many alert messages even customers are finding such situations where they disclose the private information about their account accessibility and thereby losing the money.

Research Survey:

Cybercrimes in Banking Services				
Year	**2016**	**2017**	**2018**	**2019**
Number of cases Registered	**2402**	**3474**	**11592**	**16468**



As per the analysis 16468 (in number) cases are registered in the year 2019 with a total loss of $ 18.5 billion and in 2018 it is 11,592 cases (Bangalore FIR Registered cases 5035), in 2017 – 3474 cases and in 2016 – 2402 cases were registered. Digital System in Banking is becoming a challenge to Indian banking sector. Developing or acquiring the right technology, deploying it optimally with high security standards which is also cost effective is the key factor to overcome such problems.

Findings and Suggestions

- Proper Internal development with technology training to Bank Employees and having industry partnership with market leaders can ensure solution to problems in digital banking services.
- Working with partners can help to provide the right assets. Programs such as asset life cycle management or Device as a service (DASS) can help to keep financial institution's equipment up to date at best possible and can even alert the technology team when it is time for the assets to be upgraded again.
- Partnering with an experienced financial service technology solution providers to plan, implement and execute the bank's digital information initiatives makes the challenges much more manageable.
- Drastic increase in number of internet users every year is also one of the key factor, wherein banks can encash the opportunities to create awareness and gather more customers from nook and corner of the country towards its digital services.

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A STUDY ON THE IMPACT OF CREDIT ADMINISTRATION ON DEVELOPMENT OF SRI ANNAMMADEVI CREDIT CO-OPERATIVE SOCIETY

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Abstract

Banking is an ever changing field wherein new technology is utilized to reduce the quantity of work and improve the quality of work. Co-operative Society is one of the constituent elements of our Indian financial system. Many Co-operative Societies are undertaking innovative services to improve its banking system. Unlike banks, co-operative societies (which are registered under Government of Karnataka) are carried out by the group of people who are interested to serve the society by lending small amount of funds for the needy. One such co-operative society which was established in 1996 "Sri Annammadevi Credit Co-operative Society" was selected for the purpose of this research and undertaken a descriptive, causal and exploratory study on the impact of credit administration on its sustainability and development for longer period of time. This study focuses on primary data and the financial statements provided by the society along with the secondary data. This study reveals the issues and challenges faced on its credit administration, the strategies undertaken for its improvement and suggestion for the development of the society by using charts, SWOT analysis, ratio analysis and trend analysis.

***Keywords: credit administration, issues and challenges, development of the society*.**

Introduction

The word 'bank' has been derived from the Italian word "Banco‟ which means bench. In olden days money lenders were used to exhibit coins of different currencies on a separate bench and the business of exchanging coins were carried on through those money lenders in Greece, Italy and England. After sometime when the money lender were not in the position to convert the currency from one country to another then those money lenders went on bankrupt. Then the word "bank" has originated from German word meaning a joint stock fund which is being collected from public, for the purpose of financing needy people who require such finance.

Co-operative society is also one of the components of our Indian financial system wherein it gives an opportunity for the general public to serve the society voluntarily with consent of the government. Co-operative society is referred as an autonomous association of persons came together voluntarily in order to meet their cultural, social and economic interests and needs and with the aspiration through jointly owned and democratically controlled organization.

Review of literature

- **Anil Kumar Soni and Dr.Harjinder Pal Singh Saluja (2017)** said that co-operative banks belong to the oldest form of the collective action in India which is playing essential role in recognition of the agricultural and local development. The key role is to provide the credit financing basically for the entrepreneurships. Agriculture credit also plays significant functions which they include the intensification and the growth of the agricultural production.
- **Virendra Kumar1, K. G. Wankhede and H. C. Gena (2015)** has discussed that co-operative has the potential to mobilize and assist them to organize for their sustainable livelihood. However they need assotional support to adopt successful model for ensuring the livelihood of the members.

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- **Soyeliya Usha L in the year (2013) has highligheted the suggestion for co-operative socities as follows:** The co-operative bank should also include the modern methods of banking such as credit cards, ATM, online banking, etc. In order to attract new customers and to satisfy the existing customers, co- operative should introduce new schemes and programs. The co-operatives should strive hard to improve the customer services to a better extent. It can also aim for the expansion of the branches.
- **Phillip MolloOduk (2013)** has specified on two things which are as follows: **Strategic Plan:** They have found out that strategic plans have greatly influenced the need to outsource. **Quality improvement:** The quality of services was deteriorated in the Kenya Union of Savings and Credit Co-operatives when deciding to outsource.
- **Kareem, R.O, Arigbabu, Y.D, Akintaro & J.A & Badmus, M.A (2012)** has concluded that the co-operative societies have major effect on the member's welfare and the has the role in poverty reduction and the capital formation which cannot be overlooked in the process of development and particularly in the less developed counties like Nigeria.

Research gap

From the above review of literature, it is evident that there was an acute need to undertake research for the co-operative society especially with regard to the credit policies of **"Sri Annamma Devi Credit Co-operative Society"**. From a review about the society, it was discovered that the society is facing loss for the past two consecutive years. This study aims in research about the causes for the loss and aims in analyzing and suggesting suitable measures.

Objective of the study

1. To study the various policies and procedure adopted for the lending credit.
2. To study the performance of the loan in income generation.
3. To study the impact of the credit policies on the development of the society.

Research Methodology

Type of research: This is based on the explorative, descriptive and casual method.

Data collection

Primary data: Personal interview was undertaken with the cashier, Manager and the Boeard of Directors of the society.

Secondary data: Secondary data was collected from the society's financial statements, magazines and online resources.

Framework of the Society

The Annammadevi Credit Co-operative society is mainly formed by the group of people whose main intention was to provide service to the society. The society was mainly formed in the name of goddess Annammadevi as the above mentioned group of people was already carrying out the school in the name of goddess. They wanted to provide the financial service in the form of credit co-operative society.

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Product and Service Profile

Classification of Loan period

In this co-operative society the tenure for the loans such granted is classified as following:

- Short term period of 15 months
- Medium term period of 15 months to 5 years
- Long term period of 5 years

Types of deposits that they can accept:

- Current deposit
- Savings deposit
- Fixed deposit
- Pygmy deposit
- Recurring deposit
- Future fund
- Cash certificate
- Any deposit according to the decision of the board

Recent development in the society:

- E-stamping facility.
- Provision of loan only to the credit worthy person.
- Not to provide loan on the basis of any recommendation.

Future Prospects

The co-operative society would want to open more branches in Bangalore city with the increased number of membership and provide the banking facility to all classes of the society at affordable prices. Can provide other services like:

a) Safety locker facility
b) Pension schemes
c) Provident fund
d) Create the society’s website
e) Increase the awareness for the society
f) Effort to increase the number of members
g) Provide innovative products like ATM facility with online transaction.

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Data Analysis and Interpretation

Table no.1: Table and graph showing the profit of the society from 2013 to 2018

SL.NO	YEARS	AMOUNT(₹)	TREND PERCENTAGE	CHANGESIN PERCENTAGE
1.	2013-14(BY)	11,006.00	100%	-
2.	2014-15	(2,06,760.00)	-1878%	(1778%)
3.	2015-16	61,403.00	557%	(457%)
4.	2016-17	(83,405.00)	-757%	(657%)
5.	2017-18	16,837.00	153%	53%

Analysis:

The above table indicates that the profit made by the society in the year 2013-14 was ₹11,006, in the year 2014-15 was ₹2,06,760 which is a loss, in the year 2015-16 was ₹61,403, in the year 2016-17 was ₹83,405 again loss and in the year 2017-18 was ₹16,837.

Table no.2: Table and graph showing the growth of surety loan granted to member from 2013 to 2018

SL.NO	YEARS	AMOUNT	TREND PERCENTAGE	CHANGE I PERCENTAGE
1.	2013-14(BY)	15,84,209.00	100%	-
2.	2014-15	14,96,143.00	94%	-6%
3.	2015-16	15,85,508.00	100%	0
4.	2016-17	16,75,204.00	106%	6%
	2017-18	20,22,965.00	128%	28%

Analysis

From the above table which shows a fluctuating trend, it can be analyzed that in the year 2017-18 there is a higher percentage of increase in the loans granted which is 28% when compared to the financial year 2013-14. Hence forth from the year 2016-17 there is an increasing trend in the loans so granted to the members.

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Table no.3: Table and graph showing growth of total amount in accepting fixed deposits from 2013 to 2018

SL.NO	YEARS	AMOUNT(₹)	TREND PERCENTAGE	CHANGE IN PERCENTAGE
1.	2013-14(BY)	3,96,600.00	100%	--
2.	2014-15	4,07,528.00	103%	3%
3.	2015-16	12,33,903.00	311%	211%
4.	2016-17	13,83,903.00	349%	249%
5.	2017-18	14,03,082.00	353%	253%

Analysis

The above table indicates that the amount of reserves maintained by the society in the year 2013-14 was ₹3,96,600, in the year 2014-15 was ₹4,07,528, in the year 2015-16 was ₹12,33,903, in the year 2016-17 was ₹13,83,903 and in the year 2017-18 was ₹14,03,082.

Table no.4: Table and graph showing credit deposit ratio from 2013 to 2018

SL. NO	YEARS	CREDIT PROVIDED	DEPOSITS ACCEPTED	RATIO
1.	2013-14(BY)	15,84,209.00	15,52,691.00	1.02
2.	2014-15	14,96,143.00	18,48,879.00	0.81
3.	2015-16	15,85,508.00	21,32,062.00	0.74
4.	2016-17	16,75,204.00	21,59,247.00	0.78
5.	2017-18	20,22,965.00	22,34,396.00	0.91

Analysis

The above table indicates that the amount and the ratio of total credit provided against the deposits accepted. In the year 2013-14 the ratio was 1.02:1, in the year 2014-15 was 0.81:1, in the year 2015-16 was 0.74:1, 2016-17 was 0.78:1 and in the year 2017-18 was 0.91:1.

Table no.5: Table and graph showing loans to working capital ratio from 2013 to 2018

SL. NO	YEARS	LOANS	WORKING CAPITAL	RATIO
1.	2013-14(BY)	15,84,209.00	8,38,744.00	1.89
2.	2014-15	14,96,143.00	85,032.00	17.60
3.	2015-16	15,85,508.00	2,54,300.00	6.23
4.	2016-17	16,75,204.00	4,41,054.00	3.80

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5.	2017-18	20,22,965.00	1,07,421.00	18.83

Analysis

The above table is showing a fluctuating trend in the ratio where in the year 2013-14 the ratio is 1.89:1, in the year 2014-15 was 17.60:1, in the year 2015-16 was 6.23:1, in the year 2016-17 the ratio was 3.80:1 and in the year 2017-18 was 18.83:1.

Table no.6: Table and graph showing total debts to total assets ratio from 2013 to 2018

SL. NO	YEARS	TOTAL DEBTS	TOTAL ASSETS	TOTAL DEBT TO TOTAL ASSETS RATIO
1.	2013-14(BY)	19,11,192.00	40,57,213.00	0.47
2.	2014-15	21,54,465.00	43,82,325.00	0.49
3.	2015-16	23,82,155.00	47,70,997.10	0.50
4.	2016-17	25,27,435.00	47,77,806.10	0.53
5.	2017-18	25,76,252.00	48,05,764.20	0.54

Analysis:

The above table is showing a fluctuating trend in the ratio where in the year 2013-14 the ratio is 0.47:1, in the year 2014-15 was 0.49:1, in the year 2015-16 was 0.50:1, in the year 2016-17 the ratio was 0.53:1 and in the year 2017-18 was 0.54:1.

Table no.7: Table and graph showing profitability ratio from 2013 to 2018

SL. NO	YEARS	NET PROFIT	TOTAL ASSETS	PROFITABIITY RATIO
1.	2013-14(BY)	11,006.00	40,57,213.00	0.0027
2.	2014-15	(2,06,760.00)	43,82,325.00	(0.0471)
3.	2015-16	61,403.00	47,70,997.10	0.0128
4.	2016-17	(83,405.00)	47,77,806.10	(0.0174)
5.	2017-18	16,837.00	48,05,764.20	0.0035

Analysis

The above table is showing a fluctuating trend in the ratio where in the year 2013-14 the ratio is 0.0027:1, in the year 2014-15 was 0.0471:1, in the year 2015-16 was 0.0128:1, in the year 2016-17 the ratio was 0.0174:1 and in the year 2017-18 was 0.0035:1.

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Credit policies of the society

There are totally 800 members with which the society is handling transaction. The various **policies adopted** by the society are:

a) Should have surety of the other member or any government servant.

b) If the person does not have any person who has the government job or any required surety then it depends on the board to decide whether to grant loan or not.

c) Cheques (minimum of one cheque) are required to be submitted for availing loan.

Furtherance of loan if it has become NPA

NPA stands for Non-Performing Asset which implies that the loan which is not being paid by the loan taker for a period of 3 months or more and from which the society is not receiving its interest and principal amount.

Actions taken by the society if loan has become NPA

***a.* Issue of legal notice**

Once the loan taker did not pay the amount of interest and principal which is due then the society will send a legal notice to the respective person informing the outstanding dues.

***b.* Cheque will be deposited**

Once the legal notice has been served then the society will proceed to deposit the cheque given by the loan taker. If the cheque is bounced back for any reason, they can file a cheque bounce case through the legal institutions and proceeds with the rules that the government directs to the society.

c. Here both the principal borrower and the surety borrower are liable to the loan that has been availed from the society.

d. The legal expense that incurs in the due procedure is charged to the member who took the loan while collecting the entire loan amount.

Limitations of the study

- This co-operative society's transaction is limited only to 800 members.
- Due to the time constraint as the study was conducted in the month of March and April.
- This study focuses only on a single co-operative society and hence the conclusion cannot be generalized.

Findings

1. It is found that in the year 2017-18 there is a higher percentage of increase in the loans granted which is 28% when compared to the financial year 2013-14. Hence forth from the year 2016-17 there is an increasing trend in the loans so granted to the members.
2. It is found that the net profit of the society is quite fluctuating. Initially the profit was minimal where in the year 2014-15 it went to negative figure. Likewise profits kept on fluctuating. Now the society is improving its profitability.
3. The loans granted to the members are also found an increasing which represented increasing trend in the income generation capacity for the society, which is a good sign for the credit administration for the society.
4. The society's investment on fixed deposits also reduced which can be found as a strategy to improve the profitability of the society.
5. Accepting of the fixed deposits has been increased as this is also a good sign for the credit

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administration of the society.

6. Debt to equity ratio has also been increased as the loans granted to the members have also increased.

Suggestions

1. Implementing better marketing and advertising strategies will help the society to attract new customers.
2. Collecting timely reviews and feedbacks from the members will help the company to understand the changing customer needs, which in turn helps the company to revise its product lines as per customer needs and wants to reach customer expectations.
3. Maintaining communication calendar is another new trend to retain the customers. A communication calendar is a programmed sequence of letters, events, phone calls, thank you"s, special offers, follow-ups and magic moments.
4. Getting transactions completed in time by the society has also increased trust in its customers.
5. Utilizing the benefits of social media, society can spread its communication through which it can impress the members.
6. New trends in the banking sector can be adopted by the society to increase the pace of the society.
7. Should have a check on the credit worthiness of the member who applies for loan in detail before granting loan.
8. It is suggested that the loans should not be granted on the basis of reference.
9. It can undertake various recovery measures to recover the unpaid loans at a faster rate.
10. It can have a look at its current ratio to maintain at 2:1 ratio.
11. **Conclusion**

The policies and the procedures adopted by the society are quite good now when compared to the previos policies. As they had incurred loss, they got to know how to set clear policies in order to succeed in the financial activity. When it comes for the performance of the loan in income generation, when the loan is given on the referral basis, the income earned is less as compared to the recent loans which are not given on the referral basis. The recent updated policies are assiting the society in the development of the society which is very much essential by improving the performance of loan and fastening up the activities of the society.

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GST AND ITS IMPACT ON HIGHER EDUCATION IN INDIA

Sai Prasad. B.V[1]

Abstract

Education is one of the major instruments which transforms the society and economy of any country in the world. It is a path to innovative information and learning. In multi-cultural societies like India, higher education has a very significant role to play. However, many communities such as Muslims, Dalits and other marginalized communities are still unable to access the higher education India. The Indian government is providing free and compulsory primary education to children below 16 years of age under constitutional measures. The introduction of Goods and Services Tax (GST) in 2017 had a vast impact on all segments including higher education institutions. The GST has been considered as one of the most significant reform in the Indian tax system since the 1991 economic reforms. The primary and secondary education is exempted from GST. But higher educational institutions, private institutions, research organizations and coaching centers have 14 to 18 percent of GST. The privatization and imposition of GST on the higher education sector affected the students from marginalized and backward communities. The main objective of this paper is to assess the impact of GST on higher education sector in India.

Keywords: *GST, Higher Education, Privatization and Marginalized Groups.*

Introduction

Education plays a vital role in increasing the standard of living of people and in the development of the nation. It helps to develop the members and get survives in the society. Education can be defined as a process of developing skills, acquiring knowledge, learning news habits, understanding things which we were not aware of. Education is the foundation for growth of standard of living of the masses. Where there is no education there will not be any enhancement or growth. Every individual required to have basic education to know about his rights in a nation. If there is no education then there is a possibility of negligence of human rights to people in a nation. Education is the major path in the economy it contributes the innovative information to the society to acquire. Generally it provides the basic understanding on the socio, economic, political and cultural issues of the country. The country has presently has the largest youth population in the world a veritable crowd of six hundred million young people under the age of twenty five. India is now the world's fastest growing major economy, overtaking China in terms of growth rate (Trines Stefan: 2018). So, Indian government is investing massively on both primary and secondary education. Several policies have been adopted at state as well as at the Centre level. The higher educational institutions, research organizations such as UGC and ICSSR are also providing fellowships for higher education aspirants in India. India is playing excessive role in promoting education based on skill development schemes implemented by the central government like Pradhan Mantri Kaushal Vikas Yojana (PMKVY), Sankalp, Udaan, Polytechnic schemes, and vocationalization of education etc.

History of GST

The GST is first implemented in France, in the year 1954. After the implementation of GST in France it was adopted by a few countries like Japan, South Korea, United Kingdom and

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Australia. The idea of adopting GST was first recommended by the Atal Bihari Vajpayee Government in 2000. In 2006 the finance minister of India has announced that GST will be introduced in 2010. In 2009, First Distribution Paper (FDP) released by empowered committee. In 2011 the constitution amendment bill was approved by the cabinet of India and parliament further refers to the standing committee. In 2013 the three GST sub-committee members are formed to rectify the problems on the current report and it was resubmitted to the standing committee. In 2014 constitution 122th amendment bill announced by the parliament. In 2016 constitution amendment bill passed to parliament. Finally, in 1st July 2017, the GST was implemented by the BJP government in India. of the funds on educational institutions, infrastructure, scholarships and fellowships etc. The introduction of Goods and Services Tax (GST) in 2017 had a vast impact on all segments in the Indian economy including higher education institutes. The GST has been considered as one of the most significant reform in the Indian tax system since the 1991 economic reforms. Educational sector from pre-school to till secondary education is exempted under GST. But higher educational instigations, private institutions, coaching institutions and on conducting organizational platforms etc. have 18% and 14% of GST.

GST was introduced in India with the estimation of a boost in its GDP by 1-2 percentage. It will also help by replacing most of the indirect taxes and make it into a single market. The slogan of GST is one nation one tax. It also helps in providing simplicity in tax regime expanding the tax base, cancellation of tax cascades. GST is a value-added tax with a set of benefits to the manufacturer since the final consumer will bear the GST charges and it increases export effectiveness, removal of cascading effect on tax and helps in enhanced transparency. Most of the economies of the world started implementing GST, which is Organization for Economic Co-operation and Development (OECD) countries except few.

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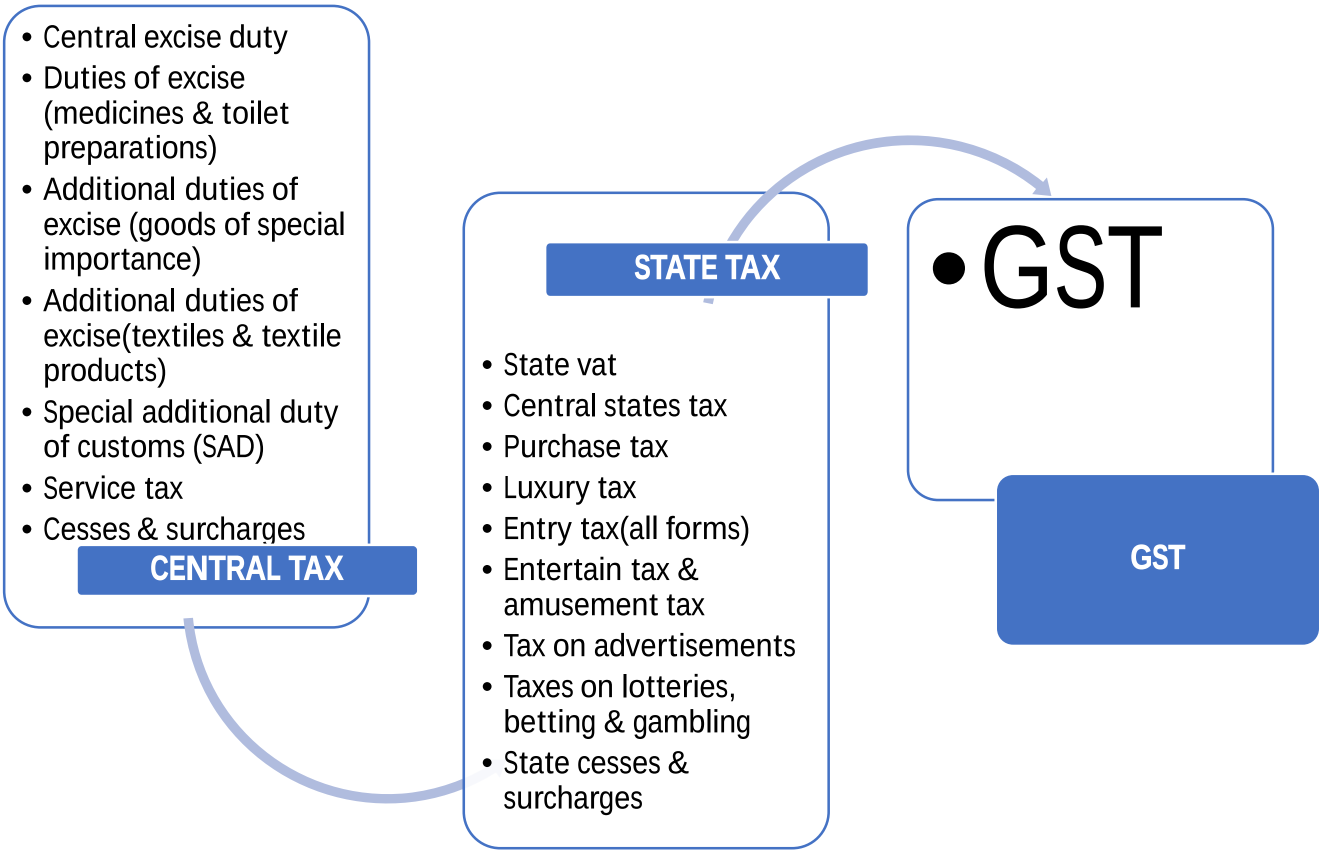
Diagram: 1

Goods and Service Tax Replaces the Following Taxes



Source: Goods and Service Tax Council (2019).

The tax collected by central government is called CGST it gets revenue from CGST & IGST, The tax collected by state government is called SGST it gets revenue from SGST, The tax collected on integrated goods and services Tax is called IGST, It will replace central sales tax CST, and the tax collected union territory goods and services tax is called UTGST it is also replace central sales tax (CST) (T. Syamala Devi and A.Nagamani: 2010).

Significance of Higher Education in India

India higher education system has been perceiving changes and challenges from ancient period to till now i.e. Gurukul system to modern technology system and changed the life of billions of populates (UGC: 2019).

- The Buddhist monasteries have been from the seventh century BC and nalanda was in the 3rd century AD. None of these periods had several facilities. Country incursion and revolution have extinguished olden Indian education system.
- In the year 1918 the colleges were setup in serampore in Bengal introducing western education in India.
- In the year 1857 the three central universities of Madras, Bombay and Calcutta, were structure twenty seven colleges were associated.

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- In the year 1947 nineteen universities were there in India.
- The Indian higher education system has grown significantly after the time of post-independence and has become the world's largest higher education system.
- The higher education system in India is developed and its own framework and structure. Since the Indian constitution gives the combination of state government joint responsibility for the promotion of education.
- Different types of universities and institutions exist in the higher education system in the country, based on the requirements for educational, administrative and fiscal flexibility.
- India has different higher education levels, namely central and state universities, unitary and affiliated universities, and nation-wide industries, considered universities and open universities.
- The central government, through the University Grade Commission (UGC) or the AICTE, provides support to different states run universities, universities in India are technically multi-faculty universities, single faculty universities (agricultural, technical and medical universities) as well as universities of national importance such as IITs, IIMs considered universities.
- Higher education system in the country is governed by the assistances with University Grant Commission (UGC) as the height organization.
- The rules and regulations of these organizations make the higher education system more complicated. State governments, technical bodies such as the University Grant Commission (UGC), the Indian Council for Technical Education (AICTE) etc. are the different players in the regulatory framework in the region (UGC: 2019).

Impact of GST on Education

Under the GST, educational institution is defined as an institution providing services by means of pre-school education and up-to-high secondary or equivalent education, education as part of a curricula for the acquisition of qualifications recognized by any law currently in force education as part of an approved vocational training course. Here we have exemption and non-exemption taxes are there under GST they are given below.

GST-exempt educational services include evaluation and review fees, curriculum-related or course materials, excursions and field trips based on the course of study or part of the curriculum requirement. But except for food and accommodation given on such trips, and student administrative services such as registration, academic transcript printing, issuance or replacement of student cards. The education services offered by the evaluation agencies approved by the Sector Skill Council or the National Skill Development Corporation, the Government of India's National Skill Development Corporation, Sector Skill Councils

Non-Exempted Higher Education Institutions under GST

Educational services not exempt from GST are after school activities offered directly by third events, food and accommodation delivered for excursion, supplies provided by third parties such as musical instrument, computers, sports equipment, and uniforms, stationery, and other non-academic related supplies. There is also no exemption from GST for the education services provided by training and coaching foundations.

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1. Private Institutions and Higher Education Institutions.
2. Training and coaching Institutes
3. Cost of organizing Events

Private Institutions and Higher Education Institutions: Primary and secondary schools are given exemptions under GST, there is no mention of colleges and other creative educational institutions in the exclusion list, with GST estimated to be levied at eighteen per cent. Private higher education will end up being more expensive and, in effect, competition for admissions to government schools / colleges / foundations will increase. There will be a three to five per cent tax spike on administration costs that will affect the common man over the long haul. The burden will be faced by middle-class families who get educational loans or put their life-long savings into educating their wards at respectable institutions (Desk Era: 2020).

Training and coaching Institutes: Since it seems impossible to clear competitive examinations and entrance exams without taking professional coaching, coaching institutes form an integral part of education. For these coaching institutes, GST raised the tax rate to eighteen per cent from fourteen per cent. The discomfort will be faced by parents whose children are about to start coaching for IITs and other competitive exams (Desk Era: 2020).

Cost of organizing Events: If foreign entities plan any educational or training activities in India that would be taxed under GST attended by practitioners, individuals, and participants from overseas. In addition to the exemption, private education is likely to become up to 2 or 3 per cent costly after GST has been rolled out in India. Even if the lowest 5 per cent tax slab is applied, according to the research and analysis of all the provisions of the bills introduced, the chances are high to make it expensive. The GST slab rate of 5 percent is considered to be the lowest, and therefore the government is asked to structure the laws in such a way that the tax rate and input tax credit allowed in the education sector can further share a burden of taxation (Desk Era: 2020).

Conclusion

Higher Education plays a very significant role in multicultural societies like India. Even though nation witnessed growth in literacy rate in the post-independence era. Even after seventy years of independence many from marginalized communities are not able to access the higher education in India due to several challenges. The implementation of GST has negatively impacted on the socio and economic conditions of the marginalized communities. The imposition of eighteen per cent GST on higher education effected the education of the minorities and other backward communities. The high expenditure and fee structure of higher education dined basic educational rights for deprived classes.

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GREEN MARKETING: SHAPING A NEW COMPETITIVE STRATEGY IN INDIAN INDUSTRY

Dr Pooja Jain[1]

Abstract

Today the environmental issues have penetrated deeply into the threads of global society and its influence on our daily life is quite evident. Green Marketing as known to all, is intended to market the products that are alleged to be ecologically safe and to drive all the activities of respective brands or organizations in order to gratify desires or demands of their prospective consumers that does not affect the environment. As a result, urban Indian consumer is getting inclined towards the paybacks of Green products as he is more exposed to healthy living lifestyles. Green marketing is a fresh model which has established its unique preposition in the present scenario of Indian market. But still has not been much explored and experienced. Currently competition is the fundamental part of any business; and one cannot over look any competitive strategy of his competitor. And therefore, today many Indian companies have switched on to green-marketing as their brand building strategy resulting to the transformation of the entire industry keeping in pace with the ever-emerging competitions. To this date, many companies still believes in the notion that using green marketing strategy may upsurge their production costs and shrink the expected profit. However, this paper would throw light on some live examples of Indian brands & organizations that are implementing green marketing and are fetching substantial profit and customer satisfaction. The paper aims to explain the concept, importance, challenges of green marketing in present day Indian Industry and giving us some insight to its future in India by employing certain theories to study its inferences. The paper concludes by saying that it's not correct to reflect Green marketing as just another marketing tactic, but should be practiced with greater dynamism, as socio-environmental dimension has been tagged to it. With the intimidation of environmental calamities, it has become more crucial for Green marketing approach to turn up as a standardized rule rather than just an option. Having said that, the study will also lay its futuristic grounds on the fact that Green marketing, in spite of being widely loomed strategy still needs to be backed up with integrated research owing to the behavioral change in order to derive its utmost potential.

Keywords: Green marketing, Strategy, Competition, Environment, Indian market

Introduction

Green marketing is a phenomenon which has developed particular important in the modern market. This concept has enabled for the re-marketing and packaging of existing products Green marketing is a phenomenon which has developed particular important in the modern market. This concept has enabled for the re-marketing and packaging of existing products Green marketing is a phenomenon which has developed particular important in the modern market. This concept has enabled for the re-marketing and packaging of existing products Green market is a revolutionary experience that has come up as a boom in the modern Indian market. This concept has not only made the existing products undergo a huge transformation but has also opened many new sustainable avenues for upcoming products. According to American Marketing Association, Green Marketing is intended to market the products that are alleged to be ecologically safe. The inception of green marketing has given Indian companies a wide prospect to co-brand their commodities into a distinct line, which is green and eco-friendly. As a result, the businesses have successfully implemented a marketing strategy that targets the consumers who are more concerned towards environmental issues. Green marketing has thus been recognized as a creative opportunity to innovations that intends to make a difference alongside achieving all new realms of success for any business. The paper also discloses the factors that has eventually increased the number of green consumers by affecting their purchase decisions. The study also explores and examine

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the challenges and opportunities of green marketing in the current Indian settings. Over the years' environment has become an area of vigorous concern globally and this stemmed into growth in consumer concerns in context to re-establishment of ecological balance with ecofriendly products in all parts of the world.[11]

Evolution of green marketing

Green Marketing first came into picture in 1980s with the inception of this concept as an approach intended to shift consumers' consideration. Later, in 1987 a document on Environment and Development prepared by the World Commission stated sustainable development as meeting "the needs of the present without compromising the ability of future generations to meet their own need", this became popular as the Brundtland Report and was considered one more footstep towards inculcating sustainability in everyday activity[12].

The Government of India characterizes the arising environmental concerns due to the economic growth. In the 12th five-year plan, which is noted as the integrated national economic program the issue of environmental sustainability was a much talked about issue, which cannot be avoided and therefore certain preventive strategies were amended. In 1991, Indian Government accepted the need for accelerating consumer education on usage of green products and introduced `Ecomark' as the eco-labelling scheme. The objective of this scheme was to identify green products with an easy access. However, the scheme failed and since then the Indian market for green products had to drive through lot of struggles just to achieve substantiation in support to the claims. But the situation has turned far better now in this present-market scenario.

Why do companies/brands go green?

Environmental issues today have gained significance in personal lives as well as in corporates. Considering this global concern, green-marketing has become an integral part of all strategies targeted to endorse products by retaining environmental claims either in their manufacturing or selling units. Some other valid reasons could be:

- Green policies can reduce costs considering that green products are profitable.
- Green marketing can be a good strategic move towards their social responsibilities that creates a strong image amongst consumers.
- With this increasing trend of environment concern, companies boasting of their green policies or green products can easily influence consumer attitude.
- In most of the civilized nations including India, Govt. has integrated a law to protect the environment from the hazardous goods which will also protect the consumers. So, in such cases it is easy to walk the talk.
- Competition is the fundamental part of any business; and to be in the market it is equally important to keep a track of each move of the competitor.

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Many big shots of Indian market are profoundly supporting the mission 'Go green', and amongst all a global brand like Coca-Cola, has turned up as a silent player who has invested a substantial amount of money in their various activities keeping in view all these environmental concerns. Few such examples are-

LG Life's Good A pioneer in making eco-friendly electronic gadgets, has recently launched a LED E60 and E90 series monitor for the Indian market with a consumption of 40% less energy; avoiding any sort of hazardous material in manufacturing their products.	HCL Another manufacturer of eco-friendly products has come up with latest HCL ME 40 notebooks without usage of any PVC material or harmful chemicals. Has been awarded a 5-star rating by Bureau of Energy Efficiency.	Haier Inspired living Launched Eco-Life series as its new green initiative towards Eco branding which is evident in all its varied product range.
SAMSUNG Samsung India has introduced eco- friendly LED backlight with a consumption of 40% less electricity.	TATA TATA CONSULTANCY SERVICES TCS has a made its global presence as a sustainability driven firm and has been acclaimed with World's Greenest Company title. They are quite popular as a launch pad of technology meant for community & agricultural benefits.	ओएनजीसी ONGC India's largest oil producer has conceptualized the idea of inventing green crematoriums, as a perfect replacement for the funeral pyres that emit so much smoke and uses up excess oxygen.

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IndusInd Bank One of the premier Indian bank to lay its huge contribution in saving paper and reducing deforestation by avoiding usage of paper for their ATM counterfoils.	ITC Limited With the introduction of ozone treated elemental chlorine free bleaching technology, ITC has given a better living worldwide. They aim to adopted Low Carbon footprints and a Cleaner Environment.	MRF With the launch of its ZSLK series, this brand has created eco-friendly tyres using unique silica- based rubber with extra fuel efficiency.

Four P’s of Green Marketing

The quintessential 4 P's of green marketing have been derived from the practice of conventional marketing but with a challenge of articulating in an innovative manner[13]. Although McCarthy categorized the 4 P’s of marketing as Product, Price, Place & Promotion but today in the era of Green marketing, 3 more P’s can be taken into consideration like People, Profits and Planet.

- Product
  In order to make a mark in this highly competitive industry and to facilitate consumers’ attention a company is required to develop products that are environmentally safe by deeply observing and identifying their needs. The intentions in manufacturing the products are aimed to curb pollution, lowering supply intake and to conserve resources[14] that are in scarcity.
- Price
  Environmental benefits are often looked as the either the distinguishing line or the bridge between value preposition and product attributes. At times consumer perception totally depends on value added products, therefore it is considered as one of the most critical factor of green marketing. For a product to carry a premium price tag, it is very important to justify itself on parameters of design, functionality, taste, feel or visual appeal keeping it in sync with green marketing.
- Place
  Green products now a day are vastly available in the market place but its sales are still very low. Therefore, to enhance the sales, in-store advertisings and visually attractive displays through recyclable substances can be a good option to drive mass attention and delivering message of environmental benefits.
- Promotion
  This is the most action driven factor of green marketing mix which includes direct marketing, public relations, paid advertising on all media platforms and sales promotions. Marketers may reinforce environmental credibility by propagating the idea of sustainable marketing with effective communication.

[13] Zimmer MR, Stafford TF, Stafford MR(1994)Green Issues dimensions of environmental concern. Journal of Business research 30: 63-74.
[14] Kotler P (2000) Marketing Management-The Millennium Edition Prentice Hall of India Private Limited, New Delhi.

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Influence on Consumer Purchase Decision

The green movement has been intensifying globally at a rapid pace. With regards to this even the consumers are becoming more responsible and are laying huge contribution in bringing a change with the continuous awareness and motivation drills. There's a sea change in customer's approach and attitudes towards environment which has undoubtedly given space to innovation for conservation that can outlive our current generation. A gradual shift to eco-friendly products is quite evident through their purchase behavior and this is what a successful marketing is all about.

The aspirational move towards identifying the current trends and positioning the products that suits well to the consumer's intentions can definitely be the success mantra for the marketers. This paper thus investigates today's consumer beliefs and outlook before making any purchase of green products available in the market. It further reviews the influence of green marketing communication in inculcating a persuasive behavior of consumers towards green products.

Objectives of Study

The paper aims to explain the idea, importance, challenges of green marketing in present day Indian Industry and giving us some insight to its future in India by employing certain theories to study its inferences.

Literature Review

- Oyewole, P. 2001, Weiner & Doesher 1990, in their research has described Green consumerism as a social intervention towards marketing, claiming for environmental justice. A research plan is thus proposed to govern consumers' awareness and their outlook towards the finances associated with it.
- Driessen (2005) in his research based upon green innovation strategy interprets that in order to gain an advantage over the competitors, an ideal balance needs to be set between performance and intended outcome, thus going beyond than just apprehending the niche area.
- Armstrong and Kotler, 2007 in their book 'Marketing- an Introduction 'emphasized on Environmental sustainability which is often referred as a management approach by most of the firms as the building block of an effective marketing strategy that is crucial to overall profits for the company. They further stated that it is a difficult social target which many companies now days are trying to pitch at.

Research Methodology

Interestingly, green marketing has now become a matter of global interest. The reports derived from Google signify that on a comparative basis, more searches for "green marketing" can be seen from India as compared to any other nation. In order to establish my research objectives, I have collected some secondary data through 2 stages.

- The first stage includes an extensive insight driven from articles, reports and corporate annual books on internet to have a glance into eco-marketing (green marketing) strategies being adapted by most of the companies in current era.

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- The second stage includes a deep penetrated study of some of the Indian market leaders identifying their take on green marketing strategy and what role has it played so far in their overall positioning in this competitive market.

Case Study 1: Green IT Project by SBI

By installing eco-friendly and power efficient equipments in over 10,000 new ATMs, this banking giant has set a perfect example for others to imbibe. SBI has also initiated its green service called as "Green Channel Counter" which talks about no paper banking, instead it has proposed all such activities to be done either online or through debit cards. Besides this SBI has also taken its first step towards green banking program by being the first Indian bank to control wind energy through a 15-megawatt wind farm in collaboration with Suzlon Energy.

Case Study 2: Wipro 'Green It'

Wipro Infotech was India's first company to launch environment friendly computers called Wipro Greenware which are compliant of dropping the number of e-waste in the environment. Wipro stands by you in your journey for a green tomorrow. It is also the first company in India to launch the concept of eco-sustainability in the form of energy, water efficiency and waste management (Image 1). It proves that Wipro as a company seeks to become a very green company through its consistent initiatives.

Case Study 3: Phillips's "Marathon" CFL light bulb

Image 1: Wipro 'Green It' posters

Philips first attempt at green marketing was to create a compact fluorescent light (CFL) bulb known as Earth Light, which eventually failed. So, the company thought of re-launching the product as "Marathon," accentuating its new "super long life" in turn affecting its positioning and promise of being pocket friendly (Image 2).

Image 2: Philips 'Marathon' CFL Bulb with its packaging

Case Study 4: Maruti Suzuki India Ltd.

Understanding the notion of green technology as the need of the hour, this company strives hard to improve itself with each manufactured product and the supply chain. So far they have

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been able to identify which process can affect the environment and has thus developed strategies to alleviate these impacts (Image 3). The firm believes that investing in environment friendly technologies will foster their business and will reap good results in the long term.

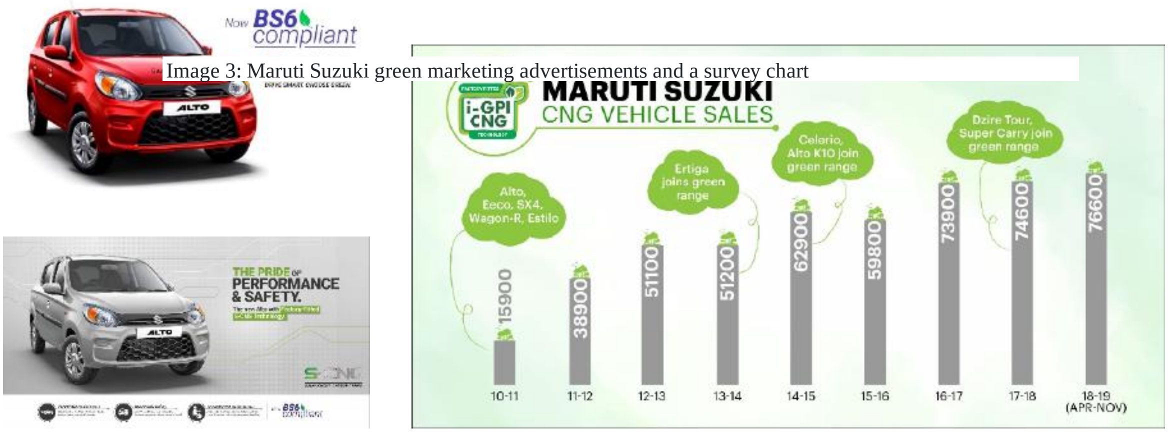

Image 3: Maruti Suzuki green marketing advertisements and a survey chart

Analysis & Findings

- The findings suggest that there is a substantial increase in integrating the green marketing strategy by the companies manufacturing products that are genuinely environmental friendly.
- Analyzing the reports based upon consumer response to green marketing, most of them are inclined to choose or opt for products that are being manufactured by companies promoting themselves with eco-friendly strategies.
- Marketing certainly plays a critical significance in consumer awareness. An effective marketing communication can enable a quick reach and a prompt recall of green brands with their prospective consumers.
- Some of the survey reports revealed that the performance of green products was suggestively affected by environmental beliefs.
- In today's highly competitive market settings, the Indian consumers are more conscious towards environmental concerns. The 2012 Greendex survey[15] clearly proved the said.

Conclusion

The study concludes with the notion that Green marketing should not be reflected as just another marketing approach, but should be practiced with greater dynamism, as socio-environmental dimension has been tagged to it. With the threat of environmental calamities, it has become more crucial for Green marketing approach to turn up as a standardized rule rather than just an option. Clearly green marketing has become a part and parcel of almost all corporate strategies. It will bring a drastic change throughout global businesses if strict amendments are made for it. A clever marketer possesses the capability of not only convincing the consumer, but also involving him for effective marketing of his product. However, while customers want to go green, they don't necessarily want to pay more or to let go their material comforts. In a market filled with such diversity, the need of the hour is to pressurize all

[15] The National Geographic/GlobeScan Greendex findings result from an international consumer survey conducted between Mar 12- May 3, 2012

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consumers, industrial buyers and suppliers to switch on to green marketing because today successful marketing is all about injecting sustainable development in their practices. Indian manufacturers have yet to cover the pathway by establishing such marketing strategies for green products, which ensures a change in consumer behavior and their mindset as a whole. Indian market can undoubtedly break this vicious cycle to turn into a greener future.

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A STUDY ON LEADERSHIP INFLUENCE ON INNOVATION AND SUSTAINABILITY

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Abstract

This paper gives a better and complete perspective about the action that flows from the minds of the leader, for a leader it's important to create culture that process of innovating and justifiable of an organization .what leadership team do to inspire the innovation in its people. How its influenced by leadership .how is sustainability of an organization influenced by leadership. The research in leadership, innovation, sustainability provides great view to the above questions. This paper is devoted to examine the behaviour of leaders that influence innovation, the leadership innovation components, the sources of action, the principles that influence sustainability. Research also proposes a combined model of leadership, sustainability and innovating process. Although , in India the role of leadership has influenced many to start-up their enterprise and its quality has shook up the world .The dynamic ethics and intelligence of leaders influences to negotiate ,deal, support and meet overall needs and goals of an organization /business/group. As an approach to organization development, leadership influence on innovation and sustainability support sin achieving of the mission, vision of an organization, a business or a group. The research is a descriptive research and the researcher proposed collect data using primary source on the basis of questionnaires.
Key Words: *Leadership, Innovation, Sustainability.*

Introduction

Indians contribute $1/6^{th}$ of the world's population the prestigious institutions of higher learning in India have been greatly influencing the youths for innovation and transferring them to a 'leader'. 'Leadership' has the power to take on an empire, for any leader the main aspects that he/she has to make use is 'ethics' and 'intelligence. From Sir Swamy Vivekananda to Narendra Modi Ji the leadership has influenced many .They are not first or last but yes they have shook up the world with their dynamic ethics and intelligence.

Whether its politics, technology or management, leadership has its own place and plays a vital role of action and sustainability .It influences how to negotiate, effectively deal with, support, and meet overall needs and goals of people. Be it Narayan Murthy, Azim Premji or the entrepreneurs like Sachin and Binny Bansal and many more who with their leadership, innovation have given a positive shape to the fields of technology, management etc. and have contributed towards the economy development of the country. To have a clear picture about leadership influence on innovation and sustainability, we must first understand the meaning of leadership, innovation and sustainability.

Objectives of The Study

1. To evaluates the key ingredients for business success
2. To analyse the Behaviour of leaders that influence innovation
3. To analyse Leadership innovation components, the sources of innovation.
4. To Proposes a combined model of leadership, innovation and sustainability

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Review of Literature

Literature survey is a process of developing awareness about conceptual and research based studies available on the area and the topic selected for the proposed research. The objective of such review is to understand the importance of the topic and find out research gaps, if any, in the chosen area.

1. Selvadurai S (1977) in his research "Leadership in the Co-operative" found that leaders were not made but evolve depending on various situations. This study also revealed that there was a positive correlation between the importance a person enjoyed in the society and his chances of emerging as a leader in a co-operative. The leadership theory was broadly classified into three categories, namely Trait theory said that leaders were born and not made. Second one was Behavioural theory holds that leadership comes from a certain set of behaviours that could be imparted to anyone through training. Third one was situational theory said that a leader was one who drives the maximum advantage from properly managing the situation-the finer he did it, the better the leader he was.
2. Singh P, Warrier S & Das G (1979) studied 100 managers of public sector enterprises and concluded that 3 per cent of the managers adapted democratic style, 7 per cent autocratic style, 23 per cent compromiser style, 31 per cent bureaucratic style and 21 per cent developer style. He found that differences in leadership style were due to the procedural rigidity in the public sector enterprises.
3. (Bucciareli, 2002) In order to transform creativity into innovations, the organization must synthesize individuals, groups and organizations' knowledge and integrate individual creativity to create organizational capacity. The way of bridging individuals' knowledge and forming a synergistic team is an orifice for organizational creativity. Different approaches have been may be used for classification of innovations (Fathiya and Barjoyai, 2012). The first approach is the socio-technical system approach, in which innovation is classified according to systems where they occur. Another approach emphasizes attributes of innovation, while the third is categorized by the source of innovation.
4. Tasaki et al (2010) have surveyed Sustainable Development Indicators (SDIs) adopted by 28 national governments, regions and international organisations and compiled them into database. The aims of the study were to understand the elements development of sustainable examine SDIs developed in certain fields and countries and determine future tasks to improve SDI development.
5. Mitchell (1994) conducted a study on sustainable development at the village level in Bali, Indonesia. Using a stress-capability framework, the problems and opportunities for sustainable development at the village level in Bali were examined. Balinese culture incorporates a traditional form of local government which emphasizes cooperation, consensus building, and balance. These aspects provide a strong foundation for sustainable development initiatives.

Leadership

It refers to "an act, a decision to take a stand or step in order to encourage, inspire or motivate others to move with you"

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Innovation: It is defined as "the specific instrument of entrepreneurship, the act that endows resources with a new capacity to create wealth"

Leadership Innovation Components

Innovative leadership approach

Leadership for innovation

Behaviour of leaders that influence innovation

Vision development

Idealized influence

Inspirational motivation

Individual consideration

Intellectual stimulation

Contingent rewards

The behaviour of leader that influences innovation is in 6 ways, not only do these areas impact innovation they have a profound impact on cultural congruence, employee productivity.

Sources of innovation

Innovation is a tool by which entrepreneurs typically exploit change rather than create. Although some inventions have created change, these are rare. It is more common to find innovations that take advantage of change

1. **Unexpected occurrence:**
   These are the failures that, because they were unanticipated or unplanned, often end up proving to be major innovative surprise to firm.
2. **Incongruities :**
   These occur whenever a gap or difference exists between expectations and reality.
3. **Process needs:**

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These exist whenever demand arises for entrepreneurs to innovate and answer particular need.

4. **Industry and market changes:**
   Continual shifts in the marketplace occur, caused by developments such as consumer attitudes, advancements in technology, industry growth, and the like.
5. **Demographic changes:**
   These arise from changes in population, age, education, occupation, geographic locations, and similar factors. Demographic shifts are important and often provide new entrepreneurial opportunities.
6. **Perceptual changes:**
   These changes occur in people's interpretation of facts and concepts. They are intangible yet meaningful perception can cause major shifts in ideas to takes place.
7. **Knowledge based concepts:**
   These are the basis for the creation or development of brand new, tying into our earlier discussion of invention as a type of innovation. Inventions are knowledge based; they are the product of new thinking, new methods and new knowledge. Such innovations often require the longest time period between initiation and market implementation because of the need for testing and modification.

Sustainability

It is referred to as "the capacity to endure, sustain, support, upheld, maintenance of wellbeing.

The principles that influence sustainability

1. **Sustaining learning:**
   The first principle of sustainability is create and preserve sustain learning it's all about learning transfer strategy learning transfer is affected by learner's motivation to apply skill and facts with the help of innovative ideas and strategy where you can adopt new knowledge.
2. **Progress over time:**
   With the help of quality of decentralisation authority where transfer of knowledge, skill and thoughts can be exchanged which helps to motivate and invent new which lead sustain and can expect success over time.
3. **Sustains leadership of others:**
   As a leader he should analyse the factors of innovation in different manner and also consider the positive and negative impact on the learners. Leader should share knowledge with others and gain knowledge from others which lead innovative ideas.
4. **Address social justice issue:**
   One of the important expertise of leader is to analyse the issue and giving proper solution which can acceptable by the society. He is able to analyse the different sectors it may be of social problem, economical problem. It not only maintains problems but also improves solution for the problem and provides justice.
5. **Develops rather than depletes human and material resources:**
   Good leader can lead optimum utilisation of resources and energy time and innovative ideas can used to sustain in our life. It provides time and opportunity for leaders to network.

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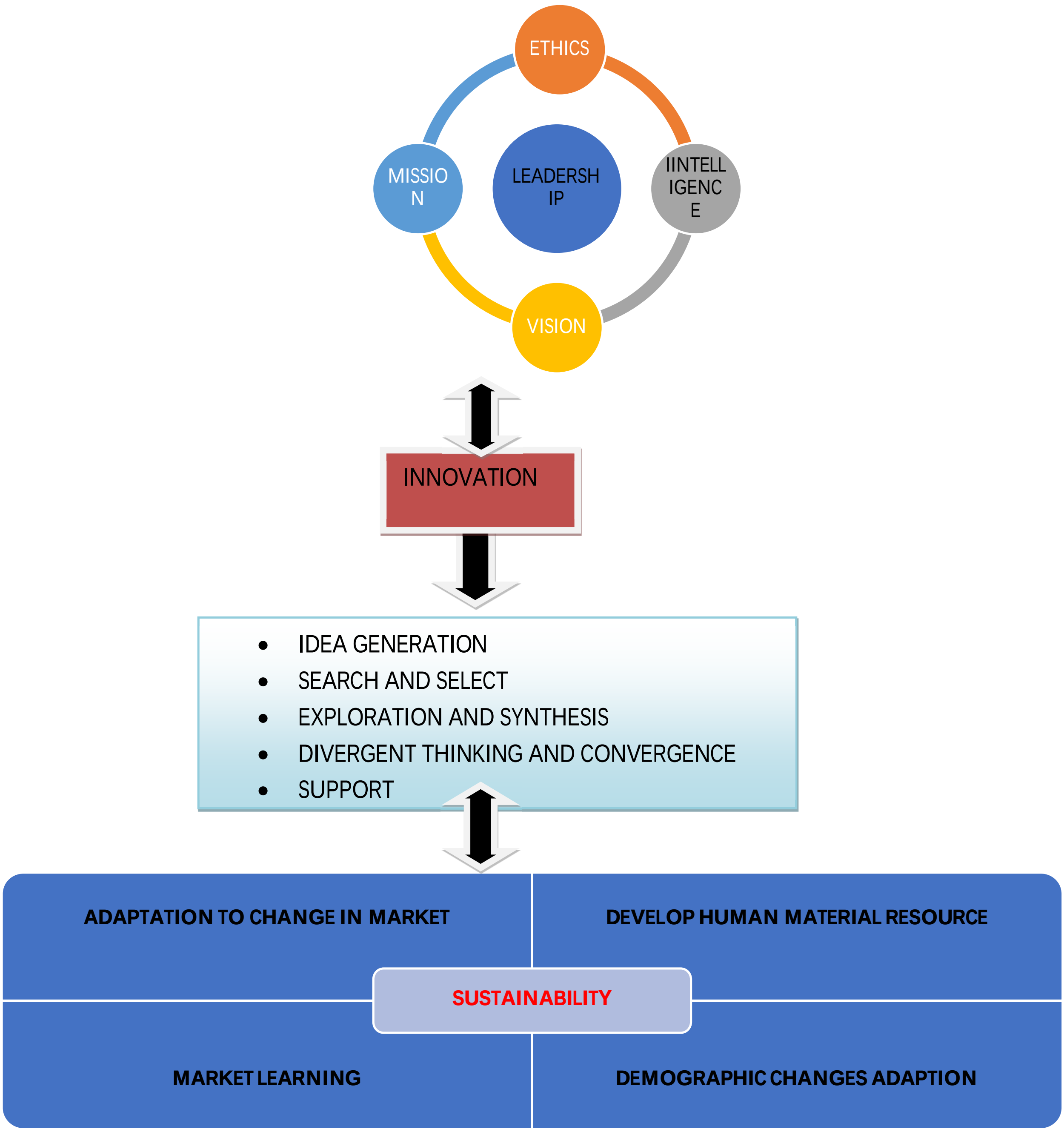
6. **Develops environmental diversity and capacity:**
   Analysing the diversity of environment and taking best choice among the alternative which lead to the success.
7. **Undertakes activists engagement with the environment:**
   Active participation in the entire situation is one of the qualities of leader where he can sustain himself and taking best decision and giving solution to the problem in a creative way which lead growth in the life.

MODEL FOR LEADERSHIP, INNOVATION AND SUSTAINABILTY PROCESS



Explanation of the model
It is a combined model of leadership, innovation and sustainability

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Initial stage: - leadership

Here, the qualities of a leader is been depicted, that is required for a leader for influencing. For any leader the most important things to be considered are ethics, intelligence of his own and vision, mission of the organisation, group or business.

The qualities of leader in the leadership process is transferred for doing new things

Second stage:-innovation

The second stage is based on how new things are done by the leader through leadership. the most significant is generating ideas, and the quest for the required assets ,selecting the proper one, deep research about the selected assets ,thinking uniquely and the apex one is the support ,the support from all the ways, the government, the people working in the organisation and the rules, regulations of the external, internal of company/business

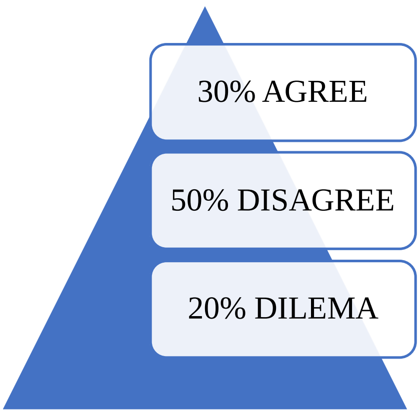
After the innovative process, the organisation/business has to have ideas of standing in the place/market

Final stage: - sustainability

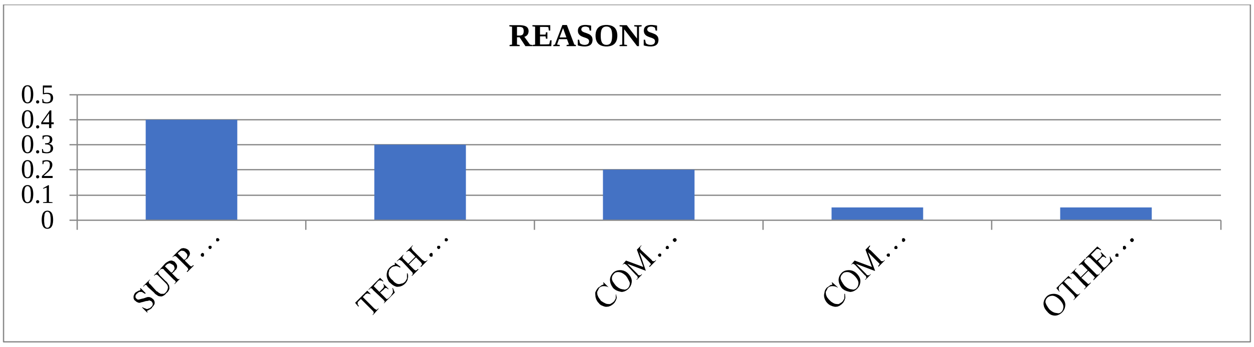
Here for any business to grow, earn profit sustaining is important. Any leader has to make use of the leadership and the innovation to sustain in the place. For the success, market learning, adapting to changes of technology, age, occupation areas, and people is necessary, they have to develop human and material recourses.

Findings of the study

The data is related to approval and disapproval of youngsters towards the leadership influence on innovation and sustainability



Reasons behind disapproval;



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Above data interprets the following facts:-

1. Source of data –primary
2. Method of research- questionnaire
3. Sample size –50
4. Respondents- age group of 20-23 who are pursuing under graduate and post graduate.

Conclusion:-

The successful business, organisation or group is influenced by leadership. The leader together with his ethics, intelligence has got to consider the environment and adapt accordingly, the key for fulfilment is that the direction influence on innovation and sustainability. it's the facility to require up the empire. they need to have the potential to plan of the box that influence the people of the organisation and achieve the mission, vision or goals of organisation, group or business.

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EMPLOYEE ENGAGEMENT AND JOB SATISFACTION IN BANGALORE SOUTH COLLEGES.

Jyothi P [1] **Meera K**[2]

Abstract

In this competitive world, employee engagement is a major issue in organizations. Employee engagement affects key performance outcomes, irrespective of the organization, Industry. Productivity in organization can be expected only with the complete involvement of an employee. Organizations which understand the requirements and helps employees for development by supporting them will have a positive outcome. Education industry in India is very dynamically growing. Faculties working in private institutions are more likely to be engaged comparatively with public institution workers. Present trend of being an academician focuses on handling multiple subjects along with administrative work which causes the burden. Most of the time faculties are intellectually and emotionally connected to the organizations. Since faculty's role is to build a responsible student towards society, they take an extra mile to fulfil the dreams of the students by coaching and mentoring. Faculties with academic freedom, job security, compensation will tend to give more of productivity with high level of job satisfaction.The purpose of this paper is to study the Employee Engagement and Job Satisfaction level in education sector; a special focus is made towards Bangalore south colleges. We have used both primary and secondary data to carry out the research.
Keywords: *Employee engagement, education sector, job satisfaction, performance, organization.*

Introduction

Gallup consulting Firm coined the term employee engagement. After few years the term was used in academia by Kahn (1990) He was the first researcher to define employee engagement stating it is the involvement and the dedication of the employee. Organization work is a team work and it is dependent by works of employees for the success (Khan, 2013). In recent years employee engagement is one of the popular terms. Especially with human resource and managers of organization who are more concentrating towards business outcomes? The failure and success of any organization will be dependent upon employees' involvement. With the increasing competition across the globe it works on the concept of survival of fittest. Engaged employees will help organizations for smooth functions. Employee engagement is one of the concerns to the management which is seeking lots of attention amongst researchers as well as management practitioners. Most of the time employees are intellectually and emotionally connected to the organizations which actually tell them care about their work and their organizations. Since faculties' role is to build the responsible citizens to the society, there service is beyond the remunerations, promotion or any other emoluments. Employee engagement acts as a binding force for management and employees by supporting and empowering employees to develop new skills and to work on clear stated goals. Through mechanistic approach employee engagement in an organization cannot be achieved. But rather complete involvement and building a positive attitude with an altered behavior will lead to improved business outcome. Job satisfaction is a major element for the organization. When the employee is happy with the job, more job satisfaction can be observed. Job satisfaction enhances the performance as well. Job enrichment and job enlargement is again an influencing factor for job satisfaction of an employee. Culture and Management style will have an impact

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to create positive environment. Recent trends in academic field is to handle administrative work along with class handling and also focus on research papers which is a multitasking and demands more of working hours which leads to stress. Employees who are job focused will concentrate to achieve the best. Recognitions and monetary rewards act as motivating factors, and help to be engaged with satisfaction. Comparatively public institutions will have more of job satisfaction due to less pressure and many fringe benefits. Whereas it is quite opposite in private institutions. The concept of employee engagement is little complex due to varying parameters of influences used for engagement.

Objective of The Study

- To study about the employee engagement in education sector
- To analyse the effect of job satisfaction and employee engagement

Review of Literature

Joseph Regy and Dr. D.H.Malini (2017) the topic chosen is employee engagement of faculties in select higher educational institutes in south India, paper implies that majority of the people keep this profession as an option due to salary constraints and trend of the academicians is to handle multiple subjects along with administrative work. Majority of the employees engage productively to the institution and organisations do support the employees hence job satisfaction is expected.

Dr. PratimaSarangi, & Dr. Bhagirathi Nayak(2016) conducted research on Employee Engagement and Its Impact on Organizational Success – A Study in Manufacturing Company, India. The study is based on the primary data based on certain parameters like clarity, confidence, convey, connect, credibility and career and response are been positive. And most of the employees working in manufacturing industries are satisfied with the job.

Dr. Namrata Sandhu (2016) research is based on Employee Engagement in the Education Industry: An Examination of Determinants. Study gives insights about motivating factors which helps an individual to be more engaged and perform well. Factors like good compensation system, emotional satiety, and clear communication and leadership qualities are driving force for an employee to be more engaged and obtain job satisfaction.

Arti Chandani (2016)- A study is made on Employee Engagement: A Review Paper on Factors Affecting Employee Engagement. Researcher shows that when employee engagement decreases it affects the turnover of the organisation. Sending an employee for training will not help in employee engagement but it can be achieved only by good quality of performance.

Research Methodology

The study conducted is based on empirical research. Primary data is collected by questionnaire with the sample size of 250 respondents and sampling technique used is convenient sampling. Secondary data has been collected from various journals, research papers and websites.

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Data Analysis and Interpretation

Table 1: Table showing gender groups of respondents

Gender group	No. of Respondents	Percentage
Male	70	28
Female	180	72

Table 1 represent the gender group. Data is been collected from both male and female. Majority of the respondents are female.

Table 2: Table showing age groups of respondents

Age group	No. of respondents	Percentage
23-35	160	64
35 & above	90	36

Table 2 shows the age group of the respondents stating from age group of 23years to 35 and above years is considered.

Table 3: Represents the type of institutions

Type of institution	No of Respondents	Percentage
Government institution	60	24
Semi government institution	80	32
Private institution	110	44

Table 3 interpret the data collected from different categories like private institutions, semi government and government institutions. Majority of the respondents are from private institutions since the opportunity is more.

Table: 4 Table represents the observations done by organization based on encouragement & recognition

Particulars	Men	Women
Strongly Agree	0	10
Agree	10	40
Disagree	40	100
Strongly Disagree	10	20
Neutral	10	10

Table 4 can be interpreted that institution recognizes the work done by employees and majority of the respondents agree to the statement and tell recognition is required at the work place.

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Table No: 5 Table representing quality of work been recognized by the organization

Particulars	Men	Women
Strongly Agree	0	10
Agree	20	110
Disagree	20	30
Strongly Disagree	30	10
Neutral	0	20

Table 5 can be analysed as quality of work performed by the employees will been recognized by the organization and majority of the respondents have a positive opinion on it as they agree.

Table 6 Work progress been appreciated by anyone at workplace

Particulars	Men	Women
Strongly Agree	0	20
Agree	10	80
Disagree	20	20
Strongly Disagree	40	0
Neutral	0	60

Table showing the satisfaction level about remuneration

Table 6 can be interpreted as majority of female respondents agree to Work progress been appreciated by anyone at workplace. But Male respondents do not agree to it.

Table 7 : Table showing the satisfaction about remuneration

Particulars	Men	Women	Percentage
Yes	10	80	36
No	60	100	64

Table and Graph 7 project the satisfaction level about the remuneration. Out of 250 respondents 64% of the employees are not satisfied with remuneration which is offered by the institution.

Table 8 Table showing Representing benefits and promotion offered by the organization

Particulars	Men	Women
Strongly Agree	0	0
Agree	10	100
Disagree	20	60
Strongly Disagree	40	0
Neutral	0	20

Table & Graph 8 states that the comparatively majority of female faculties possess positive response and agree. But male respondents tend to deny the fact and disagree to it.

Table 9 Table Representing employees' opinion about the profession

Particulars	Men	Women
Service	40	70

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Passion	10	90
Need	20	10
Spending time	0	10

Table and graph 9 can be interpreted as majority of female faculty choose this profession because of passion. Men see it as the requirement to render the service.

Table 10 Table Representing the influencing factors for Motivation

Particulars	Men	Women
Reward	10	20
Recognition	10	50
Passion	0	20
All the above	50	90

Table 10 can be interpreted as, need of motivational factor is essential to perform well, respondents agree to all the parameters as in reward, recognition and passion influence for motivation.

Table No: 11 Table Representing the consideration of ideas given by employees at work place

Particulars	Men	Women
Strongly Agree	10	10
Agree	30	150
Disagree	20	0
Strongly Disagree	0	0
Neutral	10	20

Table 11 can be interpreted as, majority of the employees have a positive opinion regarding consideration of ideas given by employees at work place. Respondents in high number agree to it.

Table No: 12 Table representing the requirement of the faculties been considered and responded by management.

Particulars	Men	Women
Strongly Agree	20	40
Agree	30	120
Disagree	10	10
Strongly Disagree	0	0
Neutral	10	10

Table 12 can be analysed as management are been supportive to the employees by responding to their requirements. Respondents agree to it.

Table No: 13 Table represents the working environment and good relationship with colleagues leads to happiness

Particulars	Men	Women
Strongly Agree	20	60
Agree	30	120
Disagree	20	0

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Strongly Disagree	0	0
Neutral	0	0

Table 13 can be analysed and interpreted as respondents agree to the fact that supportive environment and good relationship with the colleagues will lead to happiness.

Findings

- Employee engagement is interrelated with job satisfaction.
- Recognition, reward and considering employees opinion will give employees a sense of belongings. And will have a positive impact towards productivity.
- Job satisfaction by an employee can be achieved with Supportive environment in organization.

Conclusion

We collected an empirical data on educational institutions around Bangalore South with the limitations of 250 respondents. We identified many faculties around the Bangalore South are happy with working environment. Good relations with colleagues and fair recognition is shown by management and supported by good facilities to work effectively. Few female faculties are emotionally connected to institutions. Since industry is demanding quality outcome, colleges focus towards research hence they offer platform to concentrate on workshops, presentations & publications. For the knowledge up gradation faculties will be sent to training as per requirement. There is an interrelation between positive effect on employee engagement and job satisfaction. Study can be concluded that motivating factors like monetary rewards, recognition and support from the management will improve the productivity of employee engagement and job satisfaction can be achieved.

Organizations should leave a positive impact on employees by considering their opinion in decision making and with creation of supporting environment. Transparency in the institution amongst the management and the employee will create a good organization culture.

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CORPORATE SOCIAL RESPONSIBILITY AND FINANCIAL PERFORMANCE – A STUDY OF 10 PRIVATE BANKS IN INDIA

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Abstract

By Corporate Social Responsibility, it is meant the responsibility of the corporate to the society in which they exist. As the corporations exist in Society, they are obligated to give back to the society. Corporate Social responsibility is a voluntary gesture in many developed and developing nations of the world, barring India, wherein it is mandated by Sec135 of the Companies Amendment Act 2013. This study focused on the linkage between Corporate Social Responsibility and Financial performance in Banking sector. For the purpose of analysing the relationship between Corporate Social Responsibility and Financial performance, the researcher had chosen top 10 private banks in India. The data has been collected from the published and audited sources namely the Annual reports of the companies for the period 2014-2019 – 5 years. Correlation analysis was performed using SPSS package. It is found that Corporate Social Responsibility measured in relation to CSR expenditure and performance of Company measured based on Return on Asset, Return on equity which are accounting measures and Earnings Per Share which is a market measure are not connected or correlated. The performance of banks do not relate to activities relating to CSR

Key words: Corporate Social Responsibility, Financial Performance, Banking, Accounting Measures, Market measures

Introduction

The quote by Milton Friedman "The business of business is business" is being widely debated today and emphasis is laid on companies to contribute to the society and become a good business citizen. Corporate Social Responsibility here after referred as "CSR needs to be integrated with the important activities of the business (Sharma, 2011)". CSR means giving back to society. "CSR refers to the obligations of businessmen to pursue those policies, to make those decisions, or to follow those lines of action which are desirable in terms of the objectives and values of our society" Bowen (1953). According to (Dahlsrud 2008), "CSR is the concept that integrates Social and environmental concerns into business operations and their integration with their stakeholders on a voluntary basis" This is the most widely used definition proposed by Commission of the European Communities.

There is long history of CSR activities in India dating back to the pre independence era which has been depicted in the following table

Phase	Period	What was considered as CSR
I	1850-1914	• Charity by princely states
II	1914-1947	• Support to freedom struggle
III	1947-1960	• Supporting new states and also involved launching rural initiatives with regards to basic necessities.
IV	1960-1990	• Establishment of Corporate Trusts • Diverse Priorities to specially focus and fund cause of social interest

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V	1991-2013	• Setting up of family trusts, NGOs and launch of National Voluntary Guidelines (NVG) • Making the corporates accountable for CSR activities
VI	2013 – till date	CSR made mandatory by Sec 135 of the Company Act 2013 for companies with • Turnover of more than Rs One thousand crores, • Net worth greater than Rs Five Hundred crores and • Net Profit of Rs Five crores or more Set Aside 2% of their average Net profits of the past three years towards CSR activities

Source: Self Compiled

Banking Sector accounts for 7.7% of the Indian GDP and being important sector needs to explored with respect to linkage amongst CSR and Financial Performance. The problem being analysed here is reviewing the linkage between the CSR and the Performance from Financial perspective of top 10 banks in India listed as per Market Capitalisation on BSE as on 13th September 2019. The paper aims on single Industry i.e. Banking Industry to probe the assertion that CSR can lead to long term growth of the firm. The main objective of this paper is to analyse the relationship amongst Corporate Social Responsibility and Financial Performance of the top 10 private banks in India.

Relationship between CSR and Financial Performance in Banking sector

Studies made across the world have investigated the connection between CSR and CFP. Four types of association have been established in corporates namely – negative, positive, mixed and no relationship.

Mangantar, M. (2019), In their study conducted on banking Industry in Indonesia concluded that corporate social responsibility does not have any significant effect on financial performance as measured by the Return on Assets (ROA). It was further found from the study that financial performance and financial performance do not significantly have effect on each other. Yet another finding from the paper is that social responsibility and governance have a positive association with financial performance. CSR does not have any positive relationship with financial performance, as well as Good Corporate Governance does not have any positive relationship with financial performance. The research paper concluded that the financial performance is not affected by the Corporate social responsibility in the banking sector of Indonesia.

Sindhu, M. I., & et al (2017) carried a study on Banking Sector in Pakistan and found that corporate social responsibility significantly influences performance financially which is to certain extent intervened by satisfaction of customers, corporate goodwill, and competitive advantage. The study was conducted by taking responses from 405 bank employees. It was also further suggested that an increment in CSR activities will lead to enhanced financial performance by implicitly targeting the intangible assets like satisfaction of customers, goodwill of the company and competitive gain.

Soana, M. (2011) from their study on Italian Banking Industry found out that Corporate Social Responsibility has no significant statistical link with Corporate Financial Performance. It was

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as well quoted in the study that investing in CSR activities by the banks does not lead to financial improvement.
Saxena, M., & et al (2012) undertook a study on 14 banks for the period 2006-07 to 2010-11 found that there still seems to be a weak support for a link among Corporate Social Responsibility and financial performance. The results also indicated that two variables – Profits net of taxes and earning per share had an insignificant influence of Corporate Social Responsibility on them.

After a review of literatures on CSR in banks, it can be asserted that the relationship between Financial Performance and Corporate Social Responsibility is less researched in India and there is still a scope for understanding the link amongst the two variables i.e. CSR in terms of expenditure and Financial performance in measures of accounting and market based.

Theoretical Model

The theoretical framework is based on the constructs used for the study namely the CSR and CFP. CSR has been taken as independent variable and is measured from two perspectives namely the CSR spendings of the company and the CSR score which is self - designed by the researcher based on content analysis which is undertaken by scrutinising the Annual Reports and Sustainability Reports of the company.

"Of the nineteen studies reviewed by Soana, which used content analysis, one (Bowman and Haire 1975) study showed the existence of a mixed relationship between CSP and CFP, two (Ingram and Frazier 1983; Meznar et al. 1994) studies proved of a negative relationship, 10 studies (Belkaoui 1976; Fry and Hock 1976; Bowman 1978; Ingram 1978; Preston 1978; Anderson and Frankle 1980; Freedman and Stagliano 1991; Blacconiere and Patten 1994; Blacconiere and Northcut 1997; Verschoor 1998) showed a positive relationship and six (Abbott and Monsen 1979; Jaggi and Freedman 1982; Freedman and Jaggi 1986; Cowen et al. 1987; Patten 1990; Patten 1991) studies found no relationship between the two variables. To these analyses, could be added the results of Holman et al. (1990), who established the absence of a statistically significant link between social performance and corporate risk". Soana M (2011)

The CFP variable is taken as dependent variable and has been measured by using performance measures based on accounting aspects and performance measures based on Market. Accounting based methods include ROA - Return on Assets ratio, ROE - return on equity and ROS – Return on Sales. The market related performance measures include – PER -Price earnings ratio, EPS- Earnings per Share.

Table showing the variables used in the literature for analysing the impact of Corporate Social responsibility and Financial Performance

Variables
Performance measures based on Accounting ratios

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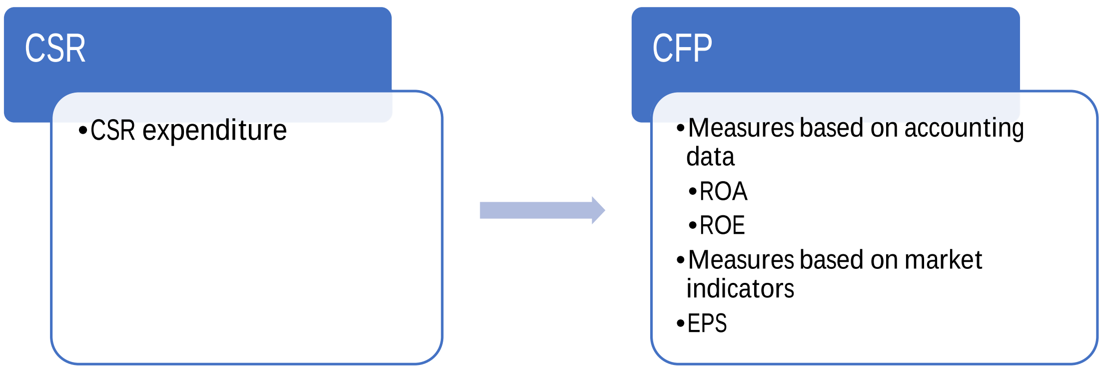
ROA	Return on Assets	Usman, A. B. & Amran, N. A. B. (2015), Chen, H. & Wang, X. (2011), Dinsmore, M. A. (2014), Choi J. Kwak, Y. & Choe, C. (2010), Asanai Thuravatikul et al (2017), Kabir R., & Thai H. M. (2017), Simionescu, L. N., & Gherghina, S. C. (2014). Soana, M. (2011), Mangantar, M. (2019)
ROE	Return on Equity	Saleh, M., Zulkifli, N., & Muhamad, R. (2011)., Choi, J., Kwak, Y., & Choe, C. (2010), Asanai Thuravatikul et al (2017), Kabir, R., & Thai, H. M. (2017), Simionescu, L. N. & Gherghina, S. C. (2014), Masum, M et al (2019), Soana, M. (2011)
ROS	Return on Sales.	Saleh, M., Zulkifli, N., & Muhamad, R. (2011), Chen, H., & Wang, X. (2011), Simionescu, L. N. & Gherghina, S. C. (2014).
Performance measures based on market indicators		
PER	Price Earnings Ratio	Simionescu, L. N. & Gherghina, S. C. (2014)
EPS	Earnings per Share	Simionescu, L. N., &Gherghina, S. C. (2014), Saxena, M., & Kohli, A. S. (2012)
CSR Measurements		
CSRS	CSR Scores	Content Analysis (Studies mentioned above)
CSRE	CSR expenditure	Geetika & Akanksha Shukla. (2017)

Source: Self Compiled based on prior literature

This Study uses CSR Expenditure as a measure for CSR and ROE, ROA and EPS has been used as a measure for Financial Performance. The theoretical model can be depicted in the form of the following diagram



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Research Methodology

The literature review suggests that the Corporate Social Responsibility in terms of CSR expense and the Financial Performance of banking companies with special reference to India is not much researched and the linkage between the two has not been conclusively established. Hence the researchers have made an attempt to study the linkage between CSR and the financial performance of the top 10 private banks listed as per BSE market capitalisation as per data collected on 13th Sep 2019 and the sampling method employed here is the convenient sampling technique as data has been conveniently collected choosing top 10 banks listed in BSE. Secondary published data has been collected from the audited Annual Reports of the banks and the Bank Responsibility Reports from the bank's official websites for the period of 2014-19.

The intention of this study is to examine the correlation amongst Corporate Social Responsibility and Banks' Financial Performance among the top 10 private banks in India. On the basis of the above objectives, the following research questions have been framed.

- Does Corporate Social Responsibility expenditure have an influence on the financial performance?
  - H0: Corporate Social Responsibility expenditure and Financial Performance are independent of each other.
  - H1: Corporate Social Responsibility expenditure and Financial Performance are not independent of one another.

For the above hypothesis, the researcher used Correlation analysis to depict the association between the two variables.
The sub hypothesis formulated for retaining or rejecting the Null Hypothesis: H0 are
H0a: There exist no association among CSR expenditure and Return on Equity (ROE)
H0b: There exist no association amongst CSR expenditure and Return on Assets (ROA)
H0c: There exist no association amongst CSR expenditure and Earnings Per Share (EPS)
The tool used for the study is Correlation Analysis and same has been executed using IBM SPSS Statistics 20. The significance level used for the tests is 5% which is accepted universally in all social science researches and as a result the confidence level for retaining or rejecting the null hypothesis has been taken at 95% as a result attempt has been made to minimise the Type II error that may creep into the research.

Analysis & Discussion

Table No 1: Relationship amongst Corporate Social responsibility expenditure with Return on Asset (ROA)

Banks	**p values**	**Pearson's Correlation**
HDFC Bank	0.354	-0.534
Kotak Mahindra Bank	0.982	-0.014
ICICI	0.315	0.570
Axis Bank	0.456	-0.442
IndusInd Bank	0.022	-0.930
Bandhan Bank	0.365	0.523

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IDFC Bank	0.814	-0.147
Yes Bank	0.311	-0.575
Federal Bank	0.278	-0.606
RBL bank	0.003	0.980

Source: Self Compiled from IBM SPSS Statistics 20 output

From the above table it can be found that the p values for the Correlation analysis is greater than the 0.05 (significance level) in respect of 8 out of 10 banks listed above, thus retaining the null hypothesis H0a and concluding that there is no linkage between the expense relating to Social Responsibility of Corporates' and the accounting measure of Financial performance namely the Return on Asset in respect of 8 banks out of 10 banks listed above (Nizamuddin, M. (2018)). However, in respect of IndusInd Bank and RBL bank, the p values are lesser than the significance value 0.05 and hence establishing a linkage between expenditure regarding Social Responsibility of corporates and Financial Performance. With regards to IndusInd Bank, it could be stated that there is high degree of negative association between CSR expenditure and Financial Performance as measured by Return on Assets and with respect to RBL Bank, there is high degree of positive correlation between the two variables.

Table No: 2-Relationship of Corporate Social responsibility expenditure with Return on Equity (ROE)

Banks	p values	Pearson's Correlation
HDFC Bank	0.073	-0.843
Kotak Mahindra Bank	0.915	-0.067
ICICI	0.230	0.656
Axis Bank	0.492	-0.411
IndusInd Bank	0.018	-0.939
Bandhan Bank	0.826	-0.174
IDFC Bank	0.497	-0.503
Yes Bank	0.283	-0.602
Federal Bank	0.395	-0.496
RBL bank	0.003	0.983

Source: Self Compiled from IBM SPSS Statistics 20 output

Another measure of Financial performance from accounting measure is Return on Equity. it can be found that the p values for the above Correlation analysis is higher than the 0.05 - significance level in respect of 8 out of 10 banks listed above, thus retaining the null hypothesis H0b. It can be concluded that there is no association amongst the Corporate Social Responsibility expenditure and the accounting measure of Financial performance namely the Return on Equity in respect of 8 banks out of 10 banks listed above which accounts for 80% of the banks studied. However in respect of IndusInd Bank and RBL Bank, there is an association between the variables as proven in study conducted by Kabir R., & Thai H. M. (2017)

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Table No 3-Relationship of Corporate Social responsibility expenditure with Market indicator - Earnings Per Share (EPS)

Banks	p values	Pearson's Correlation
HDFC Bank	0.002	0.986
Kotak Mahindra Bank	0.018	0.939
ICICI	0.119	0.780
Axis Bank	0.690	-0.246
IndusInD Bank	0.504	0.401
Bandhan Bank	0.048	0.882
IDFC Bank	0.187	0.701
Yes Bank	0.063	-0.851
Federal Bank	0.933	0.053
RBL bank	0.003	0.980

Source: Self Compiled from IBM SPSS Statistics 20 output

The third Hypothesis H0c was to check the association amongst the Corporate Social responsibility expenditure and the market-based measure of Financial Performance namely the Earnings Per Share (EPS). From the above values it can be inferred that the p values of 6 out 10 banks is more than the 0.05, significance value selected for the study and hence the Null hypothesis H0c is retained and it could be concluded that the variables Corporate Social responsibility and market-based indicator Earnings Per Share are not associated with one another, which even the previous studies support. This accounts for 60% of the banks under study. However, it can be stated from the above analysis that relationship between Corporate Social Responsibility and the Earnings Per Share still exists in respect of 4 banks namely HDFC Bank Ltd, Kotak Mahindra Bank, Bandhan Bank and RBL Bank. Also, all the four banks show a greater degree of positive correlation between the two variables.

Conclusion

Banks have been contributing towards the society through many avenues like rural development, promotion of education, healthcare and hygiene, financial literacy and inclusion, women empowerment and others. The aim of this paper is to analyse the association between CSR in relation to the CSR expense and the Financial performance in relation to Return On Equity, Return On Asset and Earnings Per Share. The CSR activities, expenditure and reporting has been increasing over the years. Previous literatures revealed divergent association findings. The results of the previous studies showed mixed relationships ranging from positive, negative, no relation and mixed relations. Consistent with previous literature, it is found that there is no linkage amongst the Corporate Social Responsibility expenditure and the accounting measure of Financial performance namely the Return on Equity and Return on Asset in 80% of the banks in the study and Earnings per Share in 60% of the banks. (Manisha Saxena & A S Kohli 2017)

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Limitations & Scope for Future Research

This study is based only on 10 listed banks which are larger and actively participate in BSE and thus the results cannot be generalised because it lacks the smaller banks. The researcher has restricted only to ROE and ROA as accounting measures of Financial Performance and only EPS as the measure from market point of view. However, the literature suggests other variables like ROS, Net Profit, Price Earnings ratio, Tobin's Q and value-added measures which have not been included in the study. There is also a scope for comparative study among different sectors in the country.

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SECURITY THREATS IN MOBILE PAYMENTS

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Abstract

The Digital India campaign is a key initiative by the Government of India which has been set with a vision of transmuting India into a digitally empowered society and knowledge economy. But it was the implementation of demonetisation that pushed the concept of Digital India to a very different scale and made it a national agenda. With the initiation of Digital India campaign and a rapid rise in the usage of mobile and internet among people nationwide paved way for the exponential growth in the use of digital payments. The Government of India has been taking several measures to promote and encourage digital payments in the country. As a part of the Campaign and to bring transparency in transactions, the government aims to create a digitally empowered economy that is Faceless, Paperless and Cashless. The mobile payment revolution in the country has led to a boom in the number of merchants adopting digital payments. In recent days there are many changes happening in the payment system with the introduction of digital wallets, UPI, BHIM, and various other apps like google pay, phone pe, pay pal etc, has encouraged the growth of digital payments in the country. Digital Payment which is considered as a boon for the National Payments Corporation of India (NPCI) can be a potential threat at the same time when security issues are concerned. Thus, this paper aims at studying the potential risk of mobile payments which could be encountered by people and the precautionary measures that can be adopted in order to make safe payments. This paper also makes an attempt to study the future of mobile payments in India.

Keywords: Digital Payments, Mobile Payments, Security Threats

Introduction

As a part of the Campaign and to bring transparency in transactions, the government aims to create a digitally empowered economy that is Faceless, Paperless and Cashless. The mobile payment revolution in the country has led to a boom in the number of merchants adopting digital payments. In recent days there are many changes happening in the payment system with the introduction of digital wallets, UPI, BHIM, and various other apps like google pay, phone pe, pay pal etc, has encouraged the growth of digital payments in the country. Digital Payment which is considered as a boon for the National Payments Corporation of India (NPCI) can be a potential threat at the same time when security issues are concerned. Thus, this paper aims at studying the potential risk of mobile payments which could be encountered by people and the precautionary measures that can be adopted in order to make safe payments. This paper also makes an attempt to study the future of mobile payments in India.

Literature Review

- **Sangitha Roy and Dr. Indrajit Sinha (2014)** in their research article stated that electronic payment system in India has shown enormous growth, but still some more initiatives have to be taken to increase its usage among people. Even after the adoption of digital payment system, 90% of the transactions were cash based. In their study, they found innovation, incentive, customer convenience and legal framework to be the four major driving factors which could contribute towards strengthening the e-payment system.

- **Nitsure (2014)** in his paper perceived the problems being encountered by developing countries like India in the acceptance of E-Banking initiatives due to low dissemination of

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Information Technology. The paper highlighted the various problems related to security threats / concerns, rules, regulations and management related to mobile payments.

- **Mahesh Patel**, Group Chief Technology Officer, AGS Transact Technologies in an article published on March 13, 2018 said Economic Times that- The tremendous rise in mobile and internet users nationwide is promoting an increase in digital transactions. He mentioned that the Indian market unlike the western nations is still to grow and remains threatened due to lower awareness levels among the users. He also stated it is necessary that the rise in digital transactions remain holistic thereby supporting growth with scalable processing platform. Also, it should be accompanied by allied precautionary measures such as cyber security and fraud prevention.

Objectives of The Study

1. To understand the various security threats related to mobile payments.
2. To examine the growth and future of mobile payments in India
3. To suggest suitable precautionary measures to be taken by users for making secure payments.

Research Methodology

This paper is a result of secondary data and descriptive study on potential risks involved in mobile payments and the future of digital payments. To complete this, various books, journals, reports on this topic have been studied and several websites are glanced.

Security Threats in Mobile Payments

Are mobile payments secure? This question emerged to every mind when online shopping and mobile payment came in the market. Mobile payments such as Apple Pay, Samsung Pay and Chase Pay to make purchases have grown in popularity among consumers since 2011. Consumers are also concerned about the security of paying with a smartphone. In a 2016 survey , Accenture found 21 percent of respondents were reluctant to enter their payment card details into their smartphones, and 19 percent said they believed paying with their phones could lead to fraud.

However, many experts say mobile payment methods offered by major providers are more secure than physical cards and cash. This is because mobile wallets use methods such as encryption and tokenization to mask payment card account numbers when users enter them and when they pay. Despite technologically advanced protections, mobile payments aren't immune to intrusions by hackers and identity thieves.

Here are some of the potential risks or threats that users may face while making mobile payments.

1. Mobile device as target- Devices are more prone to attacks than the mobile apps. Once the device is in the hackers' control, they can use it for illegal activities like installing spyware, using sensitive data, fraud transaction and many more.

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2. Phishing Attacks – The prime objectives of these attack are to trap the user to disclose information.
3. SIM-jacking and SIM swap fraud — which allow scammers to take over a phone number and/or intercept text messages sent to it — will increase in 2019 as crooks figure out new techniques
4. Social Engineering- In this the users' data is stolen from the public domain. Either it will be sold to underground market forums or it will be used as a stolen identity.
5. Installing malware application unintentionally- The user must be cautious about the URL which pops up on the screen which redirects then to a mischievous URL which can make the user to install malware unintentionally. The users must also be aware of using insecure WIFI and hotspot.
6. Uploading malware on POS- once the malware is uploaded and installed on the Point of Sales contactless terminal then the attacker can configure and steal transaction and payment data via card readers. Through POS malware the attacker can get insecure remote desktop access to POS servers.
7. Compromising payment gateways- PSP payment gateways offer gateways as an interesting target for all those attackers who are constantly looking to comprise the payment data and conveying from the merchants to all the acquiring banks.
8. Apart from this there are other security threats like Reverse engineering, tampering with application, using the rootkits, Compromise of data connectivity, Illegal access to lost or stolen device,

New Security Framework For Mobile Payments

The National Payments Corporation of India (NPCI) an umbrella organisation for all retail payments and settlement system in India in an article published on April 17, 2017 in economic times stated - the officials of NPCI are planning to develop a security framework to prevent financial loss of public money exclusively for mobile phone based payments, for banks and mobile wallets, equivalent to Payment Card Industry Data Security Standard framework that regulates data security for card payments across the world.

In the recent days, mobile phone-based payments are emerging as an important means of transactions. But these kind of payment systems could attract fraudsters and hackers that seek to exploit the system. With this regards AP Hota, the Managing Director of NPCI an article said "Like PCI DSS is fully enforced in the payments space, in the mobile based payments space nothing of that sort exists which can be a standardised security protection. We are attempting to develop this framework as an initiative from our side".

The Future of Digital Payments in India

Demonetisation and going digital has pushed the growth trajectory of digital payments in India notably, and it also predicted that by 2025, digital payments in the country could be worth USD 1 trillion annually.

According to ACI Worldwide and AGS Transact Technologies "digital transactions in India could be worth USD 1 trillion annually by 2025, with four out of every five transactions being

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made digitally." Mass adoption of e-payments and a thriving fintech scene, combined with regulatory policy, are set to propel India into a leading position in the global payments landscape, it said adding unified payments interface (UPI) transactions are a key driver of greater financial inclusion.

At present the user base for digital transactions in India is close to 90 million, but reports say the user base could become 3 times more than the present rate i.e., 300 million by 2020 as new users from rural and semi urban areas enter the market.

Manish Patel, Vice President, ACI Worldwide in an article published by Economic Times stated -"Flexible, scalable and reliable technology will be critical to the future of payments in India as the market continues to experience incredible growth." And he also mentioned with the rise in usage of digital payments, cyber security costs for companies is also rising, with this regard he said "we understand that rapid rise in internet users nationwide is spurring an increase in digital transactions. However, the Indian market unlike many western nations is still to mature and remains threatened due to lower awareness levels. It is necessary that the rise in digital transactions remain holistic thereby supporting growth with scalable processing platform. Also, it should be accompanied by allied precautionary measures such as cyber security and fraud prevention," As per reports, Cyber-attacks cost India an estimated USD 4 billion annually, and could rise to USD 20 billion by 2025, with the digitisation of payments presenting new challenges for cybersecurity.

Suggestions

1. Most smartphones contain built-in protections that help to prevent a fraudster from using mobile wallets to rack up fraudulent charges. The best way to keep a thief out of your phone is to require two-factor authentication to unlock it - ideally, a PIN combined with a biometric method such as your fingerprint, facial recognition or an iris scan.
2. The users can load their cards into mobile wallets while at home, using their own password protected Wi-Fi network. If in case users need to manage their mobile wallets away from home, they must make sure setting up a personal virtual private network (VPN) for their phone.
3. Smartphones are generally safer than computers when it comes to malware. A bank or card issuer can employ security features on its own payment or banking app, but it can't control the security features of third-party browsers where many customers manage their online accounts. Nevertheless, users must avoid clicking on links included in suspicious ads, email or text messages from unfamiliar sources. We also suggest installing anti-virus software on phones acts as an extra safeguard.

Conclusion

Now that we know, the various types of threats we might face through mobile financial system, we should also be aware that digital wallet systems are becoming fast, secure and convenient. We must not ignore the fact that increase in better technology can also increase threats. Hence, we must make sure our financial payments through mobile are done through a secure and known platform. According to the present statistics digital transactions in India is about 90 Million but reports say the user base could increase 3 times more in next 3 to 5 years as the user base from rural and semi urban will also enter the market.

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A STUDY ON FACTORS INFLUENCING THE PERSONAL FINANCE AND INVESTMENT DECISIONS AMONG INDIVIDUAL INVESTORS IN BANGALORE CITY

Chethan Kumar .L[1]

Abstract

Individuals invest their surplus money in any of the investment avenue depending on their risk taking capacity. Thus, individuals' financial decision making depends on their attitude and behaviour. Demographic profile also plays a vital role in investment decision of the individual. Investors invest in safe investment in order to reduce the risk in investment. But in such case investors can expect only moderate profit. Individual's investment decisions are influenced by various factors. Hence, keeping this in mind, the present study attempts to find out significant differences in the perception of individual investors on factors influencing personal finance and investment decisions on the basis of age, gender. The study on factors influencing the personal finance and investment decisions among individual investors in Bangalore city will be undertaken with the objective of identifying the demographic factors influencing the basis of investment preference, perception relating to selection of investment, factors influencing personal finance and factors influencing personal finance. This research design was empirical in nature since the study was conducted using both analytical and diagnostic types of research. The study was conducted in two stage formats, with a preliminary pilot study followed by the main study. The major part of the study was based on primary data. Primary data was collected from the individual investors in Bangalore City. Secondary data was collected from various published and unpublished sources including Journals, Magazines, Publications, Reports, Books, Dailies, Periodicals, Articles, Research Papers and Websites. With a view to analyze the factors influencing the personal finance and investment decisions among individual investors in Bangalore city, 50-100 individual investors were selected as sample respondents. Stratified random sampling was used and cross tabulation analysis was used for this study.

Introduction

In today's world, investments are very essential because merely earning some amount of money is just not enough. In order to live a comfortable life with financial security one must not only work hard for money but also make the money work hard. And this is how investment become crucial in one's life. In India, there are several investment avenues, both traditional and modern options are available for the public such as stocks, equities, mutual funds, gold, fixed deposit, recurring deposit, public provident fund, employee provident fund, national pension scheme, real estate, self-financing, etc. The problem arises when an investor especially who is a beginner tends to get overwhelmed due to the wide range of options available in the market. The whole motive behind an investment is to earn profitable returns after a period of time and hence no investor can afford to make a wrong choice because that may lead to restrain them from their main motive behind making an investment. Generally, there are a set of factors that are likely to affect an investors decision making like – age, income, objective, experience, risk appetite, etc.

Investment refers to the concept of deferred consumption, which involves purchasing an asset, giving a loan or keeping funds in a bank account with the aim of generating future returns. Various investment options are available, offering different risk-reward tradeoffs. An understanding of the core concepts and a thorough analysis of the options can help an investor to create a portfolio that maximizes returns while minimizing risk exposure.

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The "Investor" can be an individual, a government, a pension fund, or a corporation. Similarly, this definition includes all types of investments, including investments by corporations in plant and equipment and investments by individuals in stocks, bonds, commodities, or real estate. This text emphasizes investments by individual investors. In all cases, the investor is trading a known rupee amount today for some expected future stream of payments that will be greater than the current outlay.

Investing is a wide spread practice and many have made their fortunes in the process. The starting point in this process is to determine the characteristics of the various investments and then matching them with the individuals need and preferences. All personal investing is designed in order to achieve certain objectives. These objectives may be tangible such as buying a car, house, etc. and intangible objectives such as social status, security, etc. Similarly, these objectives may be classified as financial and individual objectives. Financial objectives are safety, profitability, and liquidity. Personal or individual objectives may be related to personal characteristics of individuals such as family commitments, status, dependents, educational requirements, income, consumption and provision for retirement, etc.

Review of Literature

Neha, S Shukla (2016) made a study titled, "Investors' Preference towards Investment Avenues with Special Reference to Salaried Personnel in North Gujarat Region", In this modern era, money plays an important role in one's life. In order to overcome the problems in future, people have to invest their money. Investment is the commitment of funds which have been saved from current consumption with the hope that some benefits will be received in future. Savings are invested in assets depending on person's knowledge of different investment options, risk taking ability and demand of return. Savings form an important part of the economy of any nation, with the savings invested in various options available to the people. The money acts as the driver for the growth of the country. Through this research paper, an analysis has been made about investor's preference towards investment avenues & the study focused on the salaried personnel only.

Tamil Selvi(2015) in her study titled, "Investors Attitude towards Investment Avenues", States that 'Investors have a lot of investment avenues to park their savings'. The risk and returns available from each of these investment avenues differ from one avenue to another. The investors expect more returns with relatively lesser risks. In this regard, the financial advisors and consultants offer various suggestions to the investors. The available literature relating to the investors' attitude towards investment avenues is very little and failed to provide a lot of information. An attempt has been made in this study to find out the main objective of the investors in Coimbatore District towards making investments and to assess the investors' attitude towards the investment avenues. The demographic variables and objectives of the investors have been obtained from the respondents and the relationship between these variables and objectives has been computed. The attitude of the respondents towards the select investment avenues has been ranked. The study also offers suggestions to the investors to make investments.

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Statement of the Problem

Investment decision making is a challenging activity for investors, especially in the dynamic environment with multidimensional alternatives. Investment decisions cannot be made in a vacuum by depending on the personal resources and complex models. Investors must have to be vigilant and up to date to achieve the desired goals. Behavioral finance is the emerging field which can be helpful for investors to select better investment tools and to avoid repeating errors in future. Behavioral finance explains the effect of investor psychology on decision making of their investment.

Every investor differs from the others in all aspects due to various factors like demographic factors, socio-economic background, age, gender, etc. A young man prefers to invest in risky avenues; whereas matured person with a family dependability prefers less risky and stable income generating avenues. A woman's idea of investment may be different from a man's idea. For example a woman may prefer to invest in gold whereas a man may like to invest in stocks, etc.Similarly, rural/urban background of individuals, availability of information, accessibility of avenues and investment companies/colleagues also influence individuals in developing their perceptions. Investment behavior is the study of the decision making. Personal finance and investment decisions differ from individual who in turn differs according to their socio economic background. Investors consider their investment needs, goals, objectives and constraints in making investment decisions, but it is not possible to make a successful investment decision at all times. A better understanding of behavioral process and outcomes is important for financial planners which would definitely help them in devising appropriate asset allocation strategies for their clients. It is to be noted that there are many studies conducted nationally and internationally, but to the best of the researcher's knowledge, a comprehensive study on the personal finance and investment decisions based on different aspects such as knowledge factors, behavioural factors, technological factors, money management factors, risk factors, psychological factors, economic factors, environmental factors, political factors and socio-cultural factors has not so far been made, Hence this research attempts to study the factors influencing personal finance and investment decisions among individual investors in Bangalore City**.**

Individual invest their surplus money in any of the investment avenue depending on their risk taking capacity. Thus, individuals' financial decision making depends on their attitude and behaviour. Demographic profile also plays a vital role in investment decision of the individual. Investors invest in safe investment in order to reduce the risk in investment. But in such cases investors can expect only moderate profit. An individual's investment decisions are influenced by various factors. Hence, keeping this in mind, the present study attempts to find out significant differences in the perception of individual investors on factors influencing personal finance and investment decisions on the basis of age, gender. The study on factors influencing the personal finance and investment decisions among individual investors in Bangalore city will be undertaken with the objective of identifying the demographic factors influencing the basis of investment preference, perception relating to selection of investment, factors influencing personal finance and investment decisions.

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Objectives of the Study

Primary Objective

- ✓ To perceive the substantial usage of personal finance with respect to investment decisions embracing awareness and problems

Secondary Objectives

- ✓ To identify the impact on demographic factors such as age and gender on personal finance and investment decisions

Need and Significance of the Study

Personal finance and investment decisions are influenced by many factors. It is an acceptable fact that the investors are the focal point to the financial market. The behaviour of investors is not a static one. It varies from place to place and from security to security. Hence it is necessary to identify the factors which influence the personal finance and investment decisions. In order to boost investment and formulate appropriate theories and policies, it is necessary to understand how individuals invest in the different investment alternatives. India as a developing country is becoming economically more powerful and requires huge capital for various developmental activities. In order to boost the investment among individual investors it is necessary to identify the factors that motivate them to invest, so that idle savings can be channelized into investment.

Methodology

This research design was empirical in nature since the study was conducted using both analytical and diagnostic types of research. This study was conducted in two stage formats, with a preliminary pilot study followed by the main study. The major part of the study was based on primary data.

Primary data was collected from the individual investors in Bangalore City. Secondary data was collected from various published and unpublished sources including Journals, Magazines, Publications, Reports, Books, Dailies, Periodicals, Articles, Research Papers and Websites.

With a view to analyze the factors influencing the personal finance and investment decisions among individual investors in Bangalore city, 50-100 individual investors were selected as sample respondents. Stratified random sampling was used and cross tabulation analysis was used for this study.

Analysis and Interpretation

AGE (YEARS)	GENDER										
	MEN					WOMEN					TOTAL
	Stocks	Self-financing	Jewellery	Tax saving schemes	Total	Stocks	Self-financing	Jewellery	Tax saving schemes	Total	
25-40	12	10	-	-	22	6	4	-	-	10	32
40-55	23		5	-	28	8	-	8	-	16	44
55-70	5	4	-	4	13	6	3	-	2	11	24
Total	40	14	5	4	57	26	7	8	2	43	100

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The above table gives the statistics of personal finance and investment preferences based gender and age group.

In the age group 25-40, 12 men and 6 women preferred stocks like equity, bonds, etc .whereas 10men and 4 women preferred investment in self-financing.

In the age group 40-55, 23 men and 8 women preferred stocks like equity, bonds, etc .whereas 5 men and 8 women preferred investment in jewellery.

In the age group 55-70, 5 men and 6 women preferred stocks like equity, bonds, etc .whereas 4 men and 3 women preferred investment in self-financing and 4 men and 2 women wanted take NSC and other tax savings schemes.

Comparative analysis of the investment preferences of both men and women of different age group was conducted.

Main Findings

- ✓ As far as the investment strategies by small and medium investors are concerned, risk and returns topped the list, followed by Intrinsic Value /Current Market Price, Timings of investment, Cost Price of Shares, and Services of Financial Advisors. Age is an important factor deciding the investments. Middle age group of 40-55 is more concerned about investments and returns. A woman's idea of investment may be different from a man's idea. For example a woman may prefer to invest in gold whereas a man may like to invest in stocks, etc. For corporate investment by small and medium investors following factors played important role in Quality of Management, Track record of the company, Persuasion of intermediaries, Interim Results, and Press coverage, etc.

Conclusion

The present study was carried out on the data collected through survey of individual investors, to extract the factors influencing Indian individual investor behaviour in stock market, investment in gold, self financing, etc. The psychological heuristics and biases which may drive their investment behaviour are identified. Personal finance and Investment decision were considered to be critical decisions for every investor, especially when investing in equities, bonds, etc. as it involves high risk and the returns are not certain. In the study it was observed that women are inclined towards savings and men are more ready to take risks in returns.

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A STUDY ON IMPACT OF E-LEARNING RESOURCES ON ENHANCING THE LEARNING CAPABILITIES OF THE STUDENT COMMUNITY IN THE BACKDROP OF INFORMATION TECHNOLOGY AND DIGITALIZATION

Dr.G.Sreelatha[1] **Lokeshwari.D.V**[2]

Abstract

The article primarily focuses on the impact of e learning resources on the students in the information technology and digitization era. Digitalization and information technology has become buzzwords in the recent past. Students can now use technology to improve their skills. The objective of this study is to find out whether E-learning resources are beneficial to all categories of students irrespective of their financial status. IQ levels and their family socio economic background. The paper is and outcome of pilot study conducted on a random sample of 50 respondents form students community from south Bangalore. Collected data form the survey was analyzed, using descriptive statistical tools and inferences are drawn.

Key words: E- Learning resources, Information Technology, Digitalization, Information Age

Introduction

Digitalization is all about the ease with which data or information can be obtained. In the new era, digitalization and information technology has become a cutting edge tool through which common man's life is undergoing radical changes in India, all over the world for that matter. Digitalization basically changes paradigm of the society and also has solution for more or less all the problems. Digitalization and information technology is equipping the students folk to be self-sufficient in their pursuit for excellence in knowledge and skillset. Their will make students more self-sufficient and also help them to gain more knowledge with computer directed programs incorporated into education. Students will become quicker when they have easy access to information. The changing education system should adopt some new changes to enhance the teachers and students knowledge. Technology is bounded to rule our present and future with the changing technology one's should adopt the necessary changes.

Meaning and Definitions

E-learning refers to a learning system that can be obtained through the internet using an electronic device. It is referred to as online learning or online education. The *'E'* in E-learning stands for 'Electronic.' Hence, the original term 'electronic learning.'

"Learning that is delivered, enabled or mediated using electronic technology for the explicit purpose of training in organizations" is e learning.

According to the Chartered Institute of Personnel & Development, e-learning is "Any form of learning that utilizes a network for delivery, interaction or facilitation… The learning could take place individually or as part of a class"

E-learning can be defined as the use of computer and Internet technologies to deliver a broad array of solutions to enable learning and improve performance. (1)

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ICT stands for information and communication technologies and is defined, as a "diverse set of technological tools and resources used to communicate, and to create, disseminate, store, and manage information." In other words ICT implies "the technology which consists of electronic devices and associated human interactive materials that enable the user to employ them for a wide range of teaching - learning processes in addition to personal use."

Digitalization is all about changing business operations, business models and even revenue streams and new business opportunities. When learning resources are digitalized, it encompasses both digitizing the learning resources as well as digitalizing the processes and environment of learning.

Transforming business processes by Leveraging digital technologies, ultimately results in increased efficiencies and revenues.

Need for e learning resources:

In the present day scenario of complex and ever changing technology driven socio economic environment, people from all walks of life are recognising the need for updating themselves to the modern world. This has become absolute necessity for their basic survival, even illiterates need to know the technology which invading into their work life as well as their personal and social life. To operate the bank account on a digital platform, to drive a ola and uber vehicle, to adopt themselves industrial processes 4.0 version, to book oyo rooms examples are plenty. People from cross sections of the society are having an urge to keep abreast with the changing occurring around, and the main source of that up gradation process is e learning resources.

Users of E learning resources

- Student pursuing formal or distant education irrespective of their level of study to supplement their classroom learning,
- Faculty members to harness their skills to better their class room management
- Educational institutions to cope up with competition,
- Employees to up skill themselves to stay relevant in their job, to reach better position in their career,
- Business organization to be learning organizations,
- Public to update themselves in the latest trends in technologies so on and so forth

E learning resources can be about technical skills, employability skills, communication skills, language skills, life skills, personality development that are available in various modes of electronic learning.

Various types of e learning resources:

- Adaptive Learning is an online learning resource where it analyses the learner's point of view on the subject and uses the feedback, to analyze understandability of the learner to have effective content delivery.
- E-Textbooks are books, which are available online, which are less expensive and more effective form of learning.
- Learning Analytics is an digital method of learning resource where it uses new and structured method of learning concepts.

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- ➢ Mobile Learning is most popular way of learning and it enables the learning process more interesting .
- ➢ Augmented Reality is an interactive class were it enhances certain aspects through real world with the help of computer-generated information.
- ➢ Online journals, various on line tutorials available on you tube, research articles and dissertation available online.
- ➢ Moocs, NPTL rich sources of e learning which enables the faculty and students to acquire add on certification courses in the latest technologies, which become handy to the faculty and students.
- ➢ E-Libraries
- ➢ Data uploaded on websites of regulatory bodies and
- ➢ College specific websites etc., with specific learning mobile and tab app.

Benefits of online learning

- ✓ It is very convenient to use as its access is 24/7, from anywhere.
- ✓ Digital learning enhances course of learning content and depth understanding about the content.
- ✓ It also enhances the skills like time management, independence and self-discipline.
- ✓ Digital learning is an innovative method of learning as it can be learner centric
- ✓ Project based and community based learning activities connecting the learners from different fields.

Review of literature

The traditional face-to-face teaching, despite being constantly criticized by the methodologists and ever-emerging modern approaches, has never lost its scope in the (EFL) English as a Foreign Language context. Researchers and pedagogues, in order to get the both ends meet, have converged traditional face-to-face instructions and online activities into the concept of blended learning. By establishing on previous works and contexts, the study aims at investigating Taif University’s EFL teachers and learners’ positive and negative perceptions and experiences towards the effectiveness of online (CLMS) Cambridge Learning Management System and on-site learning environments. Fahmeeda Gulnaz (2020)

This paper explores the digitalization of teaching and learning processes, which is understood as external processes by government and international trends and as internal processes within the institutions, in Denmark and Norway. These are countries with similarities regarding digitalization and educational systems. In the internal processes, digital technology is used in teaching and learning when initiated from administration including IT-staff, in collaboration with academic leaders. There was little or only limited reported use of technology for teaching and learning, when the processes were initiated by administration together with enthusiasts among faculty staff, who did not have leadership roles or influence on change. There was more reported use of technology in teaching and learning in Denmark than Norway. The paper discusses possible explanations for these findings and thus illuminates how processes of digitalization are influenced by broader governance arrangements, institutional maturity and academic and administration staff Trine Fossland,Per Olaf Aamodt &LiseDegn (2019)

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The extent to which teachers adopt technology in their teaching practice has long been in the focus of research. Indeed, a plethora of models exist explaining influential factors and mechanisms of technology use in classrooms, one of which—the Technology Acceptance Model (TAM) and versions thereof—has dominated the field. Although consensus exists about which factors in the TAM might predict teachers' technology adoption, the current field abounds in some controversies and inconsistent findings. This meta-analysis seeks to clarify some of these issues by combining meta-analysis with structural equation modeling approaches. Ronny Scherer,Fazilat Siddiq,JoTondeur (2018)

The approach of information digitalization era has largely changed the teaching environment on campus. The application of information technology to education has become a concern in modern education. Traditional basic literacy of reading, writing, and algorithm could no longer cope with the demands in information societies, that the information technology ability has become the fourth basic literacy for modern citizens. In face of changes, first-line teachers are in education required for adequate information literacy to integrate information technology equipment into instruction and to be competent for the role of teachers. However successful information technology teaching environments simply with adequate computer hardware and software equipment could not guarantee excellent teaching performance.Xu, Anxin; Chen, Guisong (2016)

The literature focuses on two primary contexts in which technology may be used for educational purposes: (i) classroom use in schools and (ii) home use by students. Theoretically, information and communications technology (ICT) and computer-aided instruction (CAI) use by schools and the use of computers at home have ambiguous implications for educational achievement: expenditures devoted to technology necessarily offset inputs that may be more or less efficient, and time allocated to using technology may displace traditional classroom instruction and educational activities at home G.BulmanR. W.Fairlie (2016)

Purpose of the study

The purpose of the study is to analyze availability of E-Learning resources to the student community in the back drop of information technology and digitalization and also to analyze the impact of E-Learning resources on enhancing the learning abilities of the student community.

Significance of the Study

- The article throws light on E-Learning resources available to student community.
- It opens up scope for further studies to analyze future paradigm shift in the learning ecosystem at the Institutional level
- It provides information to the policy makers to incorporate the e learning resources in the vision mission and objectives of the universities, institutions with the understanding of ground realities as it takes still more time India to adapt to the e-learning ecosystem at the gross root level.

Objectives

1. To study the impact of e learning resources on the learning capabilities of the student community.

2. To find out the impact of the demographic factors like age, gender, income, level of education, his academic performance on his dependency on e learning sources.

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3. To analyze student concerns in availing e learning sources

4. To assess the awareness and popularity of various e learning sources among the student community

Limitation of the study

The major limitations of the study are

- Limited Time Span
- Moderate Sample size of 100 students pursuing formal education
- Selection of limited geographical area for survey

Scope of the study

The study is based primary sources of data collected through survey method by administering the questionnaire to randomly selected students spread across south Bangalore city studying various levels like PUC to Research. The questionnaire is constructed in such a way that it collects 14 responses like

1.Demographic information

2. Average weekly time spent by them in availing e learning resources

3. Opinion on the uses of the resources

4. The type of learning resource they use

5. The concerns they come across while accessing, the involvement of faculty using and uploading and guiding the student in accessing etc.,

Research Methodology

The study is on impact of e-learning resources on enhancing the learning capabilities of student community in the backdrop of information technology and digitalization. The paper is the outcome of sample survey conducted on a random sample of 100 respondents form students community from south Bangalore. Collected data form the survey was analyzed, using descriptive statistical tools and inferences are drawn.

Sources of data:

Sources of data comprises of both primary and secondary data. Primary data was collected through questionnaires with a sample size of 100 respondents,student community pursuing formal education in south Bangalore and secondary data was collected from research articles, and other web sources.
Hypothesis: Hypothesis is the intended statement of outcome which will be tested by analyzing the data collected from the survey, and the statistical tools with the SPSS software. The hypothesis will be framed with the objectives the study in the mind.
H_0: There is a positive impact of e learning resources on enhancing the learning abilities of the student community.
$H_{1:}$ There is no positive impact on enhancing the learning abilities of the student community.

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H_{01}The identified e learning resources are equally popular among the student community.

Popularity of Identified e-learning resources among the sample respondents		
Identified e-learning resources	No Of Respondents Availing the Resources	Percentage of Respondents availing the resources
Online Journals	24	24%
Various online tutorials available on you tube	76	76%%
Research article and dissertations available online	10	10%
Moocs, NPTL and other website available for add on employable skillset and subject to enrichment program	12	12%
E-Libraries, E-Textbook, Data uploaded on websites of regulatory bodies and college specific, website etc., with specific learning app	10	10%
Any others	04	04%

When data is analyzed , it is observed that the listed online learning resources are not equally popular among the respondents. More than 75%of the respondents are more conversant with online tutorials available on you tube, slide share etc., making it more popular .

H_{02} Students face zero concerns while availing the e learning resources.

Concerns that Respondents face while accessing the e learning resources		
Concerns the students face while accessing the e learning resources	No Of Respondents facing the listed concern	Percentage
Voluminous information which leads to distraction	32	32%
Lack of personalization	28	28%
Lack of knowledge while accessing the	24	24%
Lack of expert guidance others	8	8%
Network, data and cost and gadget related issues	25	25%

Out of 100 respondents 32% of the students feel that the information online is voluminous,28% opine that they lack personalization ,24% are devoid of lack of knowledge how to access, 8% opined that they do not have expert guidance, 25% quote other technology related and cost related concerns.

However, overall less than one fourth of the respondents are experiencing the listed concerns while accessing the e learning resources.

H_{03} Male students spend more time e learning resources

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Weekly average time spent on online accessing of E-Learning Sources Cross tabulation

Gender/Average weekly time spent on online learning resources	less than 1 hour	1 to 5 hours	5 to 10 hours	10 to 15 hours	Total
Male	47	1	0	0	48
Female	1	39	8	4	52
Total	48	40	8	4	100

Most of the male respondents (47) spend less than 1 hour on an average in a week, in accessing E-Learning sources, Most of the female respondents (39) spend between 1 to 5 hours on an average in a week in accessing E-Learning Sources. Majority of the respondents (86)spend less than 5 hours on an average in availing e learning resources. Weekly average time on online accessing.

Findings

- ✓ There is no association between gender and awareness of e learning resources
- ✓ Not all enlisted e learning resources are equally popular among the respondents
- ✓ There is no association between gender and time spent on e learning resources.
- ✓ Majority of Respondents are not experiences any challenges while availing online resources.
- ✓ Therefor an inference can be drawn that e learning resources are having positive impact on enhancing the learning capabilities of the students community.

Recommendations and Conclusions:

There is a wide scope for educational institutions to digitalize the teaching learning environment in the campus, so that they will be relevant in the education field. The regulatory bodies and the policy makers mandating the same.

Educational Institutions need to build technology infrastructure to facilitate the adoption of e learning resources by the students. Otherwise, formal education will lose its charm in the coming years.

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ECO-TECH FASHION: RATIONALIZING TECHNOLOGY FOR SUSTAINABLE FASHION

Swapna Bathula[1] **Divya P**[2]

Abstract

At first thought, technology and sustainable fashion might appear to hold contrasting ideals; Technology is essentially the prime enabler that allows sustainable fashion to thrive and develop today. The role of technology within the sustainable fashion realm is broken into two main areas: the physical manifestation of sustainable fashion garments, and the digital domain., hence this study is about rationalization of technology to achieve positive change. It is aimed at the use of waste denim clothing and treating with special kind of finishes and surface ornamentation. The objectives of this paper are application of laser technology, styles of digital printing, discharge printing, ombre, and grinding process and create sustainable fashion products. First and foremost a survey is conducted to understand the market and consumer tastes and preferences.. The designs of garments, accessories are created in various styles and patterns. Further for the surface ornamentation, treatment, and finishes, technologically advanced machineries and apparatuses are used on the procured raw materials. Stringent care is taken to regulate that these are sustainable, eco friendly and do not harm the environment. The garments area reconstructed in various styles according to trend. Once the new products are finished a survey for feedback is conducted where it is exhibited to the consumers. Discussions are assessed through the Questionnaires and tabulated in the form of bar graphs and pie charts. This led to the exploration of different methods based on the principle of REDUCE-REUSE-RECYCLE. Eco-Fashion is not a FAD anymore.
Keywords : Recreation of denims/jeans, sustainability, finishes & technology

Introduction

Clothing also known as clothes, apparel and attire is items worn on the body. Clothing is typically made of fabrics or textiles but over time has included garments made from animal skin or other thin sheets of materials put together. The wearing of clothing is mostly restricted to human beings and is a feature of all human societies. The amount and type of clothing worn depends on gender, body type, social, and geographic considerations.

Sustainability focuses on meeting the needs of the present without compromising the ability of future generations to meet their needs. The concept of sustainability is composed of three pillars: economic, environmental, and social also known informally as profits, planet, and people. Sustainable fashion is a movement and process of fostering change to fashion products and the fashion system towards greater ecological integrity and social justice. Sustainable fashion concerns more than addressing fashion textiles or products. It comprises addressing the whole system of fashion. This means dealing with interdependent social, cultural, ecological and financial systems. Sustainable fashion therefore belongs to, and is the responsibility of citizens, public sector and private sector. An adjacent term to sustainable fashion is eco fashion.

Denim is a sturdy cotton warp-faced textile in which the weft passes under two or more warp threads. This twill weaving produces a diagonal ribbing that distinguishes it from cotton duck. The most common denim is indigo denim, in which the warp thread is dyed, while the weft thread is left white. As a result of the warp-faced twill weaving, one side of the textile is dominated by the blue warp threads and the other side is dominated by the white weft

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threads. This causes blue jeans to be white on the inside. The indigo dyeing process, in which the core of the warp threads remains white, creates denim's signature fading characteristics. Denim fabric is a 100% cotton woven fabric and exceptionally solid and strong. Denim fabric is courser than as usual woven fabric. Normally courser yarn is used for making denim fabric. A proper finishing process is essential for the performance and the appearance of denim fabric. Denim finishing is critical to profits in that customers who pay the highest prices are very demanding with regard to shrinkage differences between and within fabric rolls. After weaving, the denim fabric should be mechanically and chemically treated to give it a soft and pleasant handle and correct dimensional stability, both in the warp and the weft to prevent shrinkage in subsequent washing.

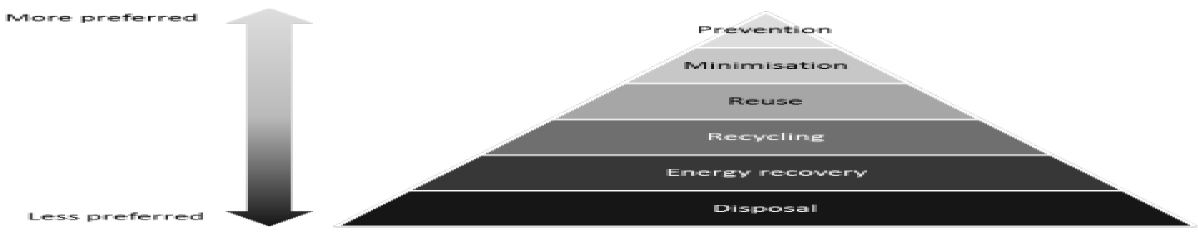
The effects of technology in sustainable fashion are best understood through looking at the work of technology. The main intention is to reduce apparel, fashion industry waste accumulation in landfills and recycling, reusing them for creation of Eco-friendly environment.

Reuse, Reduce, Re-cycle, Re-produce, Renovate and Re-create Fashion

Technology is indeed a queen: it does change the world" .An important role of technological innovation is to deal with the limits placed on industry by nature's limited resource base, the need to prevent pollution, to reduce negative social impacts and keep products affordable. Scientific developments play the role of suggesting where technological innovation can go, and assessing whether the innovations actually improve matters.

End of Life

The fashion industry is moving towards "fast fashion": faster production with lower quality and shorter fashion cycles. This trend decreases the fraction of clothing can be reused because garments are less robust, driving the waste down the waste hierarchy . For a more sustainable future, this trend must reverse. Alternatively, for successful closed loop recycling, the materials must be equally good, better or cheaper after recycling .The only large-scale recycling processes available today for mixed textile waste are mechanical methods based on shredding. This is unfortunate because the fibre quality of the output material is lower and generally only useful for applications like stuffing, automotive components, carpet underlays or low-grade blankets. Future Fashion, we are working on alternatives higher up in the waste hierarchy. One is chemical recycling of low-grade fashion textile waste.



Importance of The Study

Sustainability is the need of the hour in present scenario; hence stringent measures are incorporated in this paper. One of the earliest industries to propel the industrial revolution was the fashion industry. Technological innovations in the apparel industry ushered the industrial revolution, technology will once again be the key to its transformation. The important thought

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is to reduce apparel, fashion industry waste accumulation in landfills and recycling, reusing them for creation of eco friendly environment. Textile and garment disposal is another major environmental concern in the lifecycle of these garments. This is a problem that is widely hidden and therefore unconsidered by the consumer when purchasing new clothing. Items that are thrown away often end up in landfill, releasing toxic chemicals during the long decomposing process. Even more shockingly, up to 90 per cent of charity shop donations are sent to developing countries where most items go unwanted and, due to their cheap price, create unbeatable competition for the businesses of local garment makers. This study is aimed at the use of waste denim clothing and treating with special kind of finishes and surface ornamentation. The importance of this is to reuse- not to buy; to reduce – by choosing products made with environmentally friendly production practices; to recycle – making garments from a previously existing item. The idea of making high-quality recycled garments from post-consumer waste. In longer-term, waste based initiatives hold a profoundly different emphasis from the present-day status quo that unquestioningly accepts the presence of waste as a by – product of designing, producing and consuming textiles to a future sector in which the provision and consumption of fashion and textiles are integrated.

Objective of The Study

1) To study about the adverse effects of waste accumulation and Eco-system and bring a change with recycled products and sustainability. ·
2) To design range of western collection of denim based garments and accessories. ·
3) To apply laser technology, styles of digital printing, discharge printing ombre and grinding process as surface ornamentation. ·
4) To recycle and recreation of sustainable fashion.

Scope of The Study

All of this study emerges around a space of fashion as both social and material practice connected with redirecting streams of textile waste. They give form to the possibilities of working with material flows and cycles and build experience of strategies, like reuse and recycling. The individual identities and social structures of waste issues in fashion and textiles, infusing them with social acceptability, creativity, status and even luxury. Furthermore use of technological development, cutting-edge recovery strategies and new media to assist and communicate ideas. This study gives scope to offer an easy access point to sustainability issues and can aid a transition to a new type of society since waste is elevated to a thing of use and beauty: where resources can be saved and consumer's and industry alike's hearts and minds are prepared for bigger sustainability messages.

Research Methodology

The data required for this study collected from primary and secondary sources. The primary data are collected through a well structured questionnaire. The secondary data are collected from the books, magazines, journals. Colour fastness for Washing, Rubbing, Perspiration and Sun lighting are used for Analysis.

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Limitations of The Study

Every study has certain limitations some of them are inherent in the research design, while some others become part of the study during various stages of research process. The present study is subjected to the following limitations.

1. The study limitations are not only connected with the practicalities of reworking, fabric and garment, but with the industrial system that are despatched to 'clean up'.
2. The samples are restricted to colour fastness test.

Methodology

First and foremost a survey is conducted to understand the market and consumer tastes and preferences. Next majorly the sourcing, procurement of raw materials which is pre-owned, discarded and waste denim fabrics/clothing. The designs of garments, accessories are created according to the latest trends. Further for the surface ornamentation, treatment, and finishes, technologically advanced machinery and apparatuses are used on the procured raw materials.
Laser : Project F.L.X. (future-led execution), as the new machines are called, uses infrared light to etch off a fine layer of cotton and colour from jeans in seconds. While the previous conventional process would typically have taken 20 to 30 minutes per pair of jeans, laser finishing takes just 90 seconds to get the same result.

Digital printing: discharge printing, flock printing and varak printing are the common methods used in jeans printing. Discharge patterns are produced by destruction of the original dye in the printed areas. Indigo dye can be destroyed by oxidation or reduction. There are also high fashion printing techniques applicable on denim jeans based on novel pigments with metallic effects, phosphorescent colours, optically variable pigments, thermochromic pigments and photochromic pigments. Embossing is another technique, which allows engraving a simple pattern, as well as to obtain 3D patterns on denim fabrics. To produce a pattern, the fabric is passed through a calendar in which a heated metal bowl engraved with the pattern works against a relatively soft bowl.

Ombre dyeing

It is a dip dyeing or gradated dyeing process. It is an effect that is produced by submerging the fabric in dye in a gradual manner so that the dye goes from a light to dark shade producing a unique and original look on the garment or fabric. Ombre dyeing can also be done with indigo colors depending on the desired look.

Grinding

Grinding is the destruction of edges or the worn out effect on the edge of the garments. It is often done on hem, pocket edge, west belt , pocket opening and pocket pluf of the garments. It brings old look appearance and creates high fashion garments. Grinding machine is used to destroy the edges. For grinding small size stones are used in the grinding machine which creates exotic effect on the garments.

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Conclusion

Technology and sustainable fashion might appear to hold contrasting ideals; Technology is essentially the prime enabler that allows sustainable fashion to thrive and develop today. The role of technology within the sustainable fashion realm is broken into two main areas: the physical manifestation of sustainable fashion garments, and the digital domain. The effects of technology in sustainable fashion are best understood through looking at the work of a technology, hence this research is about rationalization of technology to achieve positive change.Therefore this study is all about saving the environment and reduction of waste accumulation, sustainability saving the Eco-system for the future generation, creating fashion products that are not harmful to the environment, upgrading technology and competing with the global trends. reduce-reuse-recycle is the buzz word to protect and sustain the environment.

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DESIGN AND DEVELOPMENT OF SUITABLE POST MASTECTOMY CLOTHING FOR WOMEN

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Abstract

Breast cancer is a leading cancer among women today. Mastectomy is one of the most common path for breast cancer prevention and treatment. Mastectomy is the removal of the diseased breast. However, this treatment path can cause noticeable body changes around the woman's bust area. The purpose of this study was to create Indian designs (fitted and semi-fitted) which can be worn without any inner garments, after exploring the clothing preferences, demands, and clothing expenses of post mastectomy women. Better appearance through improvement of clothing will help these women to believe that they have worth in sight of others and in their own view of themselves. They even can obtain the quality of life, maintain the dignity, and make the access to the world a little bit easier by solving the particular clothing problems with all these convenient as well fashionable adaptive clothing.

Key words: *Womanhood, breast cancer, mastectomy, suitable clothing*

Introduction

Clothing is one of the basic needs of human life. Clothing helps to build and enrich the personality of the wearer, being the main source of forming first impression for others. Clothes render a distinct identity to an individual. This gives a feeling of self-confidence, comfort and the wearer feels physically, psychologically and socially at ease. Breasts are symbolic of womanhood, motherhood, and femininity for women. Many women afflicted with breast cancer have mastectomies. Women who have been diagnosed with cancer in one or both breasts or who have a high statistical risk for cancer sometimes opt to have their breast(s) removed by surgery. This surgery is called a mastectomy and may range from simple to total. Hence, mastectomy procedure may result in loss of breast and surrounding tissues, underarm lymph nodes, and chest muscles, depending on the type of surgery. Therefore, breast removal after getting affected by cancer influences the socio-emotional wholeness of the survivor. A woman who has undergone a mastectomy procedure wants to find and try the available clothing options to compensate for the loss. The post mastectomy women, whose needs are of greater care because they need more comfort and convenience as compared to normal people. Hence, the investigator have made an attempt to design and develop the suitable garments for women who have undergone a unilateral or bilateral mastectomy due to breast cancer.

Research Methodology

AIM: To design and develop suitable post mastectomy clothing for women.

Objectives:

- To study about clothing problems faced by women after the mastectomy surgery.
- To know about available designs for women after mastectomy
- To Design and Construct suitable clothing for women after the mastectomy surgery.
- To evaluate the acceptance of designed clothing

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Scope of The Study

post mastectomy women face difficulties in finding appropriate clothing due to changed bodies of post mastectomy women, and a lack of information on functional and aesthetic concerns related to clothing. Currently, there are limited choices for post mastectomy women in the ready to wear apparel industry. They must rely on limited clothing that utilizes fabrics that stretch or have clothing altered to fit their new body. The purpose of this study was to offers suggestions for solving the clothing problems.

The methodology of the study has been discussed under the following headings:

- Phase 1: data collection
- Phase 2: designing and finishing
- Phase 3: acceptance

Phase 1:

- **Primary data collection:** the primary data collection is done by collecting the information from the women who have undergone mastectomy and oncologists through the interview schedule method, to know about their problems in clothing.

- **Secondary data collection**: the secondary data is from research articles, unpublished articles, journals, and internet.

Phase 2:

Depending upon the information collected from the above sources special importance is given in designing the post mastectomy clothing with better comfort and appearance.
- Selection of fabrics.
- Standard body measurement used for construction of garments.
- Designing the garments and construction of the garments.

Phase 3:

- Finding the acceptance level of the designed garments form the mastectomy survivor women through wear study.

Design 1: Kameez

Kameez- fabric used is vertical patterned khadi cotton and polycot kanta embroider fabric. Special feature is added in the kameez to insert the prosthesis and wear comfortably without wearing any inner garment, additionally tying is given for better hold of the weight of prosthesis and also for good fit and as a design feature too.

Design 2: A Line Kameez

A-line kameez- fabric used is vertical patterned khadi cotton and cotton batik fabric. Special feature is added in the kameez to insert the prosthesis and wear comfortably without wearing any inner garment, additionally elastic shirring is done at the back for good fit and as a design feature **Design 3: Short Top with Over Piece**

Short top with over piece- fabric used is vertical patterned khadi cotton and cotton batik fabric and also polycot kanta embroider fabric. Special feature is added in the attire to insert the

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prosthesis and wear comfortably without wearing any inner garment, additionally over piece with tying is designed for good fit and to hold the weight of the prosthesis in correct place without the distortion and as a design feature too to enhance the look of the garment.

Design 4: Blouse

Blouse- fabric used is ikat cotton fabric. Special feature is added in the blouse to insert the prosthesis and wear comfortably without wearing any inner garment. As blouse is fitted garment it holds the weight of the prosthesis in place without distortion.

Design 5: BRA

Bra- fabric used is plain white cotton fabric. Special feature like pockets are made in the bra to insert the prosthesis and wear comfortably without any discomfort due to elastics at the back. As bra is fitted garment it holds the weight of the prosthesis in place without distortion.

Results and Discussion

Criteria	Design 1			Design 2			Design 3			Design 4			Design 5		
	1	2	3	1	1	2	3	2	3	1	2	3	1	2	3
Silhouette and design	70	30	-	70	20	20	70	30	-	80	20	-	10	80	10
Fabric selection	90	10	-	80	20	-	80	20	-	90	10	-	40	60	-
Comfort and accessibility	60	40	-	100	-	-	30	70	-	100	-	-	20	80	-
Overall appearance	100	-	-	100	-	-	20	80	-	100	-	-	20	80	-

1: excellent, 2: very good, 3: good

Ratings are in percentage

- All the respondents and doctors preferred cotton fabrics for the post mastectomy clothing.
- From the wear study method, it was found that 100% respondents felt that the post mastectomy clothing were comfortable and aesthetically good too as they were meeting the needs of post mastectomy women in concealing the physical difference at the bust area. So they were satisfied with the designs.
- All the designs were accepted by majority of respondents. The elasticated was more comfortable than the tying ones.
- Design 3 and 4 was well accepted by respondents in silhouette and design.
- Design 1 and design 4 was rated as excellent in fabrics selection.
- In terms of comfort and accessibility design 2 and 4 was rated excellent.
- Design 1, 2, and 4 was rated excellent in overall appearance and other two designs were rated very good.
- But few respondents said that the design 3 was not age appropriate and also not very easily dress able with over coat having the tying at the sides. Blouse and bra was well accepted but few people demanded for knitted inner garments.
- Cost of each garment laid in between affordable and reasonable category, no respondent felt that these garments were expensive.

Hence it was concluded that the concept of design and development of suitable clothing for post mastectomy women was well accepted by respondents, the target customers liked the

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fabrics used, design, fastenings used, and also look of the garments. There is no company doing research on post mastectomy clothing which can be worn without the bras at reasonable price, neither any brand selling it too, so the respondents said that these designs will have excellent demand in the market if introduced.

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A STUDY ON WOMEN EMPOWERMENT THROUGH ENTREPRENEURSHIP - ISSUES AND GOVERNMENT INITIATIVES

Dr. Savita Trivedi[1]

Abstract

In India, many institutions are supporting women entrepreneurship. Many institutions have been established for the development of women, such as, National Bank for Agriculture and Rural Development (NABARD) District Financial Institutions (DFI)), National Institute for Entrepreneurship and Small Business Development (NIESBUD), Entrepreneurship Development Institute of India (EDII),) Small Industries Development Bank of India (SIDBI), Federation of Indian Women Entrepreneur (FASME), Self Employment Women Association (SEVA) Association of Women Entrepreneurs of Karnataka(AWAKE) and World Assembly of Small and Medium Entrepreneur (WASME) etc. It is required to understand their potential that encourages other women to start their ventures. On one hand they can look after of their family and on the other hand they can use their intelligence at workplace for psychological satisfaction. This paper focuses on the challenges faced by the women entrepreneurs and the initiatives taken by the government to empower the women.

Key words-

Women empowerment, women entrepreneurship, issues, government initiatives etc.

Introduction

Previously women were fully involved in managing their family, but now they are moving out of their comfort zones, more women are stepping out of their homes into workplaces and starting their own entrepreneurial ventures. The Gender and Development approach (GAD) works to move women from margin to the centre by allowing them to gain a sense of control over their lives (empowerment).Entrepreneur activities for women are clearly within the GAD framework. Development cannot be sustained unless the people for whom it is intended are at the centre of the development activity.

It is believed that economic strength is the basis of social, political and psychological power in the society, the lower status of women mostly stems from their low economic status and lack of decision making power. This facilitating their direct participation in income generation activities and decision making capacity can make significant contributions towards women empowerment. This paper focuses on opportunities for growth and challenges faced by women entrepreneurs.

Objectives

- To understand the concept of women empowerment.
- To understand the problems faced by women entrepreneurs.
- To study the various schemes launched by the government to support women.
- To give some suggestions.

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Methodology

In this paper an attempt is made to understand the problems faced by women entrepreneurs and initiatives taken by government through various schemes. Information is collected purely from secondary sources, through books, magazines, journals, research reports and other online sources.

Review of literature

Ranjula Bali Swain (2007) Can Microfinance Empower Women? Says that -women are in the process of empowering themselves and NGOs that provide support in financial services and specialized training, have a greater ability to make a positive impact on women empowerment. Susy Cheston, Lisa Kuhn in their article titled 'Empowering Women through Microfinance' concluded microfinance has the potential to have a powerful impact on women's empowerment. Ranjula Bali Swaina and Fan Yang Wallentin (September 2009) in their article 'Does microfinance empower women? Evidence from self-help groups in India' concluded that their study strongly indicate that SHG members are empowered by participating in microfinance program in the sense that they have a greater propensity to resist existing gender norms and culture that restrict their ability to develop and make choices. Batliwala (1994) identified three approaches to women's empowerment: the integrated development approach which focused on women's survival and livelihood needs; the economic development approach which aimed to strengthen women's economic position and the consciousness approach which organized women into collectives that address the source of oppression.

Ms. Malala Yousafzai says that there is no denying the fact that women in India have made a considerable progress in almost seven decades of Independence, but they still have to struggle against many handicaps and social evils in the male-dominated society. Many evil and masculine forces still prevail in the modern Indian society that resists the forward march of its women folk. It is ironical that a country, which has recently acclaimed the status of the Asian country to accomplish its Mars mission in the maiden attempt, is positioned at the 29th rank among 146 countries across the globe on the basis of Gender Inequality Index. There has been amelioration in the position of women, but their true empowerment is still awaited. According to Ms. Rekha Balakrishnan 14th of August 2019 ,for an Indian woman and citizen, freedom does not just mean those guaranteed under the Constitution. It also means more jobs, opportunities for entrepreneurship, increased safety, ease in day-to-day living, and protection of the girl child. In short, the road to women's empowerment has several factors dotting its path. To ensure women are empowered, the government and the public sector need to play important roles to enable their welfare in various sectors. Whether it's providing free cooking gas and education schemes or enabling women to leverage technology, a slew of schemes have been launched in recent years to empower women to be independent in their lives. According to Ms. Bhumika Bori (Women Entrepreneurship Development Through Self Help Groups In India) Women entrepreneur may become her own master. At present, women in many parts of the world have broken the monopoly of man and prove that they are not inferior to man. Over the past few decades women have changed traditional role of a mother or housewife to modern role. It is observed from many studies that SHGs may become good work force and the SHGs

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are given proper guidance and training to enhance the productivity of the group, such group may be encouraged to bring an entrepreneurial society.

Women empowerment

Generally women empowerment is understood as an increase in social, economical and educational status of women. To empower them many initiatives are taken by the government. According to Mr. Kabeer in the year 2001, empowerment can range from personal empowerment that can exist within the existing social order. In 1980's, the planning commission of the government of India realized that economic development of country can take place only when women are brought in the mainstream of economic development. In Modern India, more women are taking up entrepreneurial activity. Some core dimensions of empowerment are-

Self determination, Personal consequences, Sensibility, Trust, Self efficacy, etc.

Women entrepreneur

Women entrepreneurs are those who plan initiate and run a business enterprise. According to the government of India women entrepreneurs are those women or group of women who initiate, organize and co-operate a business. These women must hold minimum of 51% of the capital. The emergence of women entrepreneurs and women owned firms is visible in India. The number of women entrepreneurs has increased, especially during the 1990s.The new generation of women owned enterprises is actively seeking capital for their business.

Some factors influencing women entrepreneurs are motivation, building confidence, greater freedom and mobility, developing risk taking ability establishing their own creativity etc. Women with small families are more likely to become entrepreneurs. Many women belong to low income group. They are security oriented rather than growth oriented. Though the trend is changing, it is uncommon to find enterprises owned by women but run by men. It is essential to formulate strategies to support and sustain their efforts in the right direction.

Issues

Problems of finance and working capital

Women led businesses are generally more successful, and yet have more difficulty in getting fund. Women own a small property and that makes it very difficult for women to provide collateral to secure bank loans. Arrangement of capital for a new business or to grow an existing one is a challenge. Even the members of her family have little confidence in the capability of her to run a business.

Work life balance

A woman has to perform her family duties irrespective of her career as a working woman or an entrepreneur .If we think of entrepreneurship and domestic life of a woman, we come to conclusion that homemaking and parenting are still unchanged. Huge responsibilities and struggle causes stress.

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Lack of self-confidence

Some women from village background and are lacking self-confidence, will-power, strong mental outlook, optimism etc. They always fear of committing mistakes while doing work, more over there are limited initiatives of taking risk and bearing uncertainty.

Family Conflicts

They are always making them to feel that the only family and not business is a place meant for them. Due to such limited scope of help and cooperation they drop the idea of excelling in the enterprise field. The 2011 Indian Human Development Survey (IHDS) shows that a very sizeable fraction of Indian women say that they require permission from a family member even to go to the local market or health centre.

Government initiatives

Government initiatives for women empowerment especially in rural areas are as follows-

- Prime Minister Rojgar Yojana and EDPs were introduced for the development of entrepreneurial qualities among rural women.
- 'Women in agriculture' scheme to train women farmers.
- KVIC took special measures in remote areas to generate more employment opportunities for women
- Co-operatives schemes were formed by the government to help women in agro-based industries like dairy farming, animal husbandry, horticulture etc.
- Integrated Rural Development Programs (IRDP) and training of Rural youth for Self employment (TRYSEM) etc.

Mahila-E- Haat in 2016 was launched by the Ministry of Women and Child Development. This bilingual online marketing platform leverages technology to support women in their business, SHGs and other NGOs.

Mahila shakti Kendra works for skill development of rural women. It includes digital literacy, awareness of nutrition, health and hygiene also. To support the under privilege people, Mahila Shakti Kendra encourages community engagement. This work is being done in 115 most backward districts through the students. This helps in skill development and capacity building.

Some training schemes for self employment of women are also introduced by the government:-

- Support for Training and Employment Programme of Women (STEP).
- Development of Women and Children in Rural Areas (DWCRA).
- Small Industry Service Institutes (SISIs)
- State Financial Corporations
- National Small Industries Corporations
- District Industrial Centers (DICs)

Findings & suggestions

The women entrepreneurs face serious constraints which include socio- cultural influence, lack of technological advancement, corruption, political trends, financial constraints, bank policy and bureaucracy, lack of infrastructural development, low level of education, family responsibility and lack of access to training in their business operation.

Many initiatives are taken but still there is a wide gap.

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1. Various awareness programs need to organize.
2. Poverty and illiteracy is the main cause of unsafe and unhealthy environment.
3. Empowerment of Women could only be achieved if their economic and social status is improved. This could be possible only by adopting social and economic policies.
4. It is not always easy for women to find jobs that will be compatible with their family responsibilities and household chores. Thus, many women are attracted by the idea of self employment in enterprises adjoining their house premises. It allows them to take care of both home and business.
5. Government should make more policies to enhance the accessibility of women entrepreneurs.
6. Enterprise should provide proper guidance and training to women entrepreneurs.
7. The government should provide better infrastructure such as water, electricity, roads, and security to reduce the cost of doing business.

Conclusion

Empowerment of women means empowerment of a family, empowerment of a village and empowerment of a nation. Efforts are being taken to enhance the involvement of women in the enterprise sector. This is mainly because of the change in attitude, diverted conservative mindset of society to modern one, daring and risk-taking abilities of women, support and cooperation by the members of society ,the changes and relaxations in government policies, granting various schemes for women entrepreneurs etc, but much more is yet to be done.
It is proposed to open finance cells at various places to provide easy financial support to women entrepreneurs. These special cells should provide finance to women entrepreneurs at concessional rates of interest and on easy repayment facilities. Yet, programmes struggle to recruit women, place them in jobs and keep them in jobs once they are placed.

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IMPACT OF A REGULATION AND FRAGILITY OF A PRIVATE SECTOR BANKS IN INDIA"-A STUDY

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Abstract

When private banks get into trouble, unsophisticated household lose their bank deposit. To protect them a resolution corporation needs to be setup. The focus of banking sector reforms in India has been public sector banks with limited supervisory capacity, no resolution capability, old laws has reported that some of India's private sector banks may be in trouble. In order to overcome this problem only Reserve bank of India can make a healthy public sector bank like SBI acquire them. Most recent data says that as a member of public how one can assess the soundness of a private bank is, the bank and the RBI work hard on covering it up but stock market speculators have strong incentives to peer inside the bank and understand the health of the lending portfolio. The stock market deletes losses from the claims of the banks including from the companies to which loans have been given this influences share prices of banks. Hence the key ratio to look at is that deposits of bank divided by their market capitalization. This particular paper discuss about the deposit ratio for private sector banks in India, and how regulation can fight the fragility of banks and reviving of Financial Resolution and Deposit Insurance Bill(FRDI bill), in addressing the foundations of failure in Indian finance.

Key words:- *Fragility, FRDI bill, Financial sector, Private banks, banking sector reforms.*

Introduction

The history of banking began with the first prototype banks which were the merchant of the world, who gave grain loans to farmers & traders who carried goods between cities. This senerio was prevailed in Assyria, India & Sumerian. Later in ancient Greece & during the Roman Empire, lenders based in temples gave loans, which accepting deposits & performing the change of money during 2000BC. Many histories position the crucial historical development of a banking system to medival and renaissance Italy & particularly the affluent cities of Florence, Venice & Genoa. Development of banking spread from northern Italy throughout the Holy Roman Empire & in15th & 16th century to northern Europe. This was followed by a number of important innovations that took place in Amsterdam during the Dutch republic in the 17th century in London since the 18th century. The early 2000 were marked by consolidation of existing banks and entrance into the market of other financial intermediaries: Non-bank financial institution. Large corporate players were beginning to find their way into the financial service community, offering competition to established banks. The main services offered included insurance, pension, mutual, money market and hedge funds, loans and credits and securities. Indeed, by the end of 2001 the market capitalisation of the world's 15 largest financial services providers included four non-banks.

The Financial Innovations and Advanced Technology

The process of financial innovation advanced enormously in the first decade of 21st century increasing the importance and profitability of non bank finance. Such profitability priorly restricted to the non- banking industry, has prompted the office of the comptroller of the

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currency (OCC) to encourage banks to explore other financial instruments, diversifying bank's business as well as improving banking economic health. Hence, as the distinct financial instruments are being explored and adopted by the banking and non-banking industries, the distinction between different financial institutions is gradually vanishing.

The first decade of the 21st century also saw the culmination of the technical innovation in banking over the previous 30 years and saw a major shift away from traditional banking to internet banking. Starting in 2015 developments such as open banking made it easier for third parties to access bank transaction data and introduced standard API and security models.

The Financial Crisis Of 2007-2008

The financial crisis of 2007-2008 caused significant stress on banks around the world. Failure of a large number of major banks resulted in government bails-outs. The collapse and fire sale of bear streams to JPMorgan chase in march 2008 and the collapse of Lehman brothers in September that same year led to credit crunch and global banking crises. In response government around the world bailed- out, nationalised or arranged fire sales for a large number of major banks. Starting with the Irish government on 29 September 2008, government around the world provided wholesale guarantees to underwriting banks to avoid panic of systemic failure to the whole banking system. These events spawned the term ‘ too big to fail’ resulted in a lot of discussion about the moral hazard of these actions.

Private Banks Are Also in Trouble

The focus of banking sector reforms in India has been public sector banks. But recent media reports suggest that some of India's private sector banks. But recent media reports suggest that some of India's private sector banks may be in trouble. With the limited supervisory capacity, no resolution capability and old laws, the only solution the reserve bank of India may the problem is to make a healthy public sector bank.

How To Judge The Fragility Of A Private Bank?

As a general public, how is one to assess the soundness of a private bank? When a borrower does badly. The bank and the RBI work hard on covering it up. Most recent data is not available. But stock market speculators have strong incentives to peer inside the bank and understand the health of the lending portfolio. The stock market deletes losses from the claims of the bank, including from the claims of the bank, including from the companies to which loans have been given. This influence share prices of banks. Hence, the key ratio to look at is the deposits of the bank divided by their market capitalisation.

As a thumb rule, values of 4 or lower are a comfortable environment. The latest available data gives us the following ratio for private sector banks in India.

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DEPOSITS/MCAP RATIO FOR PRIVATE SECTOR BANKS IN INDIA

BANK	DEPOSIT/MCAP RATIO
Bandhan Bank Ltd	0.68
Kotak Mahindra Bank Ltd	0.83
AU Small Finance Bank Ltd	0.96
HDFC Bank Ltd	1.43
RBL Bank Ltd	2.23
ICICI Bank Ltd	2.34
Indusind Bank Ltd	2.36
City Union Bank Ltd	2.44
Axis Bank Ltd	2.55
DCB Bank Ltd	3.92
Federal Bank Ltd	6.16
Yes Bank Ltd	8.96
Karur Vysya Bank Ltd	10.92
Lakshmi Vilas Bank Ltd	13.87
Karnataka Bank Ltd	23.34
Dhanlaxmi Bank Ltd	25.94
South Indian Bank Ltd	34.74

Source: AUTHOR'S CALCULATIONS ThePrint

The table above shows all the private Indian banks, sorted by the deposits/Mcap ratio (the latest deposit data is from June 2019). This throws up numerous names with values of worse than 4. The ratio of 10 means, in the eyes of the speculators on the stock market, for each Rs. 10 of deposits from the public the bank only has a buffer of Rs. 1 of equity capital.

The table shows a weakness in seven banks if we use the September 2019 market cap numbers, we find that Yes Bank also shows weakness. Even assuming zero growth in deposits since June, the ratio of deposits to market cap is above 21. All the other banks remain in the same health as in June.

How Regulation Can Fight The Fragility Of Banks.

A capable banking regulator does two things. First, it constantly forces the bank to do correct accounting of its assets. The assets must be counted at the prospective sale value. When a borrower comes under stress, this must be immediately recognised as loss. Second, the banking regulator must demand reduced leverage. It is bad when unsophisticated households lose their bank deposits, when a private bank gets into trouble. This induces a loss of confidence in banking and more generally, in the financial system. That is why everywhere in the world; policy makers have looked for a way to protect unsophisticated households. This is done through a financial **'RESOLUTION CORPORATION'** or RC. This RC plays two roles. First, it watches over private banks, and moves in to execute a rapid bankruptcy process when the banks are in trouble, but before the bank is bankrupt. This imposes less turmoil upon the economy than would have been the case if a bank went to the insolvency and bankruptcy code when it is unable to pay credit

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Conclusion

At present in India, we have a deposit insurance corporation, DICGC, which pays Rs. 1 lakhs to an individual, summing across all the accounts held with the bank. The trouble is DICGC is a mere pay box. It plays no role in thinking about when to intervene in a bank running a smooth bankruptcy process. It is essential to revive and enact the FRDI Bill, in addressing the foundations of failure in Indian finance.

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THE VACHANA LITERATURE AND THE SOCIAL TRANSFORMATION

Poornima.P.S.[1]

Abstract

The vachana is a novel genre written in Kannada in the 12th century. It is a combination of prose and poetry which endeavoured to eradicate the discrimination between the castes in Karnataka. It transformed the superstitious society into a rational society. The leaders of this movement resisted the barbaric practices which were practiced hitherto in the name of caste system. The diction of this genre was very simple to cater to the common people although Sanskrit was enjoying the patronage of the kings and queens. Simultaneously the vachana literature tried to elevate the status of the womenfolk contrary to the previous epochs. It believed in the concept of 'Work is Worship' which mandated the masses to earn one's livelihood however mean or noble the jobs would be. Rendering service to society in each one's capacity was lauded. Thus it preached the dignity of labour. The other aspects of this movements were divinity of nature, simplicity in one's conduct, helping the needy, pursuit of spiritual knowledge and the like. Thus it revolutionized the society which was under the strong clutches of the caste system, a unique characteristic of India.

KEY WORDS: Caste system, Egalitarianism, Vachana, Spiritual knowledge, Divinity of nature.

Literature, as an art form, is affected not only by external determinants but by dynamism within art itself that promotes or impedes change. -Rene Wellek

Literature is a great weapon to bring about a change in a society. They say pen is mightier than a sword. This is proved during the Bhakti Movement in Karnataka in the 12th century. Eradication of caste system which had a strong hold and impinging the lives of the people was the need of the hour. The priestly class and the upper castes were wielding their domination and oppressing the down-trodden people in an incredible way. The society was suffocating to these oppressed castes. They were called untouchable people in a human society. Imagination staggers to find the unbearable plight of these people and the atrocities meted out to them. It is during this time that a novel genre called 'vachana' came into existence and sparkled a revolution through the mystic writings in simple diction. The word vachana comes from Sanskrit 'Vac' (/vatʃ/) meaning word. It is not restricted to any set rules but a combination of prose and poetry. They were composed to preach their religion based on egalitarianism. They used them as tools to reform their society, enlighten the masses who were hitherto misled by Upanishads and *Karmakanda*. The vachanas preach the profound Vedas in a very simple manner to the laity. In Kannada, the word vachana also means a promise. The composers assured that whatever is expressed through it is discussed and proven by a host of mystics. Hence the followers of Vachana Movement believed their words and endeavoured to practise egalitarianism.

The presentation tries to explore the implications of saint Akkamahadevi's vachanas which preached divinity of nature and due respect to fellow flora and fauna. One can observe the similarity between the oppression of the down-trodden people and the exploitation of nature.

The saint Akkamahadevi was an ardent devotee of Lord Chennamallikarjuna. Along with the male religious propounders of Vachana Movement she too expressed the concern towards

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nature. She preached one of the practices of the movement vehemently, namely Brityachara. According to this, one has to find divinity of nature. If the society of the 12th century is studied, one will come to know that it had begun to treat nature as a commodity and materialism was creeping in gradually. So the composers of vachans had a bounden duty to guide the masses and lead them to the spiritual path in which there is no discrimination between His Creation. In one of the vachanas she comments the fisherman's act:

A fisherman, entering water
Would search for fish,
And killing several creatures,
Would rejoice,
Why shouldn't he mourn for them,
As he would, if an infant of his house should die?
For instance,
As it is said,
"One should not discriminate between oneself and others.
He alone sees the truth, who sees
The Light of Consciousness in everything",
The sorrow of the fisherman would be
The laughing stock of the world.
Therefore,
What shall I call pariah,
Who, being a devotee of Cennamallikarjuna,
Indulges in violence to life? (177)

The American Transcendentalism resonates the similar concept of finding divinity of nature. Transcendentalism was also primarily a religious movement and later became a literary movement. Transcendentalists believed that God was present in every aspect of life, and could be experienced through the intuition. It also believed that every person had a divine inner light that could connect them to God. Their goal was to "transcend' ordinary life to experience the symbolic and spiritual world around them. There is a similarity between the two movements: both derived their inspiration from Vedas and Upanishads and both rejected some religious dogma of the time in favour of a high spiritualized and personal understanding of God. The movement transformed the 19th century America. The present day Eco-criticism is another literary criticism which is transforming the society in a similar fashion. The modern ecofeminist like Vandana Shiva is of the opinion that patriarchy exploits woman and nature similarly. She criticizes the modern man who is neglecting the nature and polluting irrevocably. The saint Akkamahadevi responded to the milieu with the same intensity and concern. In another vachana saint Akkamahadevi brings out the selflessness of nature towards serving the mankind. She expects the same kind of attitude among the people of her time. She and her contemporary vachana composers had the conviction that it is in serving the needy people selflessly that one can find Him.

Can a dry bamboo sprout again?
Can a burnt pot become clay again?
Can a fruit dropped from its stalk

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Return to it again?
If the toiling and moiling men
Utter a word unknowingly,
Do the steadfast devotees
Return to earth again,
O Cennamallikarjuna?(111)

Saint Akkamahadevi was a staunch worshipper of Lord Chennamallikarjuna. The steadfastness of the nature is compared to pure devotion she had towards Him. She implies to say that both man and nature are equal and that there is hardly any discrimination between His Creation. She has such strong faith in Him that even if the Almighty slays her, she will not cease to bow before Him. Thus she shares the pursuit of spiritual knowledge of her time.

Did ever the sandal wood lose its fragrance
Because it was cut, sawn and rubbed?
Did ever gold lose its luster when heated,
Because it was cut and whetted?
Did ever a sugarcane lose its sweetness
Because it was hurt when cut into piece,
Crushed and boiled to make sugar?
If you collect all my by- gone sin
And cast them into my face,
The loss is yours.
I'll never cease to say, "I bow to you",
Even if you slay me,
O Father Cennamallikarjuna!(169)

The Hindu philosophy believes that animals are the incarnation of the Almighty and that Almighty is pereived by the animals quicker than human beings. Hence when Akkamahadevi fails to see Him, she beseeches the fellow creatures in the forest if they have spotted Him.

O prattling parrots,
You have not seen Him.
O cuckoos, singing loudly,
You have not seen Him.
O bees, swooping and humming
You have not seen Him.
O swans, frolicking on the lake,
You have not seen Him.
O peacocks, sporting on hills and in dales,
You have not seen Him.
Tell me where Cennamallikarjuna is.
O tell me where He is. (174)

In the following vachana, Akka (she is called so popularly, meaning elder sister) she glorifies the elements and describes how they are worshipping Him. In a similar fashion, she says she too worships Him.

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The visible light of the sun,
The expansion of the sky,
The motion of the air,
The six kinds of colours
Of leaves and flowers
Of tree, shrub and creeper,
All worship Thee by day.
Moonlight and stars,
Fire and lightning,
All luminous things
Adore Thee at night.
Being engaged in worshipping
Thee day and night,
I have forgotten myself,
O Cennamallikarjuna! (198)

The pursuit of spiritual knowledge was a great fervour during Akka's time. Hence she attributes due significance to knowing Him. She enlists the nature and the purpose it is created by the Almighty. She criticizes if they do not serve the purpose. She assumes that without the spiritual knowledge in one's life, life will become barren and futile.

What is the use of a tree,
Unless it has shadow?
What is the use of wealth,
Unless one has compassion?
What is the use of a cow,
Unless she gives milk?
What is the use of beauty,
Unless one has virtue?
What is the use of width,
Unless there is sky?
Of what use am I,
Unless I know you,
O Cennamallikarjuna?

Thus the vachana composers in general and the saint Akkamahadevi in particular endeavoured in all possible ways to guide the society, transform them to practice egalitarianism which appears to be elusive till today.

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TRANSFORMATIONAL STRATEGIES ADOPTED ACROSS EDUCATIONAL INSTITUTIONS FOR STAFF MANAGEMENT

Dr. Vinay Ranganathan [1] **Sudarshan V** [2]

Introduction

In a competitive world, uniqueness is the only key to success. A transformational strategy is a plan of action aimed at shifting the operation of an institute, usually over many years. Educational innovations should not only focus on teaching and learning theory and practice but should also have a **real time corporate knowledge on how things work in the real world.**"

Transformational change occurs when educators and management understand their students' achievement and learning progress and are aware of the resources, data, training, and support available to ensure that students are career ready. A transformational school leader ensures students focus on their studies by being considerate of individuality, being charismatic in influencing them, and inspiring them.

Staff retention also important roles in teaching institutes to make more comfortable to students rather keep on changing the teaching staff frequently. Leadership strategies to successful implementation in education.

Transformation strategies are inclusive of careful planning, transparency, honesty, communication, creating a route map, provide necessary training to staff, invite participation, and most importantly having patience in waiting for the outcomes.

Transformation cannot be brought overnight. It should be a continuous and ongoing process. Wherein the results will show you over a period of time.

Any education institution including schools, colleges etc will have to have a strong employee force, transformation can be made through regular observation and for this employee should be there for continuous years and management should also look for employee retention in order to make the process smooth.

Transformational change means alterations in certain areas which is caused due to an interaction with the environmental factors and creates a need for new behaviours or changes in the behaviours of the organizational employees. Transformational change as paradigm modifications both at the individual and organizational levels. They equally viewed transformational change as the major task of the leaders of the present scenario, from which emanates the term transformational leaders.

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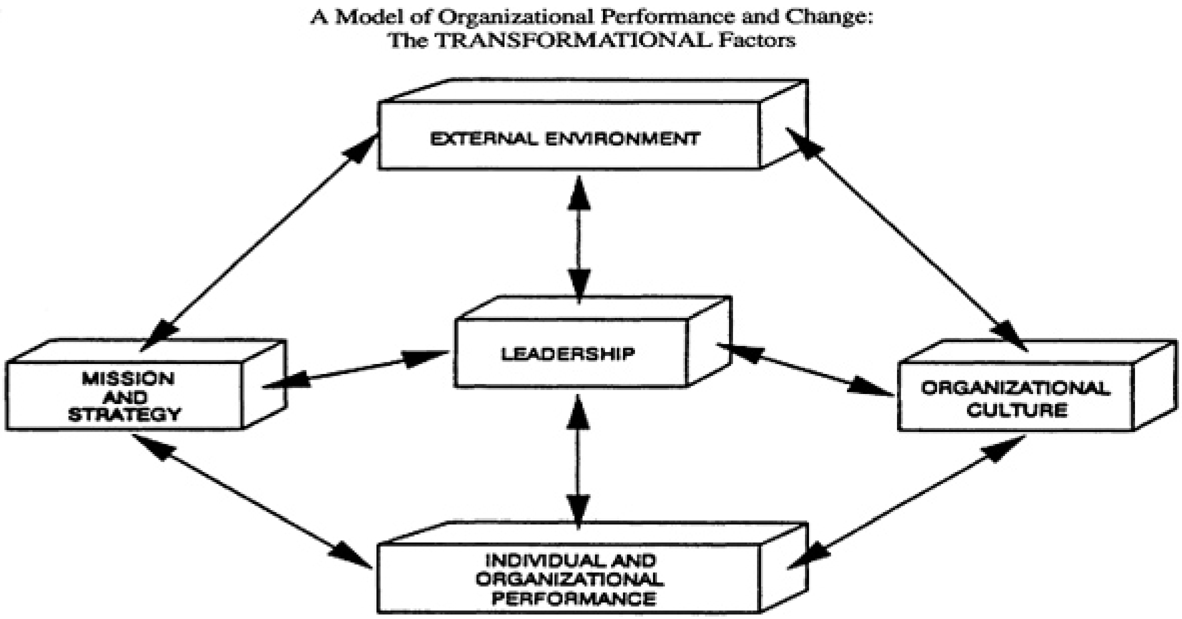

The model above shows the interrelationship between the entire gamut of transformational factors on the organizational performance and change. It shows that the organizational change is affected by the external environment which includes factors like competitive forces, technological innovation and government rules & regulations. Even the role of transformational leaders in the era of fast transformation has also been discussed through this model. The transformational leaders play a crucial role in organizational transformation and help in responding to the forces of the external environment by proactively assessing the challenges from the external environment and accordingly developing and implementing strategic interventions. Given below is a description of each factor presented in the model:

External Environment: It constitutes the external factors or situations that influence the organizational performance like the worldwide economy, political/government factors and the legislations.

Mission and Strategy: Mission is the reason for existence of the organization and strategy constitutes the road map of action and how the organization achieves its goals/purpose over a period of time. A written mission statement guides the employees in their pursuit of organizational excellence.

Leadership: Leaders provide direction and guidance to the employees for behaving and performing in expected ways.

Organizational Culture: Culture of an organization influences the behaviour of the employees and the way the employees do things.

Structure: Structure describes the hierarchical pattern in an organization, levels of responsibility and the arrangement of functions, authority for making decisions, communication patterns and relationship for ensuring effective implementation of the organizational strategy and realization of goals.

Concept of Leadership

The word ‘leader’ appeared in the English language at about the year 1300 AD(Oxford English Dictionary, 1933) and the word ‘leadership’ at about 1800 AD(Stogdill, 1974).

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The term leadership has various interpretations. In simple terms, leadership is getting others to follow or getting people to do things willingly. It is a matter of making a difference.

Drucker(1954) defines leadership as 'the lifting of man's visions to higher sights, the rising of man's performance to a higher standard, the building of a man's personality beyond its normal limitations',

Lipham (1964) defines leadership as 'the initiation of a new structure or procedure for accomplishing an organizational goals and objectives'.

Cunningham (1976) describes this concept as 'a curious blending of leading and following provoking and calming, disturbing and stabilising along with generating new strength and capacity along the way'.

Professor Warren G. Bennis (1985) believes that "Leaders are people who do theright thing; managers are people who do things right."

Dwight D. Eisenhower (1985) states that "Leadership is the art of getting someoneelse to do something you want to be done because he wants to do it."

Nature of Leadership

Effective leadership is a key factor in the life and success of an organization Leadership transforms potential into reality Leadership is the ultimate act which brings success to all of the potent potentials that is in an organization and its people. Leaders propose new paradigms when old ones lose their effectiveness. Leadership is a process of giving meaningful direction Leadership is a process of giving guidance to a group of people for fulfilling the organisation's mission. This doesn't mean, however, that you can't learn to be an effective leader. You just need to understand the various approaches to leadership, so that you can use the right approach for your own situation. One way of doing this is to learn about the core leadership theories that provide the backbone of our current understanding of leadership. John Maxwell (2011) says that "Leaders become great, not because of theirpower, but because of their ability to empower others" Leadership is mostly used as a synonym to management. But there is a large difference between the two terms. Management is concerned with all the activities that needs to be faced due to complex business problems and on the other hand leadership is dealing with the changes that are required to solve these problems. Leaders establish direction by developing a vision for the future; then they align people by communicating this vision and inspiring them to overcome hurdles. Whereas management brings about order and consistency by drawing up formal plans. Leadership is the ability to influence a group toward the achievement of a set of goals or vision.

Characteristics of a leader

A leader has to be trustworthy A leader has to be able to communicate with his followers effectively to bring about changes

The Great Man Theory that can be traced back to ancient times of Greeks and Romans states that leaders have some exceptional inborn qualities and personal nature that cannot be shared by others and it is these unique qualities that inspires the followers. Leadership has only been scientifically studied during the twentieth century (Bass, 1990a) based on the research paradigms and methodologies. However there is no single grand universal theory providing common direction (Burns, 2003). Early leadership theories can be classified into four main approaches

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Trait Approach

The failure of the Great Man theory then led to the development of the more realistic trait theory(Bolden & et.al, 2003). This theory was dominant during the 1930s and 1940s. This theory emphasizes on the personality of the person like height, appearance, interpersonal skills, initiative, decision making and general administrative ability of the leader. Trait theories help to identify traits and qualities (for example, integrity, empathy, assertiveness, good decision-making skills, and likability) that are helpful when leading others. It was believed that if traits could be identified, leaders could be predicted, or perhaps even trained (Draft, 2005) However, none of these traits, or any specific combination of them, will guarantee success as a leader. Stodgier (1948, 1974) examined more than 287 trait studies to find a reliable and coherent pattern for leadership. He further concluded that a particular trait was often relative to the situation and there was no sure shot pattern to guarantee success,

Behavioural Approach

Trait theory was inconclusive (Bolden & et.al, 2003) and in contrast to this theory where traits were looked at, the behavioural theory of leadership was developed. This theory states that leaders are known more from their acts rather than traits. Leaders can be created and the characteristics need not be necessarily in born.The two important functions of behavioural theory (Stoner & Freeman, p.475) are as follows

Problem solving ability:

Group maintenance

Ohio State University developed the Leader Behaviour Description Questionnaire(LBDQ0 (Yukl, 2002) , a survey method to measure the behaviour of a leader.

The behavioural approach also proved to be ineffective as identifiable patterns between leadership behaviour and efficacy was missing proving that behavioural factors were not reliable in all situations.

Styles of Leadership

Conventionally, there are large numbers of leadership styles such as autocratic, laissez-faire, democratic, participative, etc. Any of these and several other models of leadership highlighted about under the broad headings of trait approach to leadership, behavioral approach to leadership and contingency approach to leadership does not fit into the structure of learning organization. However, it is in nearly last two decades of the 20th Century that some other kinds of leadership styles came to be advocated under the broad head of change leadership. These styles include charismatic, transactional and transformational leadership.

Autocratic Leadership style

Autocratic leadership style is when the leader dictates his work methods and takes full authority and responsibility by giving orders without consulting his subordinates. There is no participation in the decision making and orders are to be followed without any deviation. This style of leadership is tight, direct and precise and emphasises on unquestioning obedience, strict discipline and aggressive decision making. Autocratic leaders are generally aggressive, dictatorial and controlling. This style is generally suitable in emergency situations like crisis and pressure where subordinated blindly look to their leaders for solutions. This method of leadership when followed day to day may lead to low morale, discontentment, frustration and fear. Productivity is not high as subordinates do not explore their creativity and individuality. Hence, there is a lack of ownership and belongingness towards the organization.

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Democratic Leadership Style:

A democratic leader consults, participates and plans policies along with his subordinates. Communications are two way and formulation of policies, goal setting and even decision making is discussed in order to promote higher internal motivation and to improve results. Subordinates are involved in the running of the institution and an environment of learning is created. This style reduces grievances, shows respect to all members and reduces absenteeism. However, democratic style of leadership rarely works in a large organization with complex structure. Decisions are usually delayed and this technique is also not suitable for employees who prefer minimum interaction with the management on a day to day basis.

Delegative Leadership Style:

In this style of leadership, the leader gives power and passes the responsibility for decision making to the subordinates. Subordinates are free to do whatever they like on the belief that they will put their full effort and maximum results will be yielded. Employees set their own goals and solve their own problems. This style builds individual personality and will only work in an environment where people have the necessary skills, knowledge and motivation to work effectively on their own.

Charismatic Leadership:

It goes beyond the techniques of transactional leadership. A charismatic leader is one who has the capability to motivate subordinates to transcend their expected performance. Expressing differently, a charismatic leader has the ability to inspire and motivate people to do more than they would normally do, despite obstacles and personal sacrifice. Subordinates eclipse their own self-interests for the sake of organization. If compared with transactional leaders, charismatic leaders are less predictable. They create an atmosphere of change, and they may be obsessed by visionary ideas that excite, stimulate, and drive other people to work hard. They are able to generate an emotional impact on their subordinates.

Transactional Leadership

Transactional leadership is one in which a leader simplifies subordinate's role and discusses requirements, initiates structure, provides rewards and displays consideration for subordinates. Therefore, the transactional leader's ability to satisfy subordinates may improve productivity. They may also excel at management functions; they are hardworking, tolerant and fair-minded. They take pride in keeping things running smoothly and efficiently. They also evince a sense of commitment to the organization and conform to organizational norms and values. However, they often emphasize on plans, schedules and budgets in contrast to the real level of outcomes/ performances.

Transformational Leadership

Transformational leadership is a leadership style in which leaders encourage, inspire and motivate employees to innovate and create change that will help grow and shape the future success of the company. This is accomplished by setting an example at the executive level through a strong sense of corporate culture, employee ownership and independence in the workplace.

Transformational leaders inspire and motivate their workforce without micromanaging — they trust trained employees to take authority over decisions in their assigned jobs. It's a management style that's designed to give employees more room to be creative, look to the

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future and find new solutions to old problems. Employees on the leadership track will also be prepared to become transformational leaders themselves through mentorship and training.

Managing change in organisation and adopting innovative strategies

1. Planning: Before you bring proposed change to your team, make sure you have a clear plan in place that covers, at a minimum, when, how, and why the change is taking place. Ideally, you'll have documented the tasks needed to get you to where you want to be, outlined new or changing responsibilities for anyone affected, crafted a fully-developed timeline, and come up with responses to address potential concerns

2. Transparency: One of the tricky parts about organizational change is that it will often arrive in phases, or will involve a level of confidentiality on the part of the management team or certain individuals. However, especially when the change will be a major one, it's helpful to be as transparent as possible with your employees - even if you can't give them all of the details, being upfront about the pieces you can share (and clearly explaining their impact) will go a long way towards helping your staff feel more comfortable.

3. Truthful: This is an easy rule to follow when the change in question is positive; when the change is in response to challenging circumstances or will result in short-term negative outcomes, this becomes trickier. However, being honest with your staff to the extent that you're able to is usually the best route: sugarcoating, presenting things in an overly optimistic way, and promising unrealistic outcomes will just make your staff suspicious and distrustful of your motives. While it's important, as a manager, to present an optimistic front to your team, do so in a way that acknowledges potential challenges and drawbacks.

4. Communicate: Keep the lines of communication open between you and your employees. Take the time to explain why the change is happening, and what it will look like in practice. Make yourself open to questions, hold team meetings, and invite your reports to come see you and talk through their concerns or thoughts in a neutral atmosphere.

5. Create Route map: Help your employees understand where the organization is, where it's been, and where it's going. How does the change play into the business's history, and how is it going to shape its future? Laying this out clearly will demonstrate the thought and strategy behind the change, and will help staff see how it fits into, or is evolving from, the business model they've become accustomed to.

6. Training: When the change involves shifts in technologies or processes, provide adequate training for your employees to help them master the new way of doing things. And make sure that you convey that this training will be available when the change is announced, so as to avoid employees feeling like they'll be left behind due to lack of skill or experience

7. Invite participation: Although this won't always be possible, giving employees the opportunity to participate in, or give feedback on, decisions can be a really positive strategy.

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Employees will be grateful for the chance to make their voices heard, and it can also be a great way to get different perspectives and understand impacts you might not have thought of otherwise

8. On Going process: A longer, more strategic rollout is almost always the best option, rather than a hasty shift in direction. Not only will you give your employees a chance to adjust to the change, you'll be able to answer questions and address any issues well in advance of the change going into place. Additionally, people are generally slow to adopt new habits, so this will give your staff a chance to familiarize themselves with the new way of doing things and gradually phase out old practices in a more natural way.

9. Monitor and evaluate: Once the change process is in motion, it's important to maintain consistent oversight over implementation and rollout to ensure that things go smoothly and that you'll ultimately be successful. Keep a close eye on potential problems, and address any issues in a timely manner. Define metrics to measure success, and continually monitor them to make sure that you're staying on track. And continually touch base with key stakeholders to gauge their perceptions and get any relevant feedback.

10. Good Leadership: Above all else, remember to go back to basics and focus on maintaining and exemplifying the qualities of a great leader. Inspire your team; demonstrate strategic thinking; be open-minded and flexible; and show your team that they can depend on you to have their best interests at heart. A strong leader can help their team weather the storms of change with confidence and clear-sightedness, no matter how challenging they might be.

Literature Review

Richard Beckhard (1918–1999) was an American organizational theorist, Adjunct Professor at MIT, and pioneer in the field of organization development. Beckhard co-launched the Addison-Wesley Organization Development Series and began the Organization Development Network in 1967.[1] His classic work, Organization Development: Strategies and Models, was published in 1969. Beckhard was an adjunct professor at the MIT Sloan School of Management from 1963-1984. He died on December 28, 1999. He helped to define organization development as: "an effort (1) planned, (2) organization-wide, (3) managed from the top, to (4) increase organization effectiveness and health through (5) planned interventions in the organization's 'processes', using behavioural-science knowledge". Together with David Gleicher, he is credited with developing a Formula for Change. The formula proposes that the combination of organisational dissatisfaction, vision for the future and the possibility of immediate, tactical action must be stronger than the resistance within the organisation in order for meaningful change to occur.

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Fitz-enz (1990) recognized that ***employee retention*** is not influenced by a single factor, but there are hosts of factors which are responsible for retaining employees in an organization. Management need to pay attention to factors such as compensation & rewards, job security, training & developments, supervisor support culture, work environment and organization justice etc. According to Osteraker (1999) [20], the employee satisfaction and retention are the key factors for the success of an organization. The Retention factor can be divided into three broad dimensions, i.e., social, mental and physical. The mental dimension of retention consist of work characteristics, employees always prefer flexible work tasks where they can use their knowledge and see the results of their efforts which, in turn, helps in retaining the valuable resources. The social dimension consists of the contacts that the employees have with other people, both internal and external. The physical dimension consists of working conditions and pay. Stein (2000) [21], Clarke (2001) [22], Parker and Wright (2001) [23] have rightly observed that organization must utilize an extensive range of human resource management factors to influence employee commitment and retention. Walker (2001) identified seven factors that can enhance employee retention: (i) compensation and appreciation of the performed work, (ii) provision of challenging work, (iii) chances to be promoted and to learn, (iv) invitational atmosphere within the organization, (v) positive relations with colleagues, (vi) a healthy balance between the professional and personal life, and (viii) good communications. Together, these suggest a set of workplace norms and practices that might be taken as inviting employee engagement. Kehr (2004) [24] divided the retention factors into three variables: power, achievement and affiliation. Dominance and social control represents power. When personal performance exceeds the set standards, it represents achievement and affiliation refers to social relationships which are established and intensified. Hytter (2007) [25] found that factors such as personal premises of loyalty, trust, commitment, and identification and attachment with the organization have a direct influence on employee retention. She also explained that workplace factors such as rewards, leadership style, career opportunities, the training and development of skills, physical working conditions, and the balance between professional and personal life have an indirect influence. Pritchard (2007) [26] was of the opinion that training and development is one of the important retention programmes incorporated in an effort to retain their employees. Eva Kyndt , Filip Dochy et al.,(2009) [27] have found in their study, while investigating employee retention that personal factors such as level of education, seniority, self-perceived leadership skills, and learning attitude and organizational factors such as appreciation and stimulation, and pressure of work are of great relevance in employee retention.

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Table 1 below shows the various factors of employee retention and the associated research papers along with the contributing authors.

Objectives of the Study

- Provide a best resource to institutes by employee retention
- To minimize huge training costs to new staff
- To have a hassle free working environment
- Training and replacing employee is shockingly high costs
- Improved employee morale
- Increases employee productivity
- Increased company pride
- HR strategies implementation in educational institutions
- The change from an ad hoc approach to a strategic approach in educational institutions
- Retention of existing staff members
- The holistic approach of learning things and adapting in work
- Healthy relationship of staff and management
- To find out the various research works that have been done in the area of employee retention
- To highlight the various factors which affect retention initiatives in an educational organization
- To explore the relation between various factors and job satisfaction. This paper focuses on the different transformational strategies adopted in educational institution for both staff management and also helps in retaining staff through retention approach

Methodology-We used primary data and secondary data from various sources to make the study and give the thesis in bringing the recommendations and conclusion for this paper

Recommendations

Finally the best can happen with 2 things – Adopt to change and Learning

- Considering staff suggestions also provides the staff an opportunity to express their thoughts and views, which may be right
- A common platform should be there to discuss staff and management concerns
- Leadership styles make a huge impact on the staff and the employee retention
- It provides more scope for staff retention, which are both advantageous for students and the institution
- Concept of Staff and Management should have a proper process to make decisions more effective. If great can happen. It should happen with all the 3 aspects.
- Create right work environment
- Right candidates to be recruited
- Best training to employees on regular basis
- Flexibility in timings
- Perks and benefits in the form of rewards and recognitions
- Micro management to be minimized

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- Salary to be matched with market rates
- Reduce employee pain
- Management should be like leaders instead of being boss
- Immediate supervisor to be very friendly with professionalism
- Skip level meeting to be kept
- Regular check on employee satisfaction
- Mentorship programs
- Orientations, Annual performance reviews & Work-life balance
- Define and communicate Vision to employees
- Delegate and empower
- Commitment in learning and relearning

Recommendations are based on my experience and survey results related to leadership strategies for staff management and employee retention techniques to be followed by all industries. These recommendations will create a foot print in bringing success in any institutions. Innovativeness in learning and relearning and making employee feel homely environment in work place will always results in success factors

Conclusions

This study was made to understand the notable ways of different leadership strategies adopted by staff management and the ways to retain employee and making them to be more productive in their work. Analyzing the importance of vision and mission statements of company and making employees to understand it and make them to adhere on the policies and procedures. Both staff management is one factor in bringing the success in the organization.

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A STUDY ON COGNIZANT OF GREEN MARKETING AMONG RURAL CONSUMERS

G.Punitha[1]

Priyanka .B[2]

Abstract

Economy is growing in a very fast phase with the help of sophisticated technology easing our life both in urban and rural arena leaving behind environment, which plays a vital role in our life. It's the time to connect our chord with environment creating awareness, showing deep concerned towards environment protection using the strategy called green marketing which comprises of wide range of activities like incorporation of green in the process of production, modification, sustainable packaging, and green advertisement, in environmentally friendly way. Green marketing is a measure to spread awareness on adverse effect of global warming, non-biodegradable, solid waste, harmful pollutants etc. This paper is an attempt to explore the extent of awareness of green marketing among the population in rural area by using primary and secondary source of data and applying different statistical tool.

Keywords- *Green products, rural consumers, environment friendly, Green marketing.*

Introduction

In the present scenario, the man kind is influenced by the environmental issues that constantly bother the past, present and the future benefits by the environment for generations. With respect to the same the academics also talks about the right and wrong that dwell in the concept of environmental issues. The society is becoming more cautious regards the eco- friendly nature of the product, its packaging and also marketing. To support the same, industries also have taken necessary steps to curtail the bad effects that may be imposed if it doesn't change or update itself with the demanding factors like Phosphate Free, Recyclable, Refillable, Ozone Friendly, and Environmentally Friendly etc…

Concepts like organic food and eco-friendly products are building up day by day, which ultimately showcases the effect of green marketing in the society. These products are made out of materials that are recycled or re-useable. Government also has come up with lot of initiatives like ban of plastics, banners and posters which again are partially plastic base etc to keep the environment safe from the harmful or non-degradable products.

Meaning:

Green marketing is the concept of making, marketing and merchandising giving the touch of safety to the environment as well. It spreads itself among the activities, which includes updated process of manufacturing products, environmental safety packaging or substantial packaging, eco- marketing, recycling or biodegradable etc… in simple; it throws light upon every perspective attached to a product. Green marketing can involve a number of different things, such as creating an eco-friendly product, using eco-friendly packaging, adopting sustainable business practices, or focusing marketing efforts on messages that communicate a product's green benefits.

This type of marketing can be more expensive, but it can also be profitable due to the increasing demand. Few methods or examples to state may be; having a recycling program and responsible waste disposal practices, Using eco-friendly paper and inks for print marketing materials, Using eco-friendly power sources and so on

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Objectives of the study:

1. To study the level of awareness of green products among rural consumers.
2. To explore the impact of green marketing in rural areas.
3. To identify the barriers for successful implementation of green marketing in rural area

Limitations of study:

1. The effects of only 2 variables are studied.
2. Respondents were selected only from rural areas in tiptur
3. Time constraint.

Statement of Problem:

In the recent times there are a lot of changes in perception of marketing, which is paving way to inculcate different approaches to persuade customers by giving satisfactory outlook. Yet customers are reluctant in changing their buying behaviour &accepting recent trends in marketing due to number of reasons. This paper is an attempt to explore the level of awareness and the extent of adoption of green marketing among the population in rural area and also aims to investigating root cause of unwillingness of complete adoption of green marketing among consumers in rural area of Tiptur.

Review of Literature:

Green marketing term was first discussed in a seminar on “ecological marketing” organized by American Marketing Association (AMA) in 1975 and took its place in the literature.

Ideas towards responsibilities of safety of environment, society and the world as a whole are taking its place in a dynamic way from the past to present. The agendas of the industry and manufacturing sector are slowly spreading its wings over and above the concept of sustainability apart from making profits in the long run. Companies are now aware of their role in protecting environment yet keeping in mind the requirements of the society, its clients or stakeholders as well. The Changing climatic conditions, arising environmental issues and social problems has changed the future leader generation for effective and efficient comprehensive decisions. Along with the manufacturers, consumers also are adopting the green marketing concept and due to their changing behaviour they are now called the green consumers.

When looking into all of this, a question arises as to whether the entire belt of the consumers is aware about the building environmental issues and the connecting green marketing concept. Keeping this in mind the review about the awareness of the rural consumers and the major connecting factor being price and promotion are made in this regard.

Some of the greatest challenges faced by these firms are changes in consumer preferences for the eco-friendly products, suspicion of eco-friendly advertising claim, unfavourable consumer perception of eco-friendly products and the high cost invested in developing eco- friendly products

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The concept of environmentally friendly or eco-friendly products is not new. Since ages, the conservation ethics have been an inseparable part of Indian thought, traditions, and day-to- day consumption. One of the projects reports that since last few decades, the mad quest for the material end and economical progress in India and abroad has become identical with the exploitation of nature in all its appearances. Despite the continued growth of environmental movement all over the world, it has yet to make its impact on the Indian consumers. As a result, it is vital to explore how consumers in India view the environmental issues, and how they behave, especially in their green buying towards environmental friendly products.

Advantages of adopting green marketing:

1. It ensures sustainability for long term growth giving profitability.
2. Cost savings in long run, although initial investment is high.
3. It increases goodwill of companies
4. It can fulfill corporate social responsibility
5. It provides competitive advantages to companies.
6. Employees of companies feels better &proud that they are environmental conscious giving ecofriendly product to customers
7. Customers feel sense of satisfaction, that they are preserving environment by consuming eco-friendly products.

Research Methodology

The study is based on primary and secondary data. Sample size collected is 50 numbers Target population includes literates in rural areas surrounding Tiptur. Statistical analysis involves chi-square test & graphical analysis.

Findings:

1. **P**eople in rural area are not aware of the concept green product & green marketing.
2. Hence not ready to welcome the product as they are not aware.
3. Most influential factor for buying products is pricing.
4. They feel that green marketing is much needed in food industries.
5. The satisfaction from purchase of green products is judged by the worth of money they pay.
6. They feel that entire range of green products is not available.

Suggestion

1. Spreading awareness about green products & green marketing concepts helps to protect environment.
2. Consumer’s unwillingness to purchase product giving premium price over nominal value, so reduce the cost.
3. Requirement of huge investment on research & development is much required.
4. Educating customers &persuading them to buy green products (ecofriendly products) are

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really competitive in nature.

5. Marketers should reach out people in rural sector with the help of advertisement in television, newspapers in large extent.
6. Companies should provide information and make availability of entire range of green products.

Conclusion

To conclude, green marketing is not a new concept but it is gaining more importance in this modern era to protect environment, it takes some good time to spread this concept deep rooted in the minds of consumers and giving them clarity about this, inadequate promotion, lack of knowledge, high pricing , lack of initiative and incentive for going & developing green are some hurdles for the success of green marketing, but adopting of green marketing &developing of green marketing productions boosting CSR as a part by the company encouraging customers by enhancing their product knowledge , informing them & giving adequate clarity about their green products marketing concepts& telling them about advantages ,benefits of such good incentives by adoption of green production by protecting environment ,This may lead the way to success in complete implementations of green market thus helping to make our world a better place for the future generation preserving and safeguarding environment.

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A CONCEPTUAL STUDY ON ONLINE RETAILING V/S OFFLINE RETAILING

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Abstract

With revolutionary changes taking place in the worldwide economy and the growing importance of 24/7 operation of the business, the retail sector has been undergoing a paradigm shift across the world. With the advent of the internet, the growth in the retail industry has been impressive due to the benefits of the economies of scale and also the expansion of business across the geographical boundaries at B2B (Business to Business) and B2C (Business to Consumer) levels. Several studies have proven that the Indian Retail Market is one of the top emerging markets in the world. For Indian Economy, the retail sector is one of the pillars, ***which contributes towards a growth rate of approximately 10% of the total GDP and towards the total employment around 8%****. According to the latest studies,* ***Indian retail market is ranked amongst the top 5 retail markets worldwide estimated around 800 Billion US Dollars****. There is a great contribution of retail industry to India's development. E-commerce is a boon and challenge to retailing sector which introduced the way for online retailing. An attempt has been made in this research paper to study the different forms of retailing sector and pros and cons of online and offline retailing, and its impact on India's economic development.*

Key words: Retailing, online and offline retailing , economic development

Introduction

The origin of retailing in India can be traced back to the emergence of Kirana stores and mom-and-pop stores. These stores used to cater to the local people. Eventually the government supported the rural retail and many indigenous franchise stores came up with the help of Khadi & Village Industries Commission. The economy began to open up in the 1980s resulting in the change of retailing. The first few companies to come up with retail chains were in textile sector, for example, Bombay Dyeing, S Kumar's, Raymonds, etc. Later Titan launched retail showrooms in the organized retail sector. With the passage of time new entrants moved on from manufacturing to pure retailing. Retail outlets such as Food world in FMCG, Planet M and Music world in Music, Crossword in books entered the market before 1995.

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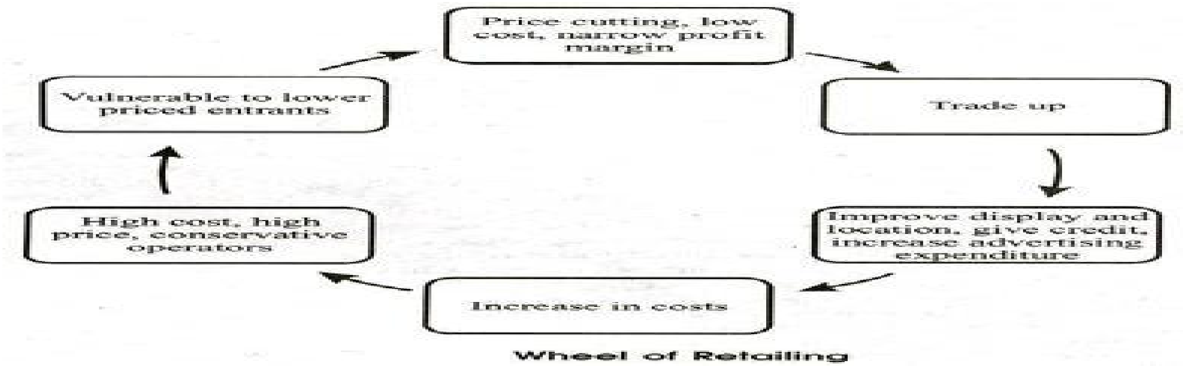
Fig 1 :- Wheel of Retailing

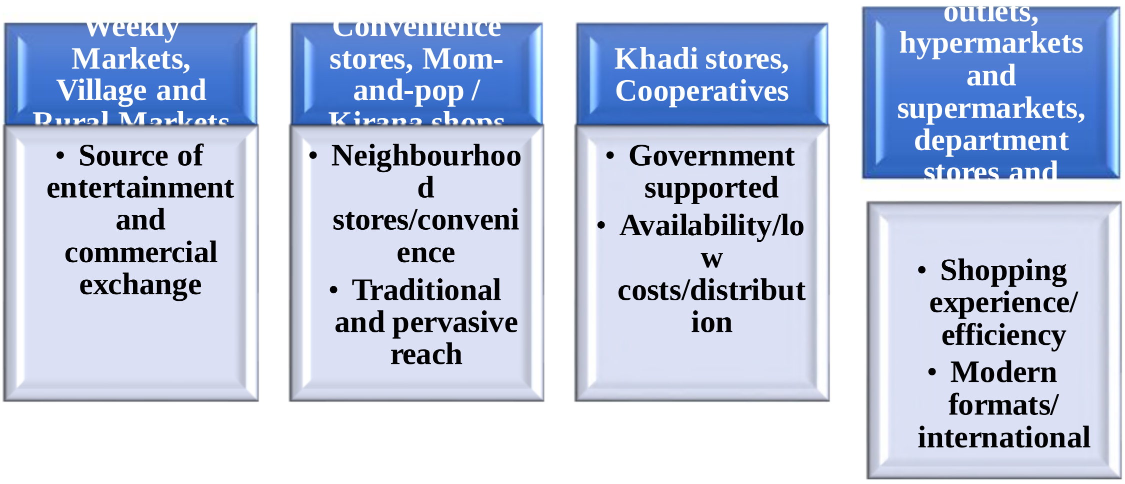


Shopping malls emerged in the urban areas giving a world-class experience to the customers. Eventually hypermarkets and supermarkets emerged. The evolution of the sector includes the continuous improvement in the supply chain management, distribution channels, technology, back-end operations, etc. this would finally lead to more of consolidation, mergers and acquisitions and huge investments.

The growth of retail companies in India is facilitated by certain factors, like:

i. Existing Indian middle classes with an increased purchasing power
ii. Rise of upcoming business sectors like the IT and engineering firms
iii. Change in the taste and attitude of the Indians
iv. Effect of globalization
v. Heavy influence of FDI in the retail sectors in India

Fig 2 :- Phases in evolution of retail sector



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Review Of Literature

1) Menal Dahiya Assistant Professor, MSI, Janakpuri, in her "*Study on E-Commerce and it's Impacts on Market and Retailers in India*" , Internet plays an important role in our daily life. We use internet daily almost for every single work. Before e-commerce buying and selling were done without internet physically in the markets but after the arrival of e-commerce in India our life has become more convenient because of its number of advantages.

2) DivyaJain AssistantProfessor, ShreeAtamVallabhJainCollege, *"Offline Retail in an Online World"* Retail sector has undergone changes with increase in use of internet and smart phones. The paper explains how various online retailers are working i.e. how they are earning profit by offering huge discounts to customers. The paper also describes the reasons for decline in offline retail sale and concludes with strategies which can be followed by offline retailers to brighten their future by enticing the customers to increase their sale.

3) Puja Gupta Comparative Study of Online and Offline Shopping: A Case Study of Rourkela in Odisha

The study tries to recognize that, how consumer measure channels for their purchasing. Earlier study showed that perceptions of price, product quality, service quality and threat strongly impact perceived value and purchase intents in the offline and online network. Observations of online and offline buyers can be evaluated to see how value is constructed in both channels. However the respondent said that they will love to purchase from online shopping if only the price of the product is less than the market. They revealed that it is fairly important to go for e-shopping.

Objectives

- To analyse the factors affecting offline and online retailing
- To analyse the challenges of offline retailing over online retailing
- To give a glimpse on government initiatives for retailing sector
- To suggest the ways for offline retailing to overcome the challenges

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Scope

This study covers the aspect of online and offline retail by concentrating on factors , challenges and ways of overcoming it.

Limitations

The research is based on all the secondary sources form reference books, scholarly articles and government websites and online published articles also mainly the opinion of the authors.

Findings

(I) Forms of Retailing/Retailer:

Offline retailing : An offline retailing is a process which sells products through a storefront location in-person. They generally permit patrons to try on products prior to purchase and may offer professional fitting and exchange services.

Major leading Indian companies in offline retail business include:

Archies, Bata India Ltd, Big Bazaar, Crossword, Ebony Retail Holdings Ltd., Fabmall, Food Bazaar, Globus Stores Pvt. Ltd., Health and Glow, Liberty Shoes Ltd., MTR Foods Ltd., Music World Entertainment Ltd., Pantaloon Retail India Ltd., Shoppers Stop, Style SPA Furniture Ltd., Subhiksha, Tital Industries, Lifestyle, etc. , More mega stores, D-mart, star bazaar, spar and so on...

Factors affecting offline retailing

Offline shopping has existence since the existence of mankind. Offline shopping gives different types of benefits to the customer.

Less number of choices: There are limited numbers of choices when it comes to offline shopping. The numbers of varieties are limited. The ranges of products available in the shops are limited. Sometimes, the stocks are old and are up for discount and sale. Basically in offline or any shop we get less numbers of choices as it consists of manual work.

Time consuming: It takes a lot of time to go shopping to a store. Distance from home or workplace to the store is time consuming. It is also time consuming while trying out the outfits in a store or even going through other products. In off-line shopping customer move one place to another and one shop to another in search of their desired product.

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Information: What generally happens is that the information provided by a shopkeeper isn't correct. Also this information doesn't always suit our needs. And we buy products according to what they say when we ourselves don't have adequate knowledge about the products.

Taste and preference: The taste and preferences of the customer change from time to time. While buying any product from a store we have the flexibility and the choice to try out 9 outfits. But while buying any product from a website we don't have this facility. Therefore, buying offline caters more to the changing taste and preferences of the customers.

Bargaining: In offline store a customer can do physical bargaining to the seller unlike shopping online. In online shopping a customer cannot do bargaining as the price of the product is fixed.

Online retailing : An online retailing is a process which sells products through websites and mobile applications . There is no provision for patrons to try on products prior to purchase.

Factors Affecting Online Shopping

There are some factors which affect the shopping offline those are as follow:

Risk: When customer buy products from online shopping they do not touch or feel the product in a physical sense .Hence we understand that lot of risk is involve while buying an online product whether it will reach us on proper time or not is also a concern and also there may arise a risk of product size and colour as it may differ in real view or sense. Sometimes the product ordered is kind of damaged.

Convenience : Online shopping is much more convenient than offline shopping. Instead of taking out your vehicle and visit shop to shop you can just sit at your home and do the shopping. It is convenient to sit at one place and shop the product of our choice without moving from place to place.

Anxiety: People's anxiety of exploring the sites and experimenting over them is also a matter of concern. Sometimes people those who are not very known to any sites like flip kart ,myntra or any sites they just feel like it's a tough kind of activity over net and its complicated in there sense as they are not very fond of doing online shopping as it takes a time to even understand the product

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about its details. This particular activity makes them irritated and anxious over any kind of fatal online dealing.

Previous online experience: How has been a person's experience in past as far as online shopping is concerned is a major story of concern. Previous experience is what matters actually as its hamper or sometime it keep good view or mood of people. There are two experiences one is about good and another is about bad. Both has its own and different affect in the mind of buyers. So these factors also influence online shopping or e shopping.

Pricing Policy: Online retailers gets an inherent advantage in pricing as they don't have to bear expenses like store rent, bills etc. They can pass their price directly to customer and generally offer a lower price to customer than offline market. Even when shipping charges are included than also it is better than the offline shopping. Hence, determines the level of online shopping. Lower the price- higher the mood to demand, higher the price –lower the demand.

Tangibility of the product: At the store the customer gets to touch and feel the product they purchase before buying which help the customer to take the decision to buy the product or not whether the product will suit the customer need or not. Whether, we can and see feel a product is also a reason which determines whether a person's wants to go for shopping or not. Tangibility of any product also determines the online shopping.

Delivery time: The product ordered by the customer in online shopping takes a minimum of six to seven days to deliver the product to the customer. But in offline shopping the possession of the goods is immediately transferred to the buyer. Duration is the second major factor affecting the demand of product.

Income: The person whose income is more, do more online shopping as compared to the person whose income is less. Income plays a major role to purchase online products. Higher income people prefers to purchase online more than offline as it gives them reliability and convenient. Higher the income higher wills the purchasing of online product and vise-versa. **Information:** The information given in the site may not be correct or may not be appropriate information. The full information about the quality of the product may not reach to the customer. Hence it will affect the

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online buying of the customer. Information provided by the preferred sites may be not the same about the detail of the product.

Variety: The kind of variety that a customer gets online is hard to match any product purchased offline. The online retailer's stock products from the entire major brand and a customer can find any product in their listing no matter how hard to find it is in the offline store. Online and offline both shopping provide variety of range from various brands. Variety in it itself is the foremost dealing factor which influence the market. Larger the variety of product in shop higher the selling and vice-versa. People generally prefer to move where they get more variety of products.

Offers: Apart from offering products at lower price most online shopping regularly come up with discount offers in association with bank, brand etc. Which entail customer to get additional saving while buying products online? Offline stores only give offer or discount during stock clearance or when the manufactures gives the discount on the products. Online shopping always provides offers at all the time and day.

Instant gratification: Customer buying offline gets their products as soon as they pay for it but in online shopping customer have to wait for their product to get their product. Under normal circumstances waiting a day or two does not matter much but when a customer want to get the product instantly than offline shopping become necessary.

II) Challenges of offline retailing over offline retailing

Following are some of reasons due to which people have started now purchasing goods online in comparison with traditional modes of purchasing:

A. Huge discounts: The biggest reason of increasing trend of online shopping is availability of huge discounts offered by online retailers to customers. Even sometimes online retailers sell the products at below their purchased price on some special days like Amazon-treasure hunt, big billion day sale, deal of the day offer, end of season sale. Online retailers buy in bulk quantity directly from manufacturer by eliminating middleman margin that's why they sell the products at lower prices. Offline retailers are not able to offer such huge discounts as offered by online retailers and they are left with no option except moving towards online business.

B. 24/7 Availability: Online shopping stores are open round the clock of 24/7. It is very rare to find any offline retail store that is open for24 hours in a day. The availability of online stores gives the freedom to shoppers shop at their own pace and convenience. Shoppers can shop at any time of day or night in online shopping stores just by at one click.

C. No waiting in queues for billing: Shoppers are not required to wait in long queues for billing in case of online shopping. They just simply order the goods online by following a simple

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procedure and get them delivered at their doorstep. This facility is not available in offline retail because sometimes customer has to wait in queues for billing.

D. Easy Return: Normally it is not possible for shoppers to get the money back if they don't like the product after purchase in case of offline sale. They can exchange the product only and that too in exceptional cases. But in case of online shopping, if customers don't like the purchased product, they can simply return the product and get their money refunded.

E. Extensive availability of online coupons compared to offline ones: In case of offline retail store, customer can get discount only when there is sale or if he has membership card. But online coupons are easy to search and apply in comparison to offline coupons. Online shoppers can save the discount coupon codes and get discounts upon purchase by using the coupon code.

III) Government initiatives for retail sector:-

The Government of India has taken various initiatives to improve the retail industry in India. Some of them are listed below:

- The Government of India may change the Foreign Direct Investment (FDI) rules in food processing, in a bid to permit e-commerce companies and foreign retailers to sell Made in India consumer products.
- Government of India has allowed 100 per cent Foreign Direct Investment (FDI) in online retail of goods and services through the automatic route, thereby providing clarity on the existing businesses of e-commerce companies operating in India.

Fig 4: Contribution of retail sector to India's development

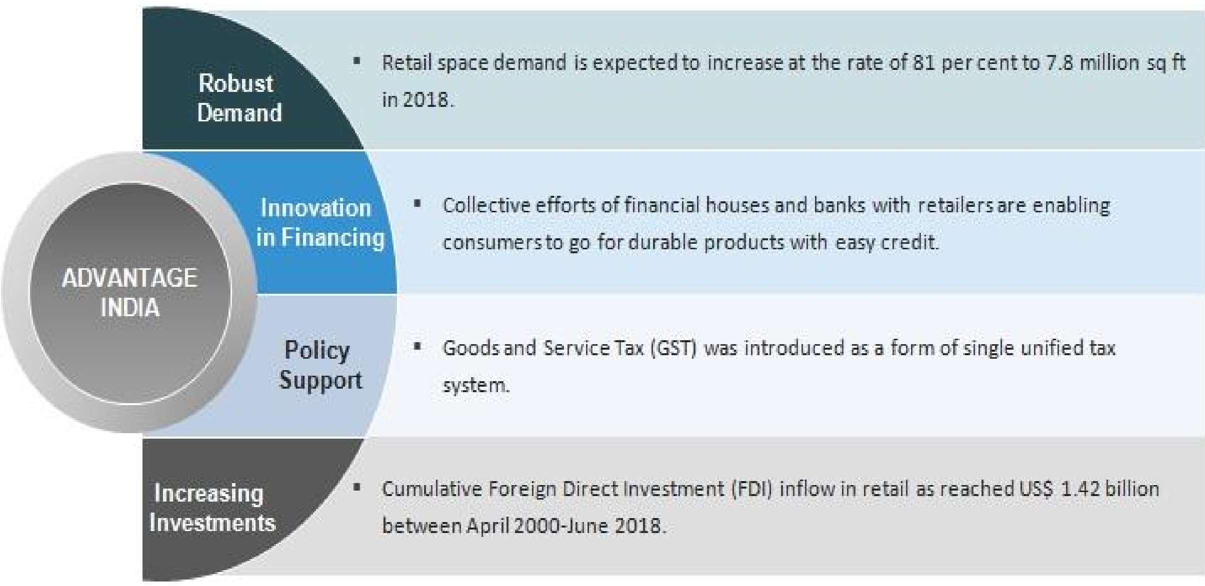

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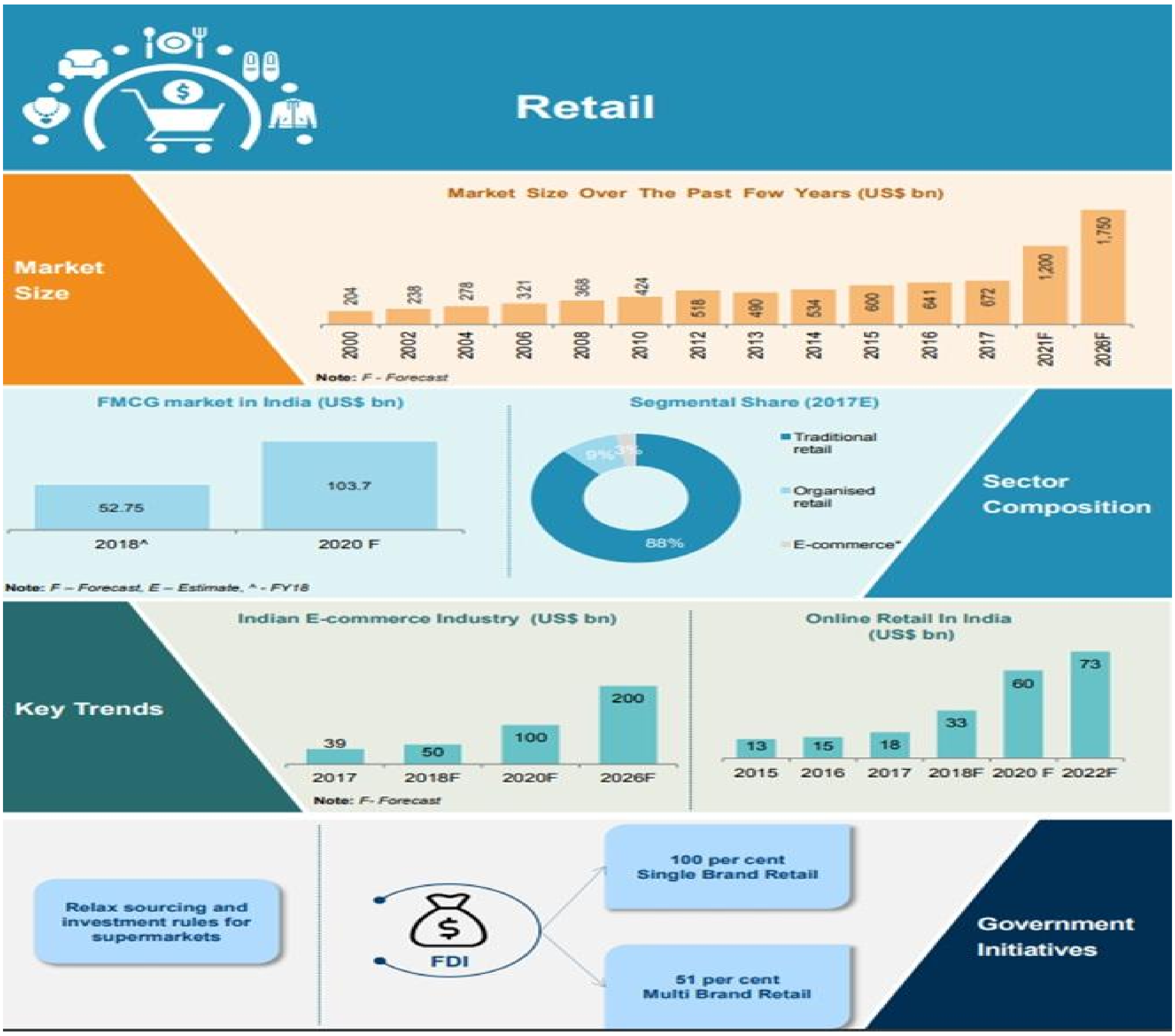
Fig 5 : Glimpse on Indian retail sector



Suggestions

Ways of overcoming challenges of offline retailing:

➢ Offline outlets should also make a strategy on giving the discounts to cut the competition from the online retailing, by means of comparing the relative price of the same products in online retail stores. This can be done by planning on bulk buying options

➢ In India there is a restriction on store timings, as many of the outlets will be closed post 11 PM, also the customers will stop going out for any buying, but if they provide proper information

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regarding the buying options during working hours, they can at least make it possible to meet up to the mark of online retail stores.

- Now-a-days few of the stores has introduced self billing by using their credit and debit cards in the self billing counter, which avoids them to stand in long ques. If its made available in all the stores it will be a great change in offline retailing sector.
- Easy return policies should be introduced by all the offline retail stores, where they have to give option for either exchange of goods or return and refund, or carried as forward for future buy.
- There is no possibility of introducing coupons, but customers should be given options for:-

5. Scratch cards – which gives cash backs

6. Introduce digital payment options to buyers through- mobikwik, freecharge, paytm, goolglepay, phonepay , etc.,

7. There should be option for pre deposit , where the customers should be asked to deposit before they buy, and preference should be given for such customers , where they should be charged their bill, without the effect of seasonal increase of price i.e, raise in price of any products should not be charged

8. Instead of giving of seasonal discounts and occasional discounts and offers, unseasonal discounts should be given.

9. Since most of the buyers prefer weekend shopping, the retail stores should get the attention of buyers by giving more options during week rather weekends, it will help them to have same sale as in weekends.

10. The retail stores should also introduce EMI options to buyers, by fixing limits of purchase

11. The retail stores should also give the catalogue , specifying the availability of products with them and actual location of that products. For eg: In malls and departmental stores , large clothing

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stores, electronic stores, representatives will be appointed to attend the customers who visit the outlets, they also give catalogues.

12. They should also introduce mobile application exclusively for their stores with free internet , if the buyers enter their outlets also if the customers wants any information about product they buy , they can open their mobile application and access the related information.

13. Digital advertisement should be followed by retail stores, by sending messages, or email regarding discounts and offers, for this they can make use of their mobile friendly applications

14. The retail stores should give the importance on getting attention of the buyers first , by making them continuous visitors, by creating the need to buy.

15. The offline retailers should introduce the system of creating websites like bigbazar online, where the customers can access through the options and can make buying decisions

Conclusion

Its very difficult for offline retail stores to compete with the online stores, but the above suggestions can be taken as a bird eye view to overcome the challenges faced at any point of time Indian retail industry is no doubt one of the largest and fastest growing industries. Like most developed countries, India's growth also relies on growth of its retail industry.

Direction for Further Research

- Survey should be conducted by converting this research paper into primary research by using the method of questionnaires

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DivyaJain AssistantProfessor, ShreeAtamVallabhJainCollege, "*Offline Retail in an Online World*"

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COMMUTER'S PERCEPTION ON SERVICE QUALITY OF BENGALURU METRO RAIL CORPORATION:AN EMPERICAL STUDY

Sushmitha V[1] **Dr. K. Nagendra Babu[2]**

Abstract

Services are people centric, humanistic and subjective and the outcome of service mainly depends on its quality. Service quality is the comparison of perceived expectation of a service with perceived performance. This empirical study attempts to understand the dimensions of service quality in the context of BMRC. Bengaluru Metro is a rapid transit system serving the city of Bengaluru. To ensure reliability and safety in train operations, it is equipped with most modern communication technology and train control system. It offers number of benefits to commuters such as long-distance travel, safe travel, high speed and hassle-free travel. The present study is conducted using SERVQUAL model to find and analyze commuter's perception on six service quality dimensions – Reliability, Responsiveness, Tangibility, Empathy, Assurance and Security and to identify level of commuter's satisfaction on services provided by BMRC. The study is carried out by using structured questionnaire. Convenience sampling with 191 respondents were taken for data collection.

Keywords: Commuter's perception, Service Quality, BMRC, SERVQUAL

Introduction:

Intra-city mobility affects the well-being of city dwellers and quality of urban life. A highly sophisticated and sustainable mass transit system is key to facilitate such mobility. A major concern in public transit is to keep improving level of service quality and make it more appealing to commuters. Therefore, commuter's expectations need to be met by public transit providers which can be achieved with the framework that allows managers to monitor the perceptions about the service. SERVQUAL developed by Parusuraman is one such framework that helps to measure the dimensions of service quality and capture customer's perceptions.

Namma Metro also known as Bengaluru Metro is a rapid transit system serving the city of Bangalore. It is the fourth longest metro in India. It also contains first underground metro line in South India. The metro network consists of two colour-coded lines, with a total length of 42.3 kilometers serving 40 stations. The system has mix of underground, street level and elevated stations using standard-gauge tracks. The metro has an average daily ridership of 400,000

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passengers. By 2023, the system is expected to complete its phase 2 network and provide connectivity to the city's important tech hubs of Electronic city and Whitefield.

The BMRC Limited, a joint venture of Government of India and Government of Karnataka, built and operates the Namma Metro. Services operate daily between 5.00 a.m to 23.00 p.m with a headway varying between 4-20 minutes. The trains are composed of three to six cars. The power output is supplied by 750-volt direct current through third trial. Namma Metro was the second rail transport in India to use 750 V DC third rail traction, the first being the Kolkata Metro.

Transport plays a very important role in the economic development of the country by creating employment opportunities and sustaining economic activities. Transport is the channel of social and economic interaction involving the physical movement of people and goods. The quest for service quality has been an essential strategic component for service firms like BMRC attempting to succeed and survive in today’s competitive world. The SERVQUAL Model focuses on the difficulty in ensuring high quality of service for all customers in all situations. SERVQUAL methodology is an analytical approach for evaluating the differences between costumer’s expectation and quality of service.

Objective of the Study:

1. To measure the service quality of Bengaluru Metro Rail Corporation using SERVQUAL model developed by (Parasuraman et all.,1988)
2. To measure the level of satisfaction of BMRC Commuters.

Research methodology

For the purpose of study both primary data and secondary data were considered. The primary data was collected from different routes of Bengaluru Metro with the help of well-structured questionnaire. A sample of 191 respondents were taken from existing Bengaluru Metro stations. Further the questionnaire was bifurcated into demograhic dimensions like education qualifiactaion, income level etc. and Service quality dimensions like Reliability, Tangibility, Responsiveness, Empathy, Assurance and Security. Secondary data includes BMRC website and search engine.

Sample Frame

In order to collect the information convenience sampling was used due to easy accessibility, affordability and time constraints.

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Review of Literature

(Pradeep Chaitanya Dasti, 2019) Opines that inter-city transportation affects well-being and quality of life of city dwellers. The study reveals that Mumbai's metro network is outperforming to a satisfactory level in service and quality-oriented sectors such as metro system network, system capacity and comfort. Though the social aspect of sustainability dimension is performing at satisfactory level, the rest of the aspects such as environment, economic and financial dimensions need significant improvement. The government has huge responsibility of utilizing multilateral and bilateral funding agencies for developing a network with minimal customization to anticipate, track and compare the performance of various metro rail systems in India.

(Rajasekhara Mouly Potluri, 2018) collected opinions from both costumers and transport providers on the problems faced in transport sector in India and the study reveals that the traffic congestion is the major problem faced by them. This results in slower speed and increased travel time. The other problems include illegal parking, high fuel prices, cleanliness, security and operational costs. The success or failure of any service organization depends on how frontline staff delivers the required services based on customization to meet customer's requirements by clearly understanding the expectations of the diverse customers.

(Srivastava, 2017) opines that Customer orientation is one of the most important determinants of success of a service organization as customers form their perceptions about service quality-based interactions with service personnel. It requires human touch, adaptability and prompt action to make service experience upbeat and enduring for the customers. The study reveals that reliability has most significant impact over customer satisfaction and customers value empathy shown by employees while addressing their problem.

(Dr. Kuldeep Sharma, September 2018) have examined the platform service quality offered for railway passengers in Mumbai Metro Corridor. They have evaluated the demographic factors like age, income, gender and its relationship on level of passenger's satisfaction. There was no significant relationship between these two parameters. However, the research discovered that there was relationship between marital status and level of passengers' satisfaction with Mumbai Metro Corridor in relation to services offered there. Most of the respondents were satisfied with the services and suggested to improve the number of ticket counters, parking facilities and facility for disabled person to enhance the services to its passengers.

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Objective of the Study

Objective 1

To measure the service quality of Bengaluru Metro Rail Corporation using SERVQUAL model

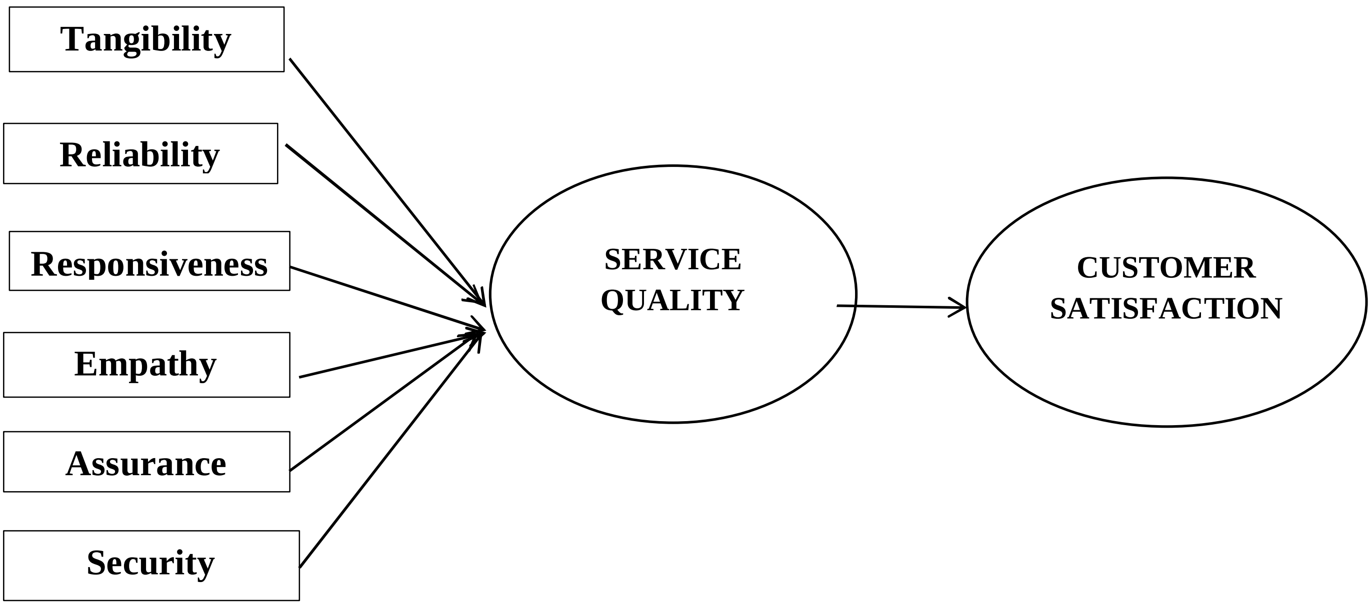
Hypothesis:1

H(0):The propsed model is not a good fit of service quality

H(1):The propsed model is a good fit of service quality

The above objective is designed to evaluate the SERVQUAL model and to measure the service quality. The service quality is measured by using the constructs like Reliability, Responsiveness, Tangibility, Empathy, Assurance and Security as suggested by Parasuraman et all., (1988).

The research study is based on the conceptual model of Service quality Fig1



The conceptual model represents the relationship between service quality and customer satisfaction, which is measured by its six dimensions. Security as one among the dimensions of service quality as added to the model, exclusively for service quality of Bengaluru metro rail corporation. The service quality model is best considered for the measurement of service quality.

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Descriptive statistics of the Sample : Table 1

	DEMOGRAPHIC PROFILE OF COMMUTERS OF NAMMA METRO:BENGALURU		
I	**Gender**	Frequency	Percent
	Male	80	41.9
	Female	109	57.1
	Third Gender	2	1.0
II	**Employment Status**		
	Student	103	53.9
	employee	46	24.1
	Professional	31	16.2
	House Wife	2	1.0
	Self Employed	9	4.7
III	**Income Level (per month)**		
	Lessthan 5000 Rs	75	39.3
	5000-15000 Rs	26	13.6
	15000-30000 Rs	21	11.0
	30000 -70000 Rs	42	22.0
	Above 70000 Rs	27	14.1
IV	**Purpose of opting Namma Metro**		
	studies/Leisure	87	45.5
	Work	2	1.0
	Occasional Commutation	75	39.3
	Transportation	4	2.1
	Travelling to other places	23	12.0
VI	**Frequency of travelling in Namma Metro**		
	Daily	22	51.8
	Once a week	19	9.9
	1-2 times a week	31	16.2
	3-4 times a week	20	10.5
	Not Frequent	99	11.5
VII	**Why Namma Metro?**		
	To avoid traffic congestion	34	17.8
	Speed	49	25.7

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	Price, Speed , To avoid traffic congestion	33	17.3
	Comfort, Speed, To avoid traffic congestion	23	12.0
	Comfort, Frequency, To avoid traffic congestion , Speed	52	27.2
VIII	**Mode of transport to nearest metro stations**		
	Rental Vehicles	14	7.3
	Bus	10	5.2
	Walking	77	40.3
	Own Vehicle	89	46.6
	Bicycle	1	.5
IX	**Type of Ticket**		
	Smart Card	76	39.8
	Tokens	113	59.2
	Group tickets	2	1.0

The above table 1 presents the profile of demographic characteristics of the commuters of namma metro, Bengaluru. The female commuters are more than the male commuters. The majority of the commuters are students and employees which are followed by professionals. The commuters are wit in the income group of less than 5000 Rs month, which highlights that the students are the daily commuters of namma metro .The reason to prefer namma metro is to avoid traffic congestion, price and for comfort .The majority of the commuters reach namma metro railway station by their own vehicles and few by mere walking. The smart cards and Tokens are the means through which the commuters purchase their travelling tickets.

Reliabilty Statistics

Table 2		
Dimensions Of service quality	Variables of the Dimensions=191	Croan Bach Alpha
Tangibility	Cleanliness and neat maintenance in metro stations	0.690
	Proper ventilation in metro trains	
	Adequate facilities given to physically challenge and senior citizens	

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Reliability	There are adequate numbers of trains	.689
	Waiting time on platforms is less	
	Namma metro works throughout working hours	
Responsiveness	Employees act efficiently in cases of emergency	0.833
	Code of conduct of the employee is good	
	Employees of namma metro give required information and deal with commuter's daily problems	
Empathy	Namma metro provides individualized attention to commuters	0.850
	Namma metro gives attention to commuter's specific requirements	
	Namma metro recognizes its regular commuters	
Assurance	Operational employees' skill and knowledge is good	.866
	Supporting employees' skill and knowledge is good	
Security	Namma metro has sense of security against theft and aggression in stations and trains	0.766
	Namma metro has sense of security against accidents while travelling	
	Namma metro has proper signage of emergency exits and extinguishers	

Scale reliability is a key indicator to determine the validity of the variables of the service quality dimensions .The croan bach alpha value measures the internal consistency of the dimensions of service quality. Above table 2 shows that the internal consistency among the variables of the study is highly reliable (alpha>0.7).The reliability statistics recommends that the scale and the variables considered for the measurement of level of service quality among the commuters of Namma Metro is reliable and the model is further subjected to in detail analysis.

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Measurement of Service Quality:

In order to measure the extent of service quality the summated arithmetic mean scores are computed and overall service quality is determined.

Service Quality= Tangibility+ Reliability+ Responsiveness+ Empathy+ Assurance+ Security

First Order CFA: The confirmatory Factor analysis was used to verify the particular data is fit for the measurement of Model of Service quality

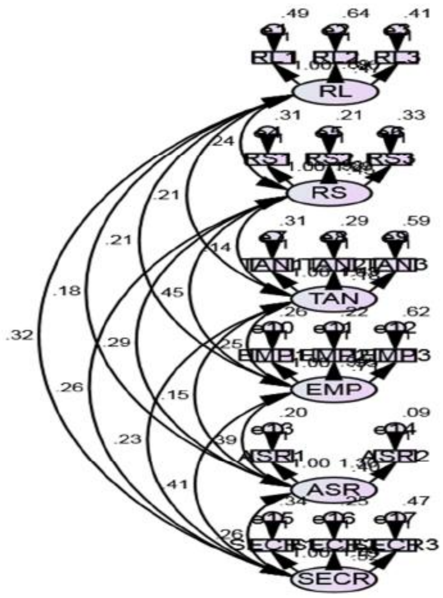

Fig 2

In order to test the mutual correlation among the six dimensions of the service quality a First order Confirmatory Factor Analysis is performed by using SPSS AMOS 23.0 by considering 18 variables listed under the service quality dimensions Tangibility Reliability , Responsiveness , Empathy , Security of 3 variables each and Assurance (2 variables).

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Table 3

Mutual Correlation			**Estimate**	**S.E.**	**P value**
RL	<-->	**RS**	**0.239**	**.052**	***
RL	<-->	**TAN**	**0.212**	**.042**	***
RL	<-->	**EMP**	**0.213**	**.058**	***
RL	<-->	**ASR**	**0.181**	**.045**	***
RL	<-->	**SECR**	**0.316**	**.060**	***
RS	<-->	**TAN**	**0.137**	**.032**	***
RS	<-->	**EMP**	**0.453**	**.066**	***
RS	<-->	**ASR**	**0.294**	**.048**	***
RS	<-->	**SECR**	**0.260**	**.051**	***
TAN	<-->	**EMP**	**0.246**	**.045**	***
TAN	<-->	**ASR**	**0.152**	**.031**	***
TAN	<-->	**SECR**	**0.230**	**.042**	***
EMP	<-->	**ASR**	**0.390**	**.059**	***
EMP	<-->	**SECR**	**0.410**	**.066**	***
ASR	<-->	**SECR**	**0.263**	**.048**	***

The figure 2 indicates moderate correlation among the each dimension of the service quality and the model is tested fit and the correlation measures are found significant ($p<0.05$).There is a strong high positive correlation between responsiveness & Empathy (0.453) and Empathy & Security (0.410).

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Fig:3

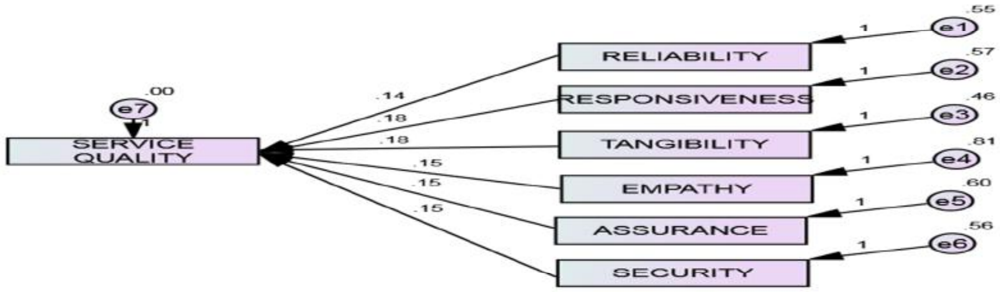

Table 4					
Regression Estimates			**Estimate**	**S.E.**	**P Value**
Service quality	<---	**Reliability**	**0.141**	**.007**	***
Service quality	<---	**Responsiveness**	**0.179**	**.007**	***
Service quality	<---	**Tangibility**	**0.185**	**.007**	***
Service quality	<---	**Empathy**	**0.150**	**.006**	***
Service quality	<---	**Assurance**	**0.154**	**.006**	***
Service quality	<---	**Security**	**0.147**	**.007**	***

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The above figure 3 shows path analysis of regression estimates between service quality and each of the dimension of service quality.In spite of better model fit indices the regression estimates are poor in terms their relationship with service quality. However the dimension of Tangibility is found to be better related with service quality compared with the other dimesnsions,but the concern is with regard to the dimensions of security and reliability which needs to be more focused , so that the over all service quality is improved.

However the over all service quality dimensions needs better focus and attention by the service providers of namma metro in order to ensure better service quality and enhanced customer satisfaction.

The proposed model of measuring service quality is found to be good fit (p=0.000).

(Null hypothesis is rejected ,Alternative hypothesis accepted)

Objective 2: To evaluate the measures of service quality among the BMRC Commuters.

Hypothesis-2

H (0): There is no significant difference among the measures of service quality among the BMRC Commuters.

H (1): There is a significant difference among the measures of service quality among the BMRC Commuters.

Table 5			
	N	Mean	Std. Deviation
Reliability :Aggregate mean=4.16			
There are adequate numbers of trains	191	4.0733	0.98134
Waiting time on platforms is less	191	3.9948	1.00785
Namma metro works throughout working hours	191	4.4084	0.8465
Responsiveness: Aggregate mean=4.00			
Employees act efficiently in cases of emergency	191	3.9581	0.87559
Code of conduct of the employee is good	191	4.0942	0.80231

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Employees of namma metro give required information and deal with commuter's daily problems	191	3.9634	0.93117
Tangibility: Aggregate mean=4.29			
Cleanliness and neat maintenance in metro stations	191	4.555	0.70027
Proper ventilation in metro trains	191	4.3141	0.83083
Adequate facilities given to physically challenge and senior citizens	191	4.0209	1.03597
Empathy: Aggregate mean=3.55			
Namma metro provides individualized attention to commuters	191	3.5812	0.99073
Namma metro gives attention to commuter's specific requirements	191	3.6859	0.96013
Namma metro recognizes its regular commuters	191	3.3979	1.12801
Assurance: Aggregate mean=3.95			
Operational employees' skill and knowledge is good	191	3.9895	0.77453
Supporting employees' skill and knowledge is good	191	3.9162	0.87256
Security: Aggregate mean=4.07			
Namma metro has sense of security against theft and aggression in stations and trains	191	3.9895	0.929
Namma metro has sense of security against accidents while travelling	191	4.0733	0.90313
Namma metro has proper signage of emergency exits and extinguishers	191	4.1623	0.8765

The above table 5 provides mean values of summated variable measures of service quality dimensions .From the table it is found the measure of empathy with lesser score but tangibility , Reliability , Responsiveness and Assurance with comparatively better measures of mean score.

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Table 5.1 Reliability:ANOVA						
	SS	**df**	**MS**	**F**	**p**	**Result**
Between:	18.433	2	9.216	10.258	0.000	H(0):Rejected
Within:	512.117	570	0.898			
Total:	530.55	572				

Table 5.2 :Responsiveness:ANOVA						
	SS	**df**	**MS**	**F**	**p**	**Result**
Between:	2.27	2	1.135	1.495	0.225	H(0):Accepted
Within:	432.713	570	0.759			
Total:	434.983	572				

Table 5.3: Tangibility: ANOVA						
	SS	**df**	**MS**	**F**	**p**	**Result**
Between:	27.33	2	13.665	18.188	0.000	H(0):Rejected
Within:	428.239	570	0.751			
Total:	455.569	572				

Table 5.4:Empathy: ANOVA						
	SS	**df**	**MS**	**F**	**p**	**Result**
Between:	8.118	2	4.059	3.834	0.022	H(0):Rejected
Within:	603.402	570	1.059			
Total:	611.52	572				

Table 5.5:Assurance:ANOVA						
	SS	**df**	**MS**	**F**	**p**	**Result**
Between:	0.513	1	0.513	0.754	0.386	H(0):Accepted
Within:	258.639	380	0.681			
Total:	259.152	381				

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Table 5.6: Security: ANOVA						
	SS	**df**	**MS**	**F**	**p**	**Result**
Between:	0.513	1	0.513	0.754	0.386	H(0):Accepted
Within:	258.639	380	0.681			
Total:	259.152	381				

The subsequent tables 5.1 to 5.6 proves one way ANOVA to verify the stated hypothesis .The hypothesis stands rejected for the dimensions tangibility ,empathy and reliability , supportingthat the there is a significant differences among the commuters of namma metro . How ever the variables of Responsiveness , Assurance & Security shows that there is no significant differences among the commuters of BMRC. The one ANOVA supports that the service dimensions of BMRC needs a more comprehensive collective approach so that the over all service quality can enhance the customer satisfaction with out any significant differences of perceptions and experiances among the commuters .

Findings and conclusion of the study:

From the study it is found that the conceptual model of service quality is a good fit of measuring all the dimensions of service quality,however the dimensions needs further attention in the interest of enhancing customer satisfaction.The dimensions like security and empathy needs to be more focused,refined and improved.

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