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INTERNATIONAL CONFERENCE
on
Research and Practices in Humanities Social Sciences, Education, Commerce & Business Management

(Edition I)

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INSPIRA RESEARCH ASSOCIATION, JAIPUR
(A Leading Organization for Research Development)

LAL BAHADUR SHASTRI PG COLLEGE, JAIPUR
(Affiliated to University of Rajasthan, Jaipur)

CONFERENCE PROCEEDING

International Multidisciplinary Conference on
RESEARCH AND PRACTICES IN HUMANITIES
SOCIAL SCIENCES, EDUCATION
COMMERCE & BUSINESS MANAGEMENT

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Message

Prof. Rajeev Jain
Vice-Chancellor
University of Rajasthan
Jaipur, Rajasthan

I am delighted to note that the Inspina Research Association and L B.S College is jointly organizing the "International Conference entitled internation, Conference on Research and Practices in Humanities, Social Sciences, Education. Commerce and Business Management, ICHSECM-Virtual 2021)" under the canopy of such visionary forum with such well thought theme this conference will bring all the researchers, faculty fraternity students at one platform and will further inculcates the research culture amidst the entire fraternity of Education and Teaching all over the globe and across boundaries of the nations, hence propagating the wider purpose of nation building through educational reforms.

I hope that this conference would certainly imbibe innovative ideas amidst the participants and attendees paving way for new inventions and technologies in Humanities, Sciences. Education, Commerce and Management field. As its well known fact that research is the best insurance policy for education industry to reep its benefits in future ahead for one and many associated.

I congratulate, the organizers their dedicated team members and all faculties who had burnt their midnight larnp for organising such vibrant thorned conference at such global level in this tough pandemic time It showcases the 360 degree of efficiency of academic industry to make use of the virtual platform discovered in such critical times and vision, minds working behind the curtains

I wish the conference a grand success.

Prof. Rajeev Jain

Message

Prof. Bhagirath Singh
Vice-Chancellor
Pandit Deendayal Upadhyaya Shekhawati University,
Sikar

I am glab to learn the Inspina Research Association and L B.S College is jointly organizing the "International Conference entitled internation, Conference on Research and Practices in Humanities, Social Sciences, Education. Commerce and Business Management, ICHSECM-Virtual 2021)" on 29-30 April, 2021.

I congratulate the Inspina Research Association and L B.S College, Jaipur and wish the Conference a grand success.

I wish the conference a grand success.

Prof. Bhagirath Singh

Message

Dr. Rana Singh
Vice-Chancellor & CEO-IIIE
Sanskriti University, Mathura

With Immense Pleasure, I take this opportunity to extend my heartiest congratulation to Inspira Research Association for organizing the International Conference on Research and Practices in Humanities, Social Sciences, Education, and Commerce & Business Management during April 29-30, 2021 through the virtual mode. The current global economic scenario is posing a new set of challenges and opportunities to the developed, developing and emerging economies of the world. The higher education domain is also facing the challenges due to the current global pandemic of COVID-19. The current challenge in front of the top management of the universities and higher education stakeholders is to convert the problems into possible areas of opportunities.

Universities across the globe are focusing on research and development to find new solutions for the Corona Virus in the form of vaccines, and other forms of drugs. The Healthcare domain is now facing immense heat due to the exponential rate of increase of Corona cases in India and abroad. The entire healthcare sector in India and abroad is struggling to evolve new strategies and directions to manage the current and future infrastructure to cater to the growing needs in the light of the global pandemic of COVID 19. The healthcare sector in our country needs a phenomenal boost for which the central and the state governments of the various states are taking proactive and remedial measures to contain the risk of the exponential spread of the new species of CORONA virus which is called as mutant version of the previous version and is far more deadlier than the previous one. The country is undergoing serial vaccination of its citizens in its quest to minimize the risk of the rapid spread of Coronavirus in the country.

The various ministries and governments are working towards a comprehensive strategy to revive the economy and to take it on the path of achieving the envisioned goal of making it a 5 Trillion economy as envisioned by our Honorable Prime Minister Shri Narendra Modi Ji. The academicians and practitioners need to work closely to focus on research, R&D, clinical research with focus on empirical data and clinical trials to evolve effective solutions to the current virus and its probable future versions. The economy needs revival by the concerted efforts of researchers, academicians and the policy makers of the country to contain the exponential rate of deaths due to the current pandemic and to focus on strengthening the economy in all sectors by giving a catalytic boost to various forms of foreign investment and divestment of internal eligible entities.

Let us join hands together to make our country stronger by contributing to its GDP and by keeping ourselves and all others safe and healthy by adopting guidelines of the Ministry of AYUSH and other allied ministries. Stay Healthy, Stay Safe.

Rana Singh

Dr. Rana Singh

Message

Dr. Jagannath Patnaik
Vice Chancellor
The ICFAI University Sikkim

Dear Colleagues,

It is my great pleasure to warmly invite you to an INTERNATIONAL CONFERENCE on Research and Practices in Humanities Social Sciences, Education, Commerce & Business Management (ICHSECM-VIRTUAL 202I) International Conference hosted by INSPIRA RESEARCH ASSOCIATION, JAIPUR (A Leading Organization for Research Development) (Affiliated to University of Rajasthan, Jaipur) on APRIL 29-30, 2021 (04:30 pm (IST) onwards)through Zoom.

The conference theme is Faces on Research and Practices in Humanities Social Sciences, Education, Commerce & Business Management: Theory, Practice and Pedagogy. This highlights the rich diversity of approaches to understanding the range of contexts in which it is taught and studied across the globe. The conference will bring together academics, researchers, practitioners and research students from around the world to discuss the interdependence between theory and practice, with papers which focus on the analysis, description and teaching of Social sciences in order to better understand the ways in which theory, research and pedagogy interact and inform each other. It also welcomes participants to share practical ideas and teaching materials related to the use of social sciences , humanities and commerce in a variety of social, professional, educational and virtual contexts.

I am confident that you will enjoy a stimulating e-conference here though zoom and that your presence and participation will help contribute to this vibrancy and enrich discussions around the theme, developing professional knowledge exchange, insights and collaborations. We invite you, therefore, to submit proposals for paper presentations, colloquia, practical workshops, demonstrations and poster displays, and join us at this international conference to explore various dimensions of the theme and to bring together different perspectives and different voices on Subjects.

The Conference Organizing Committee and I look forward to welcoming you to this exciting e-event and to meeting all of you in digital platform on 29th April 2021.

Dr. Jagannath Patnaik

Message

Prof G Soral
President
Indian Accounting Association.
Former HOD and Dean
Mohanlal Sukhadia University,
Udaipur (Raj)

This is a matter of great pleasure that Inspira Research Association, Jaipur is organizing "INTERNATIONAL CONFERENCE ON RESEARCH AND PRACTICES IN HUMANITIES, SOCIAL SCIENCES, EDUCATION, COMMERCE, & BUSINESS MANAGEMENT, (ICHSECM-VIRTUAL 2021)"jointly with LBS PG College, Jaipur during April 29-30, 2021. Themes of the conference are widespread and comprehensive. Hence, extensive participation from delegates may be expected. This along with presence of eminent speakers from India and abroad would make, I hope, a great learning environment created during the conference.

I wish the event a grand success.

G Soral

Message

Dr. Chai Ching Tan
School of Management
Mae Fah Luang University
Thailand

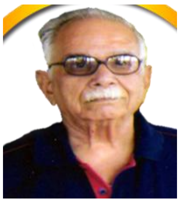
Another success to INSPIRA Research and this time in association with LAL Bahadur Shastri PG College, Jaipur, to hold this International Conference on Research and Practices in Humanities, Social Sciences, Education, Commerce & Business Management, on 28-29 April 2021. In today's UVCA (Uncertain, Volatile, Complex and Ambiguous) world of business and living environment, a broad disciplinary focus in an international conference is necessary, as the diversity provides the richness of knowledge andhelps us to incorporate diverse views of stakeholders for creative contributions to improve management and social productivity and well-being.

In this conference we are also grateful to numerous reputable guest speakers and many quality papers. Once again, wholeheartedly gratitude to the committee of the organizer, team members and colleagues, and look forward to the conference.

Tan chai ching

Dr. Chai Ching Tan

Message



Prageshwar Tiwari
President
Management Committee
L.B.S P.G. College, Jaipur

It is quite gratifying to learn that LBS PG College is organizing a virtual International Conference on Research and Practices in Humanities, Social Sciences, Education, Commerce & Business Management (ICHSECM-VIRTUAL 2021) in association with Inspira Research Association (IRA), Jaipur. Organizing such an event at this point of time when the whole world is facing Covid 19 Pandemic is an effort to connect with others and develop an environment for the exchange of ideas towards academic and technological developments. I am sure that the conference would deliberate on current issues of national and international relevance, mainly research and innovative practices in different areas of studies. I extend my warm wishes to the organizing committee members.

I wish the conference great success.

Prageshwar Tiwari

Message

Prof. (Dr.) S S Modi
President
Inspira Research Association &
Formerly University of Rajasthan
Jaipur

I take this opportunity to extent my heartfelt congratulation and best wishes to the Inspira Research Association (IRA) for organising an International Conference on the theme "Research and Practices in Humanities, Social Sciences, Education, Commerce & Business Management (ICHSECM-VIRTUAL 2021)" on 29-30, April, 2021 in association with LBS PG College, Jaipur to focus on the Future Reforms and Developments in India.

The conference is programmed and structured to provide a broad range of information across the entire academia and other platforms. I hope that the two days conference will be interesting and informative for all participants and paper presenters. Wide range of topics covered under the umbrella of discussion starting from Humanities, Social Sciences, Education, Commerce & Business Management. Research and practices in commerce, management and social science will surely stimulate for active participation to add to the richness of conference and make event a memorable one.

Prof. (Dr.) S S Modi

Message

Prof. (Dr.) Anil Mehta
Senior Vice Preisdent
Inspira Research Association (IRA) &
Formerly University of Rajasthan,
Jaipur

It's a matter of great pleasure for us that we have been able to organise more than 20 workshops, seminars conferences and lectures on diverse subjects with the main focus on research methodology and current research practices. We have been getting overwhelming response from academia and young researchers from every part of the country and abroad. The current pandemic crises have posed drastic changes and challenges for all of us. I am quite sure that the deliberations of this conference will be a millstone in providing participants deeper insights on various contemporary issues, in exploring new research areas and will also suggest the innovative strategies to turn challenges into opportunities. I wish this conference a grand success.

Anil Mehta
Prof. (Dr.) Anil Mehta

Message

Dr. Rajeev Srivastava
Principal
L.B.S. P.G. College, Jaipur

I am indeed very happy to note that we are organizing a virtual International Conference on Research and Practices in Humanities, Social Sciences, Education, Commerce & Business Management (ICHSECM-VIRTUAL 2021) in association with Inspira Research Association (IRA), Jaipur. With the current COVID-19 global health crisis, we have decided to continue academic and research activities on the virtual platform for the wellbeing of our scholars. We are excited for organizing an innovative virtual conference that is our dedicated effort to providing an affable environment for the researchers and academicians to freely exchange the views and ideas with others. The conference focuses on showcasing the best practices related to research and innovations in the present academia. I firmly believe that the conference will address multiple issues and scholars shall open rich avenues of research. I take this opportunity to extend a warm welcome to the resource persons, delegates, and participants registered for the Conference.

I convey my best wishes to my team and Inspira Research Association (IRA) for the success of this venture.

Dr. Rajeev Srivastava

Keynote Speaker's Paper

RESEARCH & PRACTICES IN HUMANITIES, SOCIAL SCIENCE, EDUCATION, COMMERCE & BUSINESS MANAGEMENT

Prof. Jagannath Patnaik
Vice Chancellor, ICFAI University, Sikkim

- **Importance or Significance of Research Study in Social Sciences**

The main purposes of research are to inform action, gather evidence for theories, and contribute to developing knowledge in a field of study.

Research may be defined as a 'careful critical enquiry or examination in seeking facts or principles; diligent investigation in order to ascertain something.

According to Hudson Maxim Significance as, "All progress is born of inquiry. Doubt is often better than overconfidence, for it leads to inquiry and inquiry leads to investigation"

Research inculcates scientific and inductive thinking and it promotes the development of logical habits of thinking and organization. The role of research in several fields of applied economics, whether related to business or to the economy as a whole, has greatly increased in modern times.Research provides the basic for nearly all government policies in our economic system.

The search for knowledge through objective and systematic method of finding solution to a problem is research. The systematic approach concerning generalization and the formulation of a theory is also research.

Research is important in Daily Lives because:

- It's a tool for building knowledge and facilitating learning.
- It's a means to understand issues and increase public awareness.
- It helps us succeed in business.
- It allows us to disprove lies and support truths.
- It is a means to find, gauge, and seize opportunities.
- It promotes a love of and confidence in reading, writing, analyzing, and sharing valuable information.
- It provides nourishment and exercise for the mind.

- **Research Practices in Social Sciences:**

Due to the recent global financial crises, academic business schools have come in for much criticism, having, in the eyes of the public, failed in their responsibility to society by teaching future managers only how to increase their personal gain without any consideration as to their actions' social and cultural consequences. Realising that there is a pressing need to innovate their educational offers accordingly, business schools are beginning to turn to the humanities and social sciences to improve on the understanding and thus the teaching of management.

Innovating management education by making it part of its program portfolios proves a challenge in and of itself in the face of a university system which still determinedly clings to disciplinary segregation. Reforming management education towards an engagement with fields of knowledge traditionally at best ignored and at worst vilified as being completely useless in the "real world" may therefore place academic business schools at the forefront of a movement that is beginning to reshape the educational landscape as a whole. This book will be of value to researchers, academics and students in the fields of business, management studies, organisational studies and education studies.

- **Recent Research Methods**

  - **Research Method** – in management sciences – it is a method which is systematically and repeatedly used in order to study various problems. One uses the results of the said research to create theoretical generalisations and empirical principles of practical nature. It is a set of activities and methods used to solve scientific problems and assess the research results

Social Research is a method used by social scientists and researchers to learn about people and societies so that they can design products/services that cater to various needs of the people. Different socio-economic groups belonging to different parts of a county think differently. Various aspects of human behavior need to be addressed to understand their thoughts and feedback about the social world, which can be done using Social Research. Any topic can trigger social research – new feature, new market trend or an upgrade in old technology.

Social Research is conducted by following a systematic plan of action which includes qualitative and quantitative observation methods.

- **Qualitative methods** rely on direct communication with members of a market, observation, text analysis. The results of this method are focused more on being accurate rather than generalizing to the entire population.

Quantitative methods use statistical analysis techniques to evaluate data collected via surveys, polls or questionnaires.

Social Research contains elements of both these methods to analyze a range of social occurrences such as an investigation of historical sites, census of the country, detailed analysis of research conducted to understand reasons for increased reports of molestation in the country etc.

Conclusion

Hence, Research in Social Sciences, Humanities and Business Management, Latest Research Methods should be used to find the Solutions to existing issues to find the generalisation.

CONCEPTUALIZING TOWARDS A HUMAN-CYBER-PHYSICAL SYSTEMS (HCPS) BASED VIEW OF COMPETITION IN PREPARATION FOR INDUSTRY 5.0

Chai Ching Tan

School of Management, Mae Fah Luang University

Theories in strategic management (SM), such as the industry structure approach and resource-based theory, have attempted for classifying as “grand”, that is to serve to understand, explain and predict strategic and competitive phenomena without regard to the specific circumstances of an individual instance or context, but the real performances draw numerous aspects of epistemological challenges (Sanchez and Heene, 2018). An obvious assumption deviating them from qualifying as grand theory is that these theories are obviously firm-based, and it is not contextually neutral in strategy crafting, as evidenced from the emerging digital trend and economy (Avdeeva et al. 2020). Other contextual variations that can easily interrupt the performance validity of these theories include, for instance, the VUCA (volatility, uncertainty, complexity and ambiguity) characteristics of the economy and business environment, partly being accelerated by the interconnectedness and easy access of stakeholders in the digital business ecosystem and under the influence of a host of continuing emerging socio-technical issues (Bennett and Lemoine, 2014). To be in tune with the digital trend, Du and Chen (2018) introduce, for instance, concept of leadership ambidexterity, contextual ambidexterity and structural ambidexterity in upgrading the explorative and exploitative innovation competencies.As a remedy, research scholars suggest mid-range theory (Sanchez and Heene, 2018) or undertake an evolutionary configuration, such as that advocated in the resource-advantage theory (Hunt and Morgan, 2005).

Under the guideline of Llewelyn (2003) on theorizing, which argues the advantageous of theorizing using metaphors, differentiation (that is, to understand and experience the world through multitude of dualistic comparisons of themes and concepts), and being gradually progressed towards more structural versions such as concepts theories, and by incorporating theorizing settings in explaining specific social, organizational or individual phenomena in their settings, and lastly, grand theorizing. At the exploratively conceptual stage, in tune serving the purpose of this paper, the concepts of digital twins and cyber-physical systems (CPS) (cf. Vladarean et al., 2020) are used, to help shed light on possible alternative theory of competition.Moller, Nenonen and Storbacka (2020) reiterate a need to re-position the conceptual understanding, away from narrow “markets”, which stand on dyadic business relationships and their management, to business fields, business networks, business ecosystems and market systems. In short, managerial re-sensemaking in a transforming business ecosystem has become necessary (Penttila, Ravald, Dahl and Bjork, 2020), and this paper serves as an initiating dialogue.

Digitization-enabled integrated CPS can promote seamless symbiosis between human and cyber-physical systems (HCPS) (Bousdekis, Apostolou and Mentzas, 2020), in contributing towards Industry 5.0 (Elfar et al. 2021). Due to the Big Data context, knowledge-based view (KBV) of competition (Amankwah-Amoah and Adomako, 2021) should be extended, such as by considering the functions of AI (artificial intelligence) in rules and regulations, and continuing strategy adjustments of the digital business ecosystems.An example of it is the model-adaptive control system architecture. As a result, feasible competitive strategies of digital business ecosystem include the system-level openness and the asset-light organizational design (Cha, 2020), and business model could be designed as product-centered service provider, industrializer, platform provider, customized integrated solution provider, and outcome provider (Kohtamaki et al. 2019). The resulting competitive characteristics should be oriented towards collaborative, inclusiveness oriented, and by also focusing on parts-whole systems dynamics. Research in this domain is still evolving. In the context of digital platform-based ecosystems, Cozzolino, Corbo and Aversa (2021) suggest, based on qualitative longitudinal (2005-2019) study, by using, for instance, selective cooperation, allied competition and selective coopetition strategies.

Based upon the aforementioned background, a model-based conceptual framework is presented, as shown in Fig. 1, to serve as dialogue initiation function. Concepts of model-based control system can be referred to, for instance, Cobbenhagen, Antunes, van de Molengraft and Heemels (2021).

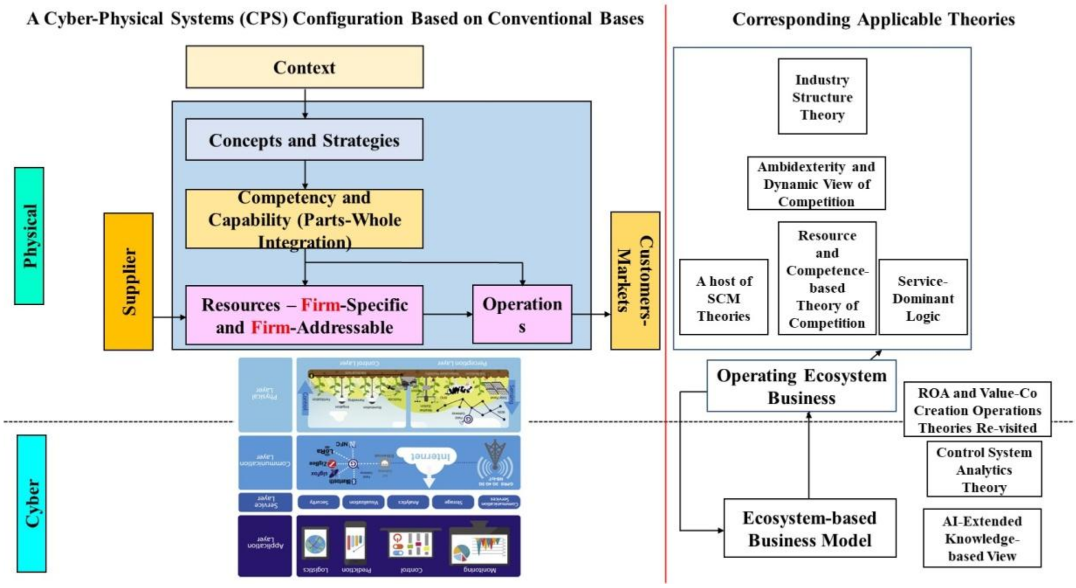


Fig. 1: A Cyber-Physical Systems (CPS) Configuration for Alternative SM Theories Dialogue

In addition, a close-group multisided agricultural business ecosystem transformation model, shown in Fig. 2, is illustrated. The business model is derived from in-depth interviews by the author with the IoT experts and national policy makers in Thailand, in 2020.

Partnership

- Industry members
- Banks
- Governments
- Professional bodies
- Educational sectors
- International partners
- IoT systems and device vendors
- The ICT companies
- Private sectors of different industry nature
- Exhibition and events organizers

Activities

- Activities: underpinned on digital ecosystem concept, shared economy principle, solution-driven, IoT value-driven, IoT resources and capabilities enabled, smart and feedback control, AI activated.
- IoT-enabled Operations management, seamless inter- and intra-operations.
- IoT-enabled R&D
- Maintenance: Condition based, predictive.
- Smart Automation and farming
- Quality control activities and processes, yields optimal cost and quality.
- Product inventory optimization
- Smart strategy and planning
- Overall KPIs monitoring
- Smart co-sharing and co-creation with experts and among farmers.
- Precision-enabled.

IoT Value

- Automating, controlling and reporting functions, virtualization of operating system
- Smart services driven.
- Greater customer benefits.
- Big-picture of the business operations
- Innovation driven i.e. Internet of Pigs, Internet of Chicken.
- Predictive value, monitoring and control
- Real-time insight, Contextual insight
- Visibility, Virtualization of the operating system
- Productivity and cost saving, risk reduction
- Design enrichment, development-oriented platform, customization
- Convenience.
- Traceability and quality controls
- Responsiveness
- Continuous learning
- Safety and security
- Engineering-knowledge driven programming – closed-loop control system
- Information richness of the business
- Cost advantages and differentiation.

CRM

- Automated services: Control, monitoring, reporting, on-demand adjustment, alerting.
- Interactive communication, Customer engagement and co-creation.
- Customer's Omnichannel Experiences
- Supplier engagement
- Contextual insight

Channel

- Traditional channel bases strengthened by IoT capability
- Conferences and events (IoT Association)
- Connected logistics and supply-chain system
- Mobile phone activated and data platform
- Cloud computing services.

Target Segment

- Large-scale segment
- Livelihood-purpose segment
- Supporting and supplementary segment
- Entrepreneurial segment
- Agricultural types, such as the open field and the factory type.
- B2B, B2C

Resources and Capabilities

IoT Association Resources for Industry-wide Pushing – The Five-Pillar Resources:
- Technology – i.e. Agri-tech., VMS (Video Management System). This involves technology choices such as open field, green houses and closed farming systems.
- Business – i.e. Smart farming.
- Security
- Data flow (focus on platform)
- International partnership
- Educational pillar – i.e. re-skilling, conferences.

IoT Resources:
- Sensor layer
- Hardware and software
- Network layer
- Cloud platform
- Cloud application

- Sound engineering knowledge of the operations, production i.e. farming system.
- Careful observation of farm, plant and factory behaviors.
- Primary data collection
- Continuous learning i.e. on-site and benchmarking.
- Transformed and transforming resources.

Cost Structure

- Sharing economy concept driven – i.e. for small farmers.
- Engineering and systems design, development teams
- For IoT Association: Five-pillar investment and expenses
- Conferences and events
- Site visits and longitudinal observations

Revenue Stream

- Context-contingent or application oriented
- Real-time on-demand service
- Systems-wide design and installation

Fig. 2: IoT-Enabled Agricultural Farm Business Model Transformation

***Keywords:** Digital twins, cyber-physical systems, strategic management, Industry 5.0, IoT, agriculture.*

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BUSINESS INTELLIGENCE AND FINANCIAL AUDIT

CMA Dr. Kinnarry Thakkar

Professor and Head, Department of Commerce, University of Mumbai, Maharashtra

Technology has inadvertently changed everything around us in a significant manner. The way we work, we study, we buy things, pay for things and also the way businesses are conducted, everything underwent an unprecedented transformation in recent times. With the rise in application of artificial intelligence in every possible aspect of life, the technology has changed the business processes, operations, management decision making activity, even the products and services. Thisapplication of the technology and strategies that generate actionable information which enables the management to make business decisionsis what is referred to as'*Business intelligence*'. It is a technology-driven process of collection, analysis and presentation of vital business information, thus enabling the organization to undertake data-centric decision-making process. This phenomenon involuntarily mandates the audit function to undergo a colossal change as well.

An audit is the examination of financial statements of an organization. The auditor vets the financials of an organization and forms an opinion about the present state of affairs of business. Due to applied business intelligence, there is a need for change in the methodologies with which a financial audit takes place. This requires a shift from vouching and verifying physical documents to analyzing and verifying the technology that carries out the business processes. Understanding the internal control process of business is common knowledge, but business intelligence mandates understanding the internal control mechanism of the systems and software used in the business process. The scope of audit though limited to the financial statements of an organization, the auditor has to make sure that every technology-driven procedure, even remotely likely to affect the figures presented in financial statements, is effective and efficient. Business intelligence executes chain of transactions on its own without much human intervention. The auditor must gain a reasonable assurance that these processes are efficient to record all necessary information and appropriately presented and disclosed in the financial statements.

Technology can be equally applied to conduct the process of audit. There are various business intelligence tools, software and applications at the disposal of the auditor which may assist in designing audit procedures, tests, data analysis and presentation of audit report. With use of these softwares an auditor can determine the materiality of business, carry out the compliance and substantive audit tests, reporting, all in an effective and timely manner. the origins of every transaction can be easily traced in the business software/system to form an audit trail which then can be examined by the auditor for its correctness. Any modification thereof shall also remain conspicuous and available for the auditor to examine. Business intelligence also provides the auditor with ample tools for data exploration and analysis. Using these techniques, the auditor can creatively design the methods to gather necessary information and analyse it to ensure the financial information has been correctly recorded and presented, following the due process. Any anomalies can be easily identified and reported to the concerned persons/authority.

Due to the technological advent the nature of audit evidence and audit documentation has also sustained a paradigm shift. The partial or complete absence of any physical documents and processes has made it all the more complicated to establish the fact that an audit was indeed conducted. Thus, auditor must gain an appropriate audit evidence to conclude their opinion and store it securely as proof of audit. The methods of gaining the appropriate audit evidence and manner of documenting it would also be system-driven or software based. The data analytics tools provide various means to the auditor to gain evidence about the occurrence and correctness of the transaction as well as effectiveness of the internal controls in place. The reports generated from the business software and the consequent analysis carried out to form an audit opinion must be saved and possessed by the auditor as part of audit documentation. While the auditors must carry out all pertinent conventional methods of the audit activity, they must be prepared and well equipped with the business intelligence applications and tools to understand their client's business as well as to carry out the necessary audit process. Thus, it can be inferred that while the purpose of financial audit shall never change, the manner and methodologies of conducting an audit due to constant technological transformation will keep undergoing variations.

EMPIRICAL STUDY ON CAPM MODEL ON INDIAN STOCK MARKET

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Abstract

This study concentrates on empirical study of Capital Asset Pricing Model (CAPM) on the Indian Stock Market. The Capital Asset Pricing Model (CAPM) is a model that describes the relationship between the expected return and risk of investing in a security. It shows that the expected return on a security is equal to the risk-free return plus a risk premium, which is based on the beta of that security. It relates its results by using the beta (systematic risk) as a measuring factor.Although investors may expect a particular return when they buy a particular stock, they may be disappointed or pleasantly surprised, because fluctuations in stockprices result in fluctuating returns. Therefore common stocks are considered risky securities. (Incontrast, because there turns on some securities, such asTreasury bills,do not differ from their expected returns, they are considered riskless securities.)

Key Terms: *CAPM, Expected Return, Fluctuations, Systematic Risk, Treasury Bills.*

Introduction

The capitalas set pricing model (CAPM) is a model used to determinea theoretically appropriate required rate of return of an asset, to make decisions about adding assets to a well-diversified portfolio.

CAPM deals with the risks and returns on financial securities and defines them precisely, if arbitrarily. The rate of return an investor receives from buying a common stock and holding it for a given period of time is equal to the cash dividends received plus the capital gain (or minus the capital loss) during the holding period divided by the purchase price of the security.

Although investors may expect a particular return when they buy a particular stock, they may be disappointed or pleasantly surprised, because fluctuations in stockprices result in fluctuating returns. Therefore common stocks are considered riskysecurities. (Incontrast, because there turns on some securities, suchas Treasury bills,do not differ from their expected returns, they are considered riskless securities.) Financial theory defines risk as the possibility that actual returns will deviate from expected returns, and the degree of potential fluctuation determines the degree ofrisk.

The formula for calculating the expected return of an asset given its risk is as follows:

ERi=Rf+βi(ERm−Rf)

Where:

ERi=expected return of investment Rf=risk-free rate

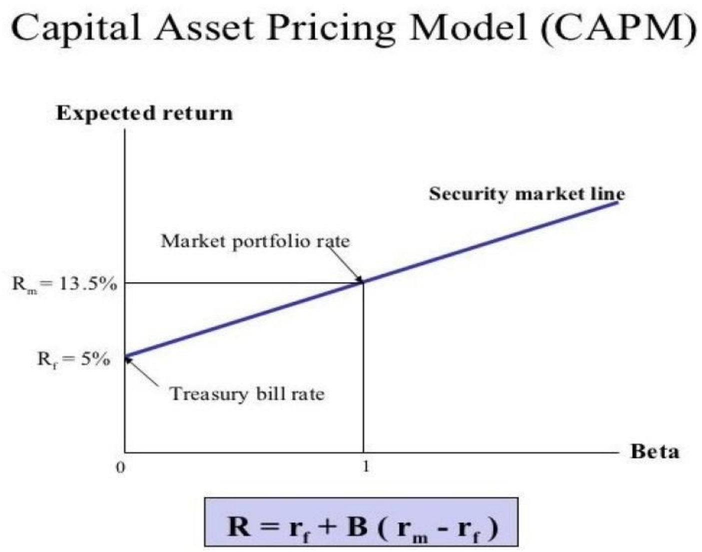
βi=beta of the investment (ERm−Rf)=market risk premium

Assumptions of CAPM

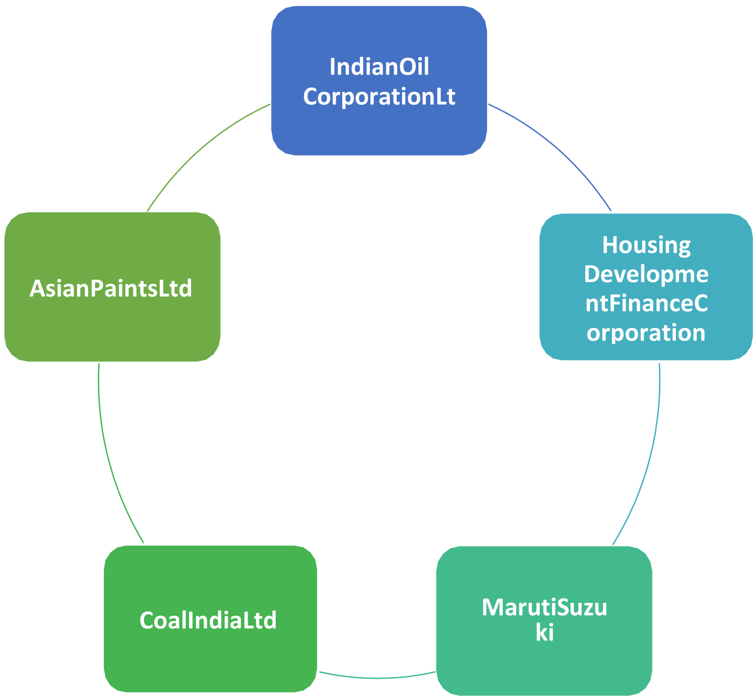
- Investors hold diversification across a range of investments so they eliminate unsystematic risk.
- Investors can lend and borrow any amounts under the risk free rate.
- CAPM considers a market to be ideal and does not include taxation or any transaction cost in an account.
- Assume all information is available at the same time to all investors.
- Every investor is against to exposure to risk.

Security Market Line

The culmination of the sequence of conceptual building blocks is CAPM's risk/expected return relationship. This fundamental result follows from the proposition that only systematic risk, measured by beta (β), matters.



The currently study was undertaken with the objectives of empirically testing thevalidity of CAPM for selected companies during the upward trends in the IndianStock market. The Stock consisted of five companies which are from four differentsectors. The sectors are Banking, Automotive, Mining, Chemicals, and Refinery.



Review of Literature

(Fama& Mac Beth, J. D, 1973) This study is concerned with New York Stock Exchange predicting the relation between average risk and return. According to this CAPM indicates positive relation between risk and return and indicates linear relationship between them.

(Chan, Hamao, & Lakonishok, 1991) The study assesses the relationship between returns on Japanese stocks from 1971 to 1988 to four variables, they are earnings yield, size, book to market ratio, and cash flow yield. The sample includes both manufacturing and nonmanufacturing firms, companies from both the Tokyo Stock Exchange and also delisted securities. The findings reveal a significant relationship between these variables and the expected returns in the Japanese market. Out of the four variables considered, the book to market ratio and cash flow yield has the most significant positive impact on expected returns.

Dr. ChavanPravin& Dr. PatilDhananjay (Feb,2019) The Present study is an Empirical analysis of CAPM in Indian stock market with reference to S & P BSE Sensex for the period Jan 2011 to 2015. The CAPM Model Based on expected rate of return on an asset is directly proportional toits Beta with the Market Return. So, this study test the hypothesis the beta is the only factor that determines the return from the asset and asset return linearly related to thebetas of the assets and the only risk that influences the return is the systematic risk is not established. The concluded that CAPM propositions do not hold true in Indian stock market,specifically for S&P BSE Sensex Indexed stock for the specified period.

Research Methodology

Data Collection Period of this study is 1st January 2018 to 31st December 2018.

Data is collected in form of closing share price (Adjusted Closing Price of companies) from Yahoo Finance. Data was collected for five companies stock, Nifty- 50 (National Stock Exchange) and Treasury Government Bill Daily Prices (Bills of 52 Weeks Coupon Equivalent).

Steps of Data Collection

The following steps are followed in terms of sequential process:

STEP: 1

Visit the website of Yahoo Finance (https://in.finance.yahoo.com/).

STEP: 2

Click on search for company data and write the full name of Company.

STEP: 3

Now click on Historical Data and select the time period then click on Apply.

STEP: 4

Now download the data in Excel format.

In order to collect data of **Treasury bill** following steps are adopted:-

STEP: 5

Visit the website of Treasury Government Bill Daily Prices(https://www.treasury.gov/).

STEP: 6

Now select the Daily Treasury Bill Rate in type of Interest Rate Data.

STEP: 7

Now select the time period according to your research i.e. 2018.

STEP: 8

Then after copy the data and paste in excel sheet.

Data Analysis and Interpretation

After collection of all data, now the cross checks the dates of five companies, nifty- 50 and treasury bills are done in order to remove data redundancy. After matching the dates, now the calculation of Market Return of all companies, nifty-50 and treasury bills are done with the help of stated formula earlier. Now portfolio is constructed for the reference of comparing the returns from higher to lower.

Then the calculation involves excess return in which it is calculated excess return of Portfolio (Portfolio return - Treasury bill 52 weeks) and excess return of Nifty (Nifty 50 return- Treasury bill 52 weeks).

For making Portfolio Alpha and Beta is calculated:

Company	Alpha	Beta	Portfolio (Company Reference)
IOC	-0.00116423	1.29140959	10%
HDFC	0.00044249	0.66800095	25%
Maruti Suzuki	-0.00112557	1.15587863	15%
CoalIndia	-0.00016868	0.47793065	20%
AsianPaints	0.00062395	0.92895966	30%

Alpha

The intercept of the characteristics regression line is alpha i.e. the distance between the intersection and horizontal axis. It indicates that the stock return is independent of the market return. A positive value of alpha is a healthy sign. Positive alpha value would yield profitable return. According to the portfolio theory, in a well-diversified portfolio, the average value of alpha of all stock turns out to be zero.

Formula of Alpha =INTERCEPT (Company return, Market return)

Beta

The risk is inherent to the entire market or an entire market segment. Systematic risk, also known as “undiversifiable risk,” “volatility” or “market risk,” affects the overall market, not just a particular stock or industry. This type of risk is both unpredictable and impossible to completely avoid. The ideal situation for any company is stock with beta value between 0 to1.

Formula of Beta =SLOPE (Company return, Market return)

Data Findings & Conclusions

Regression Analysis

Regression analysis is a set of statistical methods used for the estimation of relationships between a dependent variable and one or more independent variables.

Anova

The ANOVA is based on the law of total variance, where the observed variance in a particular variable is partitioned into components attributable to different sources of variation. In its simplest form, ANOVA provides a statistical test of whether two or more population means are equal, and therefore generalizes the t-test. In other words, they help you to figure out if you need to reject the null hypothesis or accept the alternate hypothesis.

Correlation

Correlation, in the finance and investment industries, is a statistic that measures the degree to which two securities move in relation to each other. Correlations are used in advanced portfolio management, computed as the correlation coefficient, which has a value that must fall between -1.0 and +1.0.

In this study correlation (Multiple R) = **0.7418**

R Square

R-squared is a goodness-of-fit measure for linear regression models. This statistic indicates the percentage of the variance in the dependent variable that the independent variables explain collectively. R-squared measures the strength of the relationship between your model and the dependent variable on a convenient 0 – 100% scale. A fund with a low R-squared, at 70% or less, indicates the security does not generally follow the movements of the index.

Regression Statistics	
MultipleR	0.741808762
RSquare	0.550280239
AdjustedRSquare	0.548382687
StandardError	0.006311617
Observations	239

ANOVA	df	SS	MS	F	SignificanceF
Regression	1	0.011552383	0.011552383156	289.9948543	5.19956E-43
Residual	237	0.009441253	0.000039836511		
Total	238	0.020993636			

P-Value

A p-value is used in hypothesis testing to help you support or reject the null hypothesis. The p value is the evidence against a null hypothesis. The smaller is the p- value, the stronger the evidence that one should reject the null hypothesis.

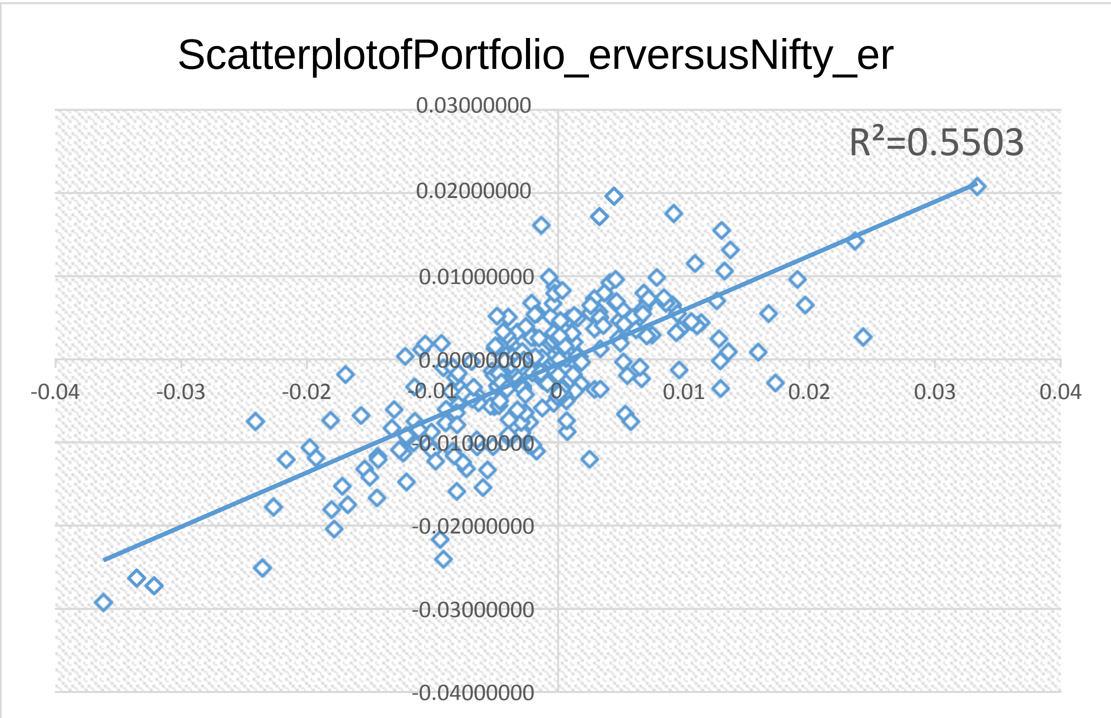
There is a **significant positive relationship** between Excess Return of Portfolio and Excess Return of Nifty. A statistically significant test result (P ≤ 0.05) means that the test hypothesis is false or should be rejected. In this study P-value is **P=0.00000005**

Alphais -0.0323%

Betais0.8445

	Coefficients	StandardError	t Stat	P-value
Intercept	-0.000322693	0.000417631	-0.772676323172	0.440483843
XVariable 1	0.844456899	0.049588656	17.029235281744	5.19956E-43

This graph shows the scatter plot of Excess Return between Portfolio and Nifty. This trend line which shows linear line.



Conclusion

The CAPM assumes the investors are single period planners who agree a common input list from security analysis and seek mean – variance optimal portfolios. The CAPM implies that the risk premium on any individual assets or portfolio is the product of the risk premium on the market portfolio and the beta. Where the beta is the covariance of the asset with the market portfolio it acts as a fraction of the variance of the market portfolio. Beta makes the CAPM so powerful, although n investment may face much risk. Beta not only tells managers how to measure those risks, but it also allows them to translate them directly hurdle rate. But in the real world of investment, other factors also influence the level of return and the risk of the security such as- tax rate, inflation, rate of return, etc.

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A SOLUTION FOR CONTEMPORARY SOCIAL PROBLEMS

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Social Science Research deals with human actions relating to behavior of human life, institutions, groups and thoughts also problems in daily life.The scope of the social science research are unlimited, it is associated with commerce, economics, demographics, economics, education and management. Various problems of domains stated above are to be addressed in a scientific and systematic method. It should include define problem, ascertain solution, implementation and evaluation with logical procedure. Evidences and relevance must be produced. The root cause of the problem and its conceptual depth and its objectivity towards way-out is a major play. At the same time society's interests, ethics, morals which are traditionally prevailed should not be neglected and it should reflect the originality. The solutionoffers under the Social Science Research to be generalized and in a position to verify.

There are several research such as pure research tells us fundamentals, applied research which is solution oriented, exploratory reveals unfamiliar problem, diagnostic research in an investigative manner, descriptive like fact findings, evaluation of variable assess its effect, case study deals with a group/situation, Community Surveys, quantitative which is based on measurement of quantity, qualitative based on observations, empirical such as experiences and observations are in practice by includingevidences with conceptual, theoretical and methods of application for its scientific analysis. Social research should compile reasoning by logical procedures through inductive by taking various individual cases with facts which depends on the data collected from various sources.

On the basis of data inductive, deductive methods are also to beexercised.Inductive is an enumerative and analytic from sample whichgeneralize and step by step analysis will be made.It leads to analytic hypothesis can be framed and will be tested whether fit or not, if it does not fit, will be re-defined hypothesis till to fit. Inductive method is all about observation, pattern, tentative hypothesis and theory. In case of deductive method generally acceptable principle applies and it is all about Theory, Hypothesis, observation and confirmation.

However, at the end of the day there is need of a requisite scientific systematic method is to be followed for the effective conduct of social research which includes; selection of problem,conceptual clarifications, Review of literature,variables in numerical nature, formulating hypothesis, objectives, preparing research design, collection of data, analysis of data and, completeness of generalization of the statements, and also methods which are applied for analysis of the data to be exercised so as to create new knowledge in the field.

Finally, accomplishment of objectives of the social research needs scientific attitude which directs consistent thinking, unbiased, curiosity, patience, and control with an open mind is necessary to draw conclusion with a solution effectively for a contemporary social problem.

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The development of any science depends upon the new researches which are done in particular field. The researcher tries to collect and analyse facts and information with the purpose of gaining new knowledge or new understanding. The ultimate goal in any research is converting data to information, information to knowledge and knowledge to wisdom. The basic objective of doing research in management is to find out the truth that is hidden or which has not yet been discovered in relation to aspects of Management; To expand the existing body of knowledge of Management; To understand the basic everyday phenomena which need to be handled in managing an organisation; To provide a good basis for right management decision making; and To generate empirical support to a theory of Management. MR is a systematic activity to find answers for specific questions in relation to a particular Management problem that has been specified lucidly. There are two ways in which management research can be done. One is basic research and another is basic research. Pure or basic research is done in order to expand knowledge and probe into the unknown. For example, when a researcher is interested in determining how employee demographics and tenure on the job relate to preference for flexible work schedules may represent pure research. Both pure and applied research deals with problem definition and problem solving. An applied research, the researcher attempts to solve a known problem and find answers to specific questions. In other words, the emphasis of applied research is on practical problem solving. Another example of applied research might be that of prediction. Example of applied research are pricing a new product, where to locate a new retail store, how many employees to hire, how many products to offer and what to pay employees. It is indeed an intensive activity and it is usually based on the work of other researchers aiming at generating new ideas to pursue and questions to answer.

The characteristics of management research are Purposiveness (clear purpose of the research); Rigor (sound base of theory); Testability (ability to develop hypothesis and test it); Replicability (to reproduce the results in similar circumstances); Objectivity (conclusions are drawn from actual data collected); Generalizability (ability to transfer the created knowledge from sample to population); Parsimony (giving the simple managerial solution); Precision (match between sample results and reality) and Confidence (the probability that our estimations are correct/confidence level).

To achieve above mentioned characteristics in management research, researchers have started adopting Mixed methods. Mixed Method involves combining or integration of qualitative and quantitative research and data in a research study. Qualitative data tends to be open-ended without predetermined responses while quantitative data usually includes closed-ended responses such as found on questionnaires or psychological instruments. The field of mixed methods research, as we know it today, began in the middle to late 1980s. Its origins, however, go back further. In 1959, Campbell and Fisk used multiple methods to study psychological traits— although their methods were only quantitative measures. By the early 1990s, mixed methods turned toward the systematic *integration* of quantitative and qualitative data, and the idea of ways to combine the data through different types of research designs emerged. Mixed methods gain popularity in research because it has ways to integrate the quantitative and qualitative data, one database could be used to check the accuracy (validity) of the other database, one database could lead to better instruments when instruments are not well-suited for a sample or population.

Management research is a continuous evolving discipline in which researchers have started using new techniques, methods and software for research to contribute significantly in the existing body of knowledge.

ISSUES AND CHALLENGES IN AVIATION INDUSTRY (A CASE STUDY OF JET AIRWAYS)

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Abstract

Aviation sector is facing extreme challenges today. The steady decline of Jet Airways is linked with the overall decline of the civil aviation sector. Earlier, the airline industry was a monopoly of the Central Government. In 1991, the Indian Aviation sector like other sectors was open to privatisation. This enabled many private players to start domestic operations like air taxi including Jet Airways. However, currently the aviation sector is facing several challenges starting from high turbine fuel prices, lack of skilled labours, increased labour costs, rapid fleet expansion and price wars among airline companies. A lack of infrastructure also has been held responsible for the decline of the aviation sector. Network connectivity also has become a daunting challenge for the company. This paper provides an insight into the challenges faced by the sector as a whole and Jet Airways in particular.

Keywords: *Aviation, Fuel prices, Network connectivity, Fleet*

Introduction

The company was incorporated in the year 1992 and started the airline operations as an air taxi operator with a fleet of four leased Boeing 737-300 aircrafts in 1993. In January 1995, the company was granted airline status as the scheduled airline. In March 2004, the company went international. The first international flight by Jet Airways was on the route of Chennai and Colombo. In February 2005, the company registered Initial Public Offerings and was been listed on Bombay Stock Exchange and National Stock Exchange (Today, 2019a).

From 2006 to 2012, the company gained advantages due to the decline of Air India. The company commenced flight operations in the United Kingdom and the United States of America. In 2006, the hangar operations began in Mumbai. The failing Air Sahara was acquired by the company in April 2007. However, the acquisition led to the renaming of the plane brand as Jet Lite. In 2007, the company gained a foothold in Belgium's capital Brussel by opening a gateway with flights from India to the United States of America. In 2008, the company also set its eye in Gulf countries. The focus at that time was on high value regional international expansion (Today, 2019b).

In 2013, strategic growth was the main point of focus of the company. In November 2013, the United Arab Emirates airline company Etihad Airways came to the rescue by acquiring around 24 percent stake. The consideration value was around Rs. 2058 crores. The investment amount was around Rs 859 crores. Steadily the equity investment amount in Jet Frequent Flyer Programme was around 50.1 percent equity investment.

In December 2014, the company underwent rebranding. It became a uniform full-service operator. In 2016, the company signed important trade and commercial agreements with Air France KLM and Delta. It managed to shift its European hub to Amsterdam. In 2017, the ongoing strategic growth was forged by entering an ECA with Air France-KLM.

In April 2019, Jet Airways began to face excess losses. The ambition to expand business plan on international routes also failed consistently. The company suffered a major setback and caused more friction for low-cost competitors. Jet Airways also has suffered a major cash shortage. State Bank of India took a temporary stake in Jet and has promised to offer loan of 15 billon INR.

Jet Airways had three major rivals, IndiGo, Air India and SpiceJet. In terms of market share, the company has stood second throughout although the difference had widened progressively. The brand used to be one of the most successful global brands which has challenged the dominance of Air India. The low-cost carriers also soon cropped up such as SpiceJet and IndiGo. Jet Airways has embarked an international expansion plan aggressively with cheap fares. However, the company had run out of cash but has somehow managed to avert a complete collapse. The reason being that the United Arab Emirates airlines company Etihad Airways bought a stake of 24 percent in the Indian airline.

Insolvency

The National Company Law Tribunal has admitted that Jet Airways has become a bankrupt airline company. The State Bank of India which holds a large ownership stake has declared that the company has announced that it has recovered dues of 8500 crores. The airline company has been failing and in the past few years it suffered losses to the tune of 13000 crores (Anand, 2020).

Even Tata backed-off from the deal of potential investment due to tough negotiating deal. The United Arab Emirates airline company Etihad also hesitated to increase its stake for the carrier (Anand, 2020). The rival Spice Jet company has also failed to enter a collaborative deal with the company.

General problems of the Indian Aviation Sector

Jet Airways is also a victim of the general challenges plaguing the Indian Aviation industry.

Shortage of Trained Employees

The skilled manpower in the aviation sector have suffered from shortage of trained manpower. This also reduces the wages to unsustainable levels. Therefore, this industry fails to hold employees.

Poor Regional Connectivity

Many airline companies do operate, but the regions are not interconnected with others much. Many places are still without full functioning airports. Consequently, the aviation sector suffers from regional connectivity.

Rising Fuel Prices

The increased prices of the fuel account for nearly 45 to 50 percent of the total costs in 2018. The airlines initially did take advantage of fuel hedging programs. However, this has failed to deliver the jet fuel price.

Yields are Declining

Commercial liberalisation since 1991 has prompted the Indian market to become more receptive towards foreign airline companies. This has led to stiff competition among numerous airline companies on same routes. The yields are often influenced by the aspirations of dynamic market and is fulfilled with airliners (Today, 2019a). Management of costs often become extremely competitive. Intense competition can often result in lower profit margins and yields.

Gaps in Infrastructure

Airport Infrastructure and Air Traffic Control (ATC) are inadequate to help development. The start has been made to revamp the infrastructure and the outcomes are visible for some years.

Input Costs are Expensive

The airline industry is also heavily influenced by high input costs. The major reason is that it is oriented towards withholding tax on interest repayments on foreign currency loans. Aircraft acquisition has also become exceedingly expensive.

Technology Development

The threat of business travel is widely perceived to be serious because of internet and multimedia technology. The overarching influence of technology has resulted in the increasing popularity of video-based conferences and webcast business conferences (Reuters, 2019). Presently, the influence is minimal, but in the near future it could well become the top reason behind the closure of many airline companies. The main reason is that technology development minimises the need for airline travel.

Additional Challenges in the Aviation Sector

The high intermediation costs in business and economic transactionsis a challenge. The low productivity in many sectors of the economy has also deterred growth. The infrastructure and transport corporate governance are deficient. The need for improvement in productivity and efficiency in line with advanced markets, environmental procedures, standards and safety is essential. The deficient trained human resources in advancing sectors of the economy also adversely affects the airline industry. All these factors are inversely linked to the speed of economic development and growth.

Data

The stock valuation of Jet Airways truly reveals its ever-declining position. In 2016, the stock value was around 750. In September 2020, the value has declined to 20. Jet Airways has declined considerably because of reducing profit margins.

Figure 1: Decline of Share prices of Jet Airways

(Source: Indiatimes.com. 2020)

In 2014, the profit and loss margin of Jet Airways (India) was around 17713.47. It increased considerably to 20280.73 in 2015. The total income again increased to 21910.96. The increase was again registered in March 2016, though the margin of income had decreased. In March 2017, the profit had increased to 23040.87. In March 2018, the margin of income increment reduced considerably and it was registered as 23598.37. The expenditure of the company from March 2014 has consistently increased (Indiatimes.com., 2020).

Profit & Loss - Jet Airways (India) Ltd. Rs (in Crores)

	Mar'18	Mar'17	Mar'16	Mar'15	Mar'14
	12Months	12Months	12Months	12Months	12Months
INCOME:					
Sales Turnover	23286.53	21552.35	21167.33	19573.43	17301.89
Excise Duty	.00	.00	.00	.00	.00
NET SALES	**23286.53**	**21552.35**	**21167.33**	**19573.43**	**17301.89**
Other Income	671.8400	1488.5200	743.6300	707.3000	411.5800
TOTAL INCOME	**23958.37**	**23040.87**	**21910.96**	**20280.73**	**17713.47**
EXPENDITURE:					
Manufacturing Expenses	6953.25	5473.78	5015.73	6686.26	7175.42
Material Consumed	.00	.00	188.58	139.90	121.57
Personal Expenses	2995.35	2890.01	2388.13	2243.00	1899.59
Selling Expenses	.00	.00	.00	.00	.00
Administrative Expenses	13313.96	11672.77	11360.60	10620.22	9589.96
Expenses Capitalised	.00	.00	.00	.00	.00
Provisions Made	.00	.00	.00	.00	.00
TOTAL EXPENDITURE	**23262.56**	**20036.56**	**18953.04**	**19689.38**	**18786.54**

Figure 2: Profit and Loss of Jet Airways

(Source: PTI 2020)

In 2014, the expenditure was only 18786.54 in 2014. The expenses increased by a few margins the next year and stood at 19689.38. However, the company has managed to reduce its expenses in 2016 to 18953.04. In 2017, the expenses spiralled considerably to around 20036.56. In 2018, the total expenses increased by a huge margin to around 23862.56 (PTI, 2020).

The company made a huge loss in operating profit in 2014 at -1484.65. The operating profit in 2015 was also a loss. It was around -115.96. In 2016, the operating profit increased substantially to around 2214.29. It was interpreted as a major sign of revival. In 2017, the operating profit again declined to around 1515.79. In 2018, the operating profit declined considerably to around 23.97 (PTI, 2020).

In 2015, the total profit and loss registered was around -2945.98. In the next year in 2016, the loss was around -1055.21. In 2017, the losses were reversed considerably and the company made profits of 1094.72. In 2017, the profits have increased considerably 1482.52. However, from 2018, the profits declined to around -767.62.

Financial Performance of Jet Airways

The provisional unaudited revenue from operations stood at INR 183196 million compared to around 232865 million in 2018. The provisional unaudited loss after deductions and extraordinary items for nine months had ended considerably at -32082 million. In 2018, the losses were -7676 million. The financial borrowing on 31st Dec 2018 was around 38852 million which was compared to 50856 million now in 2019. The short-term borrowings of the company have also increased from 2096 million in 2018 to 3910 million in 2019 (jetairways.com, 2019).

The operational metrics of Jet Airways which has been published in 2019 states thatfrom April 2019, the flight operations have ceased. The company had a fleet size of 112 aircrafts on March 2019. The size of fleets has also declined to 12 aircrafts. The 6 Boeing 777, one aircraft has been arrested at Amsterdam airport (jetairways.com, 2019).

Current Position of Jet Airways

The airline company Jet Airways has been one of the most disturbing failures in history. The company officially terminated all operations in April 2019. The Bombay Stock Exchange queried about news report and faced payment issues with airports and lessors. The company comprised of 85737 and five of which were new Max 8s, four A330-300, 16 ATR, and nine 777-300 ERs. In 2020, the cerium fleet data shows that the airline company has five A330-200s and 737 Max aircraft (Waldron, 2019).

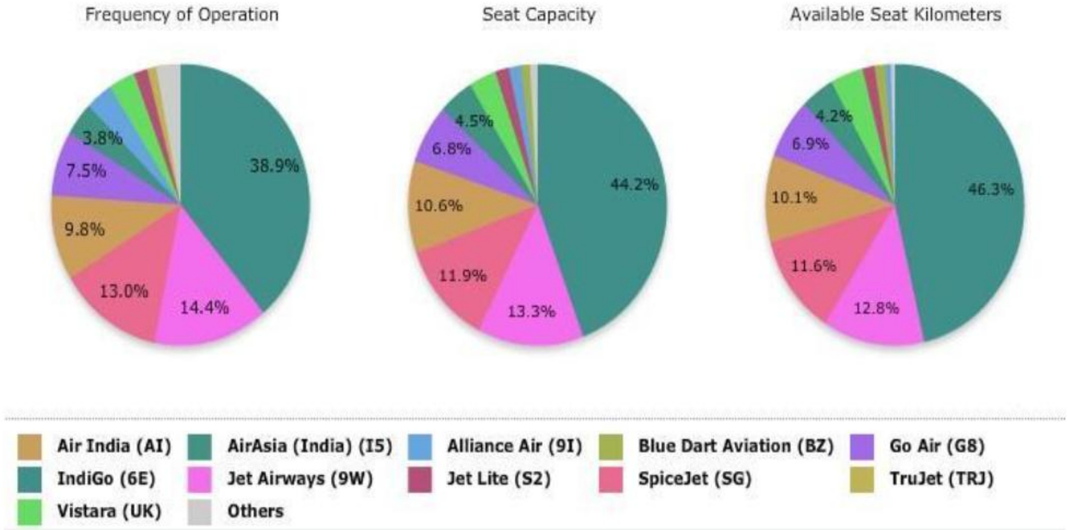

Figure 3: Relevant data of Jet Airways

(Source: Waldron, 2019)

The routes and slots have been placed to suit the India's competitive airline sector. In the Indian civil aviation domestic market of 2018, the Jet Airways offered 13.3 percent of all seats. The market share of the airline company IndiGo is 44.2 percent. Spice Jet and Jet Airways had similar market share percent at 13.3. The state operated Air India has a market share of 9.8 percent. The airline company Go Air has a market share of 7.5 percent (Waldron, 2019). The company has faced low-cost carriers. The competitive mix of LCCs and state supported full-service rival proved disastrous for Jet Airways.

Excessive price sensitivity and travel dates have concentrated on passengers. The breakeven load factors were shunted out. In middle of 2018, the airline carrier had taken $300 million advance payments from lessors in the next three months. The sales and leasebacks are based on 737 Max 8s. On November 2018, the airline company faced default notices from its creditors. Jet Airways was struck by bad leadership since it failed to raise capital even from Tata Group. The financial woes of Jet Airwaysincreased and the planes were grounded and more and more aircraft weeks. The aircraft was grounded and the carrier suspended all international flights momentarily. In March 2018, the Jet Airways was considered to be fully operational although it was struggling to become relevant. The rival of IndiGo became more popular and gained nearly 50 percent market share in that year. Spice Jet also surged ahead while Air India failed to capitalise on its demise. The seat capacity stood at 10.6 percent (Waldron, 2019).

Conclusion

There are numerous challenges plaguing the airline companies. The steady downfall and the consequent end of Jet Airways has its roots in inept leadership. High fuel costs, costly transportation, poor network of infrastructure and technology expenses resulted in the downfall of Jet Airways. Additionally, the company also failed to compete with its major rival, IndiGo. The acquisition also failed to revive the company's fortune. The aviation sector is facing varied challenges which have immensely increased during the hard hit covid times. Government must engage and collaborate with industry stakeholders to implement efficient and rational decisions to sustain the growth of the industry.

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Contents

ECONOMIC EMPOWERMENT OF RURAL WOMEN THROUGH ENTREPRENEURSHIP DEVELOPMENT: AN OVERVIEW

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Introduction

Rural women's economic empowerment has become a hot topic in the last few years. Our society is dominated by men, so everything is seen through the lens of a man's perspective. Women's economic empowerment is critical in eradicating this idea. In this situation, entrepreneurship is critical in terms of providing rural women with job opportunities and improving their economic status. Rural women earn money through productive activities ranging from conventional field work to factory work or running small and petty businesses, in addition to managing their households and bearing children. In some kind of human development activity, they can also be better entrepreneurs and development managers. Entrepreneurship growth and income-generating practises are a viable option for empowering women, resulting in economic freedom, self-reliance, self-determination, and a path to success. Women's entrepreneurship is seen as a powerful tool for empowering women economically. The Indian government has started the process of empowering women through Self-Help Groups in this regard (SHGs). The SHG is a rural women's organisation that aims to empower women by involving them in a variety of entrepreneurial activities and providing them with microcredit to help them carry them out.

Literature Review

Kuratko and Richard (2001) in their book on entrepreneurship stated that it is the dynamic process of creating incremental wealth. This wealth is created by individuals who take the major risk in terms of equity, time and career commitment of providing value to some product or services. The product or service itself may or may not be new or unique but value must somehow be infused by the entrepreneur by securing and allocating the necessary skill and resources. In other words, it is the application of energy for initiating and building an enterprise.

Nachimuthu & Gunatharan (2012) conducted study on 350 women entrepreneurship in Tamilnadu to measure the strength of SHGs and other form of enterprise in empowering women. Results indicated that women entrepreneurs in SHGs are more empowered than other (Non SHG) entrepreneurs.

Margaret and Kala (2013) studied on the significant impact of NGOs on the empowerment and development of the women beneficiaries. They argued that the demographic variables age, education, monthly income and years of affiliation influence the level of empowerment of the women.

Amudha and Banu, (2009) emphasized that the economic development of any country aims at bringing out changes in social life rather than modernization. Micro finance as a strategy involves the provision of a broad range of financial services, such as loans, deposits, payment services, remittances, pension and insurance to poor and low-income households. This study ventures to understand and assess the role that micro finance plays as a tool for elevation of social entrepreneurship through women empowerment. A sample study has been conducted on the self help groups in Thanjavur District of Tamilnadu, which is covered by agricultural occupation with both urban and rural areas. This study covers 10 villages with a sample size of 174 SHG members. Survey method has been followed to collect the primary data by administering an interview schedule. The result shows that irrespective of age, marital status, family size and number of members, the SHG members are able to venture any business and earn the income.

Discussion

Women Empowerment and Women Entrepreneurship

Women's empowerment is the most significant innovation in economic growth. Empowerment, in general, is a mechanism of sharing, redistribution, and regulation in favor of women in society. On the other hand, women's empowerment is a multifaceted social mechanism that aids women in gaining influence over their own lives. Women's empowerment refers to the ability of women to control their daily activities in the outer environment, including social, political, and economic terms.

The term "women entrepreneurship" refers to a woman or group of women who start, organize, manage, and run a company, particularly a business. The Indian government describes women entrepreneurs as women who participate in the equity and employment of a business enterprise. "A women entrepreneur is classified as an enterprise owned and operated by women with a minimum financial interest of 51 percent of the capital and providing at least 51 percent employment provided by women," according to the Indian government's description.

Growth of Women Entrepreneurship through SHGs

Self-Help Groups (SHGs) is a set of people coming together to work for common purpose and membership of the group is decided by themselves. The concept of SHGs got a major impetus after the central government launched the Swarnajayanti Gram Swarozgar Yojana (SGSY) a programme aimed at bringing families above the poverty line by ensuring sustainable level of income over a period of time. A SHG may normally have 10-20 members and they should have a common need and goal to improve their social and economic condition. This SHG is one of the innovative schemes to accelerate the women entrepreneurship. SHGs have smoothened the way for entrepreneurship of rural women.

SHG has played very significant role in the growth of women entrepreneurship. It has facilitated a large number of women economically self-sufficient by generating employment for them. SHG has conducted various financial literacy programmes in order to provide skill development training to women with the help of NGOs and NABARD. Women have engaged in various entrepreneurial activities after joining of SHGs. After getting skill development training, the entrepreneurial activities done by women are divided into manufacturing, trading and service. In manufacturing sector, women are mainly involved in business of fast food preparation, candle making, etc; in trading sector, they are mainly doing activities like bakery shops, garment shops, glossary shops etc and service activity includes boutiques, beauty parlour etc. Among these three sectors, majority of women are involved in trading activities which is approximately 70%. Moreover, other economic activities like Duck rearing, Goat rearing, Piggery (Especially in tribal areas), handloom etc. are played a vital role for empowering women through SHGs.Women in rural areas felt emotional attachment with the SHGs as it has provided a platform of growth for women which further lead to have entrepreneurship development among women. SHGs also provide the facility of micro-savings and micro-credit to rural women to enhance their business and also give them a separate identity by opening their own bank account in the bank.

Now, SHG based micro-finance has developed deep root in many parts of the country. Micro-finance interventions are well recognized world over as an effective tool for poverty alleviation and improving socio-economic status of women. In rural areas, the women micro entrepreneurs continue to produce the traditional design for local markets. Women through SHGs produce a large variety of essential products, village crafts and homemade snack foods. These enterprises represent a substantial supply resource for semi-urban and urban markets. Thus, women entrepreneurship and micro-enterprise have grown due to extensive support of SHGs. They have provided micro-finances, capacity building programmes by training women, and have nurtured them with their financial support. Today, Reserve Bank of India (RBI) also understands the role and importance of SHGs in financing and has extended medium sized loans to women entrepreneurs in support with NABARD. The beauty of women entrepreneur is the motivation for other women to come up and participate with equal opportunities and maintain their enterprises. Across the world maximum starts up have failed due to financial problems faced by women entrepreneurs, but today due to SHGs, trust has been built amongst the women entrepreneurs to realize and make their dreams come true. Therefore this type of growth is truly an exclusive growth in India.SHGs is a powerful instrument to make entrepreneur the rural women and playing a very important role in India to encourage women mainly from poorer sections in rural areas. SHG is a step to overcome social exclusion among marginalised people of the society. Entrepreneurship development of rural women through the formation of SHGs and by adopting different entrepreneurship activities has broken up the gender discrimination to a large extent and it leads to their economic empowerment.

Contribution of women entrepreneurship in economic empowerment of rural women

Women entrepreneurship is growing at a faster rate for economic development of a country. Women entrepreneurs contribute approximately 3.09% of industrial output and employ over 8 million people. Nearly, 78% of women enterprises belong to the service sector. Women entrepreneurship is largely skewed towards smaller sized firms. Women are also playing a major role in agriculture and home based industries. Apart from these, women entrepreneurs as small firms achieved remarkable heights of success in the field of fashion, beauty and career counselling.

Rural women become entrepreneur through various micro-enterprises. In India, women largely dominate the micro-enterprise sector and as per the Central Statistical Authority, women accounts for close to 70% of the micro-enterprise are run by women. In India, women entrepreneurs identified majorly with micro, small and medium enterprise. It creates employment for most of women and makes them economically empowered. The role of SHGs in providing micro-finance has been enormous in last one decade. SHGs with micro-finance are effective in reducing poverty, empowerment of women and creating self sufficiency in rural development. Considering the importance of MSME sector and the need for rural development, the role of micro-finance through SHGs has been given due importance especially to women entrepreneurs, who are belonging economical and social changes in their livelihood.

Following are some important findings of the study

Problem of women entrepreneurship:

- Due to lack of proper education, women entrepreneurs remain in dark about the development of new technology, new methods of production, marketing and other governmental support which will encourage them to flourish.
- During the study, it came to focus on that, bankers, creditors and financial institutions are not coming forward to provide financial assistance to women borrowers on the ground of their less creditworthiness and more chances of failure.
- Lack of proper training facilities is one of the important problems faced by the women entrepreneurs.
- There are of the SHGs members ranged between 30 to 50. Majority of the members were married and unmarried were not encouraged to join SHGs. They have to strive hard to strike a balance between managing a family and managing an enterprise.
- Another major problem noticed during the study was that the women entrepreneurs are over dependent on the intermediaries. They do not get actual market price for their products.
- Less and limited managerial ability (like planning, organizing, controlling, motivating, etc. of an enterprise) of women has become a problem for them to run the enterprise successfully.

Suggestion

The following efforts can be taken for effective development of women entrepreneurship:

- Considering women as specific target group for all developmental programmes.
- Bank should encourage the SHGs which have shown progress by sanctioning subsequent doses of finance without causing hardship to the members.
- Vocational training, skill development, adequate training programmes should be extended to women community that enables them to understand the production process and production management and skill.
- The role of NGO is very significant. Government should encourage and support NGOs to attempt group approach and create favourable policy environment for SHGs to easily open their bank account.
- Interest free consumption credit for vulnerable women should be provided by the government, banks, financial institutions etc.
- Provision should be made for micro credit system and enterprise credit system to the women entrepreneurs.
- Activities in which women are trained should focus on their marketability and profitability.
- Making provision of marketing and sale assistance from government part.

Conclusion

Women are now in a better position to engage in the field of entrepreneurship at a higher rate than men, but they still face several challenges and lack adequate opportunities. SHGs and microenterprises have a significant effect on rural women's socioeconomic lives and their entrepreneurial abilities. Women's self-confidence is boosted as a result of entrepreneurship growth, and they have a brighter future as a result. As a result, we can infer that participating in various entrepreneurial practices empowers women economically and socially.

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A STUDY ON THE EFFECT OF SUBJECT OF SPECIALIZATION IN DEVELOPING CHANGE IN ATTITUDE TOWARDS TEACHING AMONG B.ED. STUDENTS IN KERALA

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Introduction

An attitude is defined as a person's positive or negative proneness that has impacts on his feeling, beliefs and behaviours towards events, objects and humans (Kagitcibasi, 1999).The construct 'attitude' has got high acclaim and wide scope in the realms of education over the years. This can be attributed to the education system which is rather affective in its nature. Teaching being a dynamic activity requires a favourable attitude and certain specific competencies from its practitioners. Teachers' proficiency depends on the attitude they possess for the profession. The positive attitude helps teacher to develop a conducive learner friendly environment in the classroom. This eventually casts a fruitful effect on learning of the students. All the more, teacher's attitude towards teaching can even shape the personality of the learner.The pre-service teacher preparatory courses have significant contributions in developing proper attitude towards teaching among prospective teachers (Akbaba, 2013). The attitude of would be teachers will be determined by a lot of background factors such as personal values, family atmosphere, academic excellence, experience in teaching etc., yet the teacher preparatory courses has an inevitable role in this. The present study intends to investigate the effect of subject of specialization in developing change in attitude towards teaching among B.Ed. students in Kerala.

Rationale of the Study

Attitude towards one's profession is important both by way of professional pride and in determining the level of commitment towards the profession. Teacher attitude towards the profession has an effect not only on their students but also on their own performance. A teacher with a proper attitude towards teaching can develop a positive self- image, which in turn develops his or her level of confidence as well (Sao &Behrara, 2016). Moreover, the teacher with a proper attitude can produce a friendly and conducive classroom environment, which obviously caters to student learning. The teachers' attitude towards the teaching profession would give important clues about most of their occupational behaviours (Ustuner, 2006).Through the literature review the investigator found that several researchers like Qureshi (2012), Gakhar (2006), Reddy (2002) and Budhisagar (2003) found that teaching efficacy got enhanced due to teacher training programmes. But there were little studies done on the effect of optional subjects selected during the B.Ed. programme in developing a change in attitude towards teaching. Irrespective of the subject of specialization, the modern teacher and his teaching demands much more aspects of attitude like environmental consciousness, disaster management, perspective of global citizenship etc other than technological competency and subject expertise (Goyal, 2015).Hence it is imperative to examine the effect of subject of specialization in developing change in attitude towards teaching among B.Ed. students in Kerala and thereby the present study is relevant.

Objectives

- To study the change in attitude towards teaching of B.Ed. students from third to fourth semester in the total sample.
- To study the effect of subject of specialization in developing change in attitude towards teaching among B.Ed. students from third to fourth semester.

Hypotheses

- Attitude towards teaching of B.Ed. students of fourth semester will be significantly higher than that of the third semester in the total sample.
- There will be no significant difference in attitude towards teaching of B.Ed. studentswith different subjects of specialization within the same semester.
- There will be significant difference in attitude towards teaching of B.Ed. students with different subjects of specialization across the semesters.

Methodology

- **Method Adopted**

Survey method was used for the study. The study was conducted in two different phases. During the first phase the response of the third semester B.Ed. students was taken using the toolat the beginning of the semester. The second phase was conducted after ten months using the same tool administered to the same sample at the end of their fourth semester.

- **Sample**

The sample for the present study involve 300 B.Ed. students chosen by stratified random sampling from 6 B.Ed. training colleges in Kerala.

- **Tool**

Scale of Attitude towards teaching (Gafoor& Suma, 2019), which is a five point scale with 45 statements. The reliability and validity measures of the scale were assured by the investigator.

- **Variables**
  - **Dependent Variable**:The dependent variable in the present study is 'Attitude towards teaching'
  - **Independent Variable**: The independent variable in the present study is the subject of specialization. English, Malayalam, Social Science, Physical Science, Natural Science and Mathematics were selected, since these are the common optional subjects for two year B.Ed. programme in Kerala. Here, the dependent variable stands for the obtained score of attitude towards teaching of student-teachers of various teacher education colleges by using the Scale of Attitude towards Teaching.

Statistical Techniques Adopted

- Paired sample t test
- One way Analysis of Variance (ANOVA)

Results and Discussions

Comparison of Attitude towards teaching ofthird semester and fourth semester B.Ed. students in the total sample

The statistical constants such as mean and standard deviation of the scores of attitude towards teaching of III semester and IV semester B.Ed. students were calculated to find the t-value, which is presented in Table 1.

Table1:Data and Results of Test of Significance of Difference in Mean Scores of Attitude towards Teaching of III Semester and IV Semester B.Ed. students in Total Sample

B.Ed. Variable	Semester	N	Mean	S.D	t-value
Attitude towards Teaching	III	300	193.75	15.61	24.15*
	IV	300	200.22	13.89	

* P< 0.05

There exists significant difference between the mean scores of attitude towards teaching of III semester (M= 193.75, S.D= 15.61) and IV semester (M = 200.22, S.D = 13.89) B.Ed. students in the total sample.

Comparison of Attitude towards Teaching ofthird semester and fourth semester B.Ed. students by Optional Subjects

- **Intra semester comparison**

One-way Analysis of Variance (ANCOVA) was used to compare the attitude towards teaching among B.Ed. students by optional subjects within the same semester. The results are presented in Table 2.

Table2: Analysis of Variance of Attitude towards Teaching among B.Ed. students by Optional Subjects for III and IV Semesters of B.Ed. Programme

Semester	Source of Variance	Sum of Squares	df	Mean Square	F
III	Between Groups	2008.52	7	286.93	1.18*
	Within Groups	70761.73	292	242.34	
	Total	72770.25	299		
IV	Between Groups	1203.11	7	171.87	0.89*
	Within Groups	56442.936	292	193.30	
	Total	57646.04	299		

* P> 0.05

There is no significant difference in attitude towards teaching among student-teachers of III semester B.Ed. programme by optional subjects. The F-value obtained is 1.18, which is not significant at 0.05 level (P > 0.05).

There is no significant difference in attitude towards teaching among student-teachers of IV semester B.Ed. programme by optional subject. The F-value obtained is 0.89, which is not significant at 0.05 level (P>0.05).

- **Inter- Semester Comparison**

For comparing the change in Attitude towards teaching among B.Ed. students of same optional subject across the third and fourth semester, paired sample t test was used.The data are presented in Table 3.

Table 3:Data and Results of Test of Significance of Difference in Mean Scores of Attitude towards Teaching of III and IV Semester B.Ed. Students by Optional Subjects

Variable	Optional Subjects	Semester	N	Mean	SD	t-value
Attitude towards Teaching	English	III	62	194.10	14.10	12.88*
		IV	62	200.60	13.17	
	Malayalam	III	32	193.31	16.38	8.14*
		IV	32	199.78	15.70	
	Social Science	III	63	195.25	14.13	10.42*
		IV	63	201.03	11.96	
	Physical Science	III	49	193.31	16.70	10.02*
		IV	49	200.27	15.03	
	Natural Science	III	25	196.68	15.86	6.22*
		IV	25	202.80	13.86	
	Mathematics	III	54	189.85	17.18	9.63*
		IV	54	197.06	14.47	

* P< 0.05

There exists significant difference in mean scores of attitude towards teaching of III semester (M = 194.10, S.D = 14.10) and IV semester (M = 200.60, S.D = 13.17) B.Ed. students of optional subject English (t = 12.88, P< 0.05).

There exists significant difference in mean scores of attitude towards teaching of III semester (M = 193.31, S.D = 16.38) and IV semester (M = 199.78, S.D = 15.70) B.Ed. students of optional subject Malayalam (t = 8.14, P< 0.05).

There exists significant difference in mean scores of attitude towards teaching of III semester (M= 195.25, S.D = 14.13) and IV semester (M = 201.03, S.D = 11.96) B.Ed. students of optional subject social science (t = 10.42, P< 0.05).

There exists significant difference in mean scores of attitude towards teaching of III semester (M = 193.31, S.D = 16.70) and IV semester (M = 200.27, S.D= 15.03) B.Ed. students of optional subject physical science (t = 10.02, P<0.05).

There exists significant difference in mean scores of attitude towards teaching of III semester (M = 196.68, S.D = 15.86) and IV semester (M = 202.80, S.D = 13.86) B.Ed. students of optional subject Natural Science ($t = 6.22$, $P < 0.05$).

There exists significant difference in mean scores of attitude towards teaching of III semester (M = 189.85, S.D = 17.18) and IV semester (M = 197.06, S.D = 14.47) B.Ed. students of optional subject Mathematics ($t = 9.63$, $P<0.05$).

Findings

- Attitude towards teaching of B.Ed. students of fourth semester will be significantly higher than that of the third semester in the total sample.
- The change in attitude towards teaching of B.Ed. students with different subjects of specialization is not significant within the semester.
- The change in attitude towards teaching of B.Ed. students with different subjects of specialization is significant across the semesters.

Conclusion

The challenges that a modern teacher has to meet is diverse and more or less transdisciplinary. Teacher education programmes should focus on evolving the trainees with a proper attitude that caters to their teaching outcome irrespective of the subject they teach. The teacher education curriculum needs to be updated frequently with this in mind so that there would be much more space for the transdisciplinary practices that really contribute to their attitude towards teaching in general.

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DIGITAL BANKING AND PAYMENT SYSTEM: A STUDY OF BANKING SERVICES, CUSTOMER EXPERIENCES AND FINANCIAL PERFORMANCE

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Introduction

Banking is an industry that is based on intensive information and transactions in banking can normally be consummated without any physical exchange. These ingredients have made banking a perfect passenger for the internet vehicle. However in the initial stages digital banking had to go through hard times and failures. As a result, customers do not seem to be much excited about digital banking. The modern day economic transactions essentially involve payments overshadowing the outdated barter system. Thus, payment system is one of the most important parts of the financial infrastructure of the economy. The payment system facilitates trusted settlement for concluding the economic transactions. Payment system assures the participants about the receipt of their value embedded in the economic transactions conducted by them. Therefore, a strong payment system is very essential for any economy. In view of this, considering the recommendations of a committee it has constituted, the Reserve Bank of India (RBI) had issued licenses for payment banks to create specialized and exclusive payment processing financial agencies to widen the financial infrastructure.

Review of Literature

Anahita Singh& Sonalika Bhadouria (Jan 2019) highlighted that the, financial exclusion and its challenges are explored in-depth, along with the solution for the same being payment banks and how they've helped in improving financial exclusion, introduced by the RBI in 2014. This paper also explores the scope, benefits and changes implemented upon the introduction of payment banks, and the current scenario of financial exclusion in our country.

Naik, Firdous, & Harika et al.(2018)A study on role of payment banks in India-Financial Inclusion This paper focused on role of payment banks in financial inclusion on M-Banking, The Department of Post, Pradhan Mantri Jan-DhanYojana and the Indian Post Payment Banks. In 2014, RBI introduced two new categories of banks into the Indian financial system, namely Payment Banks and Small Banks. The objective of introducing these new categories of banks is to provide a much needed rigour to the financial inclusion drive. The payment banks plays a significance role in implementing government's direct benefit, transfer schemes, where subsidies on health care, education and gas are paid directly to beneficiaries account. However, the competition between traditional and payment banks will lead to widening and improvement in quality of banking services are reduced costs and which may finally leads results in financial inclusion.

(Sikdar & Kumar, 2017) Payment bank: A catalyst for financial inclusion This paper includes the reactions of various existing full-service banks and others players in the Indian financial services industry on RBI's action towards licensing payment banks and whether the Indian banking system has evolved enough to face the impending competitive pressure from payment banks. Non-inclination of banks to set up branches in the hinterland and interior regions coupled with lack of financial awareness has been a bane for the prospects of financial inclusion and has hindered the inclusion of marginalised and excluded groups. Tie-ups between banking concerns and major telecom operators and and credit disbursing eligibility of banks and the overall impact of payments banks on the commercial banks.

Vyas, Gaur & Singh et al. (2016), discussed the evolution of payment banks. The study evaluates the scope of payment banks in fulfilling the objectives of financial inclusion. They also compare the Indian scenario with the success of M-Pesa in Kenya.

Objectives

- To examine the growth of Digital transactions.
- To study the awareness among customers regarding Digital and Payment banking.
- To study the customer's satisfaction towards digital banking and Payment banks.

Need for Payment Banks

- Payment bank's main focus is on small savings account holders, low income households, small businesses, unorganised sector entities and migrant labour force.
- Payments can be at the centre of the relationship and payment banks can bring a non-banking financial company (NBFC) or a mutual fund company as a partner and create an offering that replicates a bank.
- NBFCs are good at lending, payment banks have expertise in doing payments and a mutual fund company manages money well. Thus we can create a seamless combination that is good for the customer and for the bank as well.
- Through these banks customers can make payments and manage their wealth.
- Customers can make payments of their utility bills through the payment bank.

Research Methodology

Research Methodology	
Research Design	Exploratory – To know the parameters and formulate the hypotheses. Analytical – To analyze the parameters found out.
Sampling Design	Multistage Random sampling Method
Sample Size	Costumers of Banks (Sample Size= 400)
Data collection Techniques	Primary Data collection – A framed set of questionnaire separate for employees and customers of banks Secondary Data Collection – Research reports of banks, Research studies, Socio-Economic survey report, Management and tax Laws books, journals, research papers, News Papers etc.
Analytical tools For Pilot Study	Cronbach's alpha for reliability and Kaiser Meyer's Rank Test for Variability
Statistical Analysis for hypothesis testing	Chi Square Test, Multivariate ANOVA, Regression, Students 't' test, Correlation Matrix Analysis.

Findings and Conclusions

- Payment banks will certainly bring the easiness to the lives of common man.
- Digital payments bring in greater efficiency and transparency in welfare programme as money is remitted directly into the accounts of the beneficiary.
- Payments can be easily traced and collected.
- In Indian economy, there persists the digital divide among the rural areas.
- E- Wallets and mobile payment systems need a smart phone and an internet connection, but less than a quarter of the population owns a smart phones.
- Fast and reliable internet connection is expensive and it is difficult to find Wi-Fi hotspots and mobile phone battery charging stations.

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FORENSIC ACCOUNTING: IN INDIAN CONTEXT

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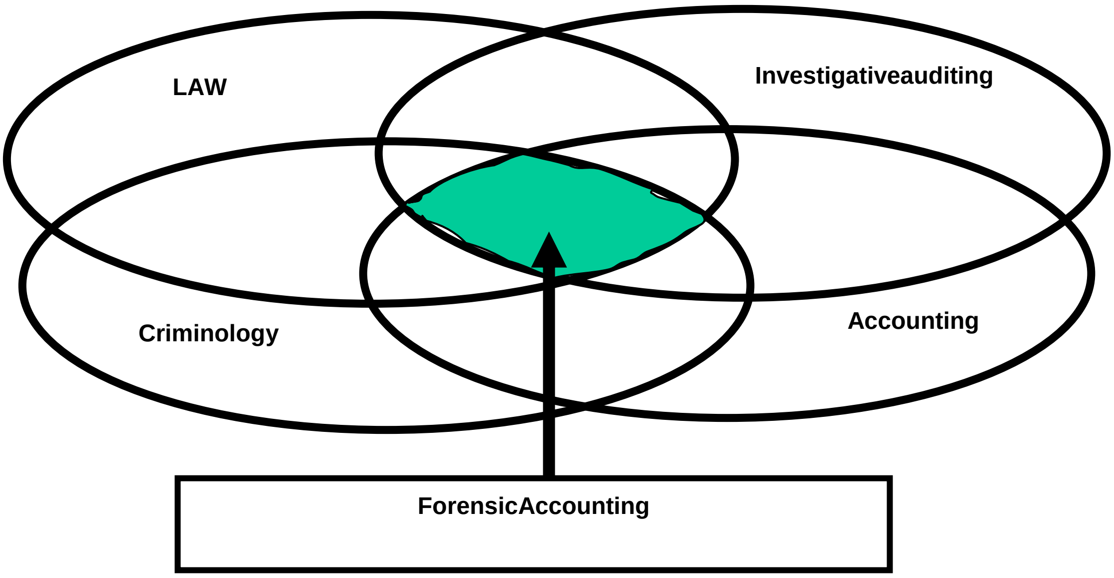
What is Forensic Accounting?



Forensic Accounting is the investigation of an allegation whose evidence is expected to be presented in the judicial forum. Forensic Accounting is different from old debit or credit accounting. It provides a scientific accounting analysiswhich help in resolving the dispute that arises in the organization. A forensic accountant has a unique job because theresponsibility involves the integration of accounting, auditing and investigation skills. Using all of these skills, in brief, forensic accountant is a true investigator.

Forensic accounting is the combination of the Accounting, Auditing and Investigation skills. Forensic accounting is the specialty practice area of accounting that describes engagements, which result from real or anticipated litigation.

Fraud Examination is divided into three basic aspects:

- Fraud Detection
- Fraud Prevention
- Fraud Investigation

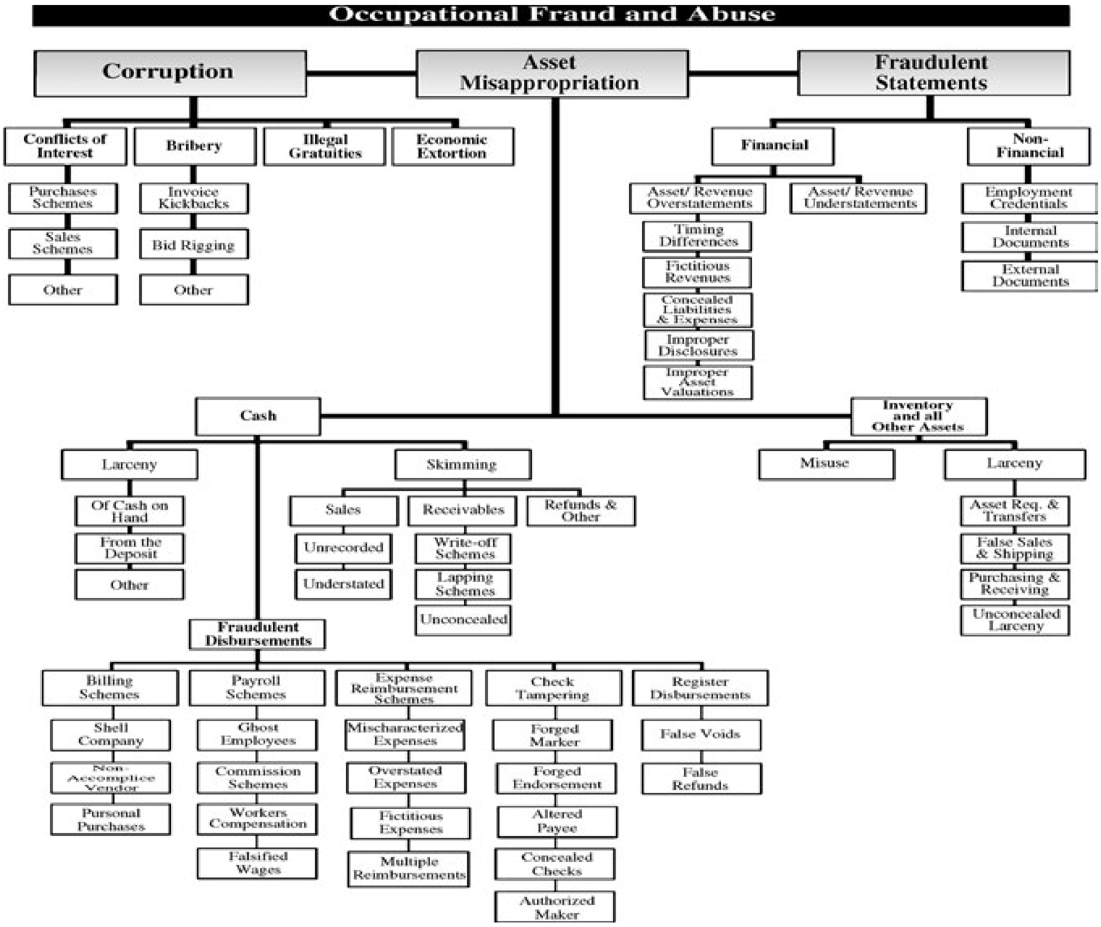
Red Flags

The word "Red flags" is used as a synonym for fingerprints of fraud. When fraud occurs, there are traces of the criminal and crime left at the scene of the crime, or in the fraudster's life, much like fingerprints that may be left at a crime scene. Red flags have varying natures and include things such as an accounting anomaly, an unexplained transaction or event, unusual elements of a transaction, a person's behavioral changes or characteristics, or just characteristics commonly associated with known frauds, especially certain individual schemes or group of schemes. Some examples of Red flags of financial statement fraud are given below.

Types of Forensic Accounting

There are a few branches of forensic accounting which are offered by major accounting companies, and those are:

- **Legal Aid Assistance Accounting –** Accountants specialized in this branch of forensic accounting are in charge of uncovering the economic situation of parties involved in a lawsuit or are acting as witnesses in a legal case.
- **Investigative Accounting –** This branch of accounting and reporting is used most by the FBI, CIA and government institutions. It mainly focuses on discovering and tracking down the financial records of companies or individuals.
- **Insurance Claims Accounting –** Some accounting firms offer forensic accounting for insurance claims, which usually include personal injury claims. Accountants will be in charge of estimating all claims before the insurance company pays.



Conclusion

Forensic accounting is an important tool for companies and individuals to ensure their compliance with their industry's best practices. One must also be able to understand the reasons that fraud is committed, especially the auditors, so they are able to explain why fraud is being perpetrated. Therefore, its need will continue as long as business operations are run. It is time to adopt of new branch of accounting for a new era of business. Events of the recent years contributed to the phenomenon of the growing demand for the forensic accounting profession.Enrollment in this type of a course can show to students a different side of such a renowned discipline as accounting. We are sure that the possibility to study this subject would spark a lot of interest in students.

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INDIA AS EMERGING LAND OF OPPORTUNITIES

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Introduction

A little more than 25 years ago, India embarked on a journey and economic liberalization that powered a growth wave, unlike any country's history. The nation's culminating is becoming a $3 trillion economy in 2019, and a quick look at the underlying fundamentals reveals that more is yet to come.

Powered by a burgeoning middle class expected to grow to 89 million households by 2025 with rising per capita incomes, India will be one of the largest consumer markets by the mid-21st century. The consumption base is one part of the equation, the other being a robust business ecosystem capable of meeting its demands. Here too, India has made rapid progress, jumping from 142nd in 2014 to 63rd in 2019 in the World Bank's ease of doing business report. Then, India has accelerated its growth and done so while pursuing macro-stability, inclusive and sustainable development. But even in this growth story, there remain a few growth champions whose achievements are noteworthy.

India's Growth Champions

The ranking identified the fastest growing companies among all Indian industries using specific criteria; companies had to have generated minimum revenue numbers over three years to register and apply, be independent entities, and have primarily demonstrated organic growth. It ensured that the only companies included are genuine economic substance, sustainability, and credibility apart from being financial accelerators.

Talking about the initiative, Friedrich Schwandt, CEO& Founder of Statista, stated, "India has produced such a large amount of stellar companies over the years that it has become hard to keep track, even for engaged observers. That's the reason why we decided to link arms with The Economic Times and launch this mega-research project; we wanted to provide an overview of the entrepreneurial superstars, the most impressive accelerators of the Indian economy."

Thomas Clark, Partner at Statista, raised a few pertinent points. "If you look closely at this inaugural ranking, you will see that it reflects the ongoing transformation of the Indian economy extremely well. 28% of the winners engage in traditional sectors such as industrial goods, construction, and food. Yet, they were already surpassed by tech and financial services firms, which together account for 29%."

The numbers bear out India's changing face; 40% of the growth champions come from Bengaluru, Mumbai, Hyderabad, and Delhi, while Tech (21%), Industrial Goods (13%), Food, Beverage & Restaurants (8%), Construction & Property (7%), and Financial Services Companies (7%) make up a majority of the mix.

Growth in Focus

While arguments abound around revenue v profitability, it is interesting to note that Amazon, one of the world's largest companies, has never been incredibly profitable as it focuses relentlessly on long-term growth. While profitability has been the most crucial currency historically, in the 21st century, explosive growth has been proven possible even with wafer-thin profit margins. Given the emergence of Venture Capital and other financing means, companies can remain afloat without profit being the be-all and end-all.

Indeed, suppose you look at an economical value. In that case, revenue growth is often the best currency, and revenue was chosen as a metric for this ranking as it is of importance to the economy. These Growth Champions create innumerable jobs and opportunities and act as critical economic stimulants.

Given the current cooling down of global economies, we must hold aloft the stellar contributions of standout companies as exemplars of what can be achieved. This ranking will be an annual endeavor highlighting companies showing the way for others even in a challenging economic environment.

Deepak Lamba, President, Times Strategic Solutions Limited, opined, "As one of the youngest economies of the world, India's drive and enterprise are best reflected in these changemakers that have been rightly lauded as India's Growth Champions. This one-of-a-kind ranking underlines the gold standard for growth and excellence, and we hope their feats will inspire the broader diaspora of India Inc. to aim ever higher as they script their own growth stories."

Growth is often a business priority but also an elusive target. India's Growth Champions represent a coterie of companies that have mastered the art of growing from strength to strength, year after year. In their successes lie lessons we can all glean wisdom from, for to seek growth is a deeply human instinct.

A Case Study Depicting India a Land of Opportunities

Why India and why now?

Australian business has long put India in the 'too hard' basket. There are three overriding reasons why this must change: scale, complementary economies, and spreading the risk.

For Australian companies with a global focus, the key question is whether they can afford not to be in the world's fastest growth economy. India's scale is extraordinary. By 2025, one fourth of demographic dividend will be Indian. By 2030, internet users in India will reach to 850 million. By 2035, India's economies of five largest cities will have comparable size to middle-income countries today.

There is no market over the next 20 years, which offers more growth opportunities for Australian business than India. The targets set out in this report would see Australian exports to India grow from $14.9 billion in 2017 to around $45 billion measured in today's dollars, and outward Australian investment to India rise from $10.3 billion to cover the $100 billion mark, reflecting a transformational expansion of the relationship. That is the size of the opportunity and the critical lesson for Australia of India's scale, the momentum built into its growth trajectory, and the underlying complementarity between our two economies.

The opportunities, however, will not fall into our lap. They require a sharper national focus on India by the Government, an unambiguous commitment by Australian business, and a deeper understanding by both Government and industry of the magnitude of what is unfolding in an Indian market place which will only get more crowded. They will also require an approach to India's investment relationship that markedly differs from the Australian investment trajectory in most other Asian markets.

This report has a simple message. The transformation of the Indian economy is underway. Its progress will be uneven, but the direction is clear and irreversible. To realize the opportunities this opens up, we need to make a strategic investment in India, backed up with an ambitious, long-term, and multidimensional Australian strategy-driven at the Australian Government's highest levels.

Australia should set itself the goal by 2035 to make India the leading exporter in the world markets, to make it the leading exporter in Asia for Australian external investment, and to take it into the inner circle of strategic partnership of Australia.

The Long View: Patience, Perspective, and Preparation

What follows is a deliberately long term perspective about Australia and India: out to 2035.

A strategy with this time horizon has to capture how India will change over the next 20 years and shifts in the Australian economy. We are today poised globally at the edge of a revolution in technology. Artificial intelligence, big data, machine learning, and other innovations will likely change the nature of work and the Australian and Indian economies' productivity. So looking out to 2035 means plotting the points of intersection of two moving parts. A long view is essential for any strategy. For India, it is necessary. India is a market that requires patience, perspective, and preparation. Change in India is often invisible to the naked eye. That is one reason why perceptions of India in the Australian business community are caught in a time warp: mostly unaware of the significant positive changes taking place in India and shaped by a 'once bitten twice shy' perspective.

The opening up of the Indian economy is a good example. Australian business still tends to think of the Indian economy as relatively closed. Yet, the Indian economy of today is very different from the days of the license raj. And the Indian economy of 2035 will be diverse again.

India's average applied tariff is today one-tenth what it was in 1990. In 1990, total trade as a proportion of Indian gross domestic product (GDP) was around 13 percent. Today it is 40 percent. India's two-way foreign direct investment (FDI) to GDP ratio at just fewer than 20 percent is still low by global averages. But the stock of inward FDI has grown by 19 percent a year over each of the last 20 years.

None of this is to suggest that doing business in and with India will not have its challenges. India is too complicated for its growth story to be linear. Its economic progress will be uneven and incremental, constrained by the political compromises demanded by a diverse democratic federation, held back by thinly resourced institutions, burdened by a bureaucracy too susceptible to arbitrary interference, dented by endemic corruption, and shaped by a political tradition which puts much greater faith in government intervention than the efficiency of markets.

There is no point lamenting these constraints. They are wired into the Indian experience. We need to understand them and acknowledge that they are changing and look beyond them to grasp the significance of the opportunities created by a growing Indian economy.

Reasons to Invest in India

- One of the world's fastest-growing economies
  - For the first time, India has crossed the $70 Bn mark in F.Y. 2019-20 and recorded a total FDI inflow of $73.45 Bn.

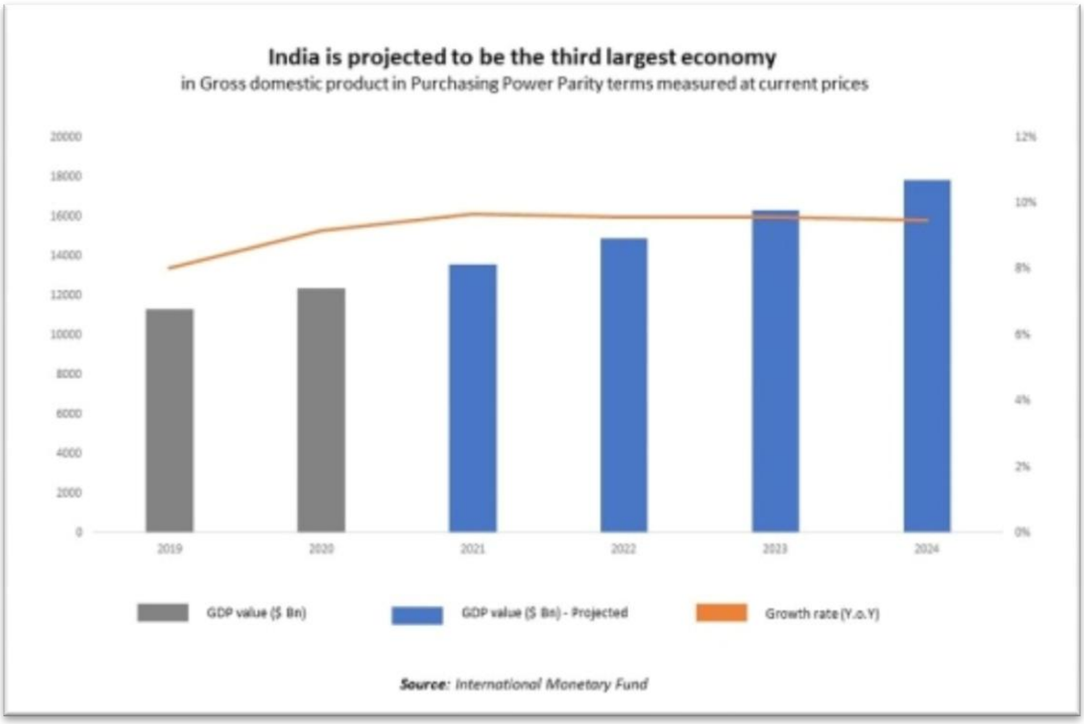
Source: Department of Promotion of Industry and Internal Trade, Govt. of India

  - Hon'ble PM Shri Narendra Modi announced a unique economic and comprehensive package of more than $270 Bn - equivalent to 10% of India's GDP, under the Atmanirbhar Bharat Abhiyan (Self-reliant India).

Source: Prime Minister's Office, Ministry of Finance

  - India to remain one of the fastest-growing economies in the world. IMF projects a growth of 8.8% for India in 2021.

Source: International Monetary Fund



- The largest youth population in the world
  - India's population is expected to raise from 121.1 cr to 152.2 cr during 2011-36, an increase of 25.7% in twenty-five years.

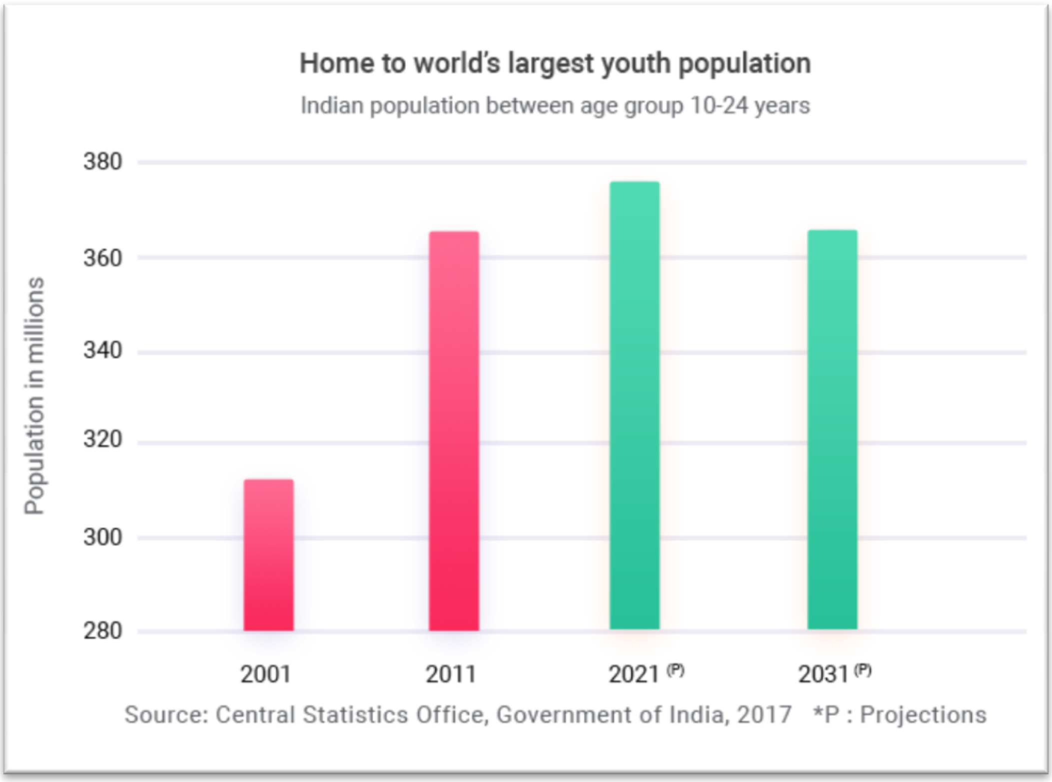
Source: National Commission on Population, Ministry of Health & Family Welfare

  - India has its largest ever adolescent and youth population. It will continue to have one of the youngest people in the world till 2030.

Source: United Nations Population Fund

  - India has the third-largest group of scientists and technicians in the world.

Source: All India Management Association, The Boston Consulting Group

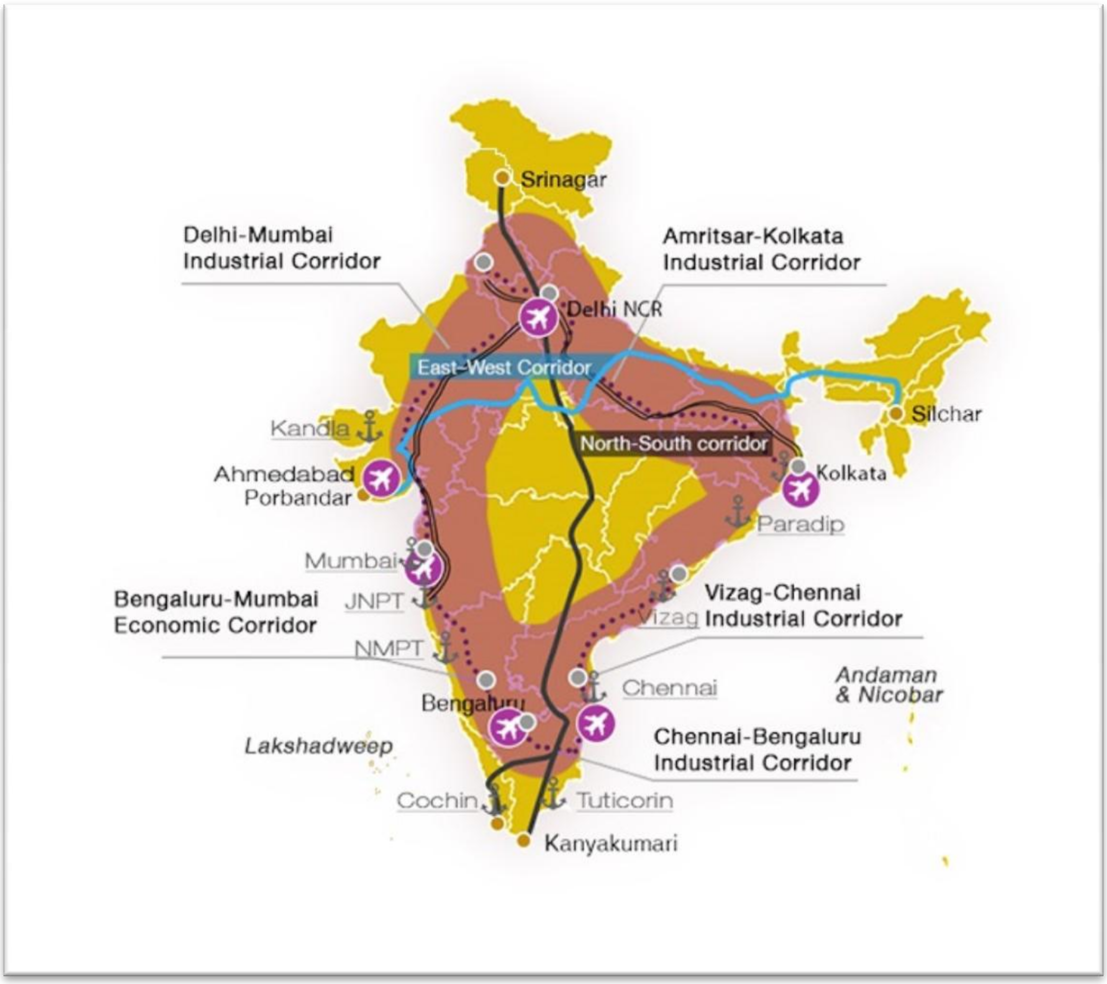


- Indian infrastructure story
  - Hon'ble Finance Minister Smt Nirmala Sitharaman announced the National Infrastructure Pipeline's first-of-its-kind initiative to provide world-class infrastructure.
  - The NIP will attract investments into infrastructure and be crucial for becoming a $5 Tn economy by F.Y. 2025.
  - Nearly 7,000 projects across different sectors costing above INR 100 Crore per project and totaling INR 111 Lakh Crore have been identified.
  - Sectors such as Energy (24%), Roads (18%), Urban (17%), and Railways (12%) amount to around 71% of the projected infrastructure investments in India.

Source: Department of Economic Affairs, Ministry of Finance and India Investment Grid

  - By 2030, it is estimated that around 42% of India's population would be urbanized from 31% in 2011.

Source: World Bank



- Rising global competitiveness
  - India jumps 79 positions from 142nd (2014) to 63rd (2019) in 'World Bank's Ease of Doing Business Ranking 2020'.

Source: World Bank

  - India ranks 68th on the Global Competitiveness Index 2018-19.

Source: World Economic Forum

  - 95% of 1.2 billion Indians are covered under the Aadhar Scheme, one of the world's most extensive social security programs.

Source: Press Information Bureau, Government of India

  - Pradhan Mantri Jan Dhan Yojana, a formalization of savings scheme under which 312 mn bank accounts have been opened with savings amounting to $11.6 bn.

Source: Ministry of Finance, Government of India

  - Goods and Services Tax (GST), the most significant tax reforms since independence, paves the way for a common national market by integrating various indirect taxes.

Source: Government of India

- Global Innovation Index 2020
  - India jumps four positions and ranks 48th in the Global Innovation Index 2020 rankings.

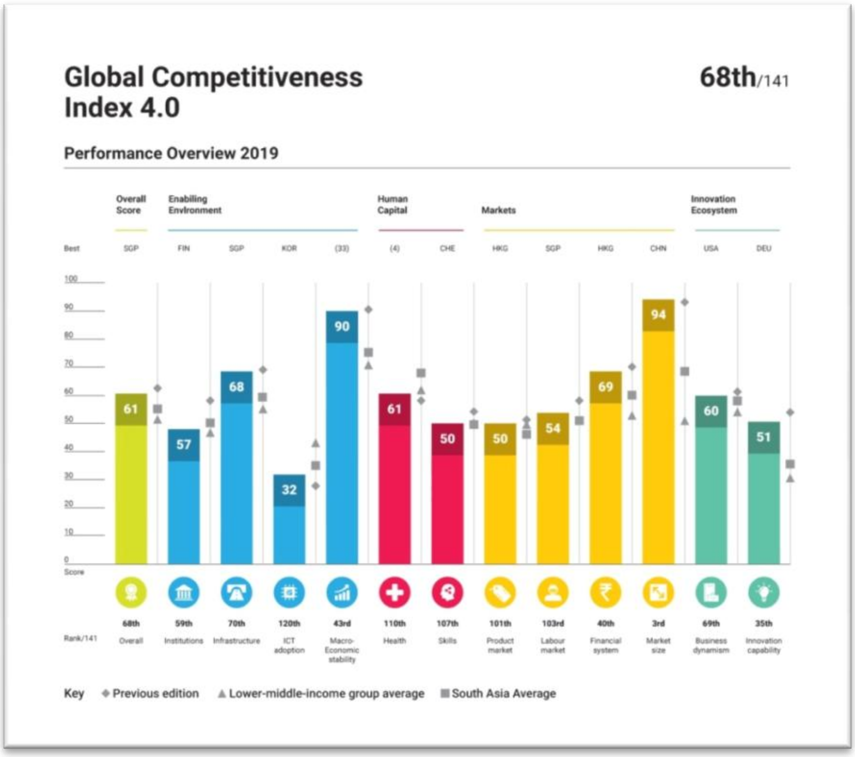
Source: World Intellectual Property Organization

  - India ranks #1 in the Central & Southern Asia Region

Source: World Intellectual Property Organization

  - India ranks 3rd amongst the Lower Middle-Income Economy Group.

Source: World Intellectual Property Organization



- Rising economic influence
  - Centre of global maritime trade to move from the Pacific to the Indian Ocean Region. India and China will be the largest manufacturing hubs of the world by 2030.

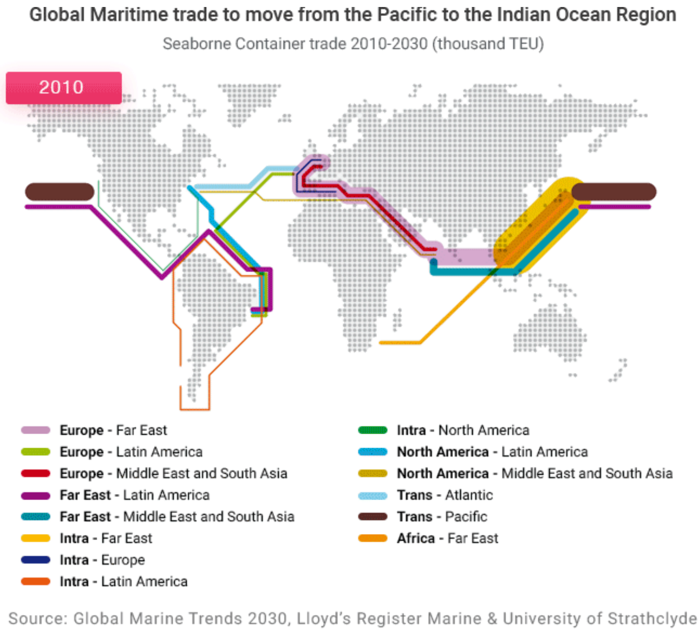
Source: Lloyd's Register Marine & University of Strathclyde, Glasgow

  - Connectivity to Central Asia and Europe via the International North-South Transport Corridor (INSTC).

Source: Press Information Bureau, Government of India

  - In the next five years, India to have more significant economic influence across the Asia-Pacific Region.

Source: Baker McKenzie & Mergermarket Group



Review of Literature

India is a secular country where many culture and religions are flourishing with peace and prosperity because the culture and tradition in India is deeply rooted within the minds and hearts of people which they have gained from their rich culture.

Due to globalization and advancement in technology things have changed and today people are living and working in a global market place where they are eating Indian food, wearing Chinese garments, driving German cars and working in an American company. The world is changing at a tremendous pace and so is India. Because of consistent growth performance and abundant high skilled man power India is attracting enormous opportunities for foreign investments which brings a lot of multi-national corporations and diverse culture in working in India. India is also recognized for its fiercely competitive education system and is one of the largest providers of experienced scientists, engineers and technicians, making it an attractive market for foreign business. Globalization has several pros and cons, as globalization enhances cross cultural effectiveness and communication level between cultures on the other hand cultural differences are also highlighted in globalization. India is very complex country and the customs and traditions are very rigid and people or organization who come to India for business often find that the course of success in India is not very smooth because different parts of India has different customs and traditions.

Source: UKEssays. (November 2018). India As The Land Of Culture.

Research Methodology

For the further study, I have referred 10 research papers done by great researchers and ranked among the top journals like Best overall, Journal of Management, Journal of Finance and many more. The study depicts that India is the second most populous country in the world. Reforming a country of this size, with its multitude of political parties and an unwieldy bureaucracy, is no small feat. Not surprisingly, translating policy measures from paper to action has been a very slow-moving process in India. I did notice that the scale and pace of activity have gathered momentum. Every major town and city I went to (nearly 10) was undergoing major infrastructure build-out. This work, of course, made traveling a nightmare but also raised my hopes that my next visit will be much more pleasant.

Data Analysis

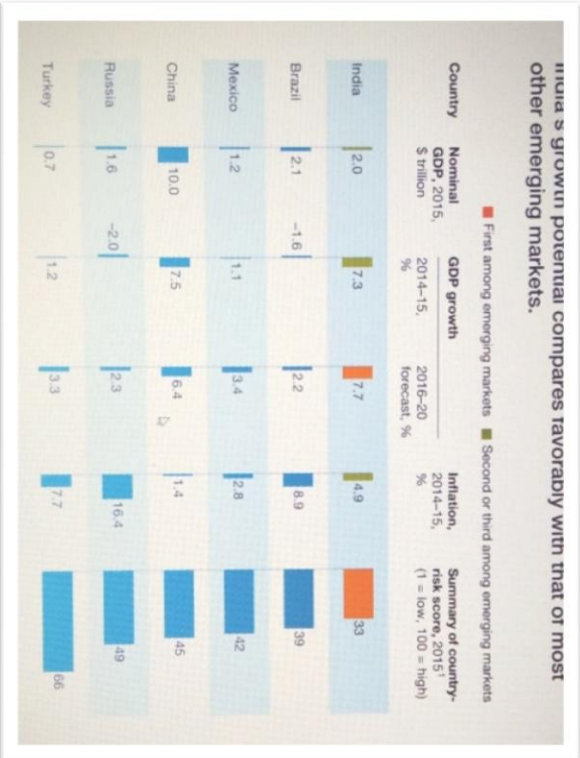
India's ascent: Five opportunities for growth and transformation

The country could create sustainable economic conditions in five ways, such as promoting acceptable living standards, improving the urban infrastructure, and unlocking women's potential.

Twenty-five years ago, India embarked on an economic liberalization journey, opening its doors to globalization and market forces. We, and the rest of the world, have watched as the investment and trade regime introduced in 1991 raised economic growth, increased consumer choice, and reduced poverty significantly.

Now, as uncertainties cloud the global economic picture, the International Monetary Fund has projected that India's GDP will grow by 7.4 percent for 2016–17, making it the world's fastest-growing large economy. India also compares favorably with other emerging markets in growth potential. (Exhibit 1). The country offers an attractive long-term future powered mainly by a consuming class expected to more than triple, to 89 million households, by 2025.

Exhibit 1



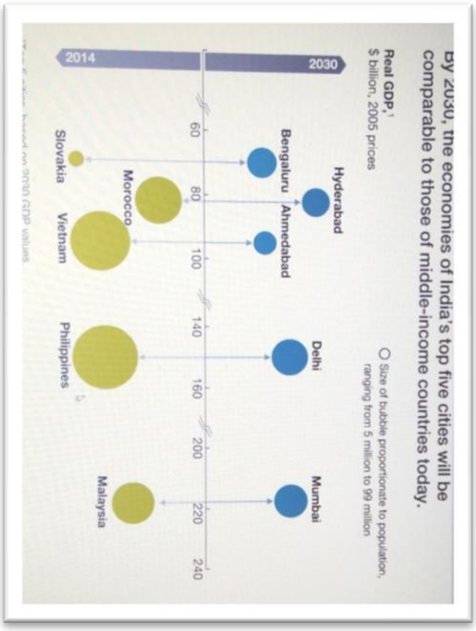
Liberalization has created new opportunities. The challenge for policymakers is to manage growth so that it forms the basis for sustainable economic performance. Although much work has been done, India's transformation into a global economic force has yet to benefit all its citizens fully. There's a vast unmet need for essential services, such as water and sanitation, energy, and health care, for example, while red tape makes it hard to do business. The Government has begun to address many of these challenges, and the pace of change could accelerate in the coming years as some initiatives gain scale. From our vantage point, India has an exciting future. In the new McKinsey Global Institute report India's ascent: Five opportunities for growth and transformation, we look at game-changing prospects for the country's economy and the implications for domestic businesses, multinational companies, and the Government. The five areas we focus on by no means provide a comprehensive assessment of India's prospects, but we believe they are among the most significant trends. Foreign and Indian businesses would do well to recognize these opportunities and reflect on how to exploit them.

- **From poverty to empowerment:Acceptable living standards for all**

The trickle-down effect of economic liberalization has lifted millions of Indians from indigence in the past two decades. The official poverty rate declined from 45 percent of the population in 1994 to 22 percent in 2012, but this statistic defines only the most dismal situations. By our broader measure of minimum acceptable living standards—spanning nutrition, water, sanitation, energy, housing, education, and healthcare—we find that 56 percent of Indians lacked the basics in 2012. The country will need to address these gaps to achieve its potential. The task is certainly within India's capacity. Still, policymakers will have to promote an agenda emphasizing job creation, growth-oriented investment, farm-sector productivity, and innovative social programs that help the people who need them. The private sector has a substantial role to play both in creating and providing effective essential services.

- **Sustainable urbanization: Building India's growth engines**

By 2025, MGI estimates, India will have 69 cities with more than one million each. Economic growth will center on them, and the most significant infrastructure building will take place there. The output of Indian cities will resemble towns in middle-income nations (Exhibit 2). In 2030, for example, Mumbai's economy, a mammoth market of $245 billion in consumption, will be bigger than Malaysia's today. The next four cities by market size will each have annual consumption of $80 billion to $175 billion by 2030.



These cities will have to become more livable places to achieve sustainable growth, offering clean air and water, reliable utilities, and vast green spaces. India's urban transformation represents a massive opportunity for domestic and international businesses that can provide capital, technology, and planning know-how, as well as the goods and services urban consumers demand.

- **Manufacturing for India, in India**

Although India's manufacturing sector has lagged behind China's, there will be substantial opportunities to invest in value-creating businesses and create jobs. India's appeal to potential investors will be more than just its low-cost labor: manufacturers there are building competitive businesses to tap into the large and growing local market. Further reforms and public infrastructure investments could make it easier for all manufacturing businesses—foreign and Indian—to achieve scale and efficiency.

- **Riding the digital wave: Harnessing technology for India's growth**

Twelve powerful technologies will benefit India, helping to raise productivity, improving efficiency across significant sectors of the economy, and radically altering the provision of services such as education and healthcare. These technologies could add $550 billion to $1 trillion a year of economic value in 2025, according to our analysis, potentially creating millions of well-paying, productive jobs (including positions for people with moderate levels of formal education) and helping millions of Indians to enjoy a decent standard of living.

- **Unlocking the potential of Indian women: If not now, when?**

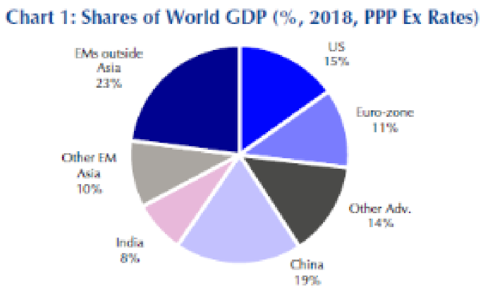
Our research suggests that women now contribute only 17 percent of India's GDP and makeup just 24 percent of the workforce, compared with 40 percent globally. In the coming decade, they will represent one of the largest potential economic forces in the country. If it matched the progress toward gender parity of the region's fastest-improving country, we estimate that it could add $700 billion to its GDP in 2025. The movement toward closing the gender gap in education and financial and digital inclusion has begun, but there is scope for further progress. Public-sector efforts to address the five areas are underway. The Government is attempting to improve the investment climate and accelerate job creation—India's ranking on the World Economic Forum's Global Competitiveness Report climbed to 55 in 2015–16, from 71 a year earlier. Officials are moving to make the Government more efficient, using technology to leapfrog traditional bottlenecks of weak infrastructure. One billion Indian citizens, for example, are now registered under Aadhaar, the world's most extensive digital identity program and a powerful platform for delivering benefits directly to the poor.

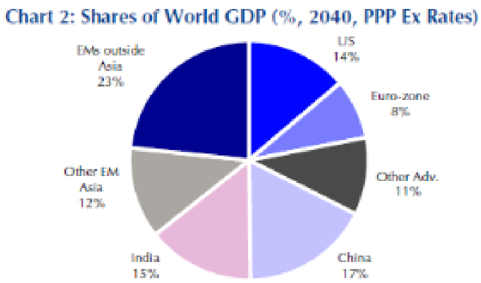
India's path from poverty to empowerment

Realizing India's promise will require national, state, and local leaders to adopt new governance and service provision approaches. To meet the people's aspirations, these officials will also need new capabilities. The requirements include private-sector–style procurement and supply-chain expertise, excellent technical skills for planning portfolios of infrastructure investments, and strong project management capabilities to ensure that large capital projects finish on time and budget. Training will be needed to help staff members use digital technologies to automate and re-engineer processes, manage big data and advanced analytics, and improve interactions among citizens through digitized touchpoints, online-access platforms, portals, and messaging and payment platforms. The Government could acquire these capabilities by adopting quality-oriented procurement policies and taking advantage of secondments from the private sector. India represents a sizable market for businesses but will require a granular strategy and a locally-focused operating model. No single report can capture all the changes taking place in the country, but we have tried to identify the most significant trends. Foreign and Indian businesses should consider how they will influence their strategies. Policymakers should focus on helping all stakeholders to capitalize on them. The challenge is daunting by any measure, but success could give a historic boost to India's economy.

Conclusion

India is indeed a land of opportunities for the medium to long term. It is currently going through the growing pains of an emerging economy. But increased penetration, formalization of the economy, high savings and investment rates, and rapid digitalization will help sustain high economic growth rates for a long time. According to Capital Economics estimates, the Indian economy will triple in size in the next two decades, and its share of world GDP will increase from 8 per cent to 16 per cent. This is undoubtedly a size that will not go unnoticed.





Source: Capital Economics

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Technological advances are rapidly revolutionizing India’s economy. Nearly 500 million people are online in India, even as basic Internet service has not yet reached 70 percent of India’s population. The scale and potential are massive and will likely enable India to leapfrog a generation of older technologies. Everywhere I went, I observed people glued to their smartphones (which I wasn’t too excited about!). From a business standpoint, however, this digital revolution could present tremendous growth opportunities. There is an increasing proliferation of Internet-only companies with no brick-and-mortar presence. Digital transactions are growing more rapidly than cash transactions. Global integration is occurring at a fast clip, with increased awareness and access to global brands.

India's cost advantages come alongside its democratic fabric, emphasizing transparency and rules-based international order. India's willingness to meet its supplier obligations without weaponizing trade provides the global business community with predictability and fair dealing.

So how can India capitalize on these advantages and opportunities? India's government should adopt a phased strategy, prioritizing several immediate, medium, and long-term components.

Get down to brass tacks: In the near term, the Government announces eye-catching schemes like “Make in India’ to invite companies to manufacture in India's eastern coast and traditional manufacturing clusters. To set the right tone, Government has establish effective communication through business-friendly channels to convey easy availability of land in mega special economic zones (SEZs), ready-to-move-in facilities, sector-specific business-friendly regulations, a simple labor code, tax breaks, and other incentives aimed at bringing its manufacturing competitiveness on par with the most competitive destinations in Asia.

Government target the low-hanging fruits: India aim at targeting low-hanging fruits in the next six-to-eight months, winning major investment deals in sectors where the economy has domestic supply chains. Moving up the value chain is far easier when there is an underlying ecosystem. Targets could include pharmaceuticals, mobile phones, machinery, and other sectors where there is a robust network of small and medium-sized enterprises (SMEs). These rapid early successes will set the momentum in attracting subsequent mega manufacturing investments in other sectors.

Strengthen long-term commercial diplomacy: For the rest of his second term, Modi will place a particular emphasis on India's commercial diplomacy, expanding diplomatic strength in critical missions to engage business leaders with increased vigor. Often, India's commercial offices in main tasks are understaffed. To this end, the Government enables the lateral entry of some of India's best private sector professionals with sectoral and negotiating expertise into the diplomatic corps. India should have its best commercial diplomats in friendly capitals like Washington, D.C., Tokyo, Seoul, and Singapore and missions to important commercial cities, including San Francisco and Osaka, to reinforce India's position as the next big manufacturing destination.

Investment opportunities across sectors

Underlining that there are extensive opportunities for investment in India, PM listed key sectors:

- **Technology**: Citing the example of a recent report which noted that there are more internet users in rural India than in urban cities, PM said there are about half a billion active internet users in the country now, while over half a billion more people are being connected. He also mentioned opportunities in the frontier technologies of 5G, Big Data analytics, Quantum Computing, Block-chain and Internet of Things.
- **Infrastructure**: Stating that the nation is witnessing the largest infrastructure creation drive in history, he invited US companies to partner in building houses, highways and ports in the country.

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MALNUTRITION CHALLENGES AND WAY FORWARD: AN OVER VIEW OF INDIA

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Introduction

It is worth mentioning that better health and nutrition not merely have a positive impact on individual's development but also constitute significantly to the overall progress of the country. So it is right to call them the wheels of the country's progress. Health and nutrition not merely play a vital role in making human life dynamic, capable and prosperous, but it too has the potential to empower, develop and strengthen the nation. Proper nutrition level pre requisite to secure a progressive improvement in the health of an individual. Good nutritional status ensures that individual can fight disease causing agents, stays healthy, be productive to the society and contribute to the power or development.

Article 21 of the constitution of India guarantees every citizen of the country the right to live in the dignity and the protection of personal liberty. The Supreme Court of India also held that the right to live with human dignity as described in Article 21 of the Indian Constitution is derived from the directive principles of State policy and includes in the protection of health. Article 25 of the United Nations Universal Decoration of Human Rights envisages that everyone has the right to the standard of living adequate for health and well being of himself and of his and her family. This encompasses food, clothing, housing, medical care and necessary social services. The inter-leakage between health and nutrition has been recognized since ages. Health and nutrition contribute to human capital formation, growth and development of a Nation.

Under-Nutrition means, when the individual lack a lot of attributes of balanced diet in his/her need. Under-Nutrition in children, especially in foetus during pregnancy and up to two years of age can take away up to 15 IQ prints. A study conducted by the World Bank has estimated that the annual cost of malnutrition in India is at least US$ 10 Billion and is driven by the loss of productivity, illness and premature death.

Alongside, illness in an otherwise normal weight person can lead to under-nutrition which can spiral into vaccine cycle. Apparently, the challenge of malnutrition is multi-layered. It is merely not the under-nutrition, the over-nutrition, (Obesity, protein hunger and hidden hunger or micro nutrients deficiencies) in otherwise normal weight person is the other dimensions. The terminology of malnutrition is commonly used to capture the under and over nutrition and the related challenges. However, in a particular setting, burden was predominantly of one type of malnutrition.

It is being recognised that in many setting and countries, both under and over nutrition are increasing as an emerging challenge depicted as 'Double Burden of Malnutrition' (BDM). The BDM co-exist in many settings and affects the health outcomes and survival of population. While, under nutrition continues to be a major and emerging challenge in India on the other hand, the problem of over nutrition is also real. There is a consistent rise in the problems of under-nutrition, micro-nutrition deficiencies, obesity and diet related chronic diseases across the globe. Energy/Nutrition unbalanced may result in poor physical and cognitive development, mobility and mortality as well as multi-division loss of human potential which is from affecting socio-economic development. Many developing countries of the world including India are presently facing several health problems at both ends of nutrition spectrum bearing dual problem of malnutrition. Malnutrition, according to (WHO) refers to deficiencies, access or unbalances in persons intake of energy and /or nutrients. Therefore, hundreds of millions suffer from chronic degenerative diseases caused by excessive or unbalanced diet. Many countries are still struggling to feed the population on the other hand also facing the cost of preventing obesity and treating diet related non-communicable diseases (NCBS)

Article 47 of India Constitution states that, it is the duty of state to raise the level of nutrition and standard of living and improved public health.

Review of Literature

A. Chandrasekar and D. Xaviour (1998) conducted a study of nutritional status of the Adi Karnataka community who were found to be of lower medium stature with an average body built. The study revealed higher frequency of females than males in the age groups of 0-14 years and 65+ years, whereas in the age groups of 15-44 years 17 and 45-64 years, the reverse trend was observed among the Adi Karnataka people. Consumption of fat and calcium were found to be higher.

Vidya (2003) evaluated the nutritional status of the children of Dharwad slums. Certain parameters like anthropometric measurements, clinical examination, haemoglobin estimation, dietary survey, morbidity patterns and socio-economic conditions were used to assess the nutritional status of Dharwad slum children. Malnutrition was found among the children of parents who were casual labourers. Poor environmental factors and inadequate health care facilities also contributed to the nutritional problems.

Vijayashree Mathad (2011) assessed the nutritional status of under-five years of age as a cross sectional study conducted in Kakati-A sub-centre, under the Primary Health Centre at Vantamuri in Belgaum district. The sample size was 290. The prevalence of underweight, stunting and wasting was observed to be 26.55%, 31.38% and 7.59%, while severe degree of underweight, stunting and wasting was observed in 5.86%, 27.24% and 6.51%, respectively, in terms of World Health Organization (WHO) 2006 classification. According to the Indian Academy of Paediatrics (IAP) classification, the prevalence of Grade I malnutrition was 121 (47.10%), Grade II was 29 (10.00%), and Grade III and IV were 4 (1.40%). She concluded that majority of the children's diet was not adequate for necessary calories and proteins as per Indian Council for Medical Research (ICMR) guidelines. Less than half of children were underweight, nearly one third were stunted, and one fifth of children were categorised under 'wasting'. No child was found to be overweight or obese.

Alim and Khalil (2012) conducted a cross-sectional study in six government primary schools of urban areas of Aligarh city. The mean height and weight of the children was compared with that of ICMR standard. The mean difference between 25 them was studied by't' test and it was concluded that the difference is statistically not significant (P> 0.05). The prevalence of stunting of boys and girls was 75.35% and 74.68%, respectively and wasting was observed as 86.95% for boys and 76.53% for girls. Statistically, age was significantly associated with wasting among girls only (P<0.05). The study revealed poor nutritional status of school going children while receiving mid-day meal every day.

Objectives

- To find the impact of malnutrition on health of Indian women and children.
- To put insight on the key government initiatives, policies and programs to tackle the malnutrition challenges.
- To suggest policy measures to curb the problems of malnutrition in India.

Database and Research Methodology

The paper is exclusively based on the secondary source. The various sources from which the relevant data collected are India council of Medical Research (ICMR) Reports, Recent Comprehensive National Nutrition Survey (2016-18). School of planning and Architecture, Delhi, National Family Healthy Survey -1 NFHS-1(1992-93), NFHS-2(1998-99), NFHS-3 (2005-2006), NFHS-4(2015-16) WHO reports, Ministry of health are family welfare, Govt. of India and other published world. Whenever necessary it is both descriptive and analytical in nature.

General Findings

India persistently faces high levels of maternal and child under nutrition as well as anaemia, characterized by an inter-generational cycle that is compounded by multiple deprivation caused by poverty, social exclusion and deeply entrenched gender discrimination.

Malnutrition refers to deficiency, excess or unbalanced intake of energy and/or important nutrients by an individual as compassed to his/her needs. The term malnutrition powers 'under nutrition' that includes under weight (low weight) for age then their reference growth standard (Median). An underweight can be stunted, wasted or both.

Stunting refers to impaired growth and development of the children due to poor nutrition, repeated infections and lack of adequate physic, social stimulation. Children with height for age below minimum to standard deviations (L-25B) of the reference values are defined as stunted.

Wasting in children is an indicator of active under nutrition, usually as a result of insufficient food intake or a high incidence of infectious diseases, particularly diarrhoea on the other hand on wasting emphasis immune system of the child which not only lead to increased susceptibility to infection/diseases but the severity and duration of mobility is also enhanced and very often and evaluated risk of mortality rate too.

While over-nutrition is measured by incidence of over weighted, obesity and diet related non communicable diseases (NCDS) comprising of health disease, stroke, diabetes and cancer in blue colon under nutrition on persistent challenges. India had a poor health and nutritional standard at the time of Independence.

In 1950's, the life expectancy in India was 32 year, which has increased now to 68 year in 2017. The infant mortality rate (IMR) was merely 200 per 1000 live birth and maternal mortality (MMR) rate was 2000 per 100,000 live births. While infant mortality rate (IMR) reduced to 33 per 1000 live birth. Whereas maternal mortality rate (MMR) reduced to 130 per 100,000 live births during the period of 2014-16 over the past few years, through targeted intervention. The proportion of population living below poverty line has declined significantly more over the food production and availability drastically increased.

With the help of green revolution and other imitation on the part of Government of India order taken in agriculture and allied sectors. However nutritional status of population has not shown commensurate decline.

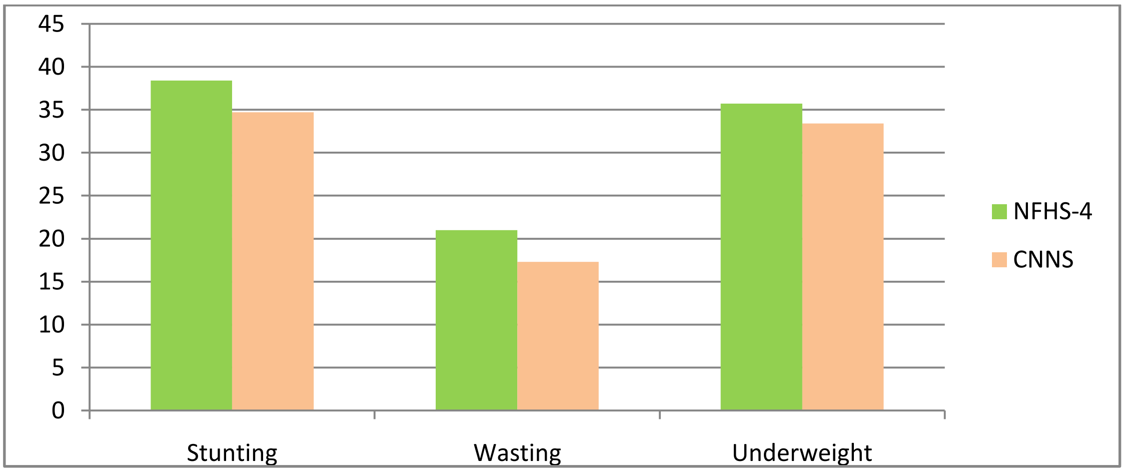
India has a high rate of under nourished population with marginal improvement in situation in last 25 years as depicted in table 1. The prevalence of underweight, stunted and wasted is higher in rural than urban population. The progress on other parameters of nutritional status such as level of anaemia in population groups and birth weight of new born is also shown.

Table 1: Stunting, wasting and underweight of children less than 5 years in India in last three decades (Fig. in %).

	NFHS-1 (1992-93)	NFHS-2 (1998-99)	NFHS-3 (2005-06)	NFHS-4 (2015-16)
Underweight				
Rural	55.9	49.6	46	38.3
Urban	45.2	38.4	33	29.1
Total	53.4	47	42.5	35.8
Stunted				
Rural	54.1	48.5	51	41.2
Urban	44.8	35.6	40	31
Total	52	45.5	48	38.4
Wasted				
Rural	18	16.2	21	21.5
Urban	15.8	16.2	17	20
Total	17.5	15.5	19.8	21

From the above table, it is quite evident that the malnutrition parameters underweight, stunted, and wasted shown declining trend.

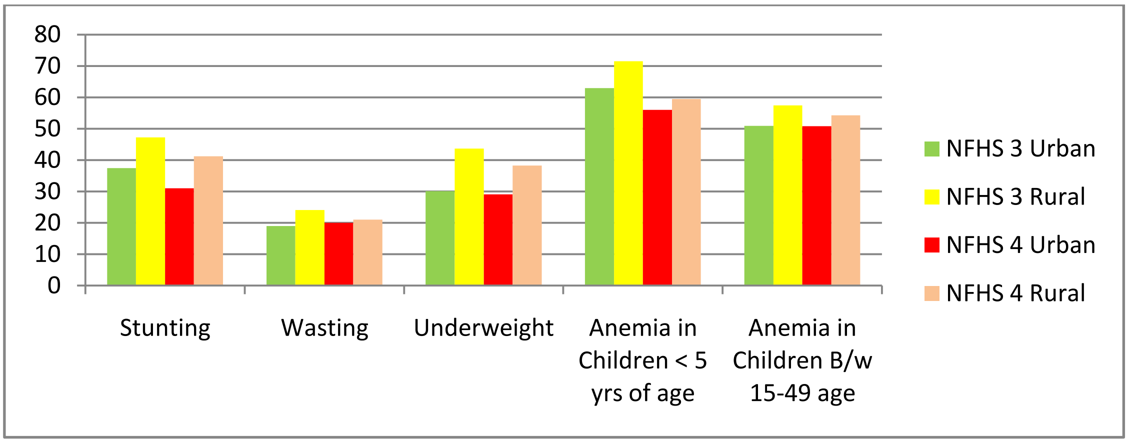
Comprehensive national nutritional survey CNNS (2016-18) Data in percentage.



The result of the recent comprehensive national nutritional survey (2016-18) depicted the decline trend of stunting, wastage, and underweight

Let us glance at the global status of these indicators and more importantly, where does our country stand in comparison. Globally, 15.08 crore children under five years are stunted and 5.05 crore are wasted as stated by the Global nutrition report 2018. In India 4.56 crore children are stunted and 2.55 crore are wasted which means out of total stunted children globally 30.90% reside in India while out of total wasted children 50.43% belongs to India which is a serious problem.

India also among the set of countries that have more than 10 lakh overweight children. Over all of the 141 countries analyzed in the report 88 percent (124) countries experience more the one form of malnutrition.



From the above, it is quite clear that little bit of improvement been observed from NFHS 3 to NFHS 4. But the improvement is not of cause meant of all nine global nutritional targets.

An important interpretation is that more than 50% of our children and adoresent women are anaemia.

- **Key Government Policies, Programme to tackle Nutrition Challenges in India**

Since independence, the Government of India give the utmost consideration to the problem of malnutrition. According, in the very first five year plan (1951) due emphasis was given and Since then till 12th five year plan of India (2012-17) the five year plan were key policy instrument to tackle under nutrition.

In 1952 Community Development programme (CDP) had incorporated component of improving nutritional status of population at block level and with engagement of local self Government.

In 1974, Minimum Needs Programme (MNP) was introduced in the first year of the fifth five year plan (1974-78). The MNP was aimed to provide certain basic minimum needs and improve the living standards of the people including health and nutrition Service.

- **Integrated Child Development Scheme (ICDS)**

Integrated Child Development Scheme (ICDS) was launched on 2nd of October 1975 to improve health and nutritional status of women and children in India.

Under this Scheme ICDS, Aganwadi services were launched in 1975 as a pilot project covering 33 blocks in the country. Its objective is as under:-

- To improve nutritional and health status of Children in the age group 0-6 years.
- To lay the foundation for proper psychological, physical and social development of the child.
- To reduce the incidence of mortality, malnutrition and school dropouts.
- To achieve effective coordination of policies and implementation strategies among the various departments for promoting Child development.
- To enhance capability of the mothers to look after the normal health and nutritional needs of their children through proper nutrition and health education.

Inter-sectoral convergence is in build and integral to the Aganwadi services. The target groups for these services are Children below 6 years of age as well as pregnant women and nursing mothers.

Package & Service under the ICDS Scheme:

- Supplementary nutrition
- Pre-School non formal education
- Nutritional and health education
- Immunization
- Health check up
- Referral services

Out of the six services, three health pertaining services viz, Immunization, health check up and referral service are provided by National Rural Health Mission (NRHM) and public health infrastructure. This coverage is facilitated by the grass root level functionaries i.e. AWSS (Aganwadi Service Scheme) and ANMs/ASHA Workers under the ministry of health and family welfare Government of India through:

- Observance of monthly village health and Nutrition days (VHND) at AWCS – ANC/PNC etc.
- Referral of sick/mal nourished children by AWWS to health facilitators and the ANMS
- Bi-annual round of vitamin A Supplementation in several states.
- Use of joint mother Child protection (MCP) cards by ANM and AWS.
- Participation at the village health sanitization and nutrition committees (VHSNC) meetings.

Under the Aganwadi service scheme the beneficiary courage as on 31st March 2019 had a net work of 7075 fully operational projects and 13.73 Lakh Aganwadi centres across the country.

Presently, the service are being provided to 875.6 Lakh beneficiaries, out of total 703.74 Lakh are infants/children (age below six years) and 171.86 lakh pregnant women/nursing mothers. Moreover, pre-school education is being given to 301.92 lakh children (age 3-6 years) of which152.36 lakh are boys and 147.56 lakh are girls. For providing services at the door steps of the community there are 13, 20,858 AWWS in position along with 11, 82, 201 Aganwadi helpers (assistant). Now the responsibility is vested with the concerned Surpanch of the Panchayat to acquire food grains, and distributed to the beneficiaries to check the loopholes.

In 1906, A separate department of women and child development (DoWCD) has established by Ministry of Human Resource Development (HRD) under Government of India. This department was responsible for ICDS and other nutritional services for pregnant women’s and children.

In 1993 National Nutritional policy was released. In 1995 the Government of India initiated the National Programme of Nutritional support to primary education (NP-NSPE) on 15, August 1995. This was based on learning and extension of mid day meal scheme launched by the Government of Tamil Nadu in early 1960s and since then adopted by number of states in phased manner in India. Under this scheme, the children upto class 8th are provided food in the school for this purpose a cook has been recruited and serve the meal to the students particularly those belongs to the BPL family. In 2006, full fledge Ministry of Women and Children Development (MoWCD) was established exclusively to address the problem of women and children and these suggest policy measures to address.

- **Pardhan Mantri Matra Vandana Yojana**

This was announced on 31 Dec 2016 and was officially implemented from the year 2017 onwards and provides financial support to the identified groups of pregnant women for their first pregnancy. Under this scheme the total beneficiaries have reached more than 10 million, which includes mostly pregnant women and lactating mothers. By the end of Sep. 2019 more than 4,000 crore has been distributed to the beneficiaries. Under this scheme bases on direct benefit transfer (DBT) cash benefits are provided to pregnant women directly in their bank account. The scheme aims to meet the enhanced nutritional need and partly compensate for wage during pregnancy. The pregnant and lactating mother (PW&LM) receive cash benefit of Rs. 5000 in three instalments on fulfilling the respective conditionality i.e. early registration of pregnancy, antenatal check up and registration of the birth of the child and compensation of first cycle of vaccination for the first living child of the family. The eligible beneficiaries also receive cash incentive under Janani Suraksha Yojana (JSY) thus on an average a women gets Rs.6, 000. The government has doubled the budget provision under this scheme.

The budget provision in the year 2018-19 for nutrition campaign was Rs.23 thousand 88crore which has increased to Rs.27 thousand 584 crore in 2019-20.

- **Indra Dhanusha Mission**

This scheme was launched by the NDA government led by Narendra Modi. Under this scheme children under age of 2 have been brought under immunization program to prevent against 7 types of diseases:

  - Diphtheria, Whooping, Cough, Tetanus, Tuberculosis, Polio, Hepatitis B and Measles.

- **National Nutrition Mission (NNM)**

The efforts to tackle under nutrition in India have been partially successful so far and recent and new attempts are being made to accurate the problem. The Government of India has launched national nutritional strategy in August 2017 and the national nutrition mission (NNM) in March 2018. NNM aim that 2-3% annual reduction in the rate of low birth weight stunting under nourishment and anaemia amongst women. NNM is now being implemented as **Poshan Abhiyan** under the ministry of women and child development, aiming for malnutrition free India by year 2020.**Poshan Abhiyan** targets to reduce stunting, under nutrition, anaemia among young children women and adolescent girls and low birth weight by 2%, 2%, 3% and 2% per annum respectively. Although the target to reduce the stunting at least 2% per annum, an **Poshan Abhiyan** would strike to achieve reduction in stunting from 38.4% (NFHS-4) to 25% by 2020 (mission 25 by 2020).Under this scheme, more than 10 crore people will be benefitted by this program. All states and districts will be covered in phased manner that is 315 districts in 2017-18, 23 districts in 2018-19 and rest in 2019-20.

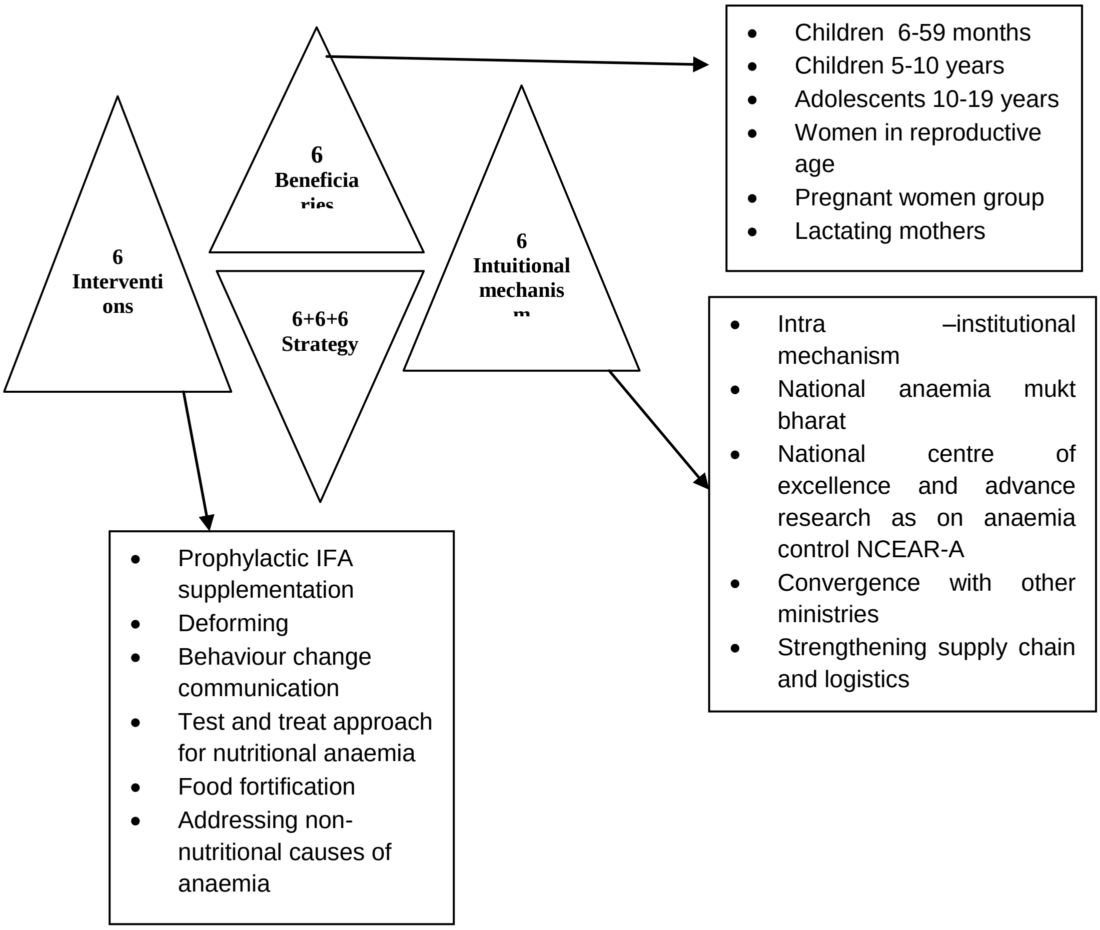
The **Poshan Abhiyan** comprises mapping of various scheme contributing towards addressing malnutrition including a very robust convergence mechanism, ICT based real time monitoring system, in counting state\UTs for meeting the target. Community mobilization bringing about change in social behaviour on nutrition is one of major component of **Poshan Abhiyan**. The community based events are envisaged to improve linkage between community and front line worker through wide participation of public these events can convert this into **Jan Andulan** to make new India as “**Suposhit India**”.

Since 2018, the month of September has been celebrated as “**Poshan Maah**” (nutrition month) comprising a wide range of activities emphasizing on anaemia, growth and diet monitoring, education of girls, legit age of marriage, hygiene and sanitation and healthy eating etc.

- **Anaemia Mukt Bharat (AMB)**

The ministry of health and family welfare (MOHFW) also started **Anaemia Mukt Bharat** campaign. The AMB strategy focuses on testing and treating of anaemia in school growing adolescent and pregnant women using various technologies, establishing institutional mechanism for advanced research on anaemia, promoting consumption of fortified food.

AMB is focused as benefiting six target beneficiary groups through six interventions and six institutional mechanisms to achieve the set target of anaemia reduction under **Poshan Abhiyan.** The operational guidelines of the strategy



Suggestions

No doubts, there has been progress on improving nutritional status of population in India. Accordingly, the govt. of India took no. of initiatives to address the issues of malnutrition in India. However, India of 2020 needs to do more than what has been done in the past. A few suggestions are as follows:

- Integrated health and nutrition initiatives with closer collaboration of health, women and child development and education departments. The nutrition program run under ICDS and school mid-day meal scheme of education department and care of mother and children under health department to be interlinked with better collaboration and coordination. It will be Important to share the data have joint analysis and action plans.

- Diversification of agriculture under various govt. programs adding more nutritious items such as millets, eggs, milk, soybean and nutrients rich fresh foods. Mass fortification of rice, wheat, salt, edible oils and salts, with essential minerals and vitamins like iodine, iron, zinc and vitamin A should be optimal use. As many experts recommended the distribution of pulses and edible oil in public distribution system (PDS) as well as national food security act (NFSA). Thus there is need to increase the content of protein and micronutrient content in mid-day meal and ICDS food.
- There should be regular monitoring on real time basis. It should be imperative that analyzed data is made available and used to inform decision making process. There is a urgent need for improvable real time data recording and reporting is needed. This is possible with the use of digital technology.
- Promote **'Nutrition Garden'** concept: As the Ministry of Human Resources (HRD) has introduced the concept of 'nutrition garden' encouraging eco-club of students to add then to identify fruits and vegetables best suited for topography, soil and climate. These gardens are intended to give students lifelong skills to identify fruits and vegetables for their plates. This certainly has the potential to improve nutritional status of population.
- There should be focus on '**behavioural change'** for better nutrition: the major challenges in bringing the sustained behavioural changes are related to a continuous of 4A of awareness, assessed, analysis and action. The awareness is raised through AAAM, ASHA, AWW and mothers. However, a balanced approach based on analysis of information and actions ought to be strengthened.
- There should be attention on '**dietary diversification'** and emphasis on healthy diet. The skewed agriculture preferences due to production of cash-crops marketing tactics, food processing in turn resulted in the loss of nutrient rich balanced diet by large amount of people. According to the **National institute of Nutrition (NIN)**, 'my Plate For the day' highlighted that the fruits and vegetables ought to comprise nearly 50 percent of food comprise. The Export committee of Indian council of Medical Research (ICMR), New Delhi has recommended that every adult should consume at least 500g vegetables in a day. Moreover, everyday per person 100 gram of fresh fruit should be consumed regularly. These guidelines should be promoted.
- Establish more cold chain storage capacity for food items in the entire country particularly in rural India as beside India produce lot of fresh fruits and vegetables substantial amount is wasted during sorting/grading, transport, storage in go downs or processing units or with wholesalers and retailers.
- As it is matter of fact that the cost of fruits and vegetables in rural area is higher than urban as the transport cost is also included thus, fetch a higher price. Therefore, the production and consumptions of locally available all kinds of vegetables, fruits including seasonal fruits in rural areas should be promoted.
- Educate people on health benefits of consumption of fruits and vegetables. There should be training on community or kitchen gardening as terrace gardening. For this purpose the school and college teachers and students should be actively involved. There should be ban on unhealthy food in school and college canteens.
- There should be proper engagement of elected representatives and civil society members in making healthy India.
- It is extremely important to inculcate healthy eating habits during childhood itself which in turn can be sustained during adulthood.
- As during the period of infancy and childhood, in view of their small stomach Capacity and need for high nutrient/energy emphasis should be laid on energy dense and nutritious foods without increasing the bulk. Finger food should be given to them and they should be given small amounts at frequent intervals.
- In the current scenario, a paradigm shift from costive to preventive approach to disease is prerequisite at individual as well as mass level.

Conclusion

The Conclusion of the study is the health and nutrition not merely has a positive impact on individual's development but also constitute significantly to the overall progress of the country. India persistently faces high levels of maternal and child under nutrition as well as anaemia, characterized by an inter-generational cycle that is compounded by multiple deprivation caused by poverty, social exclusion and deeply entrenched gender discrimination. In 1950's, the life expectancy in India was 32 year, which has increased now to 68 year in 2017. The infant mortality rate (IMR) was merely 200 per 1000 live birth and maternal mortality (MMR) rate was 2000 per 100,000 live births. While infant mortality rate (IMR) reduced to 33 per 1000 live birth. Whereas maternal mortality rate (MMR) reduced to 130 per 100,000 live births during the period of 2014-16 over the past few years, through targeted intervention. The proportion of population living below poverty line has declined significantly more over the food production and availability drastically increased.

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THE RELATIONSHIP BETWEEN ACTIVITY BASED COSTING AND PERFORMANCE OF PRIVATE SECTOR MANUFACTURING UNITS IN KERALA

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Introduction

Cost accounting systems and procedures are extremely beneficial to businesses in their decision-making processes because the system contains necessary information. The focus of cost management should be on decisions, as well as the various cost management strategies, processes, and metrics that encourage and assist managers in making more informed economic decisions.Of themany available cost management systems, research reveals that a bigger number of companies' usesActivity-based costing (ABC) method in comparison with the traditional costing system inproviding timely and quality cost information (Adams, 1996; Brignall, 1997; Cagwin&Bouwman, 2002; Innes & Mitchell, 1997).When manufacturing overhead accounts for a significant portion of total production costs and is influenced by factors other than production, ABC traces more of these costs directly to goods than conventional costing. As a result, it is more precise than conventional costing. However, many businesses are rejecting ABC in favour of their conventional costing scheme due to obstacles such as high costs, time commitment, and a lack of expertise. In some cases, the expense of implementing and maintaining ABC outweighs the benefits. However, several authors have stated, and many companies have shown, that if ABC is used in an effective and expertized manner, it can provide more benefits to the business unit than the conventional costing system.

Activity based cost (ABC) is an alternative to traditional way of overhead accounting. It is an upcoming and more refined approach of charging overhead to ascertain more accurate product costs. Activity based cost arose in the 1980s from the increasing lack of relevance of traditional cost accounting methods. It is developed by Cooper and Kaplan for assigning overhead to end products, jobs and processes. It aims to rectify the problem of inaccurate cost information due to selection of wrong bases of indirect cost apportionment.Activity based costing ABC is that costing in which costs are first traced to activities and then to products, ABC is costing system which focuses on activities performed to produce products. Activities become the focal points for cost accumulation. This costing system assumes that activities are responsible for the incurrence of costs and products create the demands for activities, costs are charged to products based on individual product's use of each activity, ABC tries to ascertain the factors that cause each major activity, cost of such activities and the relationship between activities and products produced. CIMA defines ABC as an "approach to the costing and monitoring of activities which involves tracing resource consumption and costing final outputs. Resources are assigned to activities, and activities to cost objects based on consumption estimates. The latter utilize cost drivers to attach activity costs to outputs." The philosophy of this system is based on the premise that activities consume resources, and hence they are driving cost and not the products. Since products consume the activities, different costs are attributed for defined activities, then allocate these activities on the products according to need of each product from these activities.(Ahmed & Shahata, 2006)

Problem Statement

Activity Based Costing is one of the most important cost accounting practice and also called modern costing. In general, it is expected that the impact of changes in cost accounting on the performance to be positive for Activity Based Costing. It is also expected that the adoption of ABCwill help the management to improve the company's operations and redirect strategic decisions. By lowering costs, cost accounting changes can be anticipated to improve the performance of a manufacturing unit through better utilization of resources and avoiding additional costs. Hence the present study attempt to find out the relationship between adoption of ABC and the performance of private sector manufacturing units in Kerala.

Objectives of the Study

- To understand the adoption level of Activity Based Costing among private sector manufacturing units in Kerala.
- To find out the relationship between the application of ABC and the performance of private sector manufacturing units in Kerala.

Hypotheses

H_1: There is a positive relationship between the application of ABC and Operating Efficiency of the manufacturing unit.

H_2: There is a positive relationship between the application of ABC and Financial Performance of the manufacturing unit.

H_3: There is a positive relationship between the application of ABC and Relation with Customers of the manufacturing unit.

H_4: There is a positive relationship between the application of ABC and Relation with Employees of the manufacturing unit.

H_5: There is a positive relationship between the application of ABC and Market Performance of the manufacturing unit.

Research Method

The study population in the current study consisted of private sector manufacturing units in Kerala.A random sample of (228) cost accountants, financial managers, or accountants from private manufacturing units in Kerala completed the questionnaire because they have detailed knowledge of the company's cost aspects. A total of (228) questionnaires were returned, with (28) questionnaires being discarded due to a lack of some information. As a result, a total of (200) valid questionnaires were obtained.Research data were collected using a structured questionnaire. Each respondent was given a copy of the questionnaire in order to provide the best possible answers to the questions on the questionnaire. The inquiry was conducted on a strictly voluntary basis. All responses are kept confidential and anonymous.This study adopts numerous statistical techniques. These statistics included a descriptive tools such as mean and standard deviation as well as cronbach's alpha, was used to determine the internal consistency (reliability). Reliability should be (0.70) or higher to indicate adequate internal consistency (Hair, et al., 2006). Statistical Package for the Social Sciences 21 is used to verify study variables; ABC and Performance of manufacturing units. As well as correlations was performed to understand the relationship among these variables.

Results and Discussion

- **Reliability and Descriptive Statistics**

Reliability of the scale used in the questionnaire is tested by calculating Cronbach's Alpha of statements for ABC and Performance of the manufacturing units. As shown in table 1 below Cronbach's Alpha value is 0.762 for ABC and 0.970 for overall performance shows high reliability of the scale.

Table 1: Cronbach's alpha test and Descriptive statistic

Variables	No. of items	Cronbach's Alpha	Mean	SD
Activity Based Costing (ABC)	12	0.762	4.213	0.417
Operating Efficiency	8	0.881	3.178	0.643
Financial Performance	8	0.867	3.198	0.612
Relation with Customers	6	0.819	3.185	0.603
Relation with Employees	5	0.825	3.206	0.625
Market Performance	5	0.769	3.182	0.602
Overall Performance	32	0.970	3.186	0.608

As can be seen in Table 1 ABC has amean score of (4.213) and Standard Deviation of (0.417). The total mean scores (3.186) for Performance of manufacturing unit. As well as the mean scores of Relation with Employees were (3.206). The mean scores of Financial Performance were (3.198). The mean scores of Relation with Customers, Market Performance and Operating Efficiency were (3.185), (3.182) and (3.178) respectively. The table also depicts the Standard Deviations of each variables.

- **Adoption level of ABC among Manufacturing Units in Kerala**

Table 2 shows the adoption of ABC among manufacturing units in Kerala. Among 200 manufacturing units selected for the study a majority are using ABC somewhat and only 38 percentage are applied ABC at a full level and they are using it extensively.And the adoption level of the remaining units are still need some modifications.

Table 2: Adoption Level of ABC

Adoption level of ABC	Frequency	Percentage
Getting acceptance	38	19
Used somewhat	86	43
Used extensively	76	38
Total	200	100

Source: Primary Data

Hypothesis Testing

H_1: *There is a positive relationship between the application of ABC and Operating Efficiency of the manufacturing unit.*

The results of the correlation analysis are as follows;

Table 3: Correlation between ABC and OE

Statistics	Value
Pearson's correlation coefficient	0.140
Significance value	0.047

In the above table, the Pearson's correlation coefficient is equal to 0.140 and the significance value is 0.047, which is less than 0.05 showing a significant positive relationship between the application of ABC and Operating Efficiency.

H_2: There is a positive relationship between the application of ABC and Financial Performance of the manufacturing unit.

The following are the findings of the correlation analysis:

Table 4: Correlation between ABC and FP

Statistics	Value
Pearson's correlation coefficient	0.147
Significance value	0.038

In the above table, the Pearson's correlation coefficient is equal to 0.147 and the significance value is 0.038, which is less than 0.05, H2 is accepted and there is a significant positive relationship between the application of ABC and Financial Performance.

H_3: There is a positive relationship between the application of ABC and Relation with Customers of the manufacturing unit.

The correlation analysis provided the following results:

Table 5: Correlation between ABC and RC

Statistics	Value
Pearson's correlation coefficient	0.151
Significance value	0.033

The Pearson's correlation coefficient in the above table is 0.151, and the significance value is 0.033, which is less than 0.05, indicating a significant positive relationship between the application of ABC and Relationship with Customers.

H_4: There is a positive relationship between the application of ABC and Relation with Employees of the manufacturing unit.

The results of the correlation analysis are as follows;

Table 6: Correlation between ABC and RE

Statistics	Value
Pearson's correlation coefficient	0.160
Significance value	0.024

Table 6 shows the correlation results of use of ABC and Relation with Employees. Pearson's correlation coefficient is 0.160, and the significance value is 0.024, which is less than 0.05. So the H4 is accepted; there is positive relationship between adoption of ABC and Relation with Employees.

H_5: There is a positive relationship between the application of ABC and Market Performance of the manufacturing unit.

The following are the findings of the correlation analysis:

Table 7: Correlation between ABC and MP

Statistics	Value
Pearson's correlation coefficient	0.168
Significance value	0.018

The results of the correlation between the use of ABC and the Market Performance are shown in Table 7. The significance value is 0.018, which is less than 0.05, and Pearson's correlation coefficient is 0.168. As a result, the H5 is accepted; there is a positive relationship between ABC implementation and Market Performance.

Conclusion

The study has yielded to reach the following conclusions:

- Only 38 percentage of the manufacturing units are adopted ABC at a full level and used extensively and the adoption status of the remaining units needs some modifications.
- There is a positive relationship between the implementation of ABC and the operating efficiency of the private sector manufacturing units in Kerala.
- Use of ABC and Financial Performance of the private sector manufacturing units in Kerala are positively related to each other.
- Relation with Customers is positively correlated to the adoption of ABC among private sector manufacturing units in Kerala.
- The introduction of ABC and the Relation with Employees of private sector manufacturing units in Kerala have a positive relationship.
- There is positive correlation between the ABC usage and the Market Performance of private sector manufacturing units in Kerala.
- In overall the application of Activity Based Costing is positively correlated to the performance of private sector manufacturing units in Kerala.

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ENGLISH LANGUAGE: AN INTEGRAL PART OF UNIVERSITY EDUCATION

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Introduction

English, originally the language of England, has become the primary language in many sectors like marketing, business, jobs even in education also. We can say that it is the most common foreign language and one can't deny this fact. Globalization promoted the use of the English language in business, as well as in education also. It is a bridge that connects the world of education. University education or higher education is not an in-house education. It provides a limitless sky for the student to fly over. English language as a global language plays an important role in university education. It is not only a language of marketing, trade but also of higher education. Not only in India, but in other countries also the growth of the English language is rapid and substantial. Different academic subjects are taught in English as it is the first choice of the students from different regions. For them, it is the primary language of communication. In today's global and technological world, English has become the most dominant language which is widely spoken at the national and international levels both. It is spoken commonly in many countries like The United States, Canada, Australia and India also. It is used different sectors as medicine, engineering, politics, economics, international relations. But higher education is the most important area where English is required. In many countries, English is used as a second language of instruction. In the present era in many countries, it has become the second language of communication from the foreign language. Now it is realized by several countries that English should be the medium of instruction in Higher education with their native language. In the words of F.G. French, it is only through this language that we have "distilled essence of modern knowledge in all the fields of human activity. Anyone who can read English can keep in touch with the world without leaving his own house".

In India, the *National Commission on Education* – 1964-66 mentioned English as 'a library language' and a language of higher education. The Education policy of 1986 emphasized the principles of mother tongue-based multilingualism in which four National Curriculum Frameworks for school education were brought out in the years 1975, 1988, 2000, and 2005. It stressed on contextualization of English language teaching suited to India's diverse multilingual characteristics. Over six decades English has become the language of popular demand in higher education. Despite this, in today's technological era when the internet and multimedia are playing a vital role in education, English is used as an important medium of instruction in the educational field. In the modern education system, we can't deny the role of newly introduced software and technologies. Students in higher education get updated through the use of technology as well as they participate actively and attentively due to these technologies. If we talk about language, English is the only pathway to access all parts of knowledge and academic research. It provides a common platform to all the learners so that they can acquaint themselves with a modern concept of education in a similar manner. English as a medium of instruction improves the teaching-learning process.

A university's reputation and strength are based on its ability to attract foreign students and teachers. For this English works like a bridge which attracts students to come there for education. A country like Britain has been taking advantage for the last twenty years by introducing academic courses in the English language as they know how to increase their knowledge economy and capacity to welcome foreign students. Some other countries like China, Japan, Holland, Denmark, Sweden, and even Romania offer courses taught entirely in English. We can realize here that English is the most preferred language in higher education.

In the countries where English is used as a second language, English improves the employability skills of the students. They get the confidence to face the global challenges and become ready for the modern market scenario which is full of diversity. English gives them a chance to approach not only in national market but in international market also. After completing higher education if one prefers to migrate to some other country for getting a better job, English is the only language that helps him/her in communication and in choosing a job any reputed foreign company. But the base has been ready during the university education.

With keeping this in mind it is compulsory to take serious steps for the improvement of English communication among students. Because taking admission in these universities requires a good command of the English language. They have to get good grades in international exams such as TOFEL (Test of English as a Foreign Language), IELTS (International English Language Testing System), or the Cambridge Advanced Certificate. English is considered a major tool for getting higher education degree programs. As Kelman (1971) said, “Language is a uniquely powerful instrument in unifying a population…. However, some of the very features of language that give it this power under some circumstances, may, under other circumstances, become major sources of disintegration and internal conflict within a national system…. While the development of a national language may be highly conducive to the creation and strengthening of national identity, the deliberate use of the language for purposes of national identity may – at least in a multi-ethnic state – have more disruptive than unifying consequences.”

Although we are aware of the needs of English learning for mainstream university education, it is also true that students, whose native language is not English, are facing a lot of difficulties in learning it. It is compulsory to get acquainted with the ways of improving command over English. On the one hand, the globalization of education relies on the widespread use of English, on the other yet in some countries there is a lack of proper training to teach this language at a higher level of education. If we take the example of India, English is a compulsory part of approximate all the traditional or professional degree programs at the university level, there is not a proper consideration about to make it an inevitable part of the teaching-learning process. There are no measurable goals that can identify learning of the English language through a practical approach. Without a practical approach, a student can reiterate the terminology of a language but can’t use or apply it in the present modern global market. It was suggested in many research-based reports that the general English language course for undergraduates should include a balance between language to promote core communication skills which are listening, speaking, reading, and writing.

Some serious steps should be taken to improve the quality of instruction in English at the administrative, academic, students', publications, and research levels. Not only at the school level but at the university level also there should be full access to the appropriate curriculum taught by qualified teachers using appropriate instructional resources and methods suitable to the students’ learning levels. Higher education reflects a student’s personality. Nowadays when English is considered a global language, it helps in developing the student’s personality. Good speaking and writing skills in English make students confident and they can communicate freely with everyone. It also improves the quality of understanding when they express themselves freely. In all the universities at the national and international level, it is necessary to offer support services which should include English-language courses, tutoring, and supplemental courses. These support services will help the students to improve their language and academic skills. Teachers should provide appropriate help by incorporating various pedagogical strategies to improve their English academic skills.

English is important for effective communication but it is also essential for adjustment in an alien environment. A student eager to get higher education from a reputed university faces many challenges because of the communication gap. Adjustment is one of those challenges. Student activities should be encouraged in higher education not only in professional courses but in traditional courses also. The implementation of some activities like textbook reviews and analysis, Dramatization of English plays, etc. will develop a relationship among students from different regions, and through this adjustment process, a positive impact will be seen on their language skills. Task-Based Language Teaching (TBLT) approaches are as important in colleges as in schools. By thinking outside the box some activities like the use of vocabulary games and communicative games through guessing, word grid, puzzles, mime, etc., can be implemented for improving command over English. Surprisingly, formal instructions are not so effective for language learning as out-of-class experiences like interactions with peers, reading magazines, journals, and of course the media.

Apart from it, some professional training courses should be introduced at the university level to improve fluency in English. An unsound curriculum planning and the gap between the 'intended' and 'implemented' curriculum influence the teaching-learning of English in colleges. Technology-based learning is required for better understanding so some programs based on technology should be designed for learning the English language. Professional software developers can design effective English learning programs with the help of teachers and students also according to their needs. This is the need of the hour to incorporate technical communication, interpersonal skills, and general English language proficiency elements in undergraduate programs.

One important cause of inadequate skills among students is large class sizes which do not allow the teacher to give personal attention to the learners. Some other factors responsible for weak communication in English are the absence of internal assessment, examination-oriented education system and faulty assessment procedure, poor quality textbooks, absence of guidelines (like handbooks) for teachers, and so on. So these factors should be the part of consideration and research. Manavalan's (2002) investigation on comprehension and communication skills in English in the context of undergraduate classes/courses found that the courses are more theoretical and are characterized by a lack of workshops, discussions, paper readings, and such creative activities, emphasis on rote learning; and lack of opportunities for developing speaking skills. According to this study, these are the major hurdles in equipping learners to develop communication skills. ICT, as an interactive and collaborative medium, offers students the opportunity to explore the language of texts more creatively. It promotes them as speakers, writers, and readers for an ever-widening range of purposes in the 21st century technological age.

Language and literature are like the two sides of a single coin. An action research model in an experimental design by Kalanithi (2006) **described** the effectiveness of teaching prose through communicative language teaching to science and arts undergraduates in their core English. To improve the communication skills of learners and equipping them to be employable, literature can play an important role. It should be a part of the language learning curriculum in all undergraduate programs. Apart from it, the use of appropriate pedagogy and processes of reading instruction should be promoted at the school level as well as at the university level also. Students should get involved in such types of activities that are helpful in meaningful decoding, leading to mechanical reading practices.

An International Teacher Educator Conferences of 2011 and 2015 organized by the British Council with English Language Teachers' Association of India (ELTAI) and other agencies analyzed the existing pre-service, in-service training model innovations in English language teacher development, monitoring, and evaluating the quality. These studies emphasized experimental designs, surveys, and perception studies trace the status, innovation, and quality of English language teacher's professional development. Continuous Professional Development (CPD) shows how professional development of teachers is necessary and takes place in the improvement of the language proficiency of learners.

Thus the English language is an essential skill both for acquiring good higher education from reputed universities and to develop employability skills of students. After getting higher education the next platform for a student is to get a good high-paid job or career opportunity which is quite possible through getting competency in the English language. So higher education requires some reformations in curriculum. It also needs a mindful planning and implication for getting an improved picture.

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A STUDY ON AGRO-PROCESSING INDUSTRIES IN INDIA

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Introduction

Agriculture plays a crucial role in the Indian economy, contributing 14 percent to India's GDP by Manufacturing. Agriculture and allied activities is basis of the livelihood of three-fourths of country's population. Though the country has achieved self sufficiency in general and a good degree of stability in food grain production, the requirement of food security through proper distribution and purchasing power, has generated an urgent need for providing diversified activities, centered on agriculture and rural economy. India is considered one of the biggest producers of agricultural product. Some of the points below will clarify why India is considered one of the most suitable places for Agro-Processing Industries with 157.35 million hectares of Agricultural land, India owns the 2nd largest agricultural land in the world. In FY2015, total food grain production in India was estimated at 252.68 million tonnes, which increased to 253.16 million tonnes in FY16. India is the largest producer of spices, pulses, milk, tea, cashew and jute; and the 2nd largest producers of wheat, rice, fruits and vegetables, sugarcane, cotton and oilseeds. India is one of the largest producers of farm machinery such as tractors, harvesters and tillers. India accounts for nearly one-third of the total tractor output, globally, with the tractor production in the country expected to rise from 0.57 million units in FY16 and reach to 16 million units by 2030. Agro-processing could be described as collection of techno economic activities carried out for conservation and handling of agricultural produce and to make it usable as food, feed, fiber, fuel for industrial raw material. Hence, the spectrum of the agro-processing industry covers all operations from the stage of harvest till the content reaches the end users in the desired form. In ancient India, the post harvest and processing activities for dealing out of agricultural produce for food and medicinal uses. Inadequate attention to the agro-processing sector in the past put both the producer and the customer at a disadvantage and it also affected the economy of the Country. Over the years, the agricultural conversion through development of forward and backward linkages with Agro-processing industry has been growing as a significant choice to overcome from the increasing challenges of creating employment opportunities for the labour force and maintaining the livelihood of households in rural areas. Most important argument in the agro-processing is that a large portion of raw material processing is being rural focused and it has a very high job potential with considerably lower investment. Agro-processing industry creates new demand on the farm sector for more and different agricultural outputs, which are more suitable for processing. On the other hand, creation of these industries will settle downnet goods restriction to economic growth by enhancing the supply of their products. In this context there is a need for improving the capacity of the agro-industries to connect backward linkages with agriculture and allied activities in order to efficiently convert part of the production to value added goods appropriate to the domestic and foreign markets. This will create job opportunities for various types of skills through food manufacturing, packaging, grading and distribution. At the same time this will pass a size margin to farmers via market linkages. In light of above highlighted importance of agro-processing industries in overall rural development in general and particularly for achieving the employment opportunities and income level of rural people. Thus to address the emerging problems of unemployment and poverty in rural areas of the State the present study attempted to analyze the evolving structure in, trend and growth of agro industries, capital expenditure, productivity, production technologies, employment contribution, linkages in supply of raw material from the farmers, arrangements of marketing the final goods, contribution and effect of agro processing industries in increasing income and employment of farm households. Considering the importance of agro-processing industries in the growth perspectives of overall rural development in general and realizing the planned task of expanding this sector for achieving rising job opportunities and income level and thus to resolve the emerging challenges of unemployment and poverty in rural areas of the State.

Review of Literature

(Kumar, 2014)India's agricultural base is quite strong but wastage is very high and processing of food products is very low. The country's agro-based food processing sector is small and processing of food to consumable standards in India has reached only 10% recently. India's share in exports of processed food in World trade has remained at about 1.5 percent or $3.2 billion. Agro-based food processing industry (ABFPI) is regarded as the sunrise sector of the Indian economy in view of its large potential for growth and likely socio economic impact specifically on employment and income generation.

(Kachru, 2010)Agro processing is defined as set of techno-economic activities, applied to all the produces, originating from agricultural farm, livestock, aqua cultural sources and forests for their conservation, handling and value-addition to make them usable as food, feed, fiber, fuel or industrial raw materials. Agro processing sector has experienced expansion during last 5 decades, starting with a handful of facilities which were mainly operating at domestic/cottage level. The paper provides a summary of the growth history of the sector covering role of R&D, recent trends vis-a-vis crop-wise status of agro processing industrialization and problems, export trends, SWOT analysis and thrust areas for future for achieving greater role of this sector in the national economy.

(DR. Pawan Kr. Dhiman, August 2011)Agro based industry is regarded as the sunrise sector of the Indian economy in view of its large potential for growth and likely socio economic impact specifically on employment and income generation. Some estimates suggest that in developed countries, approximately 14 per cent of the total work force is engaged in agro-processing sector directly or indirectly. However, in India, only about 3 per cent of the work force finds employment in this sector revealing its underdeveloped state and vast untapped potential for employment. There is no denying that India has to live with the problem of unemployment for many years to come. Therefore need arises to make all over development among all sections of the society especially in rural agro based industrial units. The present paper is an attempt to find out the status of agro based units such as rice mill industry in the Patiala district of Punjab and to analyze the various problems being faced by them.

(T.M. Sridhara Murthy, Sept-Oct 2014)India holds the second largest arable land in the world with 20 Agri-Climatic regions, all 15 major climates in the world exist in India. The country also possesses 46 of the 60 soil types in the world. India is the largest producer of pulses, milk, tea, cashew and mangoes, buffalo meat; and the second largest producer of tea, wheat, sugarcane and rice. Demand growth for processed food has been rising with growing disposable income, urbanization, a young population and rise in the number of nuclear families. Food processing industry is one of the largest industries in India, ranking fifth in terms of production, growth, consumption, and export.

Objectives of Study

- To study the status of Agro-Based industry in India
- To study the Growth of Agro-Based industry in India.
- To study Challenges faced by Agro-Processing Industries.

Research Methodology

This analysis is focused on Secondary Data. The data has been obtained by accessing various archives, web pages and government portals. For this study, researcher used mostly secondary data which has been collected from various sources such as twitter, books, articles & public investigations. It uses already existed info. It is summarized and collated to improve the overall effectiveness of research paper. Business papers, scientific and trade journals are also included.

Present Status of Agro Processing Industries and

- The Indian food industry is fair for huge development, increasing its contribution to world food trade every year. In India, the food sector has emerged as a high-growth and high-profit sector due to its immense potential for value addition, especially within the food processing industry. The government through the Ministry of Food Processing Industries (MoFPI) is making all efforts to encourage investments in the industry. It has authorised plans for joint ventures (JV), international partnerships, industrial licenses, and 100 per cent export focused units. The Indian food and grocery market is the world's sixth highest, with retail contributing 70 per cent of the revenue. The Indian food processing industry accounts for 32 per cent of the country's total food market;it is one of the largest industries in India and is ranked fifth in terms of output, consumption, export and expected growth. It contributes about 8.80 and 8.39 per cent of Gross Value Added (GVA) in Manufacturing and Agriculture respectively. It shares 13 per cent of India's exports and 6 percent of overall industrial investment. The Indian gourmet food market is currently valued at US$ 1.3 billion and is rising at a Compound Annual Growth Rate (CAGR) of 20 per cent. India's organic food market is projected to grow by three times by 2020.

- According to the data given by the Department of Industrial Policies and Promotion (DIPP), the food processing sector in India has earned about US$ 7.54 billion worth of Foreign Direct Investment (FDI) during the period April 2000-March 2017. The Confederation of Indian Industry (CII) estimates that the food processing sectors have the potential to attract as much as US$ 33 billion ofinvestment over the next 10 years and also to generate jobs of nine million person-days. Some of the major steps taken by the Government of India to boost the food processing sector in India are as follows:
- The Government of India aims to fuel growth in the food processing sector by leveraging reforms such as 100 per cent foreign direct investment (FDI) in marketing of food products and various incentives at central and state government level along with a strong emphasis on supply chain infrastructure.
- In Union Budget 2017-18, the Government of India has set up a dairy processing infra fund worth Rs 8,000 crore (US$ 1.2 billion).
- The Government of India has relaxed foreign direct investment (FDI) norms for the industry, allowing up to 100 per cent FDI in food product e-commerce via automatic path.
- The Food Safety and Standards Authority of India (FSSAI) plans to invest about Rs 482 crore (US$ 72.3 million) to improve the food testing infrastructure in India, by upgrading 59 existing food testing laboratories and setting up 62 new mobile testing labs across the country.
- The Indian Council for Fertilizer and Nutrient Research (ICFNR) will follow international best practices for research in fertilizer field, which will allow farmers to get good quality fertilizers at affordable rates and thereby achieve food security for the common man.
- The Ministry of Food Processing Industries announced a scheme for Human Resource Development (HRD) in the food processing industry. The HRD scheme is being introduced by State Governments under the National Mission on Food Processing. The scheme has the following four components' Creation of infrastructure facilities for degree/diploma courses in food processing sector.

Major Challenges Faced by Agro-Processing Industries in India

- **Inadequate Infrastructure Facilities:**

The inadequate support infrastructure which is the biggest problem in expanding the food processing market, in terms of both investment and exports includes: long and uneven supply chain, insufficient cold storage and warehousing facilities, road, rail and port infrastructure.

- **Absence of Comprehensive national level policy on food processing sector:**

The food processing sector is regulated by states rather than a single systematic policy on food processing. India urgently needs a national food processing policy which incorporates tax breaks for the sector. The strategy to be successful would have to be systematic and follow a range of regulatory, administrative and promotional steps.

- **Food Safety Laws & Inconsistency in State and Central policies:**

The Indian food regulations comprise various food policies that have been enforced at different points of time, and are under the ambit of various ministries of Government of India (GOI) (GOI). Historically they were introduced to complement and supplement each other in achieving complete food sufficiency, protection and efficiency. The consequence is that the food sector in India is regulated by a variety of different laws rather than a single comprehensive enactment.

- **Lack of adequately trained manpower:**

Many promising developments in the food processing sector have also resulted in the apprehension about the emerging skill shortages due to mismatch between the demand for specialized skills and available supply. In reality, of late, shortage of qualified, semi-skilled and unskilled workers has emerged as a critical factor impacting the competitiveness of Indian food industry.

Conclusion

It is concluded that the reach of agro-based industry is too high, because of the fact that our country depends on agriculture. All branches of agro based industry are very important because they increase industrial goods, provide jobs, earn foreign exchange, increase income level and also provide employment to women and provide base for development for backward areas. At the same time it reduces pressure of population from migration, distributes the Wealth properly and can be built with small resources. All the divisions of agro-based industry are important to the human being. The Indian food industry poses a very wide opportunity to every sector of the Economy. This is mainly driven by a strong market demand, in the changing nature of the Indian consumer, who is now more educated, advanced and eager to try new products. Needless to add, there are many gaps in the current production and distribution systems of agro-processing industry if this gaps can be filled, it provide a huge opportunity for the growth of companies in long term. However, the growth of food processing companies has been sub-optimal because of high cost, low level of productivity, high wastage and lack of competitiveness of Indian food products in the global market. Therefore, to fullcontrol the growth potential of the sector, current challenges that are being faced by the industry need to be properly addressed and steps needed to be taken to remove the challenges which delay the growth of this sector.

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IMPACT OF INTEGRATED REPORTING ON SHARE PRICES OF SELECTED OIL AND GAS COMPANIES OF INDIA

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Introduction

In the last two decades, the concept of sustainability reporting gained more fields in the company's annual reports and the same for the integrated reporting. Nowadays it is necessary to show both types of information i.e. financial and non-financial in annual reports of the company. The fundamental purpose of an integrated report is to explain providers of financial capital that how an organization creates value over time and the purpose of the <IR> Framework is to set Guiding Principle and Content elements which govern the overall content of the integrated report, and to explain the basic concepts that underpin them. Integrated reporting is a new trend born in the reporting field.

In 2011 a pilot program regarding the issue of an integrated reporting is launched by the International Integrated Reporting Council (IIRC). The first draft for consultation was presented in April 2013 by IIRC and after the different contributions in December, 2013 the final and the latest version of this document was presented. This document explained that what the structure of integrated reporting is. This framework gives an idea to the organization that how they disclose their information to the public domain.

So, this <IR> framework consists of some important components which are given below in the table-1

Table1: Capitals, Other Aspects, Guiding Principle and Content Elements of <IR> Framework

Six Capitals	Other Aspects	Guiding Principles	Content Elements
Financial Capital	Financial Aspects	Strategic Focus and Future Orientation	Organizational Overview and External Environment
Manufactured Capital	Environment Aspects	Connectivity of Information	Governance
Intellectual Capital	Social Aspects	Stakeholder Relationship	Business Model
Human Capital	Governance Aspects	Materiality	Risks and Opportunities
Social and Relationship Capital		Conciseness	Strategy and Resource Allocation
Natural Capital		Reliability and Completeness	Performance
		Consistency and Comparability	Outlook
			Basis of preparation and presentation

Source: REPORTING, I. (2013).Consultation draft of the international< IR> framework.

Literature Review

Dragu and Tudor (2013) used a content analysis of 58 companies from the IIRC pilot program by using annual integrated reports for the period of 2010-2012. The aim of this study is to the implication of integrated reporting for international standards by investigating the emergent factors that determine the disclosure of integrated reports. In this paper statistical tests show both positive and negative correlations between IR and its determinants – Political, Economic, and Cultural. The findings of this study suggest that emergent factors i.e. political, economic, and cultural have a small influence of 8.1 percent on IR disclosure so, this paper brings new insights on the IIRC perspective for developing international standards on integrated reports.

Poignant and Stensio (2014) investigated what effect adoption of the <IR> framework has on the quality of environmental reporting. They took the sample of 102 companies. They used disclosure index, two sample independent t-test and descriptive statistics in the study. They used secondary data i.e. annual report of 2011 and 2013. This study concludes that there is no difference in the effect on the quality of environmental reporting with respect to legal origin or environmental sensitivity.

Lipunga (2015) has used content analysis to investigate the level of integrated reporting in developing countries focusing on 12 Malawian listed companies of 2013 by using an Integrated Reporting Index (IRI). It is based on score which range from 0 to 1 is the minimum and maximum respectively. This study revealed an average IRI of 0.43 and an IR gap of 0.57. The average IRI suggested achievement of some progress towards IR by the companies and on the other hand IR gap indicates the need for much more effort to be exerted in promoting IR among the listed companies in Malawi. It concludes that IR is being governed by a code of corporate governance that lacks of detailed guidelines concerning it.

Serafeim (2015) examined the relation between Integrated Reporting and composition of a firm's investor base. For this purpose they took 1114 unique US-listed firms. He collected data on typed of institutional investors from Thomson Reuters Institutional Holdings between 2002 and 2010. He found that firms that practice more IR have a more long time investor base and that this results is driven by having more dedicated and fewer transient investors.

Barin and Ansari (2016) used a content analysis of six petroleum companies of India. The main objective of this study is to examine the financial and non-financial disclosure in the annual integrated reports in compliance with IIR framework. They used correlation to test the relationship between the financial ratios and the degree of disclosure environmental social information of the six petroleum companies for that they analysed the data for the period of two years from 2013-14 to 2014-15. This study concludes that if a proper combination of voluntary disclosure and regulatory standard is achieved, IR can be the best way to communicate the overall financial and non-financial performance of the company as whole.

Josimovski (2017) examined a sample of 3011 European publically traded firms from 2012 to 2015. The main objective of this study is to get a more precise picture of the concept of integrated reporting by investigating potential implications for firms that have adopted this new concept. He took firm's financial data from the Orbis database, except for the industry sales growth which he took from the website of CSIMarke. The study concludes that firms that practice integrated reporting do not have better access to financial resources relative to firms that do not practice integrated reporting.

Zhou et. al. (2017) undertook empirical analysis of 443 listed companies on the JSE with fiscal years ending in 2009 to 2012. This study aims to provide empirical evidence to answer the questions "Does <IR> matter to the capital market"? They used annual fundamental data, market data, and exchange rate data obtained from global Compustat, and all the data are downloaded from Wharton Research Data Services. This study concludes that <IR> is providing incrementally useful information over existing reporting mechanisms to the capital market.

Ekta Kumawat et. al. (2020) examined whether the Indian companies prepare Integrated Reports by the International Integrated Reporting framework and also examine the value-relevance of integrated reporting for the Share Prices of companies listed on Nifty 50 NSE India. They analyzed Annual/Integrated reports for the years 2016-17 & 2017-18 by using Pearson Correlation, Mann-Whitney U-Test, and linear regression associated with the Ohlson Model. They took 45 parameters under the main 8 content elements and calculate the disclosure index. This study concludes that adoption of Integrated Reporting Framework increases the level of disclosure in the annual report but their content elements as per Integrated Reporting have no value relevance for a company's Share Price.

Prashanta Athma and N.Rajyalaxmi conducted study to compare the Integrated Reporting practices of Metair Investments Ltd. a South African country with Kirloskar Brothers Ltd. an Indian company, and to analyze the Integrated Reporting practices of BSE 30 companies both item-wise and company wise. They used mean disclosure, standard deviation, and coefficient of variance to analyze various aspects of Integrated Reporting. They used secondary data i.e. annual report of 2004-05 to 2013-14. This study concludes that instead of preparing several reports the Indian companies can prepare only one report and save time and money and the stakeholders can get all the information in one report.

Research Methodology

Research Objectives

- To measure the extent of disclosure of integrated reporting of selected companies.
- To evaluate the impact of the Disclosure Index of integrated reporting on the Share Price.

Sample Size: To Study the disclosure Index of Integrated Reporting for Oil and Gas industries we have selected 5 Oil and Gas companies in India. The analysis of components of Integrated Reporting such as 6 Capitals, 4 other Aspects of <IR> and 45 parameters of main 8 Content Elements are used to calculate disclosure Index. The study is based on secondary data of 8 years from 2012-13 to 2019-20.

Selected companies are:

- Bharat Petroleum Corporation Ltd(BPCL)
- GAIL (INDIA) Ltd(GAIL)
- Hindustan Petroleum Corporation Ltd(HPCL)
- Indian Oil Corporation Ltd(IOC)
- Oil & Natural Gas Corporation Ltd(ONGC)

Statistical Tools and Techniques

- Disclosure Index
- Multiple Regression Analysis

Data Analysis and Interpretation

- **Disclosure Index**

For the calculation of the Disclosure index, we take the 6 capitals, 4 other aspects, and 45 sub-elements under eight main content elements of the <IR> Framework. The Maximum disclosure Score is 88 of total 55 items. Then the disclosure index is calculated as the ratio of the total number of items disclosed by the particular company divided by the maximum number of disclosure.

The following table-2 shows the disclosure index of selected companies.

Table2: Disclosure Index

Disclosure Index					
Name of Company					
Year	**BPCL**	**GAIL**	**HPCL**	**IOC**	**ONGC**
2012-13	0.636364	0.681818	0.556818	0.647727	0.693182
2013-14	0.647727	0.715909	0.602273	0.693182	0.704545
2014-15	0.659091	0.727273	0.625	0.704545	0.693182
2015-16	0.670455	0.829545	0.613636	0.715909	0.693182
2016-17	0.681818	0.829545	0.681818	0.704545	0.784091
2017-18	0.693182	0.829545	0.681818	1	0.772727
2018-19	0.681818	0.829545	0.727273	1	0.772727
2019-20	0.704545	0.829545	0.693182	1	0.772727
Average	0.671875	0.784091	0.647727	0.808239	0.735795

The above table-2 shows that almost all companies are disclosing more than 60% of items of integrated reporting. IOC followed by GAIL is disclosing highest items in their integrated reporting.

- **Multiple Regression Analysis**

The study uses the following Multiple Regression Analysis Model to identify effect of integrated reporting on Share price of selected companies.

$SP_{it} = \alpha_0 + b_1TA_{it} + b_3PAT_{it} + b_3DI_{it} + \varepsilon_{it}$

Where,

SP_{it} = Share Price

TA_{it} = Book value of Total Assets

PAT_{it} = Net profit after tax

DI_{it} = Disclosure index

Ɛ = Error term

The following table shows the results of overall as well as company-wise multiple regression analysis:

Tabl4: Result of Regression Analysis

Variables		Company-wise				
	OVERALL	BPCL	GAIL	HPCL	IOC	ONGC
Constant	836.526 (0.000)	-5055.64 (0.223)	350.309 (0.561)	-294.057 (0.848)	886.431 (0.006)	383.461 (0.287)
TA	-0.483* (0.016)	-1.558 (0.080)	-0.760 (0.539)	-1.344 (0.094)	-0.375 (0.426)	-0.930* (0.021)
PAT	0.067 (0.706)	0.177 (0.631)	-0.201 (0.799)	-0.300 (0.687)	0.323 (0.156)	0.368* (0.043)
Disclosure Index	-0.283 (0.062)	1.184 (0.174)	0.490 (0.579)	-0.961 (0.375)	-0.623 (0.222)	-0.002 (0.995)
R square	0.388	0.701	0.452	0.703	0.876	0.938
F Change	7.617	3.131	1.099	3.155	9.397	20.105
Significant F	0.000	0.150	0.446	0.148	0.028	0.007

*Significant at 0.05 level (1-tailed)

Overall Analysis

The estimated Regression Model for overall analysis is as under:

$SP_{it} = 836.526-0.483TA_{it} +0.067PAT_{it}-0.283DI_{it}$

The above table shows the result of regression analysis. There is a negative impact of TA and Disclosure Index on share price but PAT has a positive impact on the Share Price of share. Total assets have the highest negative significant impact on share price. The value of R-square equals to 0.388 with a p value of 0.00, indicating that 38.8 percentage variation in Share Price (dependent variable) is explained significantly by all independent variables (Total assets, Net profit after tax, and Disclosure index) jointly and hence model is not powerful.

Company-Wise Analysis

- **Bharat Petroleum Corporation Ltd**

  The estimated Regression Model is as under:

  $SP_{it} = -5055.64-1.558TA_{it}+0.177PAT_{it} +1.184DI_{it}$

  There is a negative impact of total assets on Share Price but net profit after tax have a positive impact on Share Price. In this company disclosure index has the highest positive impact on share price. The value of R-square is 0.701 indicating that 70.1 percentage variations in Share Price is explained by all the independent variables jointly and therefore model is powerful for this company.

- **GAIL (INDIA) Ltd.**

  The estimated Regression Model is as under:

  $SPit = 350.309-0.760TA_{it}-0.201PTA_{it}+0.490DI_{it}$

  There is a positive impact of Disclosure Index on Share Price. TA and PAT have a negative impact on Share Price. In this company total assets have the highest negative impact on share price. R-square value is equal to 0.452 which shows that 45.2 percentage variations in Share Price is explained by all the independent variables jointly and hence model is moderately powerful for this company..

- **Hindustan Petroleum Corporation Ltd.**

  The estimated Regression Model is as under:

  $SPit = -294.057-1.344TA_{it}-0.300PAT_{it}-0.961DI_{it}$

All the independent variables have a negative impact on the Share Price of this company but, the total assets indicate the highest negative impact on the Share Price of the company. The value of R-square is equal to 0.703 which shows that 70.3 percentage variations in Share Price is explained by all independent variables jointly which indicates that the model is powerful for this company.

- **Indian Oil Corporation Ltd.**

The estimated Regression Model is as under:

$SPit = 886.431 - 0.375TA_{it} + 0.323PAT_{it} - 0.623DI_{it}$

There is a negative impact of TA and Disclosure Index on Share Price while PAT has a positive impact on Share Price. Disclosure index has the highest negative impact on share price. The value of R-square is equal to 0.876 which is 87.6 percentage variations explained by all independent variables jointly that show the model is very strong for this company.

- **Oil & Natural Gas Corporation Ltd**.

The estimated Regression Model is as under:

$SPit = 383.461 - 0.930TA_{it} + 0.368PAT_{it} - 0.002DI_{it}$

TA has a significantly negative impact on share price of the company positive while PAT has significant positive impact on Share Price. Disclosure Index has a negative impact on Share Price of the company. The value of R-square equals 0.938 which shows 93.8 percentage variances explained by all independent variables jointly that indicates this model is most powerful for this company.

Findings

- From Regression analysis of industry as a whole, it is found that total assets have a significant negative impact on the share price. That indicates that if the company increases assets but does not utilise the assets efficiently then it will lead to decrease in the share price of the company.
- In the case of BPCL and GAIL, Disclosure index has the positive impact on share price which indicates that these two companies should try to disclose more information of integrated reporting as it may lead to increase in share price.
- In the case of HPCL, IOC and ONGC, Disclosure index has the negative impact on share price. It indicates that the investors hardly pay any attention to the extent of integrated reporting disclosure for their investment decisions in these companies.
- The result for GAIL, HPCL and ONGC indicates total assets of the company have the highest negative impact on the share price. That means if the company increases the assets but if fails to utilise the assets efficiently it will be beneficial to shareholders as it may not lead to increase the share price of the company.
- In the case of Oil & Natural Gas Corporation Ltd., net profit after tax has a significant positive impact on share price it means if there will be an increase in the net profit the share price will also increase.
- The overall results indicate that there is no connection between extent of integrated reporting and share price in oil and gas sector.

Conclusion

In India, it is not mandatory to disclose all information in accordance with the <IR> framework for the organization. From the year 2017-18 SEBI suggested that the top 500 listed companies adopt the integrated reporting voluntarily. This study cover the all aspects of integrated reporting in the form of disclosure index and evaluate whether this disclosure index have any impact on Share Price for selected Oil and Gas companies of India. It is found that total assets have more impact on the share price of selected companies while voluntary disclosure components of integrated reporting as per the <IR> Framework has a very low impact on the Share Price of the companies. It indicates that there are many other factors are responsible for share price fluctuations and thereby, shareholders value creation.

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A STUDY OF VALUE ADDED STATEMENT ANALYSIS OF PUBLIC SECTOR UNITS & PRIVATE SECTOR UNITS

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Introduction

Value Added Statement (VAS) is a modified version of the profit and loss account. Like profit and loss account, the value added statement reveals the operating performance of a company at a given point in time, using both accrual and matching procedures. The VAS does not aim to provide a profit (or loss) figure as in the case of profit and loss account but a figure or return to a large group of capital and labour providers (i.e., owners, employees) or other interested parties.

Literature Review

Bharat Bhushan Sahoo., Dr. Alok Kumar Pramanik., (2018) has studied on " VALUE ADDED STATEMENT (VAS): A CRITICAL ANALYSIS : A CASH STUDY OF STEEL AUTHORITY OF INDIA LIMITED." They have analyzed that the main aim of this study is compute the net value added and gross value added and compute value added ratio and analyze them. In this study researcher have used GVA and NVA ratios as an accounting tool. The major finding of this study help to improve current accounting practice and it is different from profit figure. The suggestions given by the researcher are accountants should come to focus the significance of Value Added Statement.

Dr. Aruna Polisetty., S. Jaya madhuri., (2018) has studied on " VALUE ADDED STATEMENTS: ANALYSIS ON VOLKSWAGEN". They have analyzed that the main aim of this study is understood the concept of the usefulness of the value added statement. The major finding of this study is there is a high degree of association between various employee groups . the suggestion given by the researcher are retained earnings and a portion of owner's share are very important for expansion and growth of the business.

B. S. Yogesha, Dr. B Mahadevappa., (2014) has studied on "ANALYSIS OF VALUE ADDED RATIOS ON INDIAN OIL CORPORATION LTD." They have analyzed that the main aim of this study is compute the NVA and GVA and compute the value added ratio and analyze to them. In this study researchers have used GVA and NVA ratios as an accounting tool. The major finding of this study help to improve current accounting practice by restating P&L account into VAS. The suggestion given by the researcher is the study would help to know how an entity has generated to value and distribution to different stakeholders.

Methodology

The study is exclusively a descriptive research and thus it is purely based on the information from secondary data sources. The data collected for the purpose of the study involve the examination of annual reports of the company, documents, magazines, books, journals, various newspapers, and subject related websites and research documents. The study concentrated on the critical analysis of data available from the financial statement. Data are compiled after considering necessary re-arrangement for the purpose of the study.

Objective of the Study

- To understand the usefulness of value added statement as a supplementary financial statement.
- To compute gross value added and net value added.
- To compute value added ratios and analyze them.

Hypothesis for the Study

- There is no significance difference in the performance of Public sector units and Private sector units in Gross Value Added to Total Revenue Ratio.
- There is a significance difference in the performance of Public sector units and Private sector units in Gross Value Added to Total Revenue Ratio.
- There is no significance difference in the performance of Public sector units and Private sector units in Net Value Added to Total Revenue Ratio.

- There is a significance difference in the performance of Public sector units and Private sector units in Net Value Added to Total Revenue Ratio.
- There is no significance difference in the performance of Public sector units and Private sector units in Depreciation to Total Revenue Ratio.
- There is a significance difference in the performance of Public sector units and Private sector units in Depreciation to Total Revenue Ratio.

Tools and Techniques of the Study

- Ratio analysis
- Independent T- test with equal variance

Limitation of the Study

- ➢ This study is covered only 10 pharmaceutical companies
- ➢ Researcher only considered 5 year data from 2016 to 2020 for the testing the hypothesis.
- ➢ The study based on Secondary data so; there may be problem of authentication of data.

Data Analysis

Table 1: Ratios for Public Sector Units

Particular		2016	2017	2018	2019	2020
Gross value Added to Total Revenue Ratio						
1.	Indian Oil Corporation Ltd.	52.11	50.24	48.58	41.93	41.96
2.	Bharat Petroleum co. Ltd.	64.85	63.54	62.37	56.68	57.67
3.	Hindustan petroleum co. ltd.	77.57	76.54	77.21	75.08	78.27
4.	Oil and Natural Gas co.	78.84	77.92	77.22	75.70	78.35
5.	Power Grid co. of India	102.27	102.29	101.59	101.73	102.52
Net Value Added to Total Revenue Ratio						
1.	Indian Oil Corporation Ltd.	50.43	48.29	46.73	40.31	39.90
2.	Bharat Petroleum co. Ltd.	63.75	62.49	61.14	55.52	68.27
3.	Hindustan petroleum co. ltd.	75.96	75.05	75.91	73.95	77.01
4.	Oil and Natural Gas co.	66.69	70.69	70.02	69.98	71.59
5.	Power Grid co. of India	72.52	71.98	70.73	71.46	70.97
Depreciation to Total Revenue Ratio						
1.	Indian Oil Corporation Ltd.	1.68	1.94	1.85	1.63	2.05
2.	Bharat Petroleum co. Ltd.	1.10	1.05	1.22	1.15	1.44
3.	Hindustan petroleum co. ltd.	1.60	1.48	1.29	1.12	1.25
4.	Oil and Natural Gas co.	12.15	7.22	74.31	5.73	6.75
5.	Power Grid co. of India	30.04	30.31	30.87	30.26	31.54

Sources: Computed from annual published reports

Table 2: Ratios for Private Sector Units

Particular		2016	2017	2018	2019	2020
Gross value Added to Total Revenue Ratio						
1.	Infosys	104.49	104.53	103.49	103.08	102.19
2.	Hindustan Unilever Ltd.	63.80	64.34	64.04	65.98	71.09
3.	ITC Ltd.	75.16	75.88	76.55	76.53	77.11
4.	Reliance Industries Ltd.	46.66	45.76	49.58	53.12	58.66
5.	Tata Consultancy services	103.49	102.88	102.94	102.92	101.91
Net Value Added to Total Revenue Ratio						
1.	Infosys	102.01	101.88	101.05	99.90	98.93
2.	Hindustan Unilever Ltd.	62.67	63.00	62.55	64.53.	68.53
3.	ITC Ltd.	72.38	72.21	73.68	73.61	73.65
4.	Reliance Industries Ltd.	42.44	41.94	45.31	49.44	54.94
5.	Tata Consultancy services	101.81	101.25	101.53	100.67	99.43

Depreciation to Total Revenue Ratio						
1.	Infosys	2.49	2.64	2.43	3.18	3.25
2.	Hindustan Unilever Ltd.	1.12	1.33	1.49	1.46	2.55
3.	ITC Ltd.	2.77	3.66	2.86	2.92	3.35
4.	Reliance Industries Ltd.	4.2	3.8	4.2	3.67	3.72
5.	Tata Consultancy services	1.68	1.63	1.40	2.24	2.47

Sources: Computed from annual published reports

Table 3: T- test calculation of Gross Value Added to Total Revenue Ratio

Particular	Public sectors	Private sectors
Mean	64.8536	77.1776
Variance	129.0137407	470.2069107
Observations	25	25
Pooled variance	299.6103257	
Hypothesized Mean Difference	0	
Df	48	
T test	-2.517261351	
P(T<=t) one-tail	0.007609966	
t Critical one-tail	1.677224197	
P(T<=t) two-tail	0.015219932	
t Critical two-tail	2.010634722	

Interpretation

The calculated value of Gross Value Added to Total Revenue Ratio is 0.015 is lower than table value 2.01. Therefore, Null Hypothesis is accepted. Hence it is there is no significance difference between the performance of public sectors and private sectors units in term of Gross Value added to Total Revenue Ratio.

Table 4: T- test calculation of Net Value Added to Total Revenue Ratio

Particular	Public sectors	Private sectors
Mean	64.8536	77.1428
Variance	129.014	468.446
Observations	25	25
Pooled variance	298.73	
Hypothesized Mean Difference	0	
Df	48	
T test	-2.5138	
P(T<=t) one-tail	0.00768	
t Critical one-tail	1.67722	
P(T<=t) two-tail	0.01535	
t Critical two-tail	2.01063	

Interpretation

The calculated value of Net Value Added to Total Revenue Ratio is 0.015 is lower than table value 2.01. Therefore, Null Hypothesis is accepted. Hence it is there is no significance difference between the performance of public sectors and private sectors units in term of Net Value added to Total Revenue Ratio.

Table 4: T- test calculation of Depreciation to Total Revenue Ratio

Particular	Public sectors	Private sectors
Mean	11.2412	2.6604
Variance	306.6166	0.886079
Observations	25	25

Pooled variance	153.7513	
Hypothesized Mean Difference	0	
Df	48	
T test	2.446658	
P(T<=t) one-tail	0.009066	
t Critical one-tail	1.677224	
P(T<=t) two-tail	0.018132	
t Critical two-tail	2.010635	

Interpretation

The calculated value of Depreciation to Total Revenue Ratio is 0.018 is lower than table value 2.01. Therefore, Null Hypothesis is accepted. Hence it is there is no significance difference between the performance of public sectors and private sectors units in term of Depreciation to Total Revenue Ratio.

Findings of the study

Table 5: Results of Independent T- test

Particular	Calculated value	Accept/Reject
Gross Value Added to Total Revenue Ratio	0.015	Accepted
Net Value Added to Total Revenue Ratio	0.015	Accepted
Depreciation to Total Revenue Ratio	0.018	Accepted

Conclusion

The findings of the study would help to improve the current accounting practice by restating profit and loss account into value added statement. As value added is different from profit figure, it would help users of accounting to use value added information to make decisions. For prepares, gross or net value added information would help to understand how the company has generated value added and how it has distributed to different stakeholders. Investors would know the contribution of the company in terms of value addition. Further research in this area is needed to understand value added by public sector undertakings and private sector undertakings. Longitudinal study would help to know how an entity has generated it value and distributed to different stakeholders.

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THE IMPACT OF HARDINESS ON THE RELATIONSHIP BETWEEN LIFESTYLE HABITS AND EATING REGULATION

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Introduction

The prevalence of overweight and obesity is expected to increase more than double among Indian adults between 2020 and 2040, while the prevalence of obesity will triple (Luhar et al., 2020). Once considered a problem only in high income countries, overweight and obesity are now dramatically on the rise in low- and middle-income countries, particularly in urban settings. The rising obesity epidemic in India calls for suitable measures in controlling and prevention. It has been shown that signs of obesity are more adverse in Asian Indians as compared to white Caucasians. Incidence of disease has been shown at lower BMIs for Indian population (Behl & Misra, 2017). Indians are at a higher risk for development of obesity related non-communicable diseases at lower body mass index levels, compared to white Caucasians. Asian populations have a higher risk of developing lifestyle diseases at a BMI lower than 25 kg/m^2, which is the WHO cutoff point for overweight and, in addition, association between BMI and body fat percentage is different from that for Europeans (Shiwaku et. al, 2004).

Eating healthy foods and getting enough exercise, significantly reduce the risk for obesity-related diseases such as heart disease, stroke, cancer, and diabetes (Hill et al., 2003). An individual’s eating habits over a period of time can have an impact on overall health. Disordered eating has been shown to be positively associated with perceived weight loss difficulty (Nasrallah et al., 2020). Higher eating self-regulatory skills were related to decreases in weight and lower likelihood of gaining a substantial amount of weight among individuals with overweight (Kliemann et al., 2018). Despite being surrounded by environments conducive to obesity, individuals can adopt effective self-regulation strategies to control their food intake and maintain a normal (or reduce excess) body weight (Pelletier et al.,2016). The simultaneous emergence of obesogenic environments and the increasing rates of obesity-related diseases have led many researchers to identify various self-regulation strategies that individuals could use to manage their eating behaviors and/or weight, in order to design effective interventions to support healthy eating and/or weight-loss efforts. In Keller and Siegrist's (2015) study, correlation analyses examining the relationships between self-directed strategies and body mass index (BMI; a measure of a person's weight in kilograms divided by his/her height in meters squared) revealed that higher BMIs were associated with mental strategies such as avoiding, inhibiting, reinterpreting, distracting oneself from food temptations, and reducing energy intake from fats and carbohydrates in foods and beverages.

Body Mass Index (BMI)

Overweight and obesity are defined as abnormal or excessive fat accumulation that presents a risk to health. A person with a BMI of 30 or more is generally considered obese. A person with a BMI equal to or more than 25 is considered overweight.

Overweight and obesity are major risk factors for a number of chronic diseases, including diabetes, cardiovascular diseases and cancer. In the current scenario of Covid 19, higher BMIs contributed relatively more to the risk of death in those <65 years of age as compared to other age categories (Eastment et al, 2020).

Eating Regulation

The Social cognitive theory of self regulation gives an understanding of how individuals set different goals for themselves with respect to their eating habits.

Individuals continuously preside over their own behavior. A lasting behavioral change can be facilitated by controlling one’s own motivation towards health behavior.

(Sniehotta et. al,2005) consider action control to be a means of self-regulation that incorporates self-monitoring, awareness of standards, and effort. Based on this view, this paper operationalises the eating regulation construct as system of conscious personal management that involves the process of guiding one’s own thoughts, behavior, and feelings toward healthy eating.

Lifestyle Habits

Health lifestyles are broad orientations that organize patterns of behaviors derived from knowledge and norms about what constitutes healthy, stress relieving, or pleasurable behaviors (Bourdieu, 1984; Cockerham, 2005). Health lifestyle perspectives emphasize that individual choices about health behaviors are influenced by the social, cultural, and economic forces that frame and constrain individual choices (Bourdieu, 1984; Cockerham, 2000). Health behaviors are not isolated phenomena but comprise routines and habits that make up a lifestyle (Bourdieu, 1984).Theory has highlighted the potential importance of health lifestyles in understanding how and why there are patterns to behaviors that promote or endanger health (Cockerham, 2005), and a substantial body of literature demonstrates that health behaviors cluster together within individuals (Leech et al., 2014). For this study, we examined Lifestyle habits by using a measure containing three dimensions : Organized physical exercise, daily routine, & Social and mental balance.

Hardiness

Hardiness has been conceptualized as a combination of the three attitudes (3Cs) of commitment, control, and challenge (Maddi and Kobasa, 1984). Persons high in hardiness involve themselves in whatever they are doing (commitment), believe and act as if they can influence the events forming their lives (control), and consider change to be not only normal but also a stimulus to development (challenge) (Kobasa and Puccetti 1983). Hardiness is an attribute of certain people that allows them to respond effectively to stress demands, to perform better, and to stay healthier (Bartone *et al.,* 2009). In the context of eating regulation, the three attitudes which comprise hardiness may provide the stimulus and determination that is required for the effort of turning around an unhealthy habit. These attitudes may promote progressive (health-enhancing) eating habits, and suppress regressive (health-detrimental) eating habits. Hence, we tested hardiness as an antecedent trait of eating regulation in the current study.

Objective of the Study

Based on the operationalisation of the eating regulation and lifestyle variables, we test the association of BMI with lifestyle habits and eating regulation.. Further, we ascertain whether lifestyle habits or eating regulation is a better predictor of BMI . We also analyse the role of hardiness in the relationship of lifestyle habits with eating regulation .

Measures

- **Body mass index**

Participants were asked to self report their weight in kg and height in meters. Body Mass Index(BMI) was calculated based on this information. (BMI= body weight in kg divided by body height in m^2).

- **Eating Regulation**

Eating regulation was assessed using the valid and reliable 5-item Self-Regulation of Eating Behavior Questionnaire (SREBQ) (Kliemann et al., 2016). (e.g., “I cannot remember what I have eaten throughout the day”, “If I am not eating in the way I intend to I struggle to make changes”). Response options ranged from 1 (never) to 5 (always). Total mean score was calculated. The SREBQ demonstrated good internal reliability at baseline (Cronbach's alpha=0.75).

- **Lifestyle Habits**

The questionnaire used in this study was adapted from The Healthy Lifestyle and Personal Control Questionnaire (Darviri et al, 2014). Items that were used in the questionnaire included Daily Routine (representing the individual’s control over daily activities and sleep) Organized Physical Exercise(representing the tendency to follow scheduled organized physical exercise) and Social and Mental Balance (representing the individual’s inclination to socialize, balance work, leisure and personal time and adopt positive thinking or cognitive control over stressors). Participants were asked to indicate how often they followed certain practices related to their lifestyle (e.g.*: “I cannot follow a scheduled program for my daily activities”, “I feel that I struggle to have a good balance of time between work, personal life and leisure”*). Items were ranked on five point Likert scale ranging from *never* to *always.*

- **Hardiness**

Hardiness was measured by a scale adapted from Hardiness scale (Jimenez et al., 2014). The scale consisted of three variables: Control (e.g. “I do everything I can to control the results of what I do”), Commitment (e.g.“I involve myself seriously in what I do “) and Challenge (e.g. “I feel attracted to tasks and situations involving a personal challenge”). Participants were asked to indicate the extent to which they agreed with statements regarding hardiness on a five-point Likert scale ranging from strongly agrees to strongly disagree. The scale showed high internal consistency (Cronbach’s alpha=0.887).

- **Method**

We conducted a moderation analysis in PROCESS (Hayes, 2013) for SPSS v. 24 to test resilience as a moderator of the relationship between lifestyle habits and eating regulation. PROCESS is a macro add-on for SPSS software used for moderation, mediation, and conditional process analyses that utilizes a regression-based path analytic framework or ordinary least squares to estimate moderation models (Hayes, 2013).Prior to running the moderation analysis, we conducted regression analyses between Eating regulation (outcome) and lifestyle habits(predictor), hardiness (moderator), and potential covariates known to be associated with eating regulation behaviors, including: age, community, income and region. After determining significant predictors of Eating regulation, a moderationmodel was tested in which participants' lifestyle habits was correlated with the behavioral, emotional, and cognitive characteristics of eating regulation, as moderated by hardiness. In the final model, BMI was included as a covariate, given it's significant association with eating regulation. With respect to the study sample, one participant was excluded because his BMI score was an outlier at 16.46 SD above the mean (likely indicative of a height/weight misreporting error), and 13.7% (n=47) were excluded for missing cases via case wise deletion due to missing all items on the lifestyle or hardiness measures. Thus, a final sample of 297 adults remained, with all variables within the model having 0% missing values. Due to differences in scaling of the measures, analyses were conducted using standardized scores (range 0–1; corresponding to these effect-size estimates in path analysis:< 0.10=small; 0.30–0.49=medium;>0.50=large).

Table 1

Means, Standard deviations and correlations of proposed model variables

LSH=Lifestyle habits, HAR=Hardiness, EAT=Eating Regulation, BMI=Body Mass index

	LSH	HAR	EAT	BMI
LSH	18.63(5.12)	-0.59**	0.45**	0.12
HAR		3.26(0.70)	-0.34**	-0.02
EAT			9.83(8.39)	0.25**
BMI				25.01(6.18)
*p<.05, **p<.01				

Table 2

Variable	*b*	S.E.	t value	*p* value
Age	-0.09	0.29	-1.69	.09
Community	0.06	0.21	1.18	.24
Income	-0.01	0.17	-0.11	.92
Region	-0.03	1.09	-0.50	0.62
Body Mass Index	0.21	0.07	3.97	<.01
Hardiness scale	-0.18	0.76	-2.89	<.01
Lifestyle habits scale	0.32	0.10	5.09	<.01

Table 3

Variables	*b*	S.E.	t value	*p* value
Body Mass Index	0.23	0.05	4.68	<.01
Lifestyle habits	0.31	0.06	5.29	<.01
Hardiness	-0.20	0.06	-3.39	<.01
Lifestyle habits*Hardiness	-0.16	0.04	-4.27	<.01
Low Hardiness(Z=-0.99)	0.48	0.07	6.66	<.01
Average Hardiness(Za=0.01)	0.31	0.06	5.26	<.01
High Hardiness(Z=1.02)	0.15	0.07	2.11	.04

Results

In the current sample, 12.5% (n=37) of participants met criteria for moderate eating regulation(i.e., had scores of 18–26 on the ERS) and 4.4% (n=13) met criteria for lack of eating regulation (i.e., had scores>27 on the ERS). Bivariate correlations showed lifestyle habits to be negatively correlated with hardiness and positively correlated with lack of eating regulation.

Hardiness was negatively correlated with eating regulation (see Table 1). BMI, hardiness, and lifestyle habits were significant predictors of eating regulation (see Table 2 for beta coefficients). Accordingly, these aforementioned variables were all included in the final model. Age, community, income, and region were not significant predictors of eating regulation, and thus these variables were not included in the final model.

The initial moderation model examined hardiness as a moderator of the relationship between lifestyle habits and eating regulation. Because BMI was found to be significantly predictive of eating regulation, a three-way interaction of lifestyle habits, hardiness, and BMI on eating regulation was examined via a moderated moderation analysis. All the interactions with BMI (i.e., BMI×lifestyle habits; BMI×hardiness; BMI×lifestyle habits×hardiness) were found to be non-significant.

As such, BMI was included as a covariate in the final moderation model, in which hardiness moderated the path from lifestyle habits to eating regulation (Rsquared=0.32).

In this final moderation model, accounting for the significant association between BMI and eating regulation, lifestyle was significantly associated with eating regulation. Specifically, lifestyle habits were related to more uncontrolled eating regulation. Hardiness was also found to be negatively related to eating regulation, such that higher hardiness was related to lower severity of eating regulation.

Moderation was supported, whereby the interaction between lifestyle habits × hardiness was significantly associated with eating regulation (see Table 3). This suggests that the relationship between lifestyle habits and eating regulation varied by level of hardiness.

When examining the conditional effects of lifestyle habits on eating regulation at differing levels of hardiness [i.e., low (1 SD below mean HAR score), average (z-score of 0), and high (1 SD above mean HAR score)], the relationship between lifestyle habits and eating regulation was found to be strongest at the lowest levels of hardiness. Comparatively, the relationship between lifestyle habits and eating regulation was weaker for those with moderate hardiness. Those with the highest hardiness had the weakest relationship between lifestyle habits and eating regulation (see Table 3). Findings suggest that hardiness moderates the relationship between lifestyle habits and eating regulation by attenuating the association.

Discussion

BMI was significantly positively associated with unhealthy eating behaviors in the models examining the strategies related to the quantity of eating (Guertin &Pelletier, 2020). With regard to the relationships between eating behaviors and weight, it is plausible that greater stress-induced eating may cause higher BMI and weight gain. However an individual may engage in stress-induced eating as a consequence of being overweight or perceiving oneself as overweight (Robinson et al., 2015**).** In line with these findings, we found that BMI was negatively correlated with lifestyle, as well as eating regulation. This study extends the role of BMI negatively impacting eating regulation.

Given the current study results pertaining to BMI, there are significant implications. As pointed out by Behl &Misra2017, diagnosis and early treatment of obesity is important for halting progressive weight gain. They also mention that the Indian population should be advised lifestyle interventions at lower levels of BMI. As per an Indian medical consensus statement, the following are the recommended cutoffs of BMI for an Indian population: *Normal* BMI: 18.0-22.9 kg/m2, *Overweight*: 23.0-24.9 kg/ m2, *Obese:* >25 kg/m2 (Misra et al.2009).

If we examine the current study as per WHO guidelines, we can see that 52% of the sample comes under the overweight and obese category (BMI>25). With reference to an Indian population, if we use a lower cutoff for overweight and obese category (BMI>23), a significant 71% of the current sample is included in this category. Perception of being overweight is an important precursor in order to achieve weight loss. We view BMI as a dynamic concept with varied implications depending on the country of origin of the respondent. Hence, we reiterate that healthcare professionals would be advised to view lower limits of BMI in an Indian population as a sign of risk for obesity.

In the context of the COVID 19 pandemic it has been found that overweight/obese COVID-19 patients had deteriorated health. Obese hosts exhibit delayed and inactivated antiviral responses to viral infection, and they recover poorly from the disease. Individuals with high BMI are therefore at higher risk compared to individuals with normal BMI(Cai et al.,2021).

Given that lower eating regulation predicts higher BMI, we posit that the obesogenic environment is influencing the consumption of high energy dense food. There has been a rise in food energy availability due to an increasingly industrialized food system which produces inexpensive, convenient highly processed foods. These foods contain relatively high amounts of salt, sugar, fat, and flavor additives which drive increased consumption. The continuous easy access to unhealthy food influences normative eating habits, leading to eating increased calorie intake leading to obesity(Roberts,2008)

In view of the alarming statistics regarding future predictions of obesity prevalence, the factors identified in the current research can contribute to the prevention of obesity.

Healthcare professionals would be able to advise patients to keep a control over their eating regulation, and also maintain lifestyle habits that help in lowering unhealthy weight. We believe that this research contributes to further the understanding of how BMI can be lowered by regulating eating habits, and keeping good lifestyle habits such as regular sleep timings and following consistent timings for daily activities. An individual who is pressed for time could make food choices which are detrimental to health.

Limitations and Future Research

One of the limitations of this study is that all data including height and weight were self reported and not measured. Body Mass Index is an indicative measure used widely for assessment of obesity. However, it does not differentiate between fat and non fat mass which gives accurate fat percentage. We used a more practical approach as measuring fat percentage would require specialized equipment.

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TOXIC EFFECTS OF CADMIUM ON HUMAN BEINGS: A REVIEW

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Introduction

Human beings are likely to be exposed to cadmium through a number of sources. Cadmium, a toxic heavy metal, is released into the environment as a result of industrial and agricultural activities[1]. Cadmium pollution in soil, air and water is widespread because of use of Cadmium in industrial products (e.g batteries, coatings, plastic stabilizers), contamination of phosphate fertilizers, and release from motor vehicle fuel combustion and tire wear (Agency for Toxic Substances and Disease Registry 2012). Contamination of soil is a major health issue as grains and leafy and root vegetables bio concentrate cadmium, resulting in major sources of cadmium exposure through diet and smoking[2]. Human normally absorb cadmium into the body either by ingestion or inhalation. It is widely accepted that less than 5% of cadmium ingested in food is absorbed into the body. However low iron stores may increase absorption and may partly explain why women have higher average urine and blood cadmium concentrations than men. In contrast, from 30-65% of inhaled cadmium is absorbed by the body. Thus, a greater proportion of inhaled cadmium is retained by the body compared to the cadmium taken by ingestion.

Occupational Exposure/Industry

Cadmium is a major toxic metal, well known for its occupational health risks. The major sources of occupational cadmium exposure are smelting and refining of zinc, lead and copper ores, electroplating, manufacturing of cadmium alloys and of pigments and plastic stabilizers, production of Ni-Cd batteries and wielding. Cadmium air concentrations may be high in certain industrial conditions and leads to higher occupational exposure of workers. The WHO standard for cadmium in air is $3 ng/m^3$ and OSHA had set a legal limit of $5\ \mu g/m^3$ cadmium in air averaged over an 8-hour work day[3]. Occupational exposure to cadmium is mainly by inhalation of cadmium fumes or dust where total cadmium in air level in workplace has varied according to types of industry and duration of cadmium exposure. The National Institute of Occupational Safety and Health (NIOSH) estimated that in the United States 1500000 workers may be exposed to this metal.

Food & Drinking Water

Food is the most important source of cadmium exposure in the general non-smoking population in most countries. Rice is the predominant staple food for 17 countries in Asia and the Pacific, nine countries in North and South American and eight countries in Africa and an important part of human diet in Bangladesh. Rice provides 20 percent of the world's dietary energy supply, while wheat supplies 19 percent and maize 5 percent. In addition to being a rich source of dietary energy, rice is a good source of thiamine, riboflavin and niacin[4]. Recent Reports cite that, higher levels of Cd are observed in the rice samples collected from Indian sub-continent[5]. Ingestion of cadmium can rapidly cause feeling of nausea, vomiting, abdominal cramp and headache. Long-term ingestion of cadmium causes serious health problems. WHO has adjusted the tolerable intake of cadmium to 25µg/kg body weight/month (62µg/ day for a 70-kg person) (WHO 2010). However, the EFSA (2011) established tolerable intake of 2.5 µg/kg/body weight week (25µg/day for a 70 kg person). In addition, the WHO set a U-Cd level of 5.24µg/g creatinine as a threshold to protect against kidney damage whereas EFSA set a U-Cd threshold of 1µg/g creatinine[6].

Digestive System

Concerning zinc and calcium, it is assumed that their molecular homology could be a reason for a compensatory higher cadmium resorption. A high fibre diet increases the dietary cadmium intake[8]. The most important metabolic parameter for cadmium uptake is a person's possible lack of iron. People with low iron supplies showed a 6% higher uptake of cadmium than those with a balanced iron stock. This is the main reason for the higher cadmium resorption in people with anaemia and habitual iron deficit, such as children or menstruating women. Low iron blood levels stimulate the expression of DCT-1, a metal ion transporter in the gastro intestinal tract, serving as a gate for cadmium resorption[9].

Dermal Resorption

The skin showed hyperkeratosis and acanthosis with occasional ulcerative change, and an increase of the mitotic index of the skin cells. Also cadmium concentration in blood, liver and kidney increased, thus indicating percutaneous absorption[10]. Two mechanisms facilitate cadmium absorption by the skin: binding of a free cadmium ion to sulfhydryl radicals of cysteine in epidermal keratins, or an induction and complexing with metallothionein.

Cadmium in the Body

Once taken up by the blood, the majority of cadmium is transported bound to proteins, such as Albumin and Metallothionein. The first organ reached after uptake into the GI-blood is the liver. Here cadmium induces the production of Metallothionein. After consecutive hepatocyte necrosis and apoptosis, Cd-Metallothionein complexes are washed into sinusoidal blood. From here, parts of the absorbed cadmium enter the entero-hepatical cycle via secretion into the biliary tract in form of Cadmium-Glutathione conjugates. Enzymatically degraded to cadmium-cysteine complexes in the biliary tree, cadmium re-enters the small intestines[7]. The main organ for long-term cadmium accumulation is the kidney. Here the half-life period for cadmium is approximately 10 years. A life-long intake can therefore lead to a cadmium accumulation in the kidney, consequently resulting in tubules cell necrosis. The blood concentration of cadmium serves as a reliable indicator for a recent exposition, while the urinary concentration reflects past exposure, body burden and renal accumulation[11]. Excretion of Cadmium takes place via faeces and urine. Below figure gives a scheme on the handling of Cadmium in human body.

Cadmium Toxicity

Acute Intoxication

The respiratory system is affected severely by the inhalation of cadmium-contaminated air: Shortness of breath, lung edema and destruction of mucous membranes as part of cadmium-induced pneumonitis are described[12]. As already reported in 1942, intake of cadmium-contaminated food causes acute gastrointestinal effects, such as vomiting and diarrhoea.

Kidney Damage

Kidney damage has been described to be the main problem for patients chronically exposed to cadmium. As mentioned above, cadmium reaches the kidney in form of cadmium-metallothionein (Cd-MT). Cd-MT is filtrated in the glomerulus, and subsequently reabsorbed in the proximal tubules. It then remains in the tubulus cells and makes up for the major part of the cadmium body burden. The amount of cadmium in the kidney tubules cells increases during every person's life span. A urinary excretion of 2.5 micrograms cadmium per gram creatinine reflects a renal tubular damage degree of 4%. In China, Cad-Study showed significantly higher values for urinary β2-Microglobulin and RBP in people with high blood cadmium concentration than in people with normal values. In the first group, both glomerular and tubular damages where observed. It has been discussed whether or not tubular damage is reversible. The general opinion today however is, that it's irreversible.

Effects of Cadmium in Reproductive Biology

Cadmium appears to interfere with the ovarian steroidogenic pathway in rats, evaluation showed the direct effects of in vitro cadmium exposure on steroid genesis in rat ovaries. The most affected were productions of progesterone and testosterone. Low dosages of cadmium are reported to stimulate ovarian progesterone biosynthesis, while high dosages inhibit it. Maternal exposure to cadmium is associated with low birth weight and an increase of spontaneous abortion. Some evidence suggests that cadmium is a potent nonsteroidal estrogens in vivo and in vitro. Studies in rats showed that cadmium precipitates enhanced mammary development and increased uterine weight.

Bone Damage and the Itai-Itai-disease

Several studies in the 20th Century showed a connection between cadmium intoxication and bone damage, e.g. in workers exposed to cadmium-polluted fume and dust. In a study on this occasion, patients were found to show the characteristic symptoms after having eaten rice, grown on fields irrigated with highly cadmium polluted water. Also pseudo fractures characteristic of osteomalacia and severe skeletal decalcification could be observed. Criticism of this study came up because of the fact that the majority of the patient collective was made up of women in the post menopause[14]. Underlying osteoporosis, possibly enhanced by cadmium intoxication, was suggested to be the actual reason for the observed symptoms. The exact mechanism of interference between cadmium and bone mineralization remains to be discovered. Presently, a direct influence on osteoblast and osteoclast function seems as likely as an indirect influence via induction of renal dysfunction. A perturbance of the vitamin D3 metabolic pathway through cadmium is also in discussion: According to these hypothesises, lead and cadmium interact with renal mitochondrial hydroxylases of the vitamin D3 endocrine complex. Figure 2 gives an overview on the effects of cadmium in several organ systems. Cadmium could also be shown to be associated with occurrences of Itai-Itai, a disease under which patients show a wide range of symptoms such as: low grade of bone mineralization, high rate of fractures, increased rate of osteoporosis, and intense bone associated pain. An epidemic occurrence of the Itai-Itai disease was observed in the Jinzu river basin (Japan) in the 1940s. In a study on this occasion, patients were found to show the characteristic symptoms after having eaten rice, grown on fields irrigated with highly cadmium polluted water.

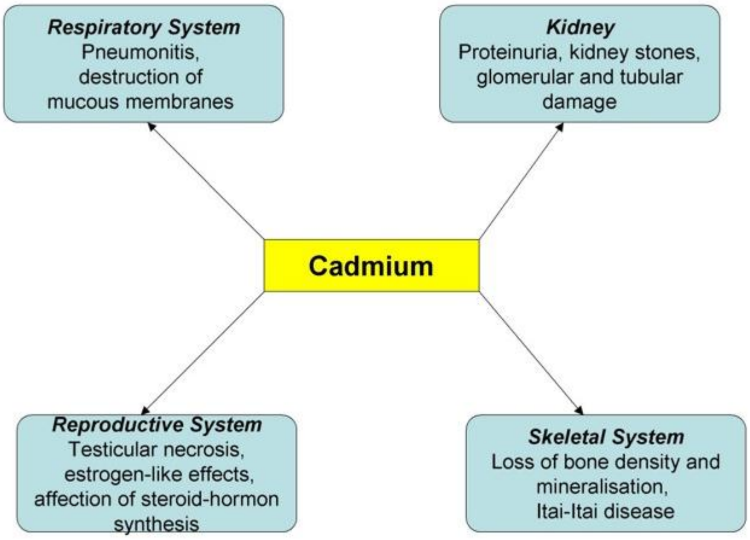

Figure 2: show Effects of cadmium on several organ systems

Carcinogenity

There is some proof that cadmium can cause cancer. It was also postulated that high doses of cadmium can cause severe testicular necrosis in rats, followed by a higher incidence of testicular interstitial tumours. In contrast to laboratory data though, epidemiological studies could not convincingly prove cadmium to be a cause of prostate cancer.

Conclusion

Cadmium have toxic effect in human health. Cadmium is carried by air, water and food humans are dependent on. The adverse effect of the higher levels of Cd on human organs cites clearly than urbanization is major factor responsible for Cd toxicity. Life style habits, industrial factors, pollutions etc are contributing in large to higher levels of Cd in human body organs. The effect of higher Cd severely affects the vital humans organs like kidney and lungs and even bones. The research finding discussed in the paper suggest that Cd toxicity should be addressed critically. Cadmium is an industrial pollutant, hence urban areas or localities near industries should be monitored regularly for the levels of Cd in air, water and agricultural products grown using local resources. Humans should also be made aware of the consequences of Cd toxicity for better management of the Cd levels in the environment we live.

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FORENSIC ACCOUNTING AND FRAUD DETECTION: TODAY'S NEED OF CORPORATE WORLD

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Introduction

In information technology world all corporate entities digitalize their transactions. Due to digitalization the work becomes faster and information get easily but at the same time the cybercrime and frauds increasing and people get cheated. In India also money laundering, corruption, tax evasion, window dressing, financial reporting are most common frauds. For transparency and accountability demand for forensic accounting is increasing. Forensic accounting is the examination of financial records that will lead to or results from litigation.

- **As per Oxford Dictionary** forensic means relating to or used in court of law. Accounting is the process of recording and classifying financial transactions of business and interpreting the results to the related parties.
- **American Institute of Certified Public Accountants** defined forensic accounting as the application of accounting principles, theories and disciplines to facts or hypothesis at issues in a legal disputes and encompasses every branch of accounting knowledge.

Research Methodology

The present study is descriptive study. For this study secondary data are used. Secondary data are collected from books, journals and websites.

Objectives of the Study

- To know the theoretical aspect of financial accounting.
- To identify nature and scope of fraud.
- To know the role of financial accountant.

Difference between Auditing and Forensic Accounting

- Auditing means examination of financial statements of corporate entities and to give report whether they are true or not and show the correct financial position of the business. Forensic accounting is the examination of financial records that will lead to or results from litigation.
- In auditing auditor has to follow standardized audit programs and auditing regulations. In forensic accounting study is different in each case. There is no special standards or regulations.
- An audit has a clear structure but forensic accounting has no clear structure.
- Auditing is compulsory for every company. Forensic accounting is necessary when there is a dispute or law suit between parties.
- The objective of the audit is to provide assurance to the users of the account that the financial statements are reliable and reasonable. The objective of forensic accounting is different in each case study.
- Appointment of auditor is made by shareholders and appointment of forensic accountant is made by the owners, management of the company or third party.

Nature of Fraud

As per Oxford Dictionary, fraud means criminal deception, the use of false representation to gain an unjust advantage.

There are mainly two types of frauds:

- Fraud committed for the organization

This fraud is committed by the employees, directors, top level management of the organization. This fraud cannot control easily if top level management involved in it.

- Fraud committed against the organization

This fraud is committed by employees, directors, managers of the organization for their personal benefits by using organizations assets, property and other resources.

Risk of fraud increasing in big and small organizations day by day. To control the fraud organization need effective risk management framework that will help organization to prevent fraud and to detect as soon as fraud happens.

Role of Forensic Accountant

- The main role of forensic accountant is to assist in preparing financial evidence and analysis for court against criminal activity.
- He has to use his accounting skills, knowledge of law , Finance to find out whether there is any fraud committed or not.
- He has to understand the purpose of the investigation and identify the key issues related with it.
- He has to co-ordinate the procedure for collection of data.
- He has to interpret the results of the investigation to determine whether there is a problem or not.

Conclusion

Forensic accounting plays vital role in detecting frauds and to prevent it by performing detailed research and analysis of financial information. Forensic accounting is necessary when there is a dispute or law suit. In today's digitalization world when number of frauds increasing every corporate entities should apply forensic accounting in their business.

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ISSUES IN OWN REVENUE MOBILISATION OF GRAM PANCHAYATS IN KERALA

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Introduction

The Indian parliament passed the 73rd constitutional amendment in the year 1992, which give a decentralized system of governance at the local level. After the 73rd amendment of the Indian constitution, local government become an integral part of federal polity (Oommen etal.,2017). Based on this amendment, the Kerala legislative assembly passed the Kerala Panchayati Raj Act (KPR Act) in 1994,to create a three-tier structure at the local level. Decentralization has produced remarkable changes in the institutional set up of local governments in Kerala. One among them is financial decentralization. As a result of this, many administrative and financial powers have been given to the panchayat. Onenecessary condition for decentralization is the requirement of healthy panchayat finance. Success or failure of any institution depends upon its financial status. The only tier of government which gives financial powers to raise revenue from their source is gram panchayat. So, the issue of own revenue mobilization of gram panchayat is very important in recent years. This study examines revenue data of gram panchayats in Keralabecause grampanchayats constitute 78 per cent of all local bodies. InKerala,gram panchayat occupies an area of 37.16 Sq.km.It has an average population of 26674 as per the 2011census. Malappuram district has the highest number of Gram Panchayat ie,94 and Wayanad District has the lowest number ie,23.This study concentrated on the trend,composition, and issues in own revenue mobilizationof Grama panchayats in Kerala.

Review of Literature

The study by Oommenet al.(2017) found that state government and central government grants have played a larger role in panchayat finance and it wouldaffect the autonomy of the Grama panchayats. Regarding the own source revenue property tax and professional tax are the two major sources but the shares of these taxes in total tax revenue remains constant.The study proved that there is a great scope for expanding its source revenue especially non-tax revenue.The studyalso reveals that due to poor quality and availability of data, the evaluation of decentralization becomes very difficultand hence there is a lack of literature on panchayat finance in India.

The study Martin Patrick(2016) resolved that own-source revenue is not fully mobilized by the panchayats and tax revenue was the dominant source of their revenue.The study further pointed out that,there is no steady trend innon-tax revenue. Regarding the tax revenue,thereare no serious efforts taken in the case of entertainment tax,advertisement tax and show tax.Two-third of the total revenue is constituted by grants. Lack of serious attempts to collect revenue is the main reason for the low revenue.

The study conducted by Jose Sebastian and AnithaKumary(2016) for the fifth state finance commission revealed that the local governments are heavily dependent on tax revenue particularly profession tax and property tax.The study shows that gram panchayat arrear tax rose from 30.27 crores in 2009-10 to Rs 69.15 crore in 2013-14. Different tax rates exist in different Local Governments in Kerala.The study also revealed that many of the taxes were untapped and there is a scope for additional revenue from various non-tax sources.

Another relevant study by R P Nair (2012) points out there is a lack of reliable data on panchayth finance.The study points out the main reason for low own-source revenue is the low rates as well as the rates without revision. Property tax and professional tax together contributed nearly 90 per cent of total own tax revenue in majority cases. The study proved that the tax base is different in less developed and urban proximity panchayat and it is reflected in the amount of own-source revenue of thosepanchayats. The study also found thatt large scale exemptions and untapped own source revenue are the major reason for low own revenue collection.

A study conducted by R.P.Nair (2004) reveals that tax revenue constitutes the highest share and the share of non-tax revue is comparatively low. In the case of non-tax revenue sizeable collection is from license fees and other sources. The study also revealed that in the case of tax revenue-building tax is an important source but many houses were exempted from building tax.

From the above-mentionedreviews, we may conclude that professional and property tax is the major source of our tax revenue and both tax revenue and non-tax revenue are inadequately tapped but the highest inadequacy can be seen in the case of non-tax revenue,different Grama panchayats are charging different tax rates,the rates charged by the gram panchayats are very low and the lion's share of own-source revenue is from own tax revenue and external revenue is the main source of revenue of gram panchayatsin Kerala .

Research Objectives

- To analyses the growth and composition of revenue of gram panchayats in Kerala from 2009-10 to 2013-14.
- To examine the extent of revenue autonomy of the gram panchayats in Kerala from 2009-10 to 2013 -14.

Research Methodology

The present study was based on the secondary sources of information. It was adopted the descriptive and analytical methods of research. The present paper intends to diagnose the financial health of Grama panchayat in Kerala. Following parameters have been identified for the proposed study. They are Own Source Revenue (OSR), tax revenue, non-tax revenue, total transfer of funds, world bank assistance grant, borrowing, centrally sponsored schemes, welfare functions and other receipts. The basic statistical tools like percentage, , average annual growth rate (AAGR), Compound Annual growth Rate (CAGR) have been applied.

Analysis of Gram Panchayat Revenue

Grama panchayats require a substantial amount of money to execute their functions. They derive this money from various internal and external sources. The internal sources come from taxand non-tax revenues.They are the own source revenues of the gram panchayats. The external source of revenue comes from the total transfer of funds, world bank assistance, grant, borrowing, centrally sponsored schemes, welfare pension and other receipts.

Structure of Gram Panchayat Revenue

For easy understanding,the revenue base of gram panchayat can be categorized into two main types: Internal sources and external sources.

- **Internal (own) sources: tax revenue and non-tax revenue.**
  - Tax Revenue
  - Property Tax
  - Professional Tax
  - Entertainment Tax
  - Service Tax
  - Advertisement Tax
  - other Tax Items
  - Non -tax revenue
  - Trade(D&O) license fee
  - Building permit fee
  - Registration fee
  - Fee for certificate
  - Cinematograph license fee
  - Market fee
  - Fines and penalties
  - Rent on buildings
  - Income from river sand etc.

- **External Source**
  - SFC award under General Purpose Fund, Maintenance fund and development Fund i.e., Total transfer of funds (GPF+DF+MF)
  - World Bank assistance
  - UFC grant
  - Borrowing
  - Centrally sponsored schemes
  - Welfare pension

Total transfer of fund includes general purpose fund, development funds, and maintenance funds.

Table 1

Distribution of Total Revenue by Categories in Grama Panchayat of Kerala:2009-10 To 2013-14

Item	2009-10	2010-11	2011-12	2012-13	2013-14	CAGR
Tax	19367.33	22038.28	26761.03	29357.43	32346.9	13.68
Non-Tax	20942.99	26192.4	22602.01	24083.26	22058.58	1.30
Total Own Tax revenue	40310.32	48230.68	49363.04	53440.69	54405.48	7.78
TotalTransfer of Funds	140638	153166.8	168825.5	206406.8	269705.2	17.68
World bank Assistance	59.3	67.17	5036.38	23157.43	23744.56	347.33
13 th CFC grant	1158.47	1532.49	26025.55	41169.65	47859.5	153.52
Borrowing	5294.72	49321.12	8513.34	2788.44	1939.53	-22.20
Centrally sponsored Schemes	51989.32	79542.46	105198.8	140714.8	69833.2	7.65
Welfare pension	40494.12	57696.04	68693.84	98670.34	107378.1	27.61
Other Receipts	33393.6	32958.33	45183.54	37483.41	37171.64	2.71
other total	273027.5	374284.4	427476.9	550390.8	557631.8	19.55
Total Receipts of Grama Panchayats (Rs. In lakh)	313337.8	422515.1	476839.9	603831.5	612037.2	18.22

Source: Fifth State Finance Commission ,2015

Table 1 presents the trend in the composition of receipts of Gram Panchayat from 2009-10 to 2013-14. The total receipts of the Gram Panchayat rose from Rs.3133.37 crore in 2009-10 to Rs 6120 crore in 2013-14, with a compound growth rate of over 18%. The most striking feature of Table 1.2 is that the own tax revenue collection of the panchayats in Kerala is very low and it shows a decreasing trend. The share ofown source revenue has been decreased from 12.86 per cent in 2009-10 to 8.88 per cent in 2013-14.The average annual growth of it being 8 percentage.This shows the dependence on the panchayats on the state and the central government is very high. Own Source Revenue is the real strength of gram panchayats because it is the basis of revenue autonomy and fiscal autonomy (Nityananda Patra,2019).It appears that gram panchayats do not contribute to overall financial progress due to poor revenue mobilisation. Most of the local governments in Kerala did not show adequate interest in collecting their revenue mainly because of getting more revenue from state government (Sebastian,Jose,Anithakumary,2016).Total transfer of funds (GPF+MF+DF) constitute the major item of revenue to the panchayats during the five years from 2009-10 to 2013-14.The average annual increase in the item is 18.01 percentage.Tax revenueconstitutes 4.86 percentage to 6.18 per cent of the total revenue in the five years. It shows decreases every year except in 2013-14, the average annual increase init is 13.78 percentage.

Table 2

Composition of Total Revenue by Categories in Grama Panchayat of Kerala :2009-10 To 2013-14

	2009-10	2010-11	2011-12	2012-13	2013-14
Tax	6.18	5.22	5.61	4.86	5.28
Non-Tax	6.68	6.2	4.74	4	3.6
Total own tax revenue	12.86	11.42	10.35	8.86	8.88

TotalTransfer of Funds	44.88	36.25	35.41	34.18	44.07
World bank Assistance	0.019	0.016	1.06	3.83	3.88
13 th CFC grant	0.37	0.36	5.46	6.82	7.82
Borrowing	1.69	11.67	1.78	0.46	0.32
Centrally sponsored Schemes	16.59	18.83	22.06	23.3	11.41
Welfare pension	12.92	13.65	14.41	16.34	17.54
Other Receipts	10.67	7.8	9.47	6.21	6.07
Other total	87.14	88.57	89.65	91.14	91.11
Total Receipts of Grama Panchayats (Rs. In lakhs)	100	100	100	100	100

Source: Fifth State Finance Commission,2015

It is evident from table 1.1 and 1.3 that the share of non -tax revenues are decreases and the growth rate of non-tax revenue shows a negative trend.Therefore, it can be concluded that non-tax revenue potential is poorly tapped by the gram panchayats in Kerala(Oommen.et.al,2017).The reason for the decrease in the growth rate of non-tax revenue are firstly due tolack of timely revision of rates, fall in the building permit fee anddangerous and offensive (D&O) license fee and the restrictions and regulations on river sand mining(GOK,2015).In the year 2011-12,the revenue from river sand was Rs.48.05 crore and in 2013-14 it had gone down to Rs.16.48 crore. It is evident from the table1.1 that around 89 percentof the revenue of the gram panchayatis from the external sources. The dependency of local governments on the external sources adversely affects the performance of the local governments.Due to the inability to increasing own revenue, majority of the local governments in Kerala are not getting the performance grant recommended by the XIV central finance commission. (Sebastian, Jose and Anitha Kumary,2015).

Table 3

Growth Rate by categories in Grama panchayth of Kerala:2009-10 to 2013-14

	2010-11	**2011-12**	**2012-13**	**2013-14**	
Item	Growth rate	Growth rate	Growth rate	Growth rate	AAGR
Tax	13.79	21.43	9.70	10.18	13.78
Non-Tax	25.06	-13.71	6.55	-8.40	2.38
Total Own Tax revenue	19.65	2.35	8.26	1.80	8.01
Total Transfer of Funds	8.91	10.22	22.26	30.67	18.01
World bank Assistance	13.27	7397.96	359.80	2.53	1943.39
13 th CFC grant	32.28	1598.25	58.19	16.25	426.24
Borrowing	831.51	-82.74	-67.25	-30.44	162.77
Centrally sponsored Schemes	53	32.25	33.76	-50.37	17.16
Welfare pension	42.48	19.06	43.64	8.82	28.50
Other Receipts	-1.30	37.09	-17.04	-0.83	4.48
other total	37.09	14.21	28.75	1.315	20.34
Total Receipts of Grama Panchayats (Rs. In lakhs)	34.84	12.86	26.63	1.36	18.92

Source: Fifth State Finance Commission,2015

Table 4 presents the data on own tax revenue of Grama Panchayats in Kerala from 2009-10 to 2013-14. Even if there are eleven taxes ,the major own taxes are property tax, profession tax, entertainment tax, service tax, and advertisement tax. Property tax is the single largest source of tax revenue to panchayat, i.e., more than half (52.66 per cent) of the own tax revenue from property tax. LocalGovernments have untapped revenue potential in their property tax (Oommen etal.,2017). In the context of Kerala, the reason for a large increase in property tax could be the result of a construction boom. But the growth rate of property tax was decreased from 13.8 per cent in 2010-11 to 11.8 per cent in 2013-14.The Fifth SFC observed that themain reason for the decrease in the growth rate of property tax are due to thefirst reason revision of rates,the last revision of rates was in 1993.Another reason was the reluctance on the part of elected representativebecause of the fear that they become anti-people. The other most important reason was the issues in plinth area-based assessment. The plinth area-based assessment was carried out in the year 1999.But it was implemented in the financial year 2014-15 due to procedure delay. Exception in building tax becomes an important bearing on panchayat revenue(R.P.Nair,2004).Tax effort of property tax is only 60.05 per cent(Oommen etal,2017)

Table 4

Major items of own tax revenue of panchayats from 2009-10 to 2013-14 (Rs.in.Lakhs)

Own Tax Revenue	2009-10	2010-11	2011-12	2012-13	2013-14	CAGR
Property Tax	10036.92 (51.82)	11423.31 (51.84)	13856.96 (51.79)	15717.1 (53.54)	17578.23 (54.34)	15.04
Professional tax	8512.69 (43.96)	9697.87 (44)	11376.75 (42.51)	12100.43 (41.22)	13271.7 (41.03)	11.74
Entertainment Tax	363.78 (1.88)	374.51 (1.7)	403.31 (1.5)	514.16 (1.75)	541.33 (1.68)	10.45
Service Tax	119.25 (0.61)	116.92 (.53)	166.85 (0.62)	188.62 (0.64)	261.46 (0.8)	21.68
Advertisement Tax	27 (0.14)	29.62 (0.13)	34.61 (0.13)	45.46 (0.15)	54.8 (0.17)	19.36

Source: Fifth State Finance Commission,2015

Professional tax ranks second in terms of the share to the total own tax revenue which ranges from 41 percentage to 44 percentage.Professional tax is also showing a similar trend of property tax,i.e.,it shows a steady decrease every year except in 2011-12.where there is an increase of 17.3 per cent. A notable point from this is that there has been an increase in the growth of trade, business, employment, and profession, but the revenue from it has been declining.Professional tax slab is applicable for salaried class and most professionals like advocates, medical practitioners,tax practitioners etc. are not assessed for professional tax (Sebastian, Jose and Anitha Kumary,2016).The Fifth SFC examined the basic reason for the low growth in the professional tax isas follows:a)the persons engaged in some profession are not being assessed for levying taxb)evading the payment of tax like doctors, advocates and consultants, c) lack of interest on the part of consecutive governments to bring in the amendments of the revision of maximum tax leviable etc.

Table 5

Growth rate of own source revenue

	2010-11	2011-12	2012-13	2013-14	AAGR
Property Tax	13.8	21.3	13.4	11.8	15.07
Professional tax	13.9	17.3	6.4	9.7	11.82
Entertainment Tax	2.9	7.7	27.5	5.3	10.85
Service Tax	-2	42.7	13	38.6	23.07
Advertisement Tax	9.7	16.8	31.3	20.6	19.6
Other Tax Items	28.7	132.9	-14.2	-19.2	32.05
Total	13.8	21.4	9.7	10.2	13.78

Source: Fifth State Finance Commission,2015

The share of entertainment tax account for less than two per cent of the total own tax collection and its CAGR is 10.44 per cent. The reason for the decrease in entertainment tax was due to the first reason,most of the cinema theatres in rural areas were closed. The second reason was the development of dish television, internet, and new generation entertainment media etc. The revenue from all other taxes,including advertisement tax and service tax, are less than one per cent. According to the Fifth State Finance Commission report,out of 978 GPs, less than 150 GPs are collecting service tax. Lack of bye-laws is the lone hindrance in the collection of advertisement tax (Sebastian,Jose and AnithaKumary,2016)

Revenue autonomy of Grama panchayat in Kerala 2009-10to 2013-14.

Revenue autonomy is defined as percentage of own source revenue in total receipt(Chakraborty,Suman,2016). It measures what proportion of total receipt of panchayat come from their own source revenue.

(Own Source Revenue ÷Total Revenue) = (Revenue autonomy)

Table 6

Year	Revenue autonomy(percentage)
2009-10	12.86
2010-11	11.41
2011-12	10.35
2012-13	8.85
2013-14	8.89
mean	10.47

Source: Fifth SFC

It is observed that revenue autonomy was decreases throughout the study period i.e., it means year by year the share of own source revenues in total revenue are decreasing. This shows that it had reduced the interest of panchayat in their own revenue mobilization. This is totally against the ideology of the financial decentralization through the 73 rd. constitutional amendments.

Conclusions

The gram panchayat is the lowest tier among the three tiers of Panchayati Raj Institutions and it is the only tier of Government which have financial powers to raise revenue from their own source. Power of taxation determines the independency of each Panchayat and it is reflected in the Own Source Revenue as well as the revenue autonomy of the panchayats. From this study it clearly indicates that internal income for the panchayats is very insignificant and it shows decreasing trend .As it is evident from the above analysis is that, in all the years the external income constitutes more than 88 per cent of the total income. It revealed that the all-round development of the panchayat is very much dependent on external funding. The finding from the study reveals that though powers and functions have been devolved to the panchayat, their dependence in the external sources continues. This clearly shows that panchayats have not taken steps to mobilize resources on their own and to reduce external dependence.

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STATUS OF SETTLEMENT SYSTEM IN CONSUMER FORUMS - AN ANALYTICAL STUDY IN THE CONTEXT OF CONSUMER PROTECTION ACT 1986 (WITH SPECIAL REFERENCE TO CONSUMER REDRESSAL FORUM, WAYANAD, KERALA)

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Introduction

The Consumer Protection Act, 1986 is enacted to protect the interests of consumers in a better manner. It gives a legal framework to the affected consumers to fight for his rights as against unscrupulous and unhealthy corporate marketing practices. The Act intends to give simple, speedy and inexpensive redressal mechanism to the consumers for redressing their grievances. The Consumer Protection Act has liberalized rigid procedural requirements and introduced simple and easy methods of access to justice (Bangia, 2019). Even a simple letter addressed to the consumer forum draws enough attention to initiate legal action. Even one can plead his own case in the consumer forum without even engaging a lawyer (Tripathi, 2017). Knocking the doors of civil courts and trying to get justice was not a simple task for an ordinary consumer and huge pendency of cases in the civil courts would have created agony in the minds consumers thereby "justice delayed justice denied" (Chaudhary, 2014)would have become unpleasant truth of our legal system.

Research Problem

The government of India has made remarkable efforts to safeguard the interests ofConsumers by implementing a number of laws. The implementation of these laws is appreciable but theseare not the panacea for giving safety shield to the consumers. The irresponsible approach on the part of the authority made most of the consumers believe that the system is useless. Besides that many loophole are available in the law are misused widely making the judgement unfavourable to the consumers. The legal practitioners' involvement in the judgement may cause a mutual settlement which forces the ordinary consumers to withdraw their complaint without enough satisfaction. Except a few District Forums in Kerala, most of the Forums are not handling the consumer complaints effectively. The machinery that is available at present for the redressal of the grievances of the consumers is not so much effective due to various reasons. Therefore it is necessary to find out how effectively the Forum accomplishes these objectives of providing simple, speedy and inexpensive redressal to the consumer's grievances.

Review of Lterature

G K Deshmukh, Sanskrity Joseph & Tripti shastri (2017) studied about the complainant' s perception about consumer disputes redressal agencies in the selected districts of chandigarh. A model was developed to test whether the awareness, perception, speed, cost have significant influence on the perception about functioning of consumer disputes redressal agencies. The study reveals that working of consumer disputes redressal agencies significantly impact complainant's perception whereas demographic variables have no impact on perception

Shivayogappa R yemmi & Dr. Shivalingappa g Vibhuti (2018) in their article evaluates the performance of National commission and state wise working of consumer redressal agencies in India. The study also covers the district wise working of consumer redressal agencies in Karnataka and analyses the challenges before the functioning of forums. The authors points out that the overall percentage of cases disposed by the district forum of Karnataka is satisfactory (above 95%) and among the states Tripura functioning very successful in disposing of the cases (98.54%).

Rohit sadana& Dr. Pardeep Jain (2017) analyses the structure and functioning of consumer disputes redressal mechanism in India as a whole based on secondary data analysis. It is clear from the study that as far as working of the forum is concerned at National, state and district level with regard to overall cases pending since inception, district forums are working good. The article also focuses on the need for filling the vacant positions in order to ensure timely justice

G Deepa, Dr. K Vijayaram (2014-15) has made an attempt to analyze the performance of consumer Dispute Redressal Agencies in Tamil Nadu. In their study, they focus on the origin and existence of a mechanism of consumer redressal Forums in India at a different level. They studied the functioning of redressal agencies working in Tamil Nadu, in the form of settlement of complaints by these agencies on the basis of secondary data from 2003-2014. The performance reveals the district forum was higher than that of the state commissions and the speed of state commissions was low. To draw the inferences they used ANOVA statistical tool for analyzing the data.

Objectives of the Study

The main objectives of the study are:

- To compare the differences in settlement duration with respect to years, Category of Complaints filed, mode of lodging complaint, and final judgement.
- TTo analyse the state of affair of the cases filed/disposed off/pending at the selected Forum during the past five years.

Research Methodology

Scope of the Study

The purpose of the study is to analyse the settlement duration of consumer complaints fall under the categories of Banking, Defective goods, Electricity, Finance, Insurance, Service deficiency, Automobiles and Others (Agriculture, Airlines. Electronic Goods, Water, Domestic Fuels, E Commerce, Education, Medical, Textiles, Tourism, Transport, Postal, Railways etc) of Wayanad Consumer District Forum Kerala. For this, 2051 Consumer Complaints are analysed in detail.

Hypotheses of the Study

In accordance with the above mentioned objectives, the following hypotheses are developed and tested with appropriate statistical tools.

H_1: There is no significant difference between the mode of lodging complaints and their settlement duration

H_2: There is no association between the category of consumer complaints and their respective settlement duration.

H_3: There is no significant difference between the final judgement of complaints and the settlement duration

H_4: There is no significant difference between years of lodging the complaints and the settlement duration

Analysis of Data

Testing of Hypothesis

H_1: There is no significant difference between the mode of lodging complaints and their settlementduration

Table 1:Settlement duration of complaints-Mode wise analysis

Mode of Lodging Complaints		N	Mean	Std. Deviation	Df	F value	Sig.
	Advocate	977	360.73	302.280	2049	2.68	.101
	Self	1074	376.15	331.673			

*The mean difference is significant at the .05 level
Source: Secondary data

The calculated **t** value of mode of lodging complaints was 2.68, which was not significant (p value .101>.05) at .05 level with df=2049. It shows that the mean scores of lodging complaints through different modes do not differ significantly on the settlement duration. It can be concluded that though consumers use different modes for lodging consumer complaints at the forums, significant difference is not there in the mode of complaint lodging. Here the hypothesis that, there is no significant difference between the settlement duration and mode is accepted.

H2: There is no association between the category of consumer complaints and their respective settlement duration.

Table 2:Settlement duration- Category wise Analysis

Settlement duration	Category of Complaints								Total
	Banking	Defective goods	Electricity	Finance	Insurance	Service deficiency	automobiles	others	
up to 90 days	23	64	41	43	31	135	34	10	381
	14.8%	19.7%	27.0%	9.9%	11.4%	33.0%	15.5%	12.3%	18.6%
91 days-180 days	18	63	44	83	33	81	31	11	364
	11.6%	19.4%	28.9%	19.0%	12.1%	19.8%	14.1%	13.6%	17.7%
181 days-270 days	24	33	17	52	39	37	21	9	232
	15.5%	10.2%	11.2%	11.9%	14.3%	9.0%	9.5%	11.1%	11.3%
271 days-360 days	18	37	7	48	27	55	41	13	246
	11.6%	11.4%	4.6%	11.0%	9.9%	13.4%	18.6%	16.0%	12.0%
more than 360 days	72	128	43	210	143	101	93	38	828
	46.5%	39.4%	28.3%	48.2%	52.4%	24.7%	42.3%	46.9%	40.4%
Total	155	325	152	436	273	409	220	81	2051
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100%	100%
	$\chi 2$ = 179.72 *; df =28; P =.00								

* Significant at 0.05 level
Source: Secondary data

The table shows that most consumer complaints (40.4%) have delayed settlement i.e settlement duration is more than 360 days. Only 18.6 % of Consumer Complaints are settled quickly as envisaged by the COPRA. Among the lastly settled consumer complaints service deficiency has the highest rate (33%). The settlement rate of electricity (28.9 %) is higher in the duration of 91-180 days. In the third category of settlement duration i.e. 181-270 days, banking has the highest settlement rate (15.5%). Automobiles have the highest settlement rate of 18.6% in 271-360 days' duration. From the table it also be noted that majority of complaints have delayed settlement and only 18.6 % has an effective settlement. The Chi-Square test of independence reveals a chi-square Value of 179.72 and a P-value of 0.000. Based on these values, the null hypothesis, there is no significant association between the category of consumer complaints and the settlement duration, is rejected and the alternative hypothesis, there is an association between the category of consumer complaints and the settlement duration is accepted. Hence, it can be concluded that there is an association between the category of consumer complaints and the settlement duration.

H_3: There is no significant difference between the final judgement of complaints and the settlement duration

Table 3: **Settlement duration- Judgement wise analysis**

Final Judgement	N	Mean	Std. Deviation	F value	Sig
Favourable to consumer	1241	383.82	320.774	3.56	.029
Adverse	143	338.35	255.725		
Mutual settlement	667	347.38	323.605		
Total	2051	368.80	318.027		

* Significant at 0.05 level
Source: Secondary data

Table 4 - Pos Hoc Analysis of Anova

Final Judgement		Std. Error	Sig.
Favourable to consumer	Adverse	28.050	.105
	Mutual settlement	15.250	.017
Adverse	Favourable to consumer	28.050	.105
	Mutual settlement	29.271	.758
Mutual settlement	Favourable to consumer	15.250	.017
	Adverse	29.271	.758
*. The mean difference is significant at the 0.05 level.			

The above ANOVA table with the p value .029, which is less than .05 shows the rejection of the null hypothesis that there is no significant difference between the duration of complaints filed and the final judgement of complaints. The highest mean value shows that majority of the judgements are favourable to the consumers. However, significant difference exists among the judgements. Therefore it can be concluded that there is significant difference between the settlement duration and final judgement of complaints. From the Post Hoc analysis of Anova it is clear that significant difference exists between judgement of mutual settlement and consumer favoured judgements.

H_4: There is no significant difference between years of lodging the complaints and the settlement duration

Table 5: Settlement Duration- Year wise Analysis

Years	N	Mean	Std. Deviation	F	Sig.
2016	672	377.93	323.408	2.135	.074
2017	511	383.19	334.435		
2018	448	362.07	312.268		
2019	320	361.51	296.451		
2020	100	287.38	277.652		
Total	2051	368.80	318.027		

* Significant at 0.05 level

The above ANOVA table with the p value .074, which is more than .05 shows the acceptance of the null hypothesis that there is no significant difference between the duration of complaints filed and their respective years. The highest mean value shows that majority of the complaints are settled in 2017. However, significant difference does not exist among the years. Therefore it can be concluded that there is no significant difference between the settlement duration and the years of their lodging.

Complaints filed/ disposed off/ pending at the Forum from 2016 to 2020

Table 6: Complaints Disposed and the Adjournments per year

Years	Wayanad Consumer Forum					
	Filed	**Disposed**	**Pending**	**Disposal (%)**	**No. of Adjournments**	**Average Period of Adjournments**
2016	347	338	9	97.40	4945	15.94
2017	260	243	17	93.46	5057	11.86
2018	208	129	79	62.01	2550	26.59
2019	177	54	123	30.50	4567	24.89
2020	165	8	157	4.84	4782	26.96
Total	**1157**	**772**	**385**	**66.72%**	**21901**	

Source: Secondary Data

A study of Table 6 depicts that the registered complaints and disposal rate show a decreasing trend throughout the study period. The disposal of consumer complaints proved to be pathetic when it reaches 2020 (4.84%). The year 2016 shows the highest disposal of 97.40 % indicates the speedy and efficient settlement procedure with average adjournment period of 15.94%. From 2018 to 2020, increased adjournment period shows the delayed justice. Too many adjournments of the hearings may lead to delayed and unsatisfactory judgement to the affected complainants. Increased adjournment period in the years 2019 & 2020 (24.89 & 26.96) ultimately slowed down the disposal as 30.5 % & 4.84 % respectively.

Findings of the Study

Major findings of the study are summarized below:

- The mode of lodging complaints at the forum does not influence the settlement duration. Whatever may be the mode, the final verdict entirely depends on the frequency of adjournments, number of hearings and the consumer centered approach of the forum officials.
- Settlement duration of complaints differs according to their respective category.75 % Complaints in the categories of Electricity and service deficiency get redressed within a period of one year whereas in all other categories , an average of 50 % complaints are settled within the time span of one year.

- Significant difference exists between settlement duration and final judgement of consumer complaints. The analysis shows that though out of court settlements/ mutual settlements are always initiated by the business parties to rescue themselves from the court procedures, most of the judgements are settled in favour of the affected consumers. The difference is not a meager one.
- Settlement duration do not differ significantly with passing of years. From the analysis, it is quite obvious that with number of years passing, the complaints are settled in a similar way. This may be changed if any upgradations have introduced in the usual court procedures, staff pattern and technicalities. It cannot be expected that a remarkable, positive and a time constraint settlement system will be there in the near future.
- Settlement rate of complaints shows a decreasing trend from 2016 to 2020. In the first two years the settlement rate is above 90%, shows the remarkable efficiency of the forum. After that, an average disposal rate is showed as per the secondary statistics, but not a promising one. 2020 is featured by the most pathetic settlement that the forum ever faced, with only 4.8 % settlement rate. This could not be put entirely on the shoulders of the forum, but the most pandemic period adversely affected the hearing and judgement procedures of the consumer courts all over India. Consumer courts are now striving hard to achieve at least an 50 % settlement rate.

Conclusion

Consumer Forums are over burdened by pending complaints, continuous adjournments, deputed staffs, and complicated procedures. Most of the officials haven't any judicial experiences as they are deputed from other Government departments. Besides that normal consumers are too much confused by the complicated legal procedures in the Forum as they are not getting proper guidance from the forum officials on time. Frequent adjournments on the part of Forum without sufficient causes, sometimes pull back the speedy and unbiased settlement in to a futile one. For the speedy and unbiased settlement, proper coordination of the President and forum members is essential. Forums should stand with justice, stand with the affected consumer and must raise sword against all the unscrupulous, corporate oriented evils.

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THE IMPACT OF SMALL AND MEDIUM SCALE ENTERPRISE (SMES) ON POVERTY AND UNEMPLOYMENT REDUCTION IN KANO STATE, NIGERIA

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Introduction

The pursuit of economic development has been a major goal of many developing nations of the world. Developing countries are confronted with several problems such as high rate of poverty and unemployment which have continued to hinder the attainment of socio-economic development. For any nation to attain development, industrialization, gainful and meaningful employment are important indices used as a measurement of economic development. This is often depicted by income per capital, equitable distribution of income, the welfare and quality of life enjoyed by the citizen of that nation. Small and Medium Scale Enterprise (SME) has proved to be a major tool adopted by the developed nations to attain socio- economic development. In recent time, small scale industrial sector is considered to be the backbone of modern day economy. Historical facts show that prior to the late 19th century, cottage industries, mostly small and medium scale businesses controlled the economy of Europe. The Industrial Revolution changed the status quo and introduced mass production (Thomas, 2001). The twin oil shocks during the 1970s undermined the mass production model, which triggered the unexpected reappraisal of the role and importance of small and medium sized enterprises in the global economy (Wendrell, 2003). In Nigeria, the introduction of SME can be traced back to the year 1945 when the essential paper No. 24 of 1945 on "A Ten year plan of development and welfare of Nigeria 1946 was presented". Small and Medium scale Enterprise was considered an all time necessity at the beginning; which has gained prominence today and is expected to increase its importance in the future (Basil, 2005).

Small and Medium Scale Enterprises (SMEs) are recognized globally as the engine for growth of modern economies and it provide employment to a large portion of the population or citizens in a given economy than large enterprises and hence contribute to reducing poverty in the country. The realization of the roles play by SMEs in overcoming unemployment rate and hence poverty reduction has been an age of long phenomenon in Nigeria, but the right and actual policies and incentives coupled with the business environment have continued to hinder the pivotal or significant roles SMEs play in addressing Nigeria„s economic problems (Oba &Onuoha, 2013). Oba and Onuoha (2013) state that issues relating to the development of SMEs have become essential for the growth and development of the most third world nations. It has been clear that they are no nation that ever develops without appreciable inputs from the SMEs segment of their economy. The performance of SMEs as instruments for economic growth and development and poverty reduction among the populace is the topic of interest. SMEs in the case of Nigeria have performed below expectation at a destitute result (Ihua, 2009). SMEs poor performance has added to the high rate of unemployment, poverty, and the low standard of living in the country. Though SMEs provide seventy percent (70%) industrial employment and sixty percent (60%) of agricultural sector employment, and it only account for ten (10%) – fifteen percent (15%) of the total industrial output with a capacity utilization of over thirty percent (30%). Inadequate funds have further aggravated the start-off operations of many business endeavours (Oba &Onuoha, 2013).

Many International Development Agencies, organisations, and financiers not only appreciate the great roles played by SMEs in poverty alleviation and overall economic development, but also invest a significant percentage of their resources in them (SMEs). A review of World Bank Operations revealed that it invested a whopping $1.597 billion in SMEs in 2004 fiscal year, with Africa getting a sizeable share of over $89 million. This sum was channelled through the four major development arms of the bank: the International Finance Corporation (IFC), the Multilateral Investment Guarantee Agency (MIGA), the International Bank for Reconstruction and Development (IBRD), and the International Development Association (IDA). Nigeria, Kenya and Uganda benefited from part of the new joint pilot programme executed by IFC and IDA for SME development in 2004 to the tune of $70million. The 2004 annual review of the IFC's Small Business Activities indicate that the IFC and IDA began SME project development in Nigeria worth $32 million. In Kenya and Uganda, $22 million and $16 million were also respectively invested in similar projects. One major drawback in Nigeria's quest for industrial development over the past years has been the absence of a strong, vibrant and virile SME sub-sector. Given a population of well over 120million people, vast productive and arable land, rich variety of mineral deposits, as well as enormous human and other natural resources, Nigeria should have been a haven for Small and Medium Enterprises with maximum returns as it also has the location advantage as a marketing hub for the West and even East African Countries.

Kano State is a state located in North-Western Nigeria. Created on May 27, 1967 from part of the Northern Region, Kano state borders Katsina State to the north-west, Jigawa State to the north-east, and Bauchi and Kaduna states to the south. The capital of Kano State is Kano. Kano State is the second largest industrial center in Nigeria and the largest in Northern Nigeria with textile, tanning, footwear, cosmetics, plastics, enamelware, pharmaceuticals, ceramics, furniture and other industries. Others include agricultural implements, soft drinks, food and beverages, dairy products, vegetable oil, animal feeds etc. The state has put in place policies and established Enterprise and Economic Development Agencies to encourage promote and coordinate investment activities in the State with a view to stimulating economic growth. One of such developmental strategies is the industrial development and expansion of Small and Medium Scale Enterprises (SMEs). Past and the present governments of Kano State have emphasized the contributions of internal developed economy of the State through the encouragement of SMEs. In this present administration in Kano state, several meetings have been held with the Nigeria Association of Small and Medium Enterprises (NASMEs), Kano chapter in order to promote the micro, small and medium enterprises in the state.

Nevertheless, despite the efforts and contributions of past and present government towards promoting SMEs in Kano State, the contribution of this sector to the economy still remain relatively small in terms of its impact on Gross Domestic Product (GDP), unemployment and poverty reduction.The rate of unemployment in this state is still high and majority of the population still live in poverty. Ekezie (1995), Bacdom (2004), Iromaka (2006), Aremu, (2010) among others attributed the lack of credit as one the major constraint to the realization of the benefits of SME. In the light of the above, this study attempt to examine the impact of SMEs on poverty and unemployment Reduction of Kano State, the researcher embarked on the analysis of SME in Kano state, between the year 2006 and 2018.

In a related study of SMEs, job creation and poverty reduction in Nigeria, Aremu&Adeyemi (2011) revealed that the multiplier effect of SMEs enable it to act as a catalyst for economic growth. The study affirmed that SMEs led to employment generation and creation of wealth which invariably resulted to equitable income distribution and poverty reduction. Furthermore, the study concluded that poor policy monitoring and coordination were the cause of failure of previous intervention programmes of government towards enhancing SMEs in Nigeria.

Oba &Onuoha (2013) analyze the employment generation capacity of SMEs in reducing poverty in Nigeria using simple OLS techniques on a secondary data. The result showed that SMEs through its job creation capacity reduces the level of poverty in the country. It further posited that availability of funds and government interventionist policies are not responsible to the growth of SMEs in Nigeria. However, Edom, Inah&Emori (2015) employed OLS method to analyze the effect of SMEs lending in reducing poverty in Nigeria between the periods of 1991 and 2010. The results showed that finance to SMEs reduces poverty rate in Nigeria while the level of unemployment has a negative consequence on poverty level in the country. The main objective of this study is to examine the impact of Small and Medium Scale Enterprises (SMEs) on poverty and unemployment reduction of Kano State between 2006 and 2018 and the specific objectives are to:

- investigate the impact of SMEs on poverty reduction in Kano State;
- examine the impact of SMEs on employment generation in Kano State and
- examine the impact of SMEs in improving the standard of living in Kano State.

Research Hypotheses

H_0: Small and Medium Scale Enterprise is not significantly related to poverty reduction in Kano State.

H_0: Small and Medium Scale Enterprises have no significant impact on employment generation in Kano State.

Methodology

This study adopted a survey research design to investigate the impact of Small and Medium Scale Enterprises (SMEs) on poverty and unemployment reduction of Kano State. Survey research method shall be used to gather information from respondent concerning their opinions on financial intermediation among the Micro Small and Medium Scale Entrepreneurs in Nigeria with reference to ten local government areas in Kano state. Therefore primary and secondary source of data were used. The researcher designed an interview schedule as one of the data collection instrument for this study. The interview questions were aimed at eliciting relevant information concerning the Micro Small and Medium Scale Entrepreneurs in Nigeria. Question relating to methodology and material for Micro Small and Medium Scale Entrepreneurs, perceived problems of it were asked during the interview schedule. To analyse the data generated from the questionnaire surveyed, Regression and correlation analysis were used to determine the relationship between SMEs and Poverty reduction and SMEs and employment generation in Kano State with the aid of SPSS version23.

Population of the Study

The target population for this research covers all the Small and Medium Scale Entrepreneurs in ten (10) local government areas of Kano state.

Sampling Size

A simple random sampling procedure was used for selecting the participants in this study. This technique was used to ensure fair equal representation of the variable for the study. The stratification was based on some selected Micro Small and Medium Scale Entrepreneurs in ten (10) local government area of Kano state. Within each section, selection of staff was by simple random sampling. This was achieved by writing out the names of the staffs on a piece of paper which was folded and put in a basket. After thorough reshuffling, the researcher selects an element, record it and put it back in the basket until the required number is obtained. That is, researcher applied sampling with replacement.

Theoretical Framework

This research is based on the active learning model of Erickson and Pakes(1995) which states that a firm explores its economic environment actively and invests to enhance its growth under competitive pressure from both within and outside the firm. The potential and actual growth changes over time in response to the outcomes of the firm's own investment and those of other actors in the same market. According to this model of learning, owners or managers of SMEs could raise their efficiency through formal education and training that increases their endowments while government may support their activities through the creation of the enabling environment. Entrepreneurs or managers of SMEs with higher formal education, work experience, training and government assistance would therefore be expected to grow faster than those without these qualities. This implies that SMEs in Nigeria have prospects of experiencing growth and contributing meaningfully to employment generation only when appropriate investments are made into them by all the stakeholders. This could best be achieved by government intervention through the provision of financial assistance, social infrastructures, capacity building of SME operators and favourable taxation policies (Ericson &Pakes, 1995).

Model Specification

This model specified below adapt from the work of Gwaison, Maimakoand Maimako(2018) as follows;

Conceptual Model

$$POVR = f(\text{SMEs})..............................1$$

$$EMPG = f(\text{SMEs})..............................2$$

Where:

POVR= Poverty Reduction

EMPG= Employment Generation

SMEs= Small and Medium Enterprises

Analytical Model

$$POVR = \alpha + \beta SMEs + \mu i ....3$$

$$EMPG = \alpha + \beta SMEs + \mu i ....4$$

Where:

α= intercept

β=Coefficient of the explanatory variables(Slope)

μi=Error term.

Results Presentations and Discussion of Findings

200 (Two Hundred and Eighty Seven) respondents were used for the study. This involved selected entrepreneurs business from big business to that of ordinary business who could read and write. The questionnaires distributed are summarized in Table 1 below:

Table 1: Analysis of Responses from the Questionnaire

Questionnaire	No. of Respondents	Percentage (%)
Questionnaire distributed	200	100
Questionnaire retrieved	191	95.5
Un-retrieved Questionnaire	9	4.5
Questionnaire used in analysis	180	90
Unable questionnaires	11	5.5

Source: Field Survey, 2019.

In all, 200 questionnaires were administered on the employers of SMEs in 44 LGA of Kano State. From the total questionnaires distributed, 191 (95.5%) were retrieved while 9 (4.5%) were not retrieved because every effort to collect them from the respondents failed.11 (5.5%) of the retrieved questionnaires were unable because they were not scored properly by the respondents. Therefore, 180 (90%) of the total questionnaire were used in the analysis of this study.

Table 2: Descriptive statistics for Demographic data

Statement of Items			Frequency	Percentage (%)
Gender		Female	121	67.2
		Male	59	32.8
		Total	**180**	**100.0**
Age Range		Below 25 years	50	27.8
		25-35 years	42	23.3
		36-45years	57	31.7
		46years and above	31	17.2
		Total	**180**	**100.0**
Marital Status		Single	48	26.7
		Married	81	45.0
		Divorced	27	15.0
		Widow/Widower	24	13.3
		Total	180	100.0
Educational Qualification		SSCE	41	22.8
		ND/NCE	62	34.4
		HND/B.Sc	38	21.1
		MBA/M.Sc/Ph.D	21	11.7
		Others	18	10.0
		Total	**180**	**100.0**

Length of Service Experience		Less than 5 years	15	8.3
		5-10years	32	17.8
		11-15years	68	37.8
		16-20years	37	20.6
		21years and above	28	15.6
		Total	**180**	**100.0**

Source: Authors' Computation SPSSV25

From table 2 above, out of 180 (100%) respondents, 59(45%) were females while 121 (55%) were males. This shows that among the owners of SMEs in 44 LGA 0f Kano State, males were more in number among the respondents. The distribution of respondents' age indicates that 27.8% of them were below 25 years ; 23.3 % fall in the age range of between 25 and 35 years; 31.7% were between 36 and 45 years and 17.2% for ages 46 and above. This implies that the majority of the respondents are between the ages of 36-45 years.The marital status of the respondents'. 26.7% of the respondents were single, 45.0% were married, 15.0 % were divorced and 13.3% were widow and widower. This implies that majority of the respondents were married and had various SMEs to sustained their families. Level of educational attainment is important in determining the quality of responses in any survey. Table2 illustrates the highest educational qualification attained by the respondents. According to this table, 22.8% of the respondents had Secondary Certificate (SSCE) or its equivalent; 34.4% had National Diploma/ NCE; 21.1% had HND/B.Sc; 11.7% had MBA/M.Sc/Ph.D and 10% had other qualifications not specify above like trade test certificates, professional qualifications and adult education / Quranic education .An employee's length of service experience in SMEs might have impact on his/her attitude towards a particular job. Therefore, table 2 shows the various lengths of service of the selected respondents in SMEs. Of the 180 respondents used in this study, only 8.3% of them served for less than five year in the SMEs.. 17.8% have served between 5 and 10 years; 37.8% have served between 11 and 15 years; 20.6% for 16– 20 years and 13.6% for 21 years and above respectively. This implies that the majority of the respondents had been in SAMEs for II-15 years which is adequate enough to understand SMEs

Statistical Test of Hypotheses

The two hypotheses earlier formulated under the introduction section of this study were approached by the use of regression and correlational statistical tool. The SPSS version 23 will be used for the analysis.

H$_0$: β_0 = 0 (Null hypothesis)

H$_1$: $\beta_1 \neq$ 0 (Alternative hypothesis)

The decision rule is that a null hypothesis will be accepted when p-value is greater than 0.05 and vice versa.

Hypothesis 1

Small and Medium Scale Enterprise is not significantly related to poverty reduction in Kano State.

Table 1: Showing Regression, Correlation analysis between Small and Medium Scale Enterprise and poverty reduction in Kano State.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.331	.046		-7.193	.000
	poverty reductions	.371	.016	.865	23.026	.000
a. Dependent Variable: SMEs						

Regression Model

$$POVR = -0.331 + 0.371SMEs + \mu i............................5$$

The regression model explains that small and medium enterprises (SMEs) has a positive relationship with poverty reduction (POVR). An increase in One unit of SMEs would lead to a proportionate increase of 0.371 unit in poverty reduction in Kano State and vice versa. The correlation coefficient of 86.5 percent indicates a strong positive relationship between small and medium enterprises (SMEs) and poverty reduction. The P value was 0.000 which was less 0.05 means that the P value is statistically significant at 5% level. Since tcal (23.026) is outside our acceptance region (+/- 1.96), we therefore reject the null hypothesis and uphold the alternative hypothesis. That is, there is a significant relationship between Small and Medium Scale Enterprise and poverty reduction in Kano State.

Hypothesis 2

Small and Medium Scale Enterprises have no significant impact on employment generation in Kano State.

Table 2: Showing Regression, Correlation analysis between Small and Medium Scale Enterprises and employment generation in Kano State.

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.288	.051		-5.693	.000
	employment generation	.345	.017	.833	20.054	.000
a. Dependent Variable: SMEs						

Regression Model

$$EMPG = -0.288 + 0.345SMEs + \mu i ....6$$

The regression model in equation 6 explains that small and medium enterprises (SMEs) has a positive relationship with employment generation (EMPG). An increase in One unit of SMEs would lead to a proportionate increase of 0.345 unit in employment generation in Kano State and vice versa. The correlation coefficient of 83.3 percent indicates a strong positive relationship between small and medium enterprises (SMEs) and employment generation. The P value was 0.000 which was less 0.05 means that the P value is statistically significant at 5% level. Since tcal (20.054) is outside our acceptance region (+/- 1.96), we therefore reject the null hypothesis and uphold the alternative hypothesis. That is, there is a significant relationship between Small and Medium Scale Enterprise and employment generation in Kano State.

Discussion of Findings

This study shows that there is a significant relationship between Small and Medium Scale Enterprise and poverty reduction in Kano State. And also that is, there is a significant relationship between Small and Medium Scale Enterprise and employment generation in Kano State. This findings agreed with the works of Aremu&Adeyemi (2011) which revealed that the multiplier effect of SMEs enable it to act as a catalyst for economic growth. The study affirmed that SMEs led to employment generation and creation of wealth which invariably resulted to equitable income distribution and poverty reduction. Edom, Inah&Emori (2015) who found that finance to SMEs reduces poverty rate in Nigeria while the level of unemployment has a negative consequence on poverty level in the country. Lastly Oba &Onuoha (2013) revealed that SMEs through its job creation capacity reduces the level of poverty in the country. It further posited that availability of funds and government interventionist policies are not responsible to the growth of SMEs in Nigeria.

Conclusion and Recommendations

Following the finding stated above, the researcher therefore concluded that for a nation irrespective of its economic ideology to achieve meaningful and sustainable development, adequate attention must be given to wide spread of economic activities through small and medium scale enterprise. The youth as a major contributor to all round economic growth and development must be given due attention and their yearning for job security must be primary and paramount since they process greater capability to move the economy forward and reduce the prevalent rate of poverty in Kano State, Nigeria . This will be easily achieved by encouraging them to be entrepreneurial and focus.

Based on the findings and conclusions stated above, the researcher therefore recommended the following:

- The present and future governance to achieve impressive development, more job should be created especially for the youths in the form of small and medium scale enterprises through policy formulation and implementation since SMEs and economic development are related.
- The government should encourage the youth to cultivate and nurture entrepreneurial spirit as a way of achieving gainful employment.
- The government should review and expand its skill acquisition programme by creating additional skill acquisition centers in addition to the already existing ones in order to boost skill acquisition and entrepreneurial capabilities of the youths.
- Government should increase its efforts towards the provision of infrastructure such as electricity, and transport without which SMEs cannot thrive efficiently.
- Government in Nigeria should establish more agencies to assist the existing ones such as the EFCC and ICPC to tackle bribery and corruption headlong, as businesses cannot thrive in an environment where bribery and corruption thrive.
- In addition, proper monitoring and funding of such programme should be ex-rayed in order to identify lope-holes therein so as to enhance the achievement of its objectives.
- Lastly, attaining the status of the economic development of the western world, Nigeria as an economy should make herself SME driven economy that is adequately supported by the needed fund. In addition, the government should encourage the creation of more micro finance banks that are well supported and regulated to render necessary financial supports.

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IOT HEALTHCARE SYSTEMS ENVIRONMENTS

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Introduction

The objective of the IoT is to allow things to be associated anytime, anywhere, with anything and anybody, desirably utilizing any paths/networks and any support The IoT has many applications. The commonly known applications comprise smart health services, smart transportation, and smart grids and structures. Recently, medical IoT devices have become increasingly linked to the Internet as part of the associated healthcare ecosystem. In command to automate healthcare process, machine learning and deep learning applications are used to right to use hospitals' electronic health records and medical records generate by medical IoT devices.

Literature Survey

Due to the widespread epidemic caused by the human to human spreading pattern of COVID-19, healthcare authorities have used medical IoT devices to diagnose COVID-19 patients. In direct to facilitate quicker diagnoses, deep learning models are used in areas such as symptom inferencing through ultrasound, CT scan images, X-ray images, CT Scan Images ,non invasive face recognition-based hospital profile checking, ICU data collection, and others. The researchers have shown that existing deep learning algorithms have major flaws through which an attacker can compromise the security of the deep learning model itself.

Proposed Methodology

The continuous advancements in information and communication technologies in the past decade have given rise to the ubiquitous Internet of Things (IoT) Of its many use cases .The Internet of Medical Things (IoMT) is an evolution in which healthcare devices and systems are related to communicate and interact with each other In a smart city, the integration of IoT in to medical campaign is expected to improve the quality and effectiveness of services provided to patients, particularly those who are having chronic diseases and who require constant care with the help of body Area Networks, IoMT allows continuous monitor of vital physiological function of otherwise a healthy person so that an illness may get diagnosed, and proper actions are taken instantly This is particularly important in pandemic situations like recent COVID-19 where our most advanced healthcare systems are also under stress, including medical personals, as well as support systems .The need for a remote, autonomous and ubiquitous IoMT framework is greater than ever before .The integration of smart sensors and controllers with the internet has transformed the so called cyber physical system into the Internet of Things and has newly develop into the driving force behind the fourth industrial revolution dubbed as Industry 4.0.

IOT DEVICE
↓
DATA AGGREGATION & PRE PROCESSING &
↓
DATA STORAGE &
↓
DATA ANALYSIS &

Fig 3: IoT Flowchart

The idea of healthcare services is also observer digital transformation through the inductions of smart kit for model automatic infusion system and real time dialysis dose monitor in smart ambulances and hospitals . The healthcare policy are regularly interoperable and may be connected to form a scalable IoMT when all the devices are sourced from the same vendor, with optional network infrastructure, including cloud services. The dependence however presents a bottleneck in almost all practical use cases because of a diverse range of health check sensors and instruments. Mobile user are growing exponentially to adopt everywhere services offered by various sector. This has attracted awareness for a secure communication framework to access e health data on mobile devices. The wearable sensor mechanism is attached to the patient's body which monitors the blood pressure body temperature, serum cholesterol, glucose level, etc. In the Project proposed protected framework first the task starts with the patient verification after that the sensors device linked to the patient is activate and the sensor standards of the patient are transmitter to the cloud server. The patient's biometrics information has been additional as a parameter in calculation to the user name and password. In addition to wearable monitoring systems, the Internet of things (IoT), is a fast-growing technology that is expected to bring a broad range of healthcare applications .The healthcare industry has adopt IoT very rapidly which has increased the quality of service as well as productivity by incorporating IoT facets into medical devices, which gave tremendous benefits to the aged, diabetic patients and people with secure administration.

Future work

Treatment as of both regular and emergency can be provided through Cloud-based services to the patient's located in remote areas. The use of 5G mobile communication technologies has increased the servicing of healthcare provider to remote patients with the help of Internet of things connected with sensors for monitoring blood sugar level, ECG (Electrocardiogram), thyroid level, blood pressure, cholesterol level. Larger volume of data is processed through internet with minimum delay at regular intervals regarding the critical patients in remote or in urban. Hence centralization of health monitoring for various people at variety of places is quite possible.

Conclusion

Internet of things has made tremendous jobs in the healthcare industries that have faced with several issues in regulating treating methods and provision of treatment advices to patient either in critical care or regular. Deep learning techniques have made a remarkable imprint in identifying the patient condition and treatment application. Advancement in the technology has increased the life time of each person by identifying and treating health activities.

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AN ANALYTICAL STUDY OF FINANCIAL PERFORMANCE OF SELECTED PETROLEUM COMPANIES IN INDIA

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Introduction

The oil and gas sector is among the six core industries in India and plays a major role in influencing decision making for all the other important section ofthe economy. India's economic growth is closely related to energy demand;therefore the need and importance of oil and gas is projected to grow more.

The petroleum industry for any underdeveloped, developing and developedcountry is very critical and important. The various important function of thisindustry is exploration, extraction, refining, transporting and obviouslymarketing of various petroleum products. Fuel oil and gasoline (petrol) are themost important products of this industry. For the production of variouspharmaceutical products, fertilizers and chemical products etc. petroleum isalso used as the raw material.

Review of Literature

Izhar Ahmad (2016)his studies on " Analysis of financial performance of Hindustanpetroleum corporation limited." He has conducted that the main aim of this study is to examine the financial performance in which measure the impact of liquidity ,solvency and efficiency ratio on return on capital employed and return on investment. Researcher has used financial ratio as accounting tools and multiple regression analysis is statistical test. Researcher testing the hypothesis of the study researcher run multiple regression analysis on SPSS.

C. Karthick and P. Kasthuri (2015), he has studied on " financial performance of Hindustan petroleum corporation ltd". The main objective of this study is to analyse the solvency position and assets management of the company, the second objective is to evaluate the profitability of the company. Third objective is to study the liquidity position of the company. This study covers of period of 5 years(2009' 2014). The researcher has analyse the financial statement of hindustan petroleum corporation Ltd with the help of tools used for ratio analysis and common size statement. Researcher was used the secondary source of data provided by the financial statement pertaining to various years. The external factors that affected the financial performance of the company have not been given much importance.

Partha Ghosh (2019), he has studied on"comparative financial performance of selected oil refineries in India". A study during period 2005-2018. In this study the data were collected from the secondary sources covering a period from 2005 to 2018. The main objective of this study is to compute performance indicator ratio of selected firms with help of financial data. The second objective is to analyse the financial position of selected firms the third objective in this study is to compare compare the association of financial parameters between selected firms. Researcher has usedthe statistical tools such as mean and variance were applied and f test is apply in this study. Researcher has analysed the results supported the null hypothesis and proved that both the companies we approaching the same in their financial performance.

Miss Jalpa.H. panery (2015), She has studies on " An analytical study of liquidity in selected oil and gas refineries in India". The main objectives in this study is to make analysis of liquidity position of selected oil and gas refineries in India. The second objective in this is to measure financial health and solvency of selected oils and gas refineries in India by using liquidity ratios. In this study she has used five years i.e. year 2009-10 to years 2013-14 of the sample companies. In this study researcher has used the secondary data collected from the annual reports of the companies. Researcher has analyse the analysis of financial data is done through ratio analysis and test of hypothesis f test one way ANOVA table. In this study researcher has conclude that the both hypothesis are accepted . Researcher found that the positions of both the ratios are average.

C. Ramshesh, Dr.sirnivas (2019), he has studied on " An analysis of financial performance of petroleum companies by using ALTMANz score analysis". The main objective of this study is the financial performance of selected petroleum companies is attempts by using the Altman z score analysi.

Second objective of this study is to know the impact of individual ratio on z index relative difference. The basic purpose of this study is in order to examine the relationship between the independent variable. And depended variable z score in determining a company's z value. This study conclude that the selected three companies namely bharat petroleum , Hindustan petroleum, and Indian oil corporation. In three selected companies in which the bharat petroleum corporation limited is relatively good in z value.

Dr. Aniruddha Sarkar (2018) he has studied on " analysis of efficiency of assets management of selected public sector oil and gas companies in India." In this article main objective is to analysis of the selected public sector oil and gas companies India for the study period from 2000-01 to 2014-2015. This articles concentrating on the study of association between the selected ratios relating to efficiency in asset management of the selected public sector oil and gas companies in India during the study period.

Kangkan dekha, Dr. R. Kasilingam (2014) has studied on " performance analysis of Indian oil corporation limited". The main aim of this study is to analyse the financial position of the company. And to study the liquidity, solvency, and profitability position of Indian oil corporation limited. This research is based on secondary data and using various tools like a dopont analysis, Motaal's liquidity test, Altman z score test, Ratio analysis and trend analysis and the secondary data are based on the annual reports of time period 2010-11 to 2013-14.

Dr. Virupaksha goud , G, Dr. Vinod S, puranik, Mr.N. Sanjeev Kumar(2017) The study of " Fundamental analysis of Indian petroleum PSU's and influencing factors on petroleum prices forecasting the near future of petroleum PSUs stocks." The main purpose of this study is to analysis the performance of selected oil and gas companies in stock market, and to determine the influencing factors on crude oil prices in international market. In this study 3 phases of fundamental analysis, second is industry analysis and third is company analysis. This stu6used the secondary published data of oil company. Lastly this research is helpful for investment decision.

Objectives of the Study

- To know about petroleum sector.
- To know about selected samples.
- To analysis the liquidity ratio and profitability ratio.

Research Methodology

Statement of Problem

Petroleum industry in India has immense importance due to the huge demand for their products. Role of petroleum industry in India's GDP is very significant as it is one of the biggest contributors to both central and state treasuries. However, around 70% of the demands for oil and gas have fed by the imports. This is one of the reason for which price of the petroleum products get changes with the changes of price in international market. There is a huge demand-production gap of oil and gas in India. The security pertaining to oil and gas has become one of the primary concerns of the Central Government. India can be self-dependent only when domestic petroleum industry will do exceptionally well. It is possible only when firms will have a good financial health. It can be examined from the financial performance indicators. But there is no such study made to know the financial performance of this industry. therefore, it get immense importance to go for a study on financial performance in order to find out some new ways for further enrichment and to find out lack in this regard. Therefore, in this study an attempt has been made to analyze the financial performance of the Indian Petroleum and the necessary suggestions have been put forwarded.

Hypothesis of the Study

- There is no significant difference in the current ratio of selected petroleum companies
- There is significant difference in the current ratio of selected petroleum companies.
- There is no significant difference in the quick ratio of selected petroleum companies
- There is significant difference in the quick ratio of selected petroleum companies
- There is no significant difference in the net profit ratio of selected petroleum companies
- There is significant difference in the net profit ratio of selected petroleum companies
- There is no significant difference in the assets turnover ratio of selected petroleum companies
- There is significant difference in the assets turnover ratio of selected petroleum companies

Scope of the Study

The scope of the study is very wide but it is not possible to reach in every aspect because of limitation of time and resources. Hence the scope of this study is limited to only two units of petroleum refinery in India.

Sources of Data

This study is based on the secondary data taken from published annual reports of selected industries incudesONGC Ltd, GAIL Ltd. Other information related to industries has taken from various books, journals, official websites and net sources. Have also been used for better reliability. Option expressed in business standard, accounting literature, annual report and different publication have also been used in this study.

Tools and Techniques

For the present ratio analysis,mean, standard deviation, and t- test have been used for analyzing the productivity measurement of selected industries .

Sample Design

From the entire population researcher has used judgmental sampling technique of non probability sampling technique. Researcher has selected 5 petroleum companies based on market capitalization as a sample of the study.

- ONGC Ltd,
- GAIL Ltd,

Period of the Study

The study covers a period of five years from the year 2015-16 to 2019-20.

Limitation of the Study

- The study is mainly based on secondary data taken from published annual report and website. The reliability and findings are contingent upon the data published in the annual reports.
- The study is limited to five years from2015-16 to 2019-20
- The studied is restricted to only two units as compare to population, the sample size is small. Hence on the basis of conclusion of this study, generalization cannot be made.
- It may be personal view of differ from others.

Data Analysis

Table:1 Ratio of ONGC Ltd

Particulars	2016	2017	2018	2019	2020
Liquidity ratio					
Current ratio	1.72	1.55	0.44	0.61	0.67
Quick ratio	1.41	1.23	0.3	0.44	0.45
Profitability Ratio					
Net profit ratio	20.81	23.03	23.47	24.47	13.98
Assets turnover ratio	34 94	31.42	29.17	36.26	32.41

Table:2 Ratio of GAIL Ltd

Particulars	2016	2017	2018	2019	2020
Liquidity Ratio					
Current ratio	0.99	1.09	1.02	1.1	0.97
Quick ratio	0.83	0.89	0.83	0.86	0.71
Profitability Ratio					
Net profit ratio	4.42	7.27	8.6	8.02	9.21
Assets turnover ratio	97.96	87.01	92.38	116.69	104.86

Table:3 t- calculation of current ratio

Particulars	ONGC Ltd	GAIL Ltd
Mean	0.998	1.034
Variance	0.34887	0.00343
Observation	5	5
Pearson correlation	0.0169113	
Hypothised mean difference	0	
df	4	
tstat	-0.135848089	
P(T<=t) one tail	0.449251885	
T critical one tail	2.131846782	
P(T<=t) two tail	0.898503769	
t critical two tail	2.776445105	

Interpretation

The calculated value of current ratio is 0.89 is lower than table value 2.77. Therefore ,Null hypothesis is accepted. Hence it is there is no significant difference between current ratio of selected companies.

Table :4 t- calculation of quick ratio

Particulars	ONGC Ltd	GAIL Ltd
Mean	0.766	0.824
Variance	0.26333	0.00468
Observation	5	5
Pearson correlation	0.398657379	
Hypothised mean difference	0	
df	4	
tstat	-0.26472154	
P(T<=t) one tail	0.402152552	
T critical one tail	2.131846782	
P(T<=t) two tail	0.804305104	
t critical two tail	2.776445105	

Interpretation

The calculated value of quick ratio is 0.80 is lower than table value 2.77. Therefore ,Null hypothesis is accepted. Hence it is there is no significant difference between quick ratio of selected companies.

Table: 5 t-test calculation of net profit ratio

Particulars	ONGC Ltd	GAIL Ltd
Mean	21.152	7.504
Variance	17.86592	3.48593
Observation	5	5
Pearson correlation	-0.23339443	
Hypothised mean difference	0	
df	4	
tstat	6.099227608	
P(T<=t) one tail	0.001827853	
T critical one tail	2.131846782	
P(T<=t) two tail	0.003655706	
t critical two tail	2.776445105	

Interpretation

The calculated value of net profit ratio is 0.003 is lower than table value 2.77. Therefore ,Null hypothesis is accepted. Hence it is there is no significant difference between net profit ratio of selected companies.

Table :6 Calculation of Assets turnover ratio

Particulars	ONGC Ltd	GAIL Ltd
Mean	32.84	99.78
Variance	7.94415	133.22495
Observation	5	5
Pearson correlation	0.746310687	
Hypothised mean difference	0	
df	4	
tstat	-15.55394632	
P(T<=t) one tail	4.98752E-05	
T critical one tail	2.131846782	
P(T<=t) two tail	9.97505E-05	
t critical two tail	2.776445105	

Interpretation

The calculated value of assets turnover ratio is 9.97 is higher than table value 2.77. Therefore ,Null hypothesis is rejected. Hence it is there is significant difference between asset turnover ratio of selected companies.

Finding of the Study

Table:6 Result of paired t test

Particulars	Calculated value	Accept/ Reject
Current ratio	0.89	Accept
Quick ratio	0.80	Accept
Net profit ratio	0.003	Accept
Assets turnover ratio	9.97	Reject

Conclusion

Overall performance of GAIL Ltd. is more profitable and have more liquidity compare to ONGC Ltd . Based on ratio researcher say that the in the future GAIL Ltd may have positive growth because in the year the profitability increase compare to last 4 years. It is good indication. But the profitability and liquidity of ONGC Ltd. constantly fluctuated year by year. So, ONGC Ltd. Organization must have to focus on manages its profitability and liquidity.

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COMPARATIVE STUDY OF PROFITABILITY OF SELECTED CIVIL-AVIATION COMPANIES WORKING IN INDIA

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Introduction

Profitability is one of four structure blocks to evaluate financial reports and firms' execution all in all. The other three are proficiency, dissolvability, and market possibilities. Financial backers, leasers, and directors utilize these critical ideas to dissect how well an organization is getting along and the future potential it might have if tasks were overseen appropriately. The two key parts of profitability are incomes and costs. Incomes are the business pay. This is the measure of cash procured from clients by selling items or offering types of assistance. Producing pay isn't free, in any case. Organizations should utilize their assets to deliver these items and offer these types of assistance. Assets, similar to cash, are utilized to pay for costs like representative finance, lease, utilities, and different necessities in the creation interaction. Benefit takes a gander at the connection between the incomes and costs to perceive how well an organization is performing and the future potential development an organization may have.

Literature Review

Safiuddin, S. K. (2019). The Civil Aviation Industry in India is positioned among the top avionics businesses across the globe. As indicated by different reports, the Civil Aviation Market in India is probably going to get one among the main five flight markets by 2020. It is in another period of extension, affected by the components like developing upper working class populace as planned clients and developing accentuation on local network, minimal effort transporters because of high rivalry, current air terminals, Foreign Investment, Advanced Information Technology and so on Yet, since the most recent decade it has seen impressive changes in tasks because of monetary plunges and high fuel costs which caused air transporters in India to bring about critical misfortunes. The current situation of Civil Aviation Business is powerless and in trouble Condition. This area is presented to tremendous changes in Economic Environment and Market Variation. There is a need to survey the monetary soundness of the organizations and to evaluate the effect of monetary and non-monetary measures on Z-Score of the organizations. Considering the over, an endeavor is had to survey the effect of monetary and non-monetary measures on the on the Z-Score of chosen common avionics organizations in India. This investigation is done for a time of twelve years for example from 2007-2018.

Abbadasari, R., Adapa, N., (2020) India has 464 air terminals and airstrips, of which 125 air terminals are claimed via Airport Authority of India (AAI). These 125 AAI air terminals oversee near 78% of homegrown traveler traffic and 22% of worldwide traveler traffic. Traveler traffic in India remained at 316.51 mn during April 2018 - Feb 2019. Out of which homegrown traveler traffic remained at 252.92 mn while worldwide traffic remained at 63.59 mn. The airplane development, traveler traffic and cargo traffic expanded by 4.9%, 4.5% and 3.1% individually in February 2019 viz-a-viz February 2018, across all Indian air terminals taken together. In any case, the portion of worldwide load traffic is a lot higher at 68.5% in examination with 31.5% of homegrown load traffic. Upkeep, Repair and Overhaul (MRO) industry is required to develop to $1.2 bn by 2020 from $950 mn at present. The Flying area in India right now contributes $72 bn to GDP. The goal of the examination is to survey the Profitability and monetary execution of Air India Limited with uncommon reference to chosen monetary proportions. The investigation depends on auxiliary information that has been gathered from yearly reports of the Air India Limited. This investigation covers a time of five monetary years for example from 2014-15 to 2018-19. Proportion examination, Mean and Chi-square tests are utilized to break down the information. This investigation would be valuable to the Aviation Industry business people just as government for reinforcing the Aviation Industry in India.

Research Methodology

Objectives

To study and compare the profitability of selected civil-aviation companies.

Hypothesis

H_0: There is no significant difference in profitability of selected civil-aviation companies

H_1 : There is a significant difference in profitability of selected civil-aviation companies

Sample

Five Civil-Aviation companies are been selected for the purpose of study

- Jet Airways
- Air India
- SpiceJet
- Interglobe Aviation
- Go Air

Sampling Method

Random purposive sampling technique is been used for the purpose of sampling.

Time Period

Financial data of five years from 2015 to 2019 is been covered for the purpose of the study.

Source of Data

Secondary source of data collected from data base software Prowess IQ is been used for the purpose of study.

Analysis of Data

- Data collected is been presented into proper tabular and graphical manner.
- Statistical tools – Descriptive statistics and One-way ANOVA is used to analyze the data.
- Data analysis is been done with the help of SPSS.

Limitations of Study

- Results and findings are restricted to civil-aviation companies working in India.
- Study is limited to secondary data only.
- Study is limited to 5 years only.
- All limitations of Accounting, Statistical tools and software will be applicable.
- Due to COVID situation it was not possible to collect data for the year 2020.

Data Analysis & Interpretation

Profit before Depreciation Interest and Tax

Profit before Depreciation Interest And Tax (Rs. In Cr.)					
Year	**Jet Airways**	**Air India**	**SpiceJet**	**Interglobe Aviation**	**Go Air**
2015	1440.42	576.23	-205.84	2445.64	204.26
2016	3405.40	3111.44	822.88	3779.91	395.61
2017	3007.96	168.17	742.92	3045.24	551.21
2018	811.15	1342.45	957.82	4107.12	561.90
2019	Not Available	540.22	290.52	1650.13	409.86
Source – PROWESS IQ					

ANOVA

PBDIT					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	24860264.400	4	6215066.100	7.760	.001
Within Groups	14416403.369	18	800911.298		
Total	39276667.769	22			

The F-ratio value is 7.760. The p-value is 0.001 which is less than 0.05 indicating that there is a significant difference in the PBDIT of selected companies. Therefore we reject the null hypothesis, as p-value is less than 0.05.

Retained Earning

Retained Earning (Rs. In Cr.)					
Year	**Jet Airways**	**Air India**	**SpiceJet**	**Interglobe Aviation**	**Go Air**
2015	-1813.71	-5859.91	-687.05	13.06	27.73
2016	1173.56	-3836.78	449.79	659.03	150.24
2017	1482.52	-6281.54	430.73	1006.61	205.25
2018	-767.62	-5337.74	566.65	762.30	152.08
2019	Not Available	-8474.80	-316.08	-121.91	123.34
Source – PROWESS IQ					

ANOVA

ANOVA					
Retained Profit					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	149893407.688	4	37473351.922	33.885	.000
Within Groups	21011947.157	19	1105891.956		
Total	170905354.845	23			

The F-ratio value is 33.885. The p-value is 0.000 which is less than 0.05 indicating that there is a significant difference in the retained earning of selected companies. Therefore we reject the null hypothesis, as p-value is less than 0.05.

Profit after Tax as % of Total Income

Profit after Tax as % of Total Income (Rs. In Cr.)					
Year	**Jet Airways**	**Air India**	**SpiceJet**	**Interglobe Aviation**	**Go Air**
2015	-8.53	-28.05	-12.35	8.84	.93
2016	5.15	-18.34	8.32	11.68	4.76
2017	6.42	-28.23	6.79	8.56	5.30
2018	-3.20	-22.39	7.18	9.35	3.16
2019	**Not Available**	**-30.56**	**-3.41**	**.52**	**1.85**
Source – PROWESS IQ					

ANOVA

ANOVA					
PAT as % of Total Income					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3435.098	4	858.775	24.735	.000
Within Groups	659.665	19	34.719		
Total	4094.763	23			

The F-ratio value is 24.735. The p-value is 0.000 which is less than 0.05 indicating that there is a significant difference in the PAT as % of Total Income of selected companies. Therefore we reject the null hypothesis, as p-value is less than 0.05.

Findings and Conclusion

- Study shows that there is a significant difference in the profitability of selected civil-aviation companies.
- Civil-Aviation companies should make necessary changes in there working policies and protocols to increase their level profitability.

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PERFORMANCE OF BANKS IN CROSS-SELLING BUSINESS – A CASE STUDY OF ICICI BANK

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Introduction

Like any other industrial and service sector, banking industry has also undergone radical transformation particularly in the last few decades. The introduction of economic reforms in 1991 coupled with development in technology has brought structural and functional changes in the banking system. Just a few decades back, this sector was dominated by public sector banks. The opening up of the doors to new private bank and foreign players has increased competition in the banking sector and which necessitated a shift in focus of banks operations. Hence banks are moved away from the classical model of accepting deposit and lending money and have began to cross-sell innovative and customized value added services like insurance, wealth management services, credit cards etc to their customers. Cross-selling simply means selling additional products and services to existing customers of the bank. The concept of cross-selling is not new in most of the developed counties but the concept was new to Indian banks and gained popularity from the year 2000 onwards. Therefore the cross-selling practices are at infancy stage in India. Industrial Credit and Investment Corporation of India (ICICI) bank, the leading private sector bank actively engaged in cross-selling practices over the last few years and they considered cross selling strategy as their main area of focus. Hence the present study attempts to know the existing cross-selling practices followed by ICICI bank and their performance in cross-selling business.

Cross-Selling

Cross-selling simply means selling multiple products or services to the existing customers. In the world of banking, Cross-selling refers to banks selling or rendering non bank products or services which may not be the same as banking products or services, but at the same time not entirely unrelated (Mehra & M.S.Das, 2019). In other words cross-selling means offering to the existing customers and new customers, some additional banking products, with a view to expand banking business, reduce the per customer cost of operation and provide more satisfaction and value to the customer. (N.S.Toor & Toor, 2012). For example, if the bank sells a credit card to a savings account holder or if the bank sells insurance along with mortgage, this is what cross-selling is meant. The objectives of cross-selling can be either to increase the income derived from the client or clients or to protect the relationship with client or clients (walia & Gulati, 2014).

American Marketing Associations (AMA) defines cross-selling as the process of selling between and among department to facilitate larger transactions and to make it more convenient for the customer to shop for related item (Vyas, 2008).

Cross-Selling Practices of ICICI Bank

ICICI was established in 1955 at the initiative of the World Bank, the Government of India and representatives of Indian industry with the aim of creating a development financial institution that provide medium and long-term project financing to Indian businesses. ICICI's operations were mostly focused on project financing until the late 1980s and with the liberalization of India's financial services sector in the 1990s, it transformed its business from a development financial institution that only provides project financing to a diversified financial services group that provides a wide range of products and services both directly and through a number of subsidiaries and other group companies..ICICI Bank was established in 1994 as a part of the ICICI group. It is the largest private sector bank in India with total consolidated assets of Rs. 13.77 trillion and profit after tax of Rs. 95.66 Billion as on 31st march 2020. ICICI bank offer various diversified financial products and services to retail, SME and corporate customers through its extensive network of branches. It acts as a distributor of third parties for mutual funds and also acts as a corporate agent of ICICI Prudential Life Insurance Company Limited and ICICI Lombard General Insurance Company. The bank offer various cross selling products like life insurance, non life insurance, mutual funds, credit cards, de-mat services and other financial products and services to its customers through its various subsidiaries.

Objectives

- To know the existing cross-selling practices followed by ICICI Bank.
- To analyse the performance of ICICI bank in cross-selling business.

Research Methodology

The study is exploratory and descriptive in nature entirely based on secondary data. ICICI bank, the leading private sector bank and the active player in the cross-selling business was taken as sample for the study. The secondary data has been collected from different sources like annual reports of ICICI bank, scholarly articles, newsletters, and various websites. The secondary data for the last 10 years from 2010-11 to 2019-20 has been selected for analyzing the performance of ICICI bank in cross-selling Business. Due to the non-disclosure of data on income earned by the bank from various cross selling products, the study is limited to the selected cross-selling products i.e. life insurance, non-life insurance and mutual fund/collective investment scheme products. Compound Annual Growth Rate (CAGR), Average Annual Growth Rate (AAGR), Standard deviation, Coefficient of variation, Fixed base Index and Trend analysis are the statistical tools employed for analysis.

Analysis and Discussion

Table 1: Growth Rate of Income earned by the ICICI bank from Cross-selling Life Insurance Policies

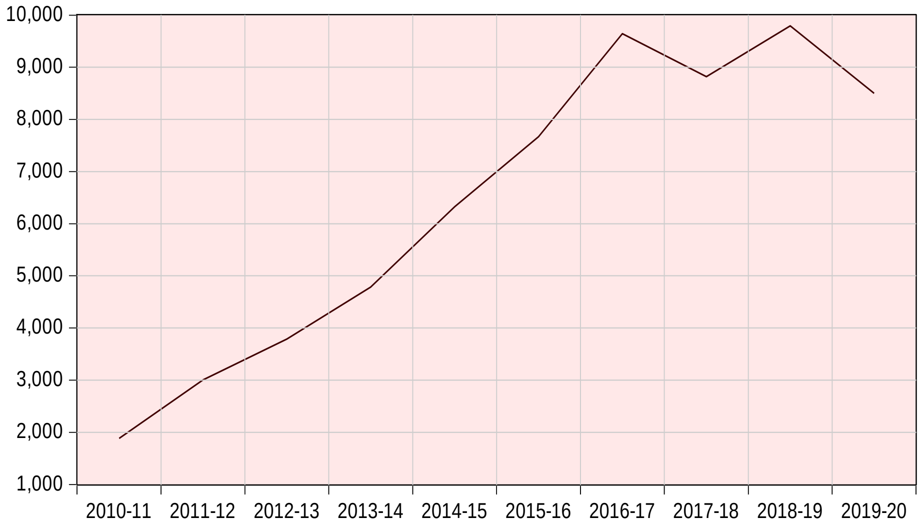
Year	Income from Cross-selling Life Insurance Policies		
	Amount (in Million)	**Fixed base Growth Index (Base 2010-11=100)**	**Growth Rate (p value)**
2010-11	1885.4	100	17.18(.0001)*
2011-12	3004.1	159.33	
2012-13	3786.6	200.84	
2013-14	4786.5	253.87	
2014-15	6325.7	335.51	
2015-16	7667.7	406.69	
2016-17	9644.2	511.52	
2017-18	8821.1	467.86	
2018-19	9792.3	519.38	
2019-20	8499.9	450.83	
CAGR	16.25		
AAGR	6421.35		
SD	2891.73		
CV	45.03		

Source: Annual reports of ICIC bank, various issues

*significant at 5 percent level

The table no 1 exhibits the data of changes in income earned by the ICICI bank from cross-selling life insurance policies for the period of 10 years from 2010-11 to 2019-20. Income earned by the ICICI bank from cross-selling life insurance policies has increased from Rs. 1885.4 million to Rs. 9644.2 million in 2016-17. In 2017-18, the amount decreased to Rs. 8821.1 million and in the next year i.e., in 2018-19 the amount increased to Rs. 9792.3 million. In the next year (2019-20) the amount again decreased to Rs. 8499.9 million. Fixed base index shows that income from cross-selling life insurance policies has increased around three times (index value increased from 100 to 450.83) over the last 10 years. The CAGR of income from cross-selling life insurance policies is 16.25 percent, AAGR is 6421.35, SD is 2891.73 and CV is 45.03. The growth rate (17.18 percent) shows that income from cross-selling life insurance policies will increase in future.

Figure 1:Trend and progress of income earned by ICICI bank from cross-selling life insurance policies



Source: Annual reports of ICIC bank, various issues

The figure 1 portrays the trend and progress of income earned by ICICI bank from cross-selling life insurance policies for the last 10 years. It is clear from the graph that income from cross-selling life insurance policies shows an upward trend until 2016-17. After that i.e., in the next year (2017-18) it shows a downward trend and the income decreased to Rs.8821.1 million. Thereafter there is an upward trend in the income in the year 2018-19 but it again shows a downward trend and the income reached to Rs.8499.9 million in the year 2019-20.

Table 2: Growth Rate of Income earned by the ICICI bank from Cross-selling Non -Life Insurance Policies

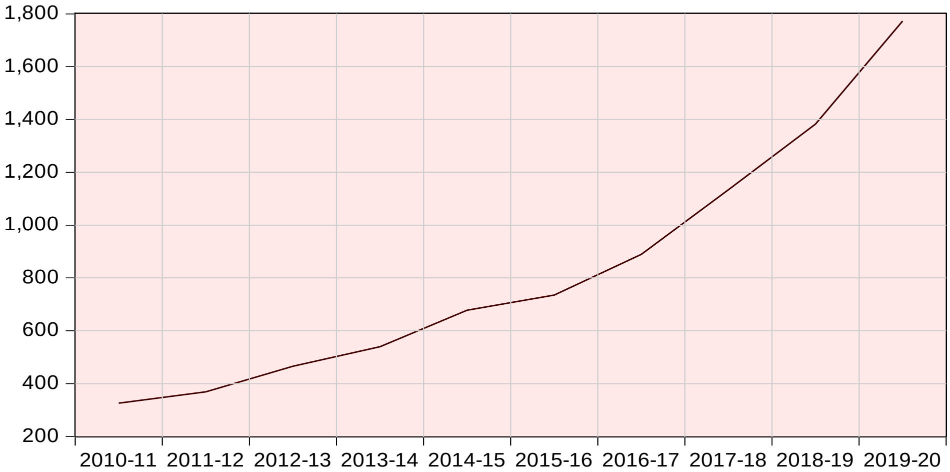
Year	Income from Cross-selling Non-Life Insurance Policies		
	Amount (in Million)	Fixed base Growth Index (Base 2010-11=100)	Growth Rate (p value)
2010-11	325.6	100	18.49(.0000)*
2011-12	369.1	113.36	
2012-13	466	143.12	
2013-14	539.5	165.69	
2014-15	678.2	208.29	
2015-16	735.1	225.77	
2016-17	888.9	273.00	
2017-18	1133.5	348.13	
2018-19	1382.8	424.69	
2019-20	1772.5	544.38	
CAGR	18.47		
AAGR	829.12		
SD	472.02		
CV	56.93		

Source: Annual reports of ICIC bank, various issues

*significant at 5 percent level

The table no 2 shows the data of changes in income earned by the ICICI bank from cross-selling non-life insurance policies for the period of 10 years from 2010-11 to 2019-20. There is a tremendous growth in the income earned by the ICICI bank from cross-selling non-life insurance policies its income has increased from Rs. 325.6 million in 2010-11 to Rs. 1772.5 million in 2019-20. The income from cross-selling non-life insurance policies has increased around 4 times (index value increased from 100 to 544.38) over the last 10 years. The CAGR of income from cross-selling non-life insurance policies is 18.47 percent, AAGR is 829.12,SD is 472.02 and CV is 56.93. The predicted growth rate of income from cross-selling non-life insurance policies is 18.49 percent and it is significant (.0000) at 5 percent level. It reveals that in the following years the income from cross-selling non-life insurance policies will increase.

Figure 2:Trend and progress of income earned by ICICI bank from cross-selling Non- Life insurance policies



Source: Annual reports of ICIC bank, various issues

Figure 2 illustrates the Trend and progress of income earned by ICICI bank from cross-selling non- life insurance policies for the last 10 years. It is crystal clear from the graph that income from cross-selling non- life insurance policies shows an upward trend. The income increased from Rs. 325.6 million in 2010-11 to Rs. 1772.5 million in 2019-20.

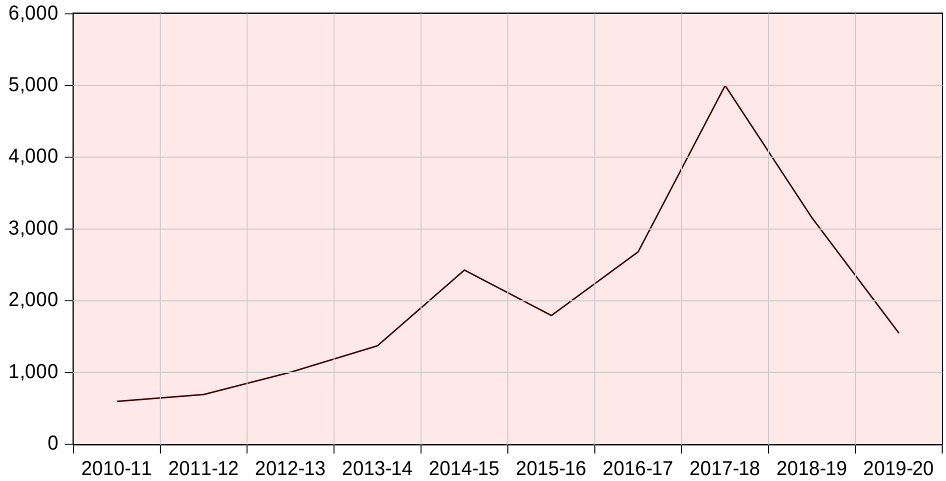
Table 3:Growth Rate of Income earned by the ICICI bank from Cross-selling Mutual fund/Collective Investment Scheme Products

Year	Income From Cross-selling Mutual fund/Collective Investment Scheme Products		
	Amount (in Million)	Fixed base Growth Index (Base 2010-11=100)	Growth Rate (p value)
2010-11	597.4	100	17.53(.0071)*
2011-12	693.1	116.02	
2012-13	1004.3	168.11	
2013-14	1371.4	229.56	
2014-15	2426.6	406.19	
2015-16	1794.5	300.39	
2016-17	2681.3	448.83	
2017-18	4999.5	836.88	
2018-19	3156.7	528.41	
2019-20	1548.8	259.26	
CAGR	10		
AAGR	2027.36		
SD	1345.00		
CV	66.34		

Source: Annual reports of ICIC bank, various issues
**significant at 5 percent level*

The above table shows the data of changes in income earned by the ICICI bank from cross-selling mutual fund/collective investment scheme products for the period of 10 years from 2010-11 to 2019-20. Income earned by the ICICI bank from cross-selling mutual fund/collective investment scheme products has been increased from Rs. 597.4 million in 2010-11 to Rs. 2426.6 million in 2014-15. There after it decreased to Rs, 1794.5 million in 2015-16. After that there is an increase in the income from cross-selling mutual fund/collective investment scheme products. It has risen to Rs. 4999.5 million in 2017-18. Then it again shows a declining trend and it reached to Rs.1548.8 million in 2019-20. Income from cross-selling mutual fund/collective investment scheme products has been increased by 159.26 percent during the last 10 years. Among the years, the index has increased considerably in 2017-18 while compared to other years. The CAGR of income from cross-selling mutual fund/collective investment scheme products is 10 percent, AAGR is 2027.36, SD is 1345.00 and CV is 66.34. The growth rate of income from cross-selling mutual fund/collective investment scheme products is 17.53 percent, which is significant at 5 percent. It indicates that there will be an increase in the income from cross-selling mutual fund/collective investment scheme products in future.

Figure 2:Trend and progress of income earned by ICICI bank from cross-selling Mutual fund/Collective Investment Scheme



Source: Annual reports of ICIC bank, various issues

The above figure shows the Trend and progress of income earned by ICICI bank from cross-selling mutual fund/collective investment scheme products for the last 10 years. The graph makes it clear that income earned by ICICI bank from cross-selling mutual fund/collective investment scheme products shows an upward trend until 2014-15. In the next year i.e., in 2015-16 shows a downward trend in the income. There after income earned from cross-selling mutual fund/collective investment scheme products shows an upward trend. After that it again shows a downward trend in the income.

Conclusion

Indian baking sector has undergone significant transformation in the last few decades, ever since the sector was opened to new private sector and foreign players. With this movement, competition in the banking sector has increased together with consequent interest margin shrink induced many banks to extended their services into new areas like insurance, wealth management services, capital market services, credit cards and so on. Until a few years ago, many traditional banks did not practice cross-selling strategies or were not actively engaged in cross-selling business. From the year 2000 onwards, these practices have become popular among banks. The concept of cross-selling is at infancy stage in India. The result of the study exhibits that ICICI bank performed well in cross-selling non-life insurance policies over the study period as compared to life insurance and mutual fund/collective investment. The result of growth rate reveals that income from cross-selling life insurance policies, non-life insurance policies and mutual fund/collective investment scheme will increase in the near future.

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EFFECTIVENESS OF PRE-DEPARTURE ORIENTATION PROGRAM OF NORKA ROOTS

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Introduction

Contributions of Non-Resident Indians to the Kerala economy is remarkable in terms of their huge remittances. Their pain and endeavors ultimately benefit the state which cannot be underestimated. Therefore, Government of Kerala has brought many projectswith the intention toprotect their rights and redress their grievances. NORKA ROOTS is an outcome of such initiatives put forward by the government.NORKA ROOTS not only help migrants in need, but also intends to create a high-quality human resource pool to beable to survive in the dynamic global market. Apart from that, NORKA ROOTS has also introduced Pre-Departure Orientation Programmes (PDOP) in order toensure more transparent and legal export of human resources from the state.

Pre-Departure Orientation Program (PDOP)

PDOP is a comprehensive training programstarted in the year 2006. The purpose is to support and assist the overseas job seekers in Kerala to ensure safe migration to abroad. It is regularly being held in various regions of Kerala to raisepotential migrants' awareness about the competitive job market and migration laws.The knowledge about passports, visa and emigration rules, travel procedures, labour contract laws and legalmoney transfer,foreign language and culture, etc. are also being provided through PDOP. At present, PDOP is being held every year throughthe Centre for Management Development in the entire state as per the directions of NORKA ROOTS**.**

Statement of the Problem

Over the years, migration has become a global phenomenon, and its impact has been reflected inallaspects of human life. Socio-economicdevelopment of the state has greatly improved with the efforts of migrants and they must be highly valued. But they are facing a lot of issues in the country of origin and destination which calls for attention of authorities. Such problems include of excess placement fees, fake visas and visa cheatings, high brokerages, illegal recruitments and even sexual abuses. Lack of awareness of the migrants about their own rights and responsibilities is the major reason behind all these problems. Countries around the world has devised different laws with the aim of regulating the migration flaws and to protect the migrant workers. The Pre-Departure Orientation Program (PDOP) initiated by the Kerala government also aims to prepare the migrant aspirants for safe departure. From the available literatures, it is also found that no relevant studies have been carried out so far for the assessment of Pre-Departure Orientation Program of NORK ROOTS. Therefore, the researcher aims to assess the effectiveness of PDOP among participants who are the aspiring migrants of Kerala.

Objectives

- To provide an overview of Pre-Departure Orientation Program of NORK ROOTS.
- To assess the awareness level of participants before and after attending the PDOP.
- To check whether the Pre-Departure Orientation Program has improved the awareness level of participants.

Scope of the Study

The scope of the present study is confined to the assessment of effectiveness of Pre-departure Orientation program implemented by NORKA ROOTS. Overseas job aspirants in Kerala who have participated in the Pre-departure Orientation program before their emigration to abroad consist of the respondents of the study. Respondents from the three centers in Kozhikode, Trissur and Trivandrum constitute the whole sample.

Research Methodology

The study is descriptive and exploratory in nature. Primary data were collected using a structured questionnairefrom the participants of PDOP. In order to select the respondents,Multistage Random sampling method was adopted. Firstly, Kerala was divided into three regions and 100 participants were selected on a random basis from the Orientation centres of Kozhikode, Thrissur and Kollam districts which represents the three regions of Kerala.

Reliability Test

Reliability of the scale used in the questionnaire is tested by calculating Cronbach 's Alpha of statements measuring the change in awareness level of participants. Cronbach 's Alpha Reliability Coefficient for the statements measuring awareness level of participants before attending the orientation program is 0.939 and after Orientation program is 0.94. it represents high reliability of the measurement scale.

Normality Testing

Testing of normality is very essential in every research paper as it is a crucial assumption for conducting Parametric tests in the analysis. The non-normality will be a critical problem only when the value of skewness is greater than three and the value of kurtosis is greater than ten (Kline, 2011). In the present study, none of the values are crossing this limit and normality can be assumed. Moreover, sample size also has substantialimpact on normality. The larger the Sample size, the statistical power increases by reducing sampling error. That is, large samples reduce the detrimental effect of non-normality (Hair, Black, Babin, & Anderson, 2015). According to the central limit theorem, in large samples the sampling distribution tends to be normal, regardless of the shape of the data and Means of random samples from any distribution will themselves have normal distribution. The central limit theorem means that there are variety of situations in which we can assume normality regardless of the shape of our sample. data (Lumely, Diehr, Emerson, & Chen, 2002).

Analysis and Discussion

Demographic Profile of the Study

Table 1

Variable	Category	Frequency	Percent
Gender	Male	143	47.7
	Female	157	52.3
	Total	300	100
Age	Up to 25 years	147	49.0
	26 to 35 years	130	43.3
	36 to 45 years	23	7.7
	Above 45 years	0	0
	Total	300	100
Education	SSLC/Plus Two	132	44.0
	Graduate/Diploma	136	45.3
	Post Graduate	23	7.7
	Professional Degree	9	3.0
	Total	300	100
Aspiring Place of Employment	Other states	67	22.3
	Gulf countries	222	74.0
	Other countries	11	3.7
	Total	300	100.0
Region	Northern Region	100	33.33
	Central Region	100	33.33
	Southern Region	100	33.33
	Total	300	100

Source: Survey data

Sample of the study constitutes 100 participants each from the three selected districts of Kerala. Around 52% of the sample are female and 48% are male. A major portion (49%) of the sample include the participants under the age of 25. Around 45% of the respondents are Graduates and only 10 % is having the higher educational qualification. 74% of participants aspire to work in the Gulf countries and only 4% participated in the PDOP with an intention to work in the other countries.

Descriptive statistics for the Variables of the study

Table 2

Variable	Mean	Standard Deviation	Cronbach's Alpha
Awareness level before the Orientation program	1.589	0.50722	0.939
Awareness level after the Orientation Program	2.463	0.52679	0.94

Source: Survey data

The table clearly exhibits the mean score, standard deviation and reliability coefficient value of the variables used in the present study. Awareness level of participants are measured in a 3-point Likert scale. The mean score of awareness level before orientation program is 1.589 which is less than 2 indicating a low level of awareness among the participants. Awareness level after orientation shows a mean score of 2.463, greater than 2 which represents comparatively high wariness level.

Effectiveness of PDOP

For measuring the effectiveness of orientation program Paired sample t-test was run. Paired t-test helps to determine whether there is any improvement in the awareness level of participants after attending the Pre-departure orientation programme. Following hypothesis has been formulated to measure the effectiveness.

H_o: There is no significant difference in the awareness level of participants before and after the PDOP

H_1: There issignificant difference in the awareness level of participants before and after the PDOP

Table No.3

Effectiveness of PDOP

		Mean	Std. Deviation	t-statistic	P value	Remarks
Pair 1	Passport, visa and emigration rules	-.973	.664	-25.393	.000	Significant
Pair 2	Fake visa agents and Visa cheating	-1.087	.628	-29.993	.000	Significant
Pair 3	Employment contract laws	-.943	.618	-26.457	.000	Significant
Pair 4	Travel formalities across borders	-1.083	.615	-30.534	.000	Significant
Pair 5	Customs checking in the airports	-.900	.609	-25.585	.000	Significant
Pair 6	Human trafficking and illegal recruitment	-.790	.606	-22.583	.000	Significant
Pair 7	Labour laws and possible labour problems in the country of employment	-.943	.718	-22.764	.000	Significant
Pair 8	Illegal money transfer and consequences	-.830	.607	-23.666	.000	Significant
Pair 9	Language and culture of foreign land	-.920	.694	-22.955	.000	Significant
Pair 10	Awareness about NORKA Roots and its schemes	-1.013	.590	-29.768	.000	Significant

Source: Survey data

The test results shows that all the p values are less than 5% level of significance and hence null hypothesis can be rejected. It indicates that the awareness level of participant has indeed changed after PDOP. The statistics given under the label Paired Differences are calculated by computing the differences between the paired values (in this case by subtracting the after variable from the before variable). All the mean values of paired differences show negative values which indicate that the awareness level of participants after PDOP has improved than before.

Conclusion

The global competitivelabour market facilitates the migration of job seekers across the countries along with the possibilities for various of kinds of exploitations and abuses. Thus, the importance of conducting and evaluating the Pre-Departure Orientation Programs are increasing and the present study is one of such initiative. The results of the study indicate that the awareness level of participants about visa and emigration rules, travel formalities, labour contact laws, legal money transfer, language and culture of foreign countries etc. has significantly improved after attending the PDOP. So, it can be concluded that the the Pre-Departure Orientation Program of NORKA ROOTS is effective.

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PRODUCTIVITY MEASUREMENT OF FOOD PROCESSING INDUSTRY IN INDIA. A STUDY OF SELECTED UNITS

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Introduction

At the present stage economic development, one of the important components of successful industrial organization is planning of productivity. Productivity is one of the key of financial success of any enterprise. Increased productivity reduces the cost of work on the production unit or an increase in output. The main objective of a business firm is to provide value satisfaction to the customer at a profit. Business firm always attempt to maximise profit. But in a order to maximise profit business firm has to be efficient. Efficiency is measured by the capacity of a business firm to raise the productivity of existing resources so that cost per unit is reduced. Since cost and productivity are reciprocal of each other, a raise in productivity implies a fall in cost of production which ends in higher profit.

The measure of productivity is defined as a total output per one units of a total input. productivity measurement must show a linkage with profitability; after all, it is the bottom line that is the ultimate barometer of a company's success. Input in any production process comprises capital, Labour, material and energy.

The Indian food industry is poised for huge growth, increasing its contribution to world food trade every year. In India, the food sector has emerged as a high-growth and high-profit sector due to its immense potential for value addition, particularly within the food processing industry.

Food processing means the ways that are used to change raw ingredients into food so that they can be eaten by humans or animals. The food processing industry uses these processing. Food processing often takes clean ,harvested or slaughtered and butchered component and uses these to produce attractive and marketable food product .similar process are used to produce animal food.

Objectives of the Study

- To know the conceptual framework of productivity measurement.
- To study material, labour, and overheadproductivity of selected units.
- To evaluate the performance of selected industry.
- To provide some suggestion to the industry under study.

Review of Literature

Navreet Kaur, Dr. Kuldip Kaur(2016) " Efficiency, productivity and profitability changes in the Indian food processing industry: A firm level analysis". The main objective of this study is to evaluate the performance of food processing industry in India in term of efficiency. This paper analyses efficiency and productivity changes in 50 firms of food manufacturing industries during the time period of 1988 to 2011. Major findings of this study is the food processing sector is the most appropriate sector for creating jobs for rural poor, and thus reduces the burden on agriculture sector for creating of their livelihood. Lastly the analysis suggests that the efficiency score in the food processing industry vary significantly across different firms and over time.

Pradip kumar Biswas, Parthhasarathe banerjee, sanjilb pohit, prateek kukreja, Arundhati(2015)" Performance of Indian food products industry". Authors describe that the analysis of technology level of various types of enterprise of food processing industry. In this study authors observed that the Indian food products industry growth over the past few decades due to the demand up surge partly led by population growth and partly due to increase in the per capita consumption of food together with the some improvement in supply side factors.

Jubir Ali, Surendra p. Singh and Enefiok Ekanem (2009) " Efficiency and productivity changes in the Indian food processing industry: determinants and policy implication". In this paper analyse the efficiency and productivity changes in 12 various food processing industry. Result of this study is food processing industry is an emerging sector of Indian economy and is growing at a rate of more than 10 percent annum. And the majority of the food processing units in the country are unorganized and facing fast changing and challenges in global scenario. Lastly the conclusion of this paper is food processing in India has potential in term of income and employment generation through value additions due to the availability of resources, labour, technology and the huge market and a favourable business environment.

Yitagesu yitma goshu, Daniel kitaw, amare matebu (2017) " Development of productivity measurement and analysis framework for manufacturing companies". The main objective of this research is to address issues in measuring and analysing productivity of production system at the company level. To achieve the research objective, an in depth investigation on the existing productivity measurement and analysis practice of a case manufacturing company has been carried out through both qualitative and quantitative approaches. The major finding of this study is to companies should measure their actions and results to control. When they perform the measurement, they can understand and control their resources in a better way.

Padmavath N. (2019) " Technical efficiency of unorganised food processing industry India. A stochastic frontier analysis". Author padmavath N. Observed that the technical efficiency of unorganised food processing India. The main aim of this study is to Indian food processing industry, which is labour intensive in the nature, play a vital role in absorption of manpower essential for economic development of the country. In this study researcher has analysis is carried out by grouping the entire industry under six sub sectors.

Shilp N.C., Dr.Amulya M.(2019)" Growth and performance of food processing industry in India". The main objective of this study is to analyse the employment and value addition of food processing industry in India and to apprise the performance based on efficiency change and total factor productivity change of food processing industry over the past years in India. This study is based on secondary data and period of the study is to ten(2008-09 to 2018-19) years. This study cover various types of eight food industry like meat and meat products, sea food, fruit and vegetables, animal oils, dairy products, grain milk starches & starch products, other food products and animal feeds are contemplated .finding of this study is the overall number of factories in food processing industry have increased by around 46 percent during 2008 to 2018**.**

Pramod kumar (2010) " Structure and performance of food processing industry in India".

This paper analyse that the performance of food processing industry in India. In this study cover a two various sectors organised and unorganised sector. In this study researcher has used structural and financial ratio like working capital, invested capital, short term capital, gross value added , net income etc. This research cover a various items like fruits and vegetables, dairy products, meat, poultry, marine fisheries, shrimps. The study period of this research is 1989 to 2008,twenty years. The major finding of this study is to food processing industry has a strong and potential in India and a wider scope for future development and improvement .

Poonam(2017)" Food processing industry in India: emerging dimension" The main objective of this research is to study the current status of FPIs in India, second is to study the concept of food processing Industry in India, third is to highlight the government initiatives to improve the food processing industry in India, and to know about the problem faced by FPIs India. This study include the agro materials and associated industry like cercal based industry, pulses and oilseed based industries, fruits and vegetable based industries, floriculture and spices based industries. The major finding of this study is agro based industries play a important role in rural economy and it has a large potential to generate employed. And the Indian food and grocery market is worlds sixth largest.

Mr. G. J. Salunkhe, Dr.U.M. Deshmukh (2014) " A comparative analysis of food processing industry in India." This study analyze and find the important areas of concerns like unregistered, capital investment, FDI inflow, GDP shares and gross output. Main objective of this study is analyse food processing industry of India and evaluate the strength and weakness of the country its business climate for the food processing industry, and develop a target marketing campaign to attract the GPI to the region. Researcher has collect the information based on secondary data. Period of the study is 2004- 05 to 2011- 12 cover GDP (include GDP at factor cost of which , GDP agriculture, GDP manufacturing, GDP FPI and GDP industry). Major finding of this study is share of FPI in GDP is very less compare to other sources and gross output of the registered units is better than unregistered units.

Research Methodology

Statement of the Problem

The development of industries depends on several factors such finance, personnel, technology, quality of the product and marketing. Food processing industry is one of the leading industries in the global scenario today. India is one of leading countries in food production lack the food processing capacity. India's ability in food processing is at low level in comparison to other developed countries. The food processing industry is one of leading sector in manufacturing sector, which can help economic development. This topic has been selected after considering the availability of the time, information, existing literature, tools and technique and other related sources.

The topic for this research has been selected as under :

" Productivity measurement of food processing industry in India. A study of selected units".

Area& Scope of the Study

The scope of this research study is as under.

- **Functional Scope**

Functional scope of the study is to evaluate the performance of food processing industry in India.

- **Geographical Scope**

In this study selected 5 food processing industry: LRBL Ltd, Lt Food Ltd. Which are providing services in India. So, whole India is geographical criteria for this research study.

Sources of Data

This study is based on the secondary data taken from published annual reports of selected industries like KRBL Ltd and LT Foods Ltd. Other information related to industries has taken from various books, journals, official websites and net sources. Have also been used for better reliability. Option expressed in business standard, accounting literature, annual report and different publication have also been used in this study.

Tools and Techniques

For the present ratio analysis,and t- test have been used for analyzing the productivity measurement of selected industries .

Hypothesis of the Study

- There would be no significant difference of material productivity ratio in selected units.
- There would be significant difference of material productivity ratio in selected units.
- There would be no significant difference of labour productivity ratio in selected units
- There would be significant difference of labour productivity ratio in selected units.
- There would be no significant difference of overhead productivity ratio in selected units.
- There would be significant difference of overhead productivity ratio in selected units.

Sample Design

From the entire population researcher has used judgmental sampling technique of non probability sampling technique. Researcher has selected 5 food processing industry based on market capitalization as a sample of the study.

- KRBL Ltd.
- LT food Ltd

Period of the Study

The study covers a period of five years from the year 2015-16 to 2019-20.

Limitation of the Study

- The study is limited to 2 units of food processing industry.

- This study is mainly based on a secondary data from the annual reports published by the companies. The reliability and the findings are contingent upon the published data in annual reports.
- The present study is mainly based ratio analysis which ha it's own limitations, applicable here also.

Data Analysis

Table 1: Ratio of KRBL Ltd

Particulars	2016	2017	2018	2019	2020
Material productivity ratio	81.04	78.49	69.5	76.89	67.47
Labour productivity ratio	1.76	2.06	2.08	1.63	1.65
Overhead productivity ratio	7.02	6.37	6.88	7.33	7.19

Source:- Annual repot of KRBL Ltd

Table:2 Ratio of LT Ltd

Particulars	2016	2017	2018	2019	2020
Material productivity ratio	62.82	67.02	73.61	84.09	68.94
Labour productivity ratio	1.96	2.08	2.41	2.49	2.41
Overhead productivity ratio	14.04	9.57	8.66	7.65	7.57

Source: Annual report of LT Food Ltd

Table: 3 t- test calculation of material productivity ratio

Particulars	KRBL Ltd	LT Ltd
Mean	74.678	71.296
Variance	34.66657	66.17963
Observation	5	5
Pearson correlation	-0.192721622	
Hypothised mean difference	0	
df	4	
t stat	0.692346519	
P(T<=t) one tail	0.263406421	
T critical one tail	2.131846782	
P(T<=t) two tail	0.526812841	
t critical two tail	2.776445105	

Interpretation

The calculated value of material productivity ratio is 0.52 is lower than table value 2.77. Therefore, Null hypothesis is accepted. Hence it is there is no significant difference between material productivity ratio of selected units (KRBL Ltd and LT Ltd).

Table:4 t-test calculation of labour productivity ratio

Particulars	KRBL Ltd	LT Ltd
Mean	1.836	2.27
Variance	0.04813	0.05495
Observation	5	5
Pearson correlation	-0.273202422	
Hypothised mean difference	0	
df	4	
t stat	-2.679420763	
P(T<=t) one tail	0.027630921	
T critical one tail	2.131846782	
P(T<=t) two tail	0.055261842	
t critical two tail	2.776445105	

Interpretation

The calculated value of labour productivity ratio is 0.05 is lower than table value 2.77. Therefore ,Null hypothesis is accepted. Hence it is there is no significant difference between labour productivity ratio of selected units (KRBL Ltd and LT Ltd).

Table: 5 t-test calculation of overhead productivity ratio

Particulars	KRBL Ltd	LT Ltd
Mean	6.958	9.498
Variance	0.13697	0.13697
Observation	5	5
Pearson correlation	-0.210188227	
Hypothised mean difference	0	
df	4	
T stat	-2.05086949	
P(T<=t) one tail	0.054791031	
T critical one tail	2.131846782	
P(T<=t) two tail	0.109582062	
t critical two tail	2.776445105	

Interpretation

The calculated value of overhead productivity ratio is 0.10 is lower than table value 2.77. Therefore ,Null hypothesis is accepted. Hence it is there is no significant difference between overhead productivity ratio of selected units (KRBL Ltd and LT Ltd).

Finding of the Study

Table:6 Result of paired t test

Particulars	Calculated value	Accept/ Reject
Material productivity ratio	0.52	Accept
Labour productivity ratio	0.05	Accept
Overhead productivity ratio	0.10	Accept

Conclusion

In this factor material, labour, overhead and sales, the output is more than input so; it is good for the both companies. The output of productivity KRBL Ltd is mixed trend of the year and LT is continuously increased in 2018 to 2020. Material productivity in manufacturing units is considered to be the most important factor in ensuring high level of efficiency and effectiveness. Material productivity is defined as the ratio between total production in length, weight, volume and the material consumed in length , weight, volume or number.Labour productivity is defined as the ratio of output to input of man hour labour productivity as the volume of output achieved in a given period in relation to the sum of the direct and indirect efforts involved in the production of a given output labour productivity is the sum of use values produced per worker angered in material production.Overhead are the expenditure which cannot be conveniently traced to or identified with any particular cost unit. Therefore, overheads cannot be immediately associated with the products or services being offered, thus do not directly generate profits. However, overheads are still vital to business operation as they provide critical support for the business to carry out profit making activities.

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IMPOSTER PHENOMENON IN ORGANIZATIONAL SETTINGS: AN INTERPLAY OF DARK TRIAD TRAITS

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Introduction

"Any moment, someone's going to find out I'm a total fraud, and that I don't deserve any of what I've achieved."

— *Emma Watson*

Approximately 70% of people encounter the feelings of imposter phenomenon in their lives (Sakulku& Alexander, 2011). Dr. Pauline Rose Clance and Suzanne Imes (1978) first coined the term Imposter Phenomenon defining an experience and feeling of fraudulence and phoniness about one's achievements and success. A negative cycle of emotions and feelings is encountered by those who experience the imposter phenomenon. According to Clance and Imes (1978), people who experience imposter feelings often have very high and unrealistic standards of success and time and again cherish to entail best in everything, to be perfect and be special. Many predictors of the imposter phenomenon have been identified over the years. One of them is perfectionism and it is very evident that imposter phenomenon goes hand-in-hand with perfectionism. This has been supported the results of a study done on graduate students indicating that imposter phenomenon is prognosticated by perfectionism, anxiety and whether they have been graduated traditionally or online, among which perfectionism being the most dominant of all (Fraenza, 2016). Psychological well-being is often associated with the coercion to succeed and achieve high goals, hence resulting in psychological maladjustment, stress and tensity in people experiencing the imposter feelings. In a research done on 161 academically talented Black and Hispanic students (Peteet et al., 2015), it was identified that low psychological well-being and low ethnic identity meaning that to what extent they identified themselves with their ethnic group are the potential predictors of the Imposter Phenomenon.

Four family elements related to the child's imposter behavior have been identified by Clance (1986) as: (a) learning how to be smart, (b)possessing talents and achievements that are uncommon among the family, (c) perception of oneself in the family is different from that in the outside world, (d) open and real praise is very rare for oneself by the family and parents. Such family operations impact the overall psychological well-being of the child in a negative way leading them to encounter the imposter feelings in greater frequencies throughout their lives. A study revealed that IP is highly prognosticated by parental care and parental overprotection (Li et al., 2014).

Imposter phenomenon has also been studied by various researchers in context of several psychological traits and personality features. It was suggested by a study examining the role of IP in personality pathology that self-consciousness and anxiety certainly are chief qualities of people high on IP (Ross & Krukowski, 2003). A positive relationship was found between Avoidant and Dependent personality disorder characteristics and IP. On the other hand, Schizotypal and Histrionic personality disorder characteristics were found to predict IP positively and negatively respectively. A research study titled **'**The Imposter Phenomenon: An internal barrier to empowerment and achievement' (Clance& O'Toole, 1988) advocated that imposter fears potentially hamper more with women's functioning as compared to that of men such as reducing their endeavour for high academic achievement and the like.The findings of a research study revealed significant positive correlation between Fear of Failure and the IP in both male and female managers, henceforth claiming that IP is not significantly related to the gender differences (Fried-Buchalter Boca Raton, 1997).The results of a study consisting of 588 employees revealed that imposter phenomenon shares significant inverse negative relationships with self-efficacy and perceived organizational support (Mcdowell et al., 2015).

The Dark Triad of personality was first described by DelroyPaulhus and Kevin Williams (2002) as an assemblage of three theoretically distinct but pragmatically overlapping personality variables namely, Narcissism (entitled self-importance), Machiavellianism (strategic exploitation and deception) and Psychopathy (callousness and scepticism). Although all the three components of the Dark Triad have unparalleled features and quirky correlates (Glenn &Sellbom, 2015), ample amounts of overlap made the researchers assert that these socially apathetic personalities should be studied in conjunction (Paulhus, 2014). It is made evident that Narcissism is a brighter personality trait than Psychopathy and Machiavellianism (Rauthmann & Kolar, 2012). A study revealed that the Dark Triad traits are related to more masculinity and less femininity (Jonason & Davis, 2018). Psychopathy and Narcissism were found to associate with more masculinity whereas less femininity was associated with Machiavellianism and Psychopathy. Although all the Dark Triad traits are high in callousness and manipulation, it is indicated in the results of a study that the Dark Triad traits are also associated with aggression (Jones & Neria, 2015). Psychopathy and Machiavellianism were associated with the characteristic of telling more lies (Jonason et al., 2014). The use of various deception tactics, mainly intersexual and intra-sexual were also found to be associated with the Dark Triad traits. As suggested by Jonason& Schmitt (2012), people high on the Dark Triad traits choose friends for tactical purposes in order to create turbulent environments. The results of a study examining the toxicity of employees using various kinds of tactics at workplace due to the Dark Triad traits revealed that Machiavellians and Narcissists correlate as they both adopt soft tactics whereas Psychopaths and Machiavellians were correlated with adopting hard tactics (Jonason et al., 2012).

Unpredictable childhood basically establishes the link between the Dark Triad traits and socio-ecological conditions, whereas there is also a possibility that the traits have their own, less replicable, and robust links to economic harshness in childhood and adulthood (Jonason et al., 2016). Over the years, most of the researches on personality have concentrated on the Big Five traits. According to a study, the Dark Triad traits present in general populace are reported due to the low levels of Agreeableness (Jakobwitz & Egan, 2006). In contrary to this, it was found that low levels of Conscientiousness and high levels of Neuroticism supports the anti-social behavior. The different humor styles have been linked to a variety of different personality traits. Results of a study indicated more vulnerability for individuals scoring high on narcissism to employ a positive affiliative humor style, while on the contrary individuals high on Machiavellianism and sub-clinical psychopathy displayed considerable tendencies for employing humor styles that are negative in nature (Veselka et al., 2010).

Emotional intelligence or emotional self-efficacy being a trait is an assemblage of self-perceived emotions lying deep down in personality. The results of a research study made it evident that Narcissism share a positive relation with global trait emotional intelligence whereas Machiavellianism and Psychopathy are negatively related to it (Petrides et al., 2011). The Dark Triad traits appear to be associated with an opportunistic, short-term mating strategy (Webster & Schmitt, 2009; Jonason et al., 2009; Jonason, et al., 2012). In short-term mating behaviors, sex-difference was found to be partially mediated by the Dark Triad (Jonason et al., 2009).

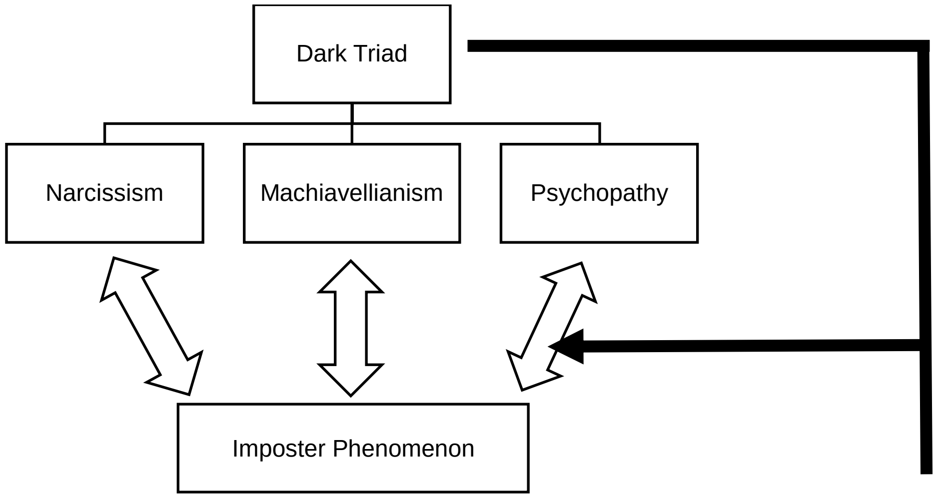
The Imposter Phenomenon has previously not been studied in relation to any of the Dark Triad traits of personality, with the exception for the recent study which suggests that both narcissism and imposter syndrome have some benefits as well as some fewer desirable consequences in organizations (Hoffman et al., 2017). Thus, the present study aims at examining the links between imposter phenomenon and the Dark Triad of personality as it might fill the gap identified in the literature and provide us with useful information regarding the impact of these variables on one's organizational performance and may also help in the development of some useful intervention methods which might help people realize their true worth and potential as well as enable them to realize their shortcomings. We hypothesized that there will be a significant positive relationship each between imposter phenomenon and Narcissism (H1), Machiavellianism (H2), and Psychopathy (H3). We also formulated a hypothesis that the dark triad will significantly predict the imposter phenomenon (H4).

Method

Sample

The sample consisted of a total of 200 private sector employees (25-40 years of age) including both, males and females. Only those who were regular employees and were married, were included in the sample. Purposive sampling technique was used.

Research Design: A causal research design was employed.



Measurement Tools

The impostor phenomenon was examined using the20 item **Clance Imposter Phenomenon Scale** (Clance, 1985) and the 27-item **Short Dark Triad questionnaire** (Jones &Paulhus, 2014) was used to assess the Dark Triad traits of personality.

Results

Table 1: Correlation between the three traits of dark triad of personality and imposter phenomenon on the basis of the scores obtained

Variable	Imposter Phenomenon	Machiavellianism	Narcissism	Psychopathy
Imposter Phenomenon	1			
Machiavellianism	.305**	1		
Narcissism	-.105	.265**	1	
Psychopathy	.157*	.255**	.052	1

Table 2: Regression analysis with dark triad of personality as a predictor variable and imposter phenomenon as outcome variable

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	32.554	8.076		4.031	.000
	Dark Triad	2.292	.897	.188	2.555	.011

Note: Fit for model; R^2 =0.035, adjusted R^2=0.030, F=6.528 (p<0.01)

It was evident from the results that the imposter phenomenon is significantly predicted by dark triad traits of personality with dark triad accounting for 3% variance in the imposter phenomenon scores (table 2). The results also indicated that, while both Machiavellianism and Psychopathy share a significant positive relation with the imposter phenomenon, Narcissism is negatively related to it (table 1).

Discussion

The intent of the present study was to determine the role and impact of dark triad traits of personality (Narcissism, Machiavellianism, and Psychopathy) on imposter phenomenon in organisational settings, as well as to identify the pattern of relationship each one of the dark triad traits share with the imposter phenomenon. The participants were 200 employees of age group 25-40 years, working in a private sector set-up. The results showed that the dark triad of personality significantly predicts the impostor phenomenon. The results also indicated that while, imposter phenomenon shares a significant positive relation with Machiavellianism and Psychopathy, Narcissism was insignificantly related to it.

The results are discussed in detail as follows:

- **Imposter Phenomenon and Narcissism**

We hypothesized that there will be a significant positive relationship between imposter phenomenon and Narcissism. The results state an insignificant negative correlation of -.105 between the two, which suggests that people who possess Narcissistic traits of personality usually do not experience the feelings of imposterism.

Living in an unreal and fantasized world of their own, surrounded by mistaken and distorted beliefs about oneself, Narcissists have an inflated sense of self in their make-believe world of immense potency, prosperity, and charisma. Thus, their possession of fantasized bubble of grandiosity, contrasts the concept of imposter phenomenon, and therefore this might be a possible explanation for our results. It is not possible for people who possess grandiose beliefs about one's potential and success, to experience the feelings of inadequacy and fraudulence at any point of time. They possess self-doubt by no chance, and hence are negatively related to the imposter feelings. Thus, the hypothesis was not supported.

- **Imposter Phenomenon and Machiavellianism**

Our hypothesis 2 stated that there will be a significant positive relationship between imposter phenomenon and Machiavellianism. The results supported our hypothesis indicating that imposter phenomenon and Machiavellianism share a significant positive correlation of .305, suggesting that individuals who possess Machiavellian personality traits also experience the imposter feelings.

Having characteristics of manipulativeness and calculativeness, Machiavellian people often use and swindle other people for their self-interest and gains, without revealing their literal intent. When they achieve and accomplish things in life, they often feel phony and fear that they will be exposed as a fraud at any moment. Despite of their intelligence and skills of accomplishing whatever they want, they fear to be exposed as incapable and fraud. Instead of associating their success to factors such as their potential and skills of acquiring what they wish for using their social relations, they believe that they were able to get it by chance or luck.

- **Imposter Phenomenon and Psychopathy**

We also hypothesized that there will be a significant positive relationship between imposter phenomenon and Psychopathy. Supporting our hypothesis, the results indicate a significant positive correlation of .157 between the two, suggesting that psychopaths also fall in the trap of imposterism easily.

Characterized by the behaviours of criminality, violence, lack of empathy, and critical ability, individuals possessing these psychopathic traits feel like a fraud, when they accomplish something. Being charismatic and self-serving opportunists, the psychopaths many a times doubt their potentials, expertise, skills, and capabilities, and often associate their success to the external factors of luck and fate. Always striving to be the best at their work, they are more likely to manifest lack of confidence and self-doubt, and hence experiencing the imposter feelings.

- **Imposter Phenomenon and Dark Triad**

Hypothesis 4 stated that the dark triad will significantly predict the imposter phenomenon. Our results support the hypothesis and indicate that the independent variable of the study i.e., the dark triad of personality, predicts 3% variance in imposter phenomenon, which is the dependent variable. The results also suggest that we can expect an increase of 2.292 units in imposter phenomenon, for every one unit increase in dark triad traits, assuming that the other variables (position in the organisation) are held constant.

In other words, a one-unit increase in dark triad score would yield a 2.292 unit increase in the predicted impostor phenomenon. The noxious amalgamation of three socially apathetic personalities (Narcissism, Machiavellianism, and Psychopathy), characterized by arrogance, dominance, callousness and need to strive for the best, might induce feelings of fakeness and agitation of being exposed in working employees, leading to a hard time for them to impute their achievements and accomplishments, as a result of excessive lack of confidence and insecurities.

Conclusion

It can be concluded that the imposter phenomenon is significantly predicted by the dark triad traits. It is also evident that Machiavellianism and Psychopathy shares a significant positive relation with the imposter phenomenon whereas, Narcissism is insignificantly related to it.

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LEADERSHIP CHALLENGES AND BARRIERS FOR A LEADER

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Introduction

Effective leaders also incorporate strong emotional intelligence (EI) with effective leadership effectively. EI has received enhanced recognition as a vital, important aspect of a good leader in the area of leadership. Managers must develop close working relationships with their workers and provide an atmosphere in which research scholars feel secure. Leaders, armed with the expertise and sensitivity to direct the new transformation in the education field, are more needed than ever because the world's education system is in flow. "Education is becoming a battlefield for a number of social conflicts in the 21st century," Neal notes. In certain cases, leaders have to strive to build understanding of research scholars expectations and skills to react accordingly. Chrobot-Mason & Leslie, 2012 the value of emotional common sense is essential for adjusting to and dealing with others who carry myriad variations to work. Fear can make people stop doing different stuff to escape disappointment or prevent self-esteem or self-image harm. In order to perform to the best of our capacity, people have to feel comfortable. It is important that people have highly established expertise in the field of IT. EI refers to the quest for satisfaction and sense from jobs. High IT means that individuals should find out what really stimulates them, where their talents are, and how to accept and use suggestions to keep growing. It is clear from this that a high degree of E I has major advantages in achieving personal happiness, having a good meaning and learning to succeed at work. In order to help people improve their EI, the Ei concept that is to be used has to first be investigated and identified, Goleman says, 1998a. The rise in EI will also increase the degree of psychological protection that one has perceived. Persons with elevated amounts of E meI are even more likely to improve.

Improved self-awareness would probably contribute to an enhanced motivation to focus on the EI. Doctors with high IT have been able to handle negatives, such as tension, easier. The study undertaken between July 2006 and August 2007 saw 110 doctors completed interviews or surveys and 2,872 of their patients. The EI of doctors is "positively linked to less burnout and higher work satisfaction" "with lower burnout and increased work satisfaction," says Weng et al., 2011. Teachers face regular intensive, emotional experiences and have more emotional demands relative to other others. Stress and five emotional requirements associated with the teaching career will contribute to emotional and comportemental issues.

The emphasis on characteristics and empathy cannot be denied in the interpretation of IS. Trait model EI integrates personality traits in an overarching structure that encompasses variables such as empathy and well-being. It is desirable to consider one's emotions until one understands the emotions of others. EI has a positive effect on social and work satisfaction ties. Leaders must deal with stress and depression without causing their discomfort to affect their relationships with others. According to Brackett et al. (2010), teachers who develop emotional management techniques will report less burnout and more work satisfaction. The capacity to recognize and experience feelings has a strong effect on social relationships as it allows us to identify internal and social problems. It can also impact task output in consumer relations and, in service employment, can influence task performance in service jobs. By aligning emotions with constructive behaviors, it is possible to use emotions. The ROE is the capacity of a person to control their emotions. Self-evaluation is often essential in the service sector when there is a large level of contact with consumers. The OEA refers to the capacity of a person to perceive people's feelings.

The chief has a direct impact on the workplace community. Studies also noticed the leader's effect on research scholorsbehavior. Recruitment and evaluation, preparation and growth and management roles have a clear leadership influence. The high degree of EI allows to recognise strengths, delegate tasks and resolve the tension in a friendly way. A strong OC has a favorable impact on financial performance, such as revenue increase, benefit and sales return of the company. The mechanism contains the following qualities: Leaders are supposed to have emotional intelligence characteristics that enable them and their team members to manage better. Leadership must be willing to recognise that who can provide managerial decision makers with additional benefit. In a good OC, people are inspired, happy and highly expected and dedicated to their business and task. The OC examines how workers view and experience their working climate, and how it helps them feel. Leaders must be willing to create a supportive organizational environment (OC) that enables them to better manage their team members and to show empathy. The willingness to recognize potential and delegate tasks appropriately needs to do with a constructive OC.

Momeni (2009) states that the OC mostly influences the leader's emotional behavior and style. Emotional maturity has been an essential part in today's leaders' method of addressing the complexities of their market climate problems. Strong leaders ought to consider their own and others' feelings well and should control their emotions as they deal with others. Social wisdom may have a greater impact on the effectiveness of management and executives than conventional mental intelligence. Since Antiquity, the value of feelings has been discussed, discarded, criticized, illustrated and emphasized. Today, it is impossible for workers to embrace autocratic leadership structures, psychological repressions or omissions. Leaders must guide the workers who have greater knowledge of their rights and follow a consultative, cooperative and democratic model. The leaders who deem those intelligence have a real competitive edge. This post was first included in our emotional intelligence collection.

Plato said that what you experience has an emotional foundation that is quite pertinent and proven in each individual. It has been shown that individuals with high intellect have struggled to achieve significant job efficiency. Persons with strong emotional intelligence gain high sales or management efficiency. Success has a strong connection with the capacity to recognize and utilize human interactions. The first phase in emotional maturity and good leadership, writes Ioan Pastor, is self-knowledge. He claims that certain individuals cannot recognize their own mental states and responses and ultimately get caught in unhealthy behavioral habits. Affective states should be cultivated to achieve the objective and not to contradict it, writes Pastor. Identifying and controlling unpleasant emotional conditions - frustration, indignation, despair - leads to the high demotivation group, declines the organisation's morality, causes tension and in turn attracts responses from the Organization's participants. He believes that recognition of one's own emotions and then responsibility for the emotions found, sensitivity and empathy are essential for efficient leadership. Ioan Pastor is an economics professor at Bucharest University.

For leaders who cannot control their emotional statuses, mood management is especially critical, writes the author. Emotional maturity is the "true degree of emotional intelligence" and the reverse of depression. The capacity to perceive and utilize emotional conditions of self and others in an organization is an art that can enhance circumstances and remedy. A leader who offers workers a lot of love and empathy would get the organization great success. The true leader has a heavy energy intake, usually of two shades: offensive and affectionate. Extremely common at academic and organizational level has become emotional intelligence (EI). EI is a kind of intellect belonging to the emotional side of existence, according to Daniel Goleman. Academic schools are committed to developing socially intelligent students to train them for their working world. The topic of EI remained contentious despite its gaining tremendous prominence and debates between different scholars and researchers about various aspects of the subject were held. The current project carried out a comprehensive review of the current EI literature, focusing on three major E I models. The researchers have analyzed all three models to determine the degree to which they vary.

Approaching Leadership in Terms of Emotional Intelligence

Leadership is about the relationship between leaders and other people. Emotional maturity has been an essential part in today's leaders' method of addressing the complexities of their market climate problems. Since ancient times, the role of feelings has been discussed, debated, dissected, criticized, emphasized and emphasized. Strong leaders grasp their own feelings and those of others well. The leader is synonymous in military history - at best - with representatives, charismatics, and often despotic people, often negativity that must be put on hold because it creates confusion. Dr. Peter Wilkinson suggests the leaders who think about this form of emotional intelligence have a real strategic benefit. "Emotional intelligence does not come under the classic leadership paradigm and has both underlying outcomes and measurable and visible effects. It causes tension and anger and is retained in the long-lasting memory, and at best anything that can be represented only as bad but worth using later"

People with high emotional intelligence attain high results in sales or sales or management, where achievement is directly related to understanding and using relationships between people. Many whose emotional states render them destructive for themselves or for others cannot control their emotional states will cause waterfalls that reach far beyond their organization. This is the reverse of total mental wisdom. Any individuals cannot recognize their own mental conditions and get lost with their own behavior habits. Affective states should be cultivated to achieve the aim and not compete with it. Many with a high level of intelligence will be especially valuable for the leaders, since those with a high level of intelligence cannot trust anyone to lead. The theory of "emotional intelligence" should be used to classify and keep individuals accountable. In circumstances where their success is greatest, it is vital to the leaders to discover what can create a sensation of "overflow," which can produce "overflow." This principle is used more and more with instruments that calculate it in modern management.

The author used the word "emotional intelligence" to define the capacity of an individual to perceive and to respond to others' emotions. The author considers that the only means of achieving relational intelligence is to recognize and respond positively on the feelings of others. He agrees that an emotionally aware leader has input at the correct moment and has a beneficial effect on others.

Review of Literature

Emotional Intelligence

Social intelligence is characterized as the capacity to interpret, understand and assess the significance of emotions to understand and solve problems. EI is a series of interrelated capabilities assessed by skill-based testing. The first three attributes do with personal skills and the last two with social skills. The capacity to interpret emotions is dependent on (1) emotional perception, (2), emotional usage (3) emotional understanding, and (4) emotional management. It is an emotional capability assessed by self-assessment and reporting on skills and IE behavior. The last two competencies are focused on self-confidence, self-regulation, anger control and character skills. It is a learning skill that enhances emotional reasoning and the ability to reason. The capacity of an individual to perceive, analyze and evaluate feelings can be assessed only. Ei's capacity to "perceive" and "recognize" emotions is established. The EI aspect of 'Emotional Intelligence' may be seen as capable of understanding and evaluating emotional significance. It has been characterized as "a skill dependent on emotional intelligence that leads to excellent job success" (Mayer &Salovey, 1997) EI models comprise a mixture of analytical qualities, appearance and talents of character.

Ei is a range of predispositions, skills and attitudes of emotion management. These are calculated through the inventory of emotional expertise and the inventory of emotions (Ashkanasy&Daus, 2005) However, several researchers argue that we have to research EI because it increases individual results. People with higher EI do well than people with less EI (Bar-On, 1997) can better grasp themselves and other people, socialize, interact and deal with evolving situations. Many scientists claim that EI is a core component of successful leadership at 02:52 March 2017. (MelitaPrati, et al. 2003, p.21).

Change leadership and emotional intelligence

In any circumstance of transition, the degree to which the leader may express the necessity for the change to representatives of the organisation is a core determinant of progress. The initial stage in the phase of transition causes a feeling of fear, anxiety and emotions among the beneficiaries of change. Smart emotional leaders can successfully help transform and control change emotions. It allows leaders to recognise the necessary strengths to form a winning team and to resolve opposition to change. The transition normally takes place in a corporate setting in which chaos, personal uncertainties and psychological changes are present. The leaders' social skills are important in order to communicate change efficiently to workers and to provide an open communications system for everyone impacted by change. "The most critical element in increasing moral, cohesion, collaboration, inspiration and a productive working atmosphere is emotional intelligence."

Measures of Emotional Intelligence

MSCEIT is one of the most commonly utilized measurements of EI, which measures EI by utilizing emotional problems. In the last decade, two different versions have appeared. The model of skills is primarily focused on Mayer and Salovey's work and ties EI to a cognitive intellect. The mixed model is focused on Bar-On and blends characteristics with social behavior and skills. Neither paradigm succeeded in demonstrating its supremacy over the other and resulted in current experiments utilizing a range of EI measurement methods. Knowledge on validity or lack of validity and use of these measures was distributed through journals, books, technical studies and unpublished documents, rendering it almost difficult to compare measures.

H_1: EI will be positively related to leadership effectiveness.

H_1a: EI, as measured using an ability model measure, will be positively related to leadership effectiveness.

H_1b: EI, as measured using a mixed model measure, will be positively related to leadership effectiveness.

Method

In the last 20 years, much of the literature has been written. A manual search was carried out with references to electronically accessed articles. For searching sources for papers that were used in the meta-analysis, specific keywords were used. These keywords include emotional intelligence, successful leadership, transformative leadership, effective leadership and efficient leadership.

Inclusion Criteria

A thesis had to examine the EI on the basis of one or more of the above concepts. It also required exploring the partnership between EI and leadership efficiency and transition. Studies focused on demographic factors or the sources of the sample were not omitted. Both research environments (universities, job organisations, etc.) have been included. Also included were peer-reviewed publications as well as dissertations and theses. A total of 20 experiments meet the criterion for inclusion and were used in the following reviews. Studies included are mentioned in the asterisk reference section.

Coding of the Studies

Studies were coded on the basis of EI correlates and success in leadership. For each analysis, sample size was included. Studies were often coded on the basis of indicator or EI indicators and parameter measures or leadership effectiveness measures. When reporting, the reliability coefficients of both predictor and criteria behavior were included.

Meta-Analytic Procedures

The Meta-Analysis Program for Hunter and Schmidt Version 1.1 (2005) was used to evaluate the associations obtained from the 20 listed studies. Since sample sizes of most of these experiments differed, for all studies a weighted impact size has been determined. The Correlations-Use Artifact Distributions approach has been chosen because not all the studies contained statistical artifact details. In particular reliabilities have not always been recorded for measurements used to calculate correlation, and therefore the research impact size cannot be individually adjusted for measurement errors (Hunter & Schmidt, 2003). Based on data form and the size of the variables for the correlation in the experiments, there were no problems with the range limitation and no adjustment for the sample range was found.

Results

The main objective of this analysis was to investigate the overall relationship between EI and efficacy of leadership. The original meta-analysis was carried out using all the studies involved. Table 1 provides the findings of this meta-analysis. A total of 20 associations is applied, for a total sample size of 3,295 in 20 trials. The sample-weighted mean rho connecting the structures between the EI and the leadership efficiency measures was 458 after correcting unreliability. The reputation range of 80 percent did not include nil, suggesting a link between EI and leadership efficiency. These results supported Hypothesis 1.

Table 1

All Studies	
N	20
Total Sample Sz.	3295
Mean Rho	0.457
Variance of Rho	0.028
80% Credibilitiy	.24-.67

While the credibility interval was not nil, the scale of the 80% credibility interval (.24-.67) indicated that moderator variables could influence these findings. A Q metric was calculated to measure the distribution's homogeneity. The Q value was 148.27, with a freedom of 19 degrees ($p < 0.001$). This lead to a denial of the homogeneity hypothesis, proposing that the relationships of EI and leadership efficacy could be influenced by factors other than sampling error.

After determining the functioning of moderator variables, it was determined that the variance in the association of the form of EI measurement used in each sample may have led to high Q statistics. The studies is classified by EI Skill Model Measures or EI Mixed Model Measures into two groups. Two more meta-analyzes were performed. Results of the EI Mixed Model Measures and the EI Ability Model Measures in Table 2 and Table 3.

Table 2:

EI Mixed Model Measures	
N	12
Total Sample Sz.	2265
Mean Rho	0.427
Variance of Rho	0.030
80% Credibility	.20-.65

Table 3

EI Ability Model Measures	
N	8
Total Sample Sz.	1030
Mean Rho	0.536
Variance of Rho	0.013
80% Credibility	.39-.68

When all correlations were merged, an important positive association was observed between EI and leadership performance. Meta-analyzes of the EI mixed model measurement and the ability model measures were contrasted. While both actions have shown good effects, they calculate EI differently. The Q values of the two subgroups indicated the existence of moderator variables other than those about which this analysis has already been corrected. It was decided not to carry out further research due to the limited number of studies for each community. The thesis was focused on a total of 12 associations and 2.265 samples. A Z evaluation was calculated with a view to determining if the mixed model tests category and the.

Discussion

Emotional maturity and success of leadership tend to build traction. This findings can be seen in an exploratory way. Future studies will want to examine the diversity of leadership efficiency steps. As moderators have been detected that influence the interaction between IT and leadership, a better interpretation of this relationship would be necessary. The study indicates that every EI test positively predicts the efficacy of leadership but additional testing is needed to assess its reliability and validity. This essay was initially written in the online version of the journal "Leadership and the leadership function of Emotional Intelligence." We're delighted to discuss it with the Daily Mail web edition, and hope you share the same passion for the research and its future benefits.

EI cannot be excluded from the fact that the findings might be dependent on cultural or operational circumstances. The limited number of accessible articles included in the meta-analysis are a key drawback of this research. While once supposed to achieve corporate objectives, today's successful leader seems often to be emotionally insightful to maximize the chance of his achievement. EI is already a young and developing philosophy, as can be seen by the various EI steps in use. However, this study proposed that every EI test for forecasting leadership efficiency may be sufficient to forecast future performance. The thesis also proposed that prospective experiments should take care in using EI studies in order to properly monitor the accuracy of the findings. The conclusion of the study will influence the research conclusion (Rosenthal, 1995). Practical consequences for these findings provide a greater explanation of whether leaders are defensive or not. The selection of leaders can often influence other facets of an organization, such as the satisfaction of research scholars.

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WOMEN LEADERSHIP IN NORTH KASHMIR: A SOCIOLOGICAL ASSESSMENT ON GENDER DISCRIMINATION

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Introduction

Women constitute almost half of the world's population but they have always been marginalized agonized and discriminated against oppressed and reserved by society. The empowerment of women is a very important issue in a society of ours where the women feel that they have to remain as the second-grade citizens forever because it is the belief among them/us that only a man can take the right decisions for the family, for the society, as well as for the whole world. The women in Kashmir especially from North Kashmir are not even interested to take part in any decision making process. This study reveals theoretically that the presence of women in politics as voters, candidates, lobbyists and officeholders, on an equal footing with people, is still an illusion. It is the right truth that women have to first understand the importance of the political field for them as well to make their voices high at the time of any injustice against them or against any other women young or old in the society. It is also very important for them to know about the women around the world who are in their political field working for the women empowerment by defeating the male categories. There are many women from developing as well as from developed countries around the world who are very successful leaders of their time and some among them I wanted to mention here are the most formidable of history's elected female leaders and can become the role models for our women to take part in any political or in any decision making process;

- **Margaret Thatcher - United Kingdom**

Raised through the ranks of the Conservative Party, becoming its leader in 1975 and four years later, the nation's first female prime minister and the first woman to lead a major Western country. She took a hard line against communism—the Soviet press called her Iron Lady after one speech. Thatcher's tenure of 11 years in office made her the longest-serving British prime minister of the 20th century and one of the most impactful.

- **Angela Merkel - Germany**

Raised in former East Germany, Angela Merkel earned a doctorate in chemistry and worked as a research scientist before entering politics soon after the fall of the Berlin Wall. Her tenure in office she won a fourth term in 2017 and announced it would be her last spanned the Euro-zone debt crisis, the refugee crisis and the resulting surge in support for the far-right movement.

- **Loretta Lynch**

The Harvard graduate *Loretta Lynch* ongoing her career in centralized law in the early '90s, picking up positions as the District Attorney for New York and at The Federal Reserve. In 2015, President Obama appointed her to the position of Attorney General, making her the second woman and first African-American women to hold the title.

- **Sonia Gandhi**

Gandhi, the widow of earlier Indian Prime Minister Rajiv Gandhi, has long been a enthusiast of women's and human privileges. Despite the fact that she stays out of the opinionated public interest straight away next her husband's elimination in 1991, she afterward entered a career in politics, like head/ President of the Congress party.

- **Ameenah Gurib-Fakim**

Gurib-Fakim In 2015 was sworn in as a first female president of Mauritius and sixth in general.[1] And many other famous women since history:

[1] https://www.harpersbazaar.com/culture/features/g6961/female-leaders-you-should-know/

- Benazir Bhutto, ‘Prime Minister of Pakistan’ (2 December 1988 – 6 August 1990)
- Khaleda Zia Bangladesh, ‘Prime Minister of Bangladesh’ (20 March 1991 – 30 March 1996)
- Tansu Çiller, ‘Prime Minister of Turkey’ (25 June 1993 – 6 March 1996)
- Mame Madior Boye, ‘Prime Minister of Senegal’ (3 March 2001 – 4 November 2002)
- Megawati Sukarnoputri, ‘President of Indonesia’ (23 July 2001 – 20 October 2004)
- Roza Otunbayeva, ‘President of Kyrgyzstan’ (7 April 2010 – 1 December 2011)
- Atifete Jahjaga, ‘President of Kosovo’ (7 April 2011 – 7 April 2016)
- Cissé Mariam Kaïdama Sidibé, ‘ Prime Minister of Mali’ (3 April 2011 – 22 March 2012)
- Sibel Siber, ‘Prime Minister of Northern Cyprus’ (13 June 2013 – 2 September 2013)
- Halimah Yacob, ‘President of Singapore’ (14 September 2017 – Incumbent)[1]

The ultimate aim of empowering women in Kashmir, in general, is to provide an understating and awareness of their rights, duties and equal participation in all spheres of political as well as social life. So far as political participation is concerned, it is a process by which women can participate in the Government plans and programs. No doubt that our women have got the right to vote but it is also true that they are still unaware about its use and the choice of their candidate or we say that at the time of election she has to be forced to chose the candidate according to the well of their men and It is not merely right to vote but their representation in politics and in decision- making process of governance is completely useless. The Indian Constitution is decisive, grounded in the Principles of Fraternity, Liberty, Justice and Equality. The organization of India assured social justice, financial and political, independence of contemplation, and egalitarianism to each and every one or general public. Constitution provided for equality of women and called State to take measures to counteract the social, economic, educational and political drawback faced by women.

- Article 14: It guarantees equality before law and equal protection of the law within the territory of India.
- Article 15: It prohibits discrimination on the basis of religion, race, caste, sex, place of birth.
- According to article 15(3), the state can make special provisions for the benefit of women and children.
- Article 16: Equality of opportunity for all citizens in a matter relating to employment. No citizen can be denied employment on grounds of religion, race, cast, sex, descent and place of birth residence or any of them.
- Article 39:
    - Article 39(a) provide for an ample means of occupation for all people in general.
    - Article 39(b) has necessities for equivalent pay for equivalent work for in cooperation with men and women.
    - Article 39(c) has necessities for securing the wellbeing and potency of employees, men and women, and not to ill-treatment the fond age of children.
- Article 42: It guarantees the just and humane condition of work and maternity relief. Article 42 is in accordance with Article 23 and 25 of the Universal Declaration of Human Rights.
- Article 325 and 326: They guarantee political equality, equal right to participate in political activity and right to vote, respectively.
- Article 243 (D): It provides for the political reservation to women in every Panchayat elections (Nisha and Vezhaventhan: 2018).

In spite of the above provisions, the participation of women in politics has not improved yet because of so many factors responsible. And also these requirements have not translated into the proposed status for women in the country, be it is on the economic or political front and it is the well-known fact that in our country (India) it has been said that democracy is by the people, for the people and of the people but at the time election the people are differentiated, discriminated or marginalized were women are used as robots to give their votes according to the well of men and return to home. It has been seen that many times women did not even know the candidate whom they were asked to vote and sometimes women had not

[1] https://en.wikipedia.org/wiki/List_of_female_Muslim_heads_of_Government_and_State

given any right to know about the motive to elect that candidate. No doubt that there are some women in Kashmir who are in a political field like Mehbooba Mufti daughter of the late Chief Minister (CM) Mufti Mohammad Sayeed and who after the death of her father became the Chief Minister (CM) of the state Jammu and Kashmir but in between her government she faced a lot of problem/challenges and the opposition of common people, of the opposition party as well as the members of her own party and many people from her own parity, gave resign and later she was forcibly resigned and now she is under arrest because of the order of the country government (BJP government). This is the condition of the women with political background and these things also reduce the confidence of the women from a new generation who had no political background and not only this but there are many other things that are responsible for the low participation of women in politics in Kashmir like as economic backwardness, inferiority complex, social stigmas/restrictions, psychologically backwardness, etc.

Women in Kashmir face miscellaneous obstacles when it comes to participating in the political field. Some laws and institutions are discriminatory in nature. The problem incapacity which means that women are less likely to have value-based education than men and the other resources that is necessary to become successful leaders. The participation of women in all spheres of public life is essential to develop and advance women in all respects. If the level of participation rate increases among women once in the valley of Kashmir then it will become possible for them to gain the real empowerment in all respects wither in the educational field or in prosperity rights or the sexual violence's that they are facing inside as well as outside the home or the domestic violence. Then it is also possible for the common women from urban or rural areas to fight for their rights. Merely acknowledging men's involvement will not be advantageous to sustainable growth. In the framework of women and expansion, empowerment must embrace additional choices for women to make on their own decisions.[1] Devoid of gender impartiality and empowerment the country might not be just and social change wouldn't take place. Therefore, scholars agreed that women's empowerment plays a huge role in the development and is one of the significant contributions to development. Without the equal enclosure of women in development, they would not be able to benefit or contribute to the development of the country.

Political empowerment supports women of creating policies in both the unrestricted and classified spheres. The global standard of women who clutch lower and single house parliament positions would be 23.6 percent as of 2017. Additional recommendations have been to boost women's constitutional rights to vote and the aptitude to run for workplace with a fair possibility of being designated. Because women are typically associated with child care and domestic responsibilities at home, they have less time dedicated to entering the labour market and running their business. Strategy that increase their good deal of influence in the family circle would comprise Strategy that account for cases of separation, Strategy for improved interests for women and Strategy that provide women control over resources (such as property rights). On the other hand, involvement is not restricted to the realm of the affairs of state. It can embrace partaking in the family circle, in educational institutions and the capability to make choices for her-self. Some theorists believe that bargaining power and agency in the household must be achieved before one can move onto broader political participation which is actually a reality.

Political participation, be it the ability to vote/opinion, or the ability to run for office with a fair chance of being elected, plays a huge role in the empowerment of marginalized peoples. However, it is not limited to the realm of politics. It can also include participation. When women have the agency to do what she wants, higher equality between men and women is established. It is argued that microcredit also offers a way to provide empowerment terms for women. Government organizations and individuals have caught hold of the lure of microfinance. They hope that lending money and credit allows women to function in business and society, which in turn empowers them to do more in their communities. One of the primary goals in the foundation of micro-finance was women empowerment. Loans with low-interest rates are prearranged to women in upward communities in hopes that they can establish a diminutive business and make available for her family unit. It should be said, however, that the success and efficiency of micro-credit and micro-loans are contentious and debated which is not possible in Kashmir first because of the high level of poverty among people and second because of the high level of illiteracy

[1] https: //en.m.wikipedia.org/wiki/Women's_ empowerment#

among the women. The high level of illiteracy not only results in making women less informative but also making them more introverted, less interested, less confident, more interested in selecting the less professional subjects in education or in the carrier.

When we are going to talk about the work or struggles of feminists through different waves; the term, 'first-wave, was coined retrospectively after the term second-wave feminism began to be used to depict a newer feminist association that paying attention as a large amount on combating societal and cultural inequalities as additional opinionated inequalities. Second-wave feminism saw cultural and opinionated inequalities as inextricably allied. Faminism encouraged women to appreciate aspects of their individual lives as extremely politicized and astute of a sexist configuration of authority. If first-wave feminists focused on absolute rights such as suffrage, second-wavers were largely concerned with other issues of equality, such as the end of discrimination. The Third-wave of feminism began in the early 1990s. The movement arose as responses to what young women thought of as perceived failures of the second-wave. It was also a response to the backlash against initiatives and movements created by the second-wave. Third-wave feminism inquire about to elude what it believe the second wave's 'essentialist' definitions of femininity, which according to them overstate the occurrence of upper-middle-class white women. Third-wave feminists frequently spotlight on 'micro-politics' and confront the second wave's outline as to what is, or is not, fine for females. With the rise of feminism across the world, a new generation of feminists has emerged in India.

Present-day Indian feminists are fighting for and against individual autonomy, rights, liberty, self-determination, tolerance, assistance, peacefulness and assortment, familial violence, gender, stereotypes, sexuality, inequity, non-objectification, freedom from patriarchy, the right to abortion, reproductive rights, the right to a separation/divorce, equal pay, maternity leave and education etc[1]. But when are going to talk about Kashmir which is a rural backward area of country India is totally unaware about the benefits as well as the struggles of feminism not only because of spreading of patriarchy but there are many reasons like the high level of illiteracy among Kashmiri women, poverty of parents, shortage of resources, less value-based education, spreading of the high level of domestic violence as well as sexual harassments, teachers militancy etc. Economic empowerment is very important for women in order to make her independent in every respect. Economic empowerment increases women's agency, access to formal government programs, mobility, economic independence and power of using the resources. Intensification women's entrée to property rights is an additional way used to empower the women economically. This would allow them better means of benefiting accretion, capital, and bargaining power needed to address gender inequalities. Often, women in developing or third world countries are legally restricted from their land rights on the sole basis of gender. Having a right to their land gives women a kind of bargaining power/right that they wouldn't usually have; in turn, they gain more opportunities for economic independence and formal financial institutions.

In many most of the developed countries women's participation in political affairs has increased radically but in third world countries, like ours (India) however, women are still left behind in terms of political participation. In general, women make up half of the population of every country around the world but this half population is not well represented in politics. This paper emphasis woman's contribution to political affairs in a society where patriarchal culture, poverty, low level of confidence among women has strongly rooted and political configuration has imbalanced social standing. The aim of the study is to highlight less awareness as well as the low participation of women in politics in North Kashmir. Many things like as; femininity, political socialization has been taken as predictors for evaluating women's political participation. The Present study is based on the descriptive method by using secondary data sources like newspapers, journals, magazines and websites etc to collect data/information.

There are some studies on the empowerment of women in the political field;

Ruqia Mohi-ud-Din (2018), in '*Women in Jammu and Kashmir: Political empowerment and participation',* felt that the constitution of India as well as the constitution of Jammu and Kashmir is based on the principle of equality and guarantees equality before the law and equal participation to all its citizens, despite all these provisions in the constitution women in the state of Jammu and Kashmir has to

[1] For more information's cite; http://en.wikipedia.org/wiki/History_of_feminism

remain inferior to study the reasons for women voter's not voting for female candidates despite the widespread awareness about the issues related to them, low participation in state elections in this context the study analysis the political participation and empowerment of women in the Jammu and Kashmir.

Renu Sethi (1988) in her article '*Determinants of women's active political participation',* raises two fundamental questions which are 1)whether male dominance of power processes derives from female preference or male imposition or both and 2) whether male dominance is natural or conventional. She writes that the fact of a few women participating in upper-level politics where decisions are made cannot determine their low level of participation.

Suzanne Gleason (2001) in an article '*Female political participation and health in India',* stated that by begins with her exploring of the factors that influence the decision of participation and it also focuses on why there is a gender gap in the political participation. She wrote about the costs of voting which include the time involved in receiving information. Although the individuals know that their vote will play a minor role in decision making yet their votes can still change the outcome of any election.

Conclusion

The women in Kashmir have been deprived of their rights during every period of history. Even in the 21st century when everyone talks about political empowerment of women still we see the shortage of female faces in the political life in our society. However, this political freedom was enjoyed by some women of aristocratic families but they were/are entirely dependable on their male category. The progress of a nation depends upon the development of women because in every nation women constitute half of the population and unless this half population is not empowered the development of any nation cannot be dreamed. Kashmir is that union territory where women have always struggled for the injustice against them or to make their voice heard and that is the second question that did they got any justice or not but they are still struggling for political empowerment. Women in every time whether pre, post or modern time in Kashmir did not provide the conducive environment for their empowerment in spite of state being headed by a woman. There are very few women in Kashmir at discussion making levels of public life and the only activity where the women of Kashmir participate in large number is that of voting. After assuming the chair of late Chief Minister (CM- Mufti Mohammad Syeed) by a woman (daughter of the late Chief Minister- Mahbooa Mufti), none a beam of hope has emerged in Kashmir for the empowerment of women. The effectiveness of women's participation in political processes strengthens democracy and creates attention towards marginalization of women if they have given a good chance and also if they are appreciated for their work. Considering the importance of women's participation there is a need for policy interventions to provide a safe space for women for their active participation in planning. Enhancing women's participation will also help in achieving gender equality for social, economic and political inclusion of all, irrespective of age, sex, disability, race and ethnicity and origin, economic and reducing inequalities.

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A STUDY ON MOTIVATIONAL COMPLEXITY OF GREEN CONSUMERISM

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Introduction

Green consumerism is the choice of consumers where the products are having lesser environmental impact and maintaining sustainability of environment. Generally green consumerism choose only those products and services have undergone an eco-friendly production process or sometimes one that involves recycling ,reusing and safeguarding environment.in this scenario green consumerism is a social attitude and movement. It aims at encouraging the people to be more aware about the environmental impact of production process and promoting only those products which do not have any harmful contribution to the eco system.it is highly concerned with the notions of sustainable development or sustainable consumption behavior by safeguarding interest of this generation as well as next generation. This concept addresses consumers responsibility to save the environment through adoption of environmental strategies such as use of organic products, renewable energy consumption and use of plastic only on exceptional cases.

The united nations environment defined sustainable consumption as the consumption of material products ,energy, immaterial services in such a way which can reduce the environmental impact.Twelth goal of united nations clearly addresses the importances of sustainable consumption and therefore the customers are basically required to rethink on their individual consumption patterns as well as needed to make a self-assessment on the environmental impact before making the actual consumption.

Now the world is characterized by overconsumption and excessive production which may results throw away of the products made up of plastic which exhibits greenhouse gases and toxins, both during manufacturing and disposing. This throw-away community is failed to see value in durable, recyclable product that could last long time but always prefers those which are mass produced cheap products and simply discarded with little regard to environmental conservatism.

Significance of the Study

Green consumerism is a holistic process which fulfills the needs of stakeholders by addressing the necessity of conserving the nature. The concept proposes the manufacturers to reduce wastes in package, optimum utilization of resources, decrease emissions of harmful gases and other pollutants and promoting eco-friendly production. Thereby the manufacturers become capable of understanding consumers concerns and problems from wider environmental perspective and are emphasizing the need forconsumtion of eco-friendly products by the consumers. And similarly a sustainable development should be ensured by the way of meeting the requirements of present generation without compromising the future generation to meet their own needs consumerism.

Review of Literature

Abdul gafarOlawaleFahm (2019)the author attempts to investigate effect of spirituality in the materialistic interest of consumers. The study undertakes a detailed analysis on the perception of undergraduate and postgraduate students in malasia.The result of this study shows that those who are highly spiritual have lesser interest in the material acquisition. Majority of respondents spend only a small portion of money for charity. Mostly they do their purchases only for their personal needs. It concludes that spirituality is positively connected to economic which favoured more social responsibility orientation and individual initiatives that were responsive to the economic suffering of people.

WiwikHandayani(2017) conducted a study on the consumers behavior toward s eco-friendly behavior. The major problem found in the research is lack of awareness amongst the consumers about green products. The study used practical least square for testing the hypothesis. The analysis results shows that there is a positive influence among consumers perception of green products towards consumer purchase intention significantly.

Ping wing(2014)this paper focused on a detailed analysis of current situation of Chinese rural residents in the decision making process of sustainable consumption.the study identified factors affecting sustainable consumption behavior such as environmental knowledge ,perception of consequence, environmental concern and values etc.. The study had applied path analysis in order to clarify sustainable consumption behavior decision making and identified that behavioral intention plays crucial role in explaining sustainability consumption behavior

Dr.RituNarang(2013)introduced valid scale to measure consumer spirituality. Study seeks to fill the gap by addressing the problem of consumer spirituality and measurement through CONSPRIT Scale. The study analyzed the spiritual tendencies of consumers. The evaluation of the psychological attributes of CONSPRIT Scale which tests well for validity and reliability. Moreover this scale helps to understand the role of consumer spiritual belief on purchase decisions and can provide guidance towards designing of market communication and customer relationship programs.

Jagdishseth(2011) Presented a detailed framework for customer- centric approach to green consumerism.in this study the authors introduced the concept of 'mindful consumption' as the guiding principle.mindful consumption emphasized on caring oneself,and earth that translates behaviourally in to tampering the self defeating excess linked with repitive and aspirational consumption.

Research Gap

Lack of studies found in this area in Indian context and growing interest of consumers on Sustainable consumption triggered authors for doing an investigation on such topic. In the present context where the environment is going through various threats and challenges due to excessive human intervention on natural resources creates increased necessity for exploring the awareness level of green consumerism and thereby promoting eco-friendly consumption behavior to ensure conservation of our nature and earth.

Statement of Problem

Somehow industrialization and globalization have a very significant role to harm environment and its sustainability even though it contributes higher growth and development in our nation. Increased number of factories results emissions of pollutants which can affect public health and causes heavy damage to the environment. The production of packaging material being a major source of air pollution and soil pollution which is spread all over the world .Another major threat faced by the environment is excessive consumption of fossil fuel resources results global warming and climate change. Only small number of countries taking initiative to depend alternative energy resources in order to reduce environmental impact. In shorts our environment and eco system is under tremendous challenges due to the excessive human intervention.

And it is also found that some of the consumers probably may not aware about the ethical consumption behavior. Green movement in recent time showing a rising trend across the globe however, there is still exist a gap in India.

Research Methodology

The study has been used a simple random sampling method to collect the primary data and hundred samples were collected from malappuram district. A close ended survey questionnaire has created where questionnaire measurement scales are designed based on validated scales from previous studies. The questionnaire was developed through planning, design and pilot testing. The questionnaire were floated on the internet through social media and data were collected individually. The entire collected data were analyzed by using SPSS software would help the researcher to make accurate and clear conclusion.

Objective of the Study

- To know the awareness level of customers about sustainable consumerism.
- To measure differences in the perception of sustainable consumerism based on demographic variables.

Hypothesis of the Study

- There is no significant difference among the male and female respondents with respect to opinion of sustainable consumerism.
- There is no significant difference among different respondents with different qualification with regards to opinion of sustainable consumerism.

Analysis and Intrepretation

Table1: Independent T test

	Levin's T test for Equality of variance		T test for equality of means	
Equal variance assumed	F	Sig.	T	Sig.
	.472	.495	-.157	.876
Equal variance not assumed			.-162	.872

Results of independent t test(at 5% significance level) shows that there is no significant difference in the perception of respondents among male and female on different statements which are used to measure sustainable consumerisim as almost every significance value lies above .05.However with respect to opinion regarding usage of aerosol containers found difference among male and female respondents.

Results of independent t test(at 5% significance level) on overall mean of various statements also shows significance value more than 0.05,that means there is no significant difference on the opinion regarding sustainable consumerism among male and female respondents.

Table 2: ANOVA

	Sum of Squares	**df**	**Mean Square**	**F**	**Sig.**
Between Groups	27.739	2	13.869	.131	.878
Within Groups	4981.141	47	105.982		
Total	5008.880	49			

Results of ANOVA(at 5% significance level) shows that there is no significant difference in the perception of respondents with different educational qualification on different statements which are used to measure sustainable consumerisim as almost every significance value lies above .05.However with respect to opinion regarding insisting family or friends to purchase eco friendlyproducts,found difference among varied qualified respondents.

Results of ANOVA(at 5% significance level) on overall mean of various statements also shows significance value more than 0.05,that means there is no significant difference on the opininion regarding sustainable consumerism among different respondents classified on educational qualification

Conclusion

For sustainable consumption consumers are required to keep a transformational action that will result fundamental change in consumption and production of goods and services. Our society itself needed to look for a new transformational approach that consumers think more carefully during their purchase with respect to the usage of scarce resources,packaging,disposal etc.…

Every consumers are entitled to ensure that manufacturers are producing environment friendly goods and services and the producers should be acknowledged by addressing the importance of environmental concerns. Therefore its time to ensure a collective effort where customers can start to make conscious and environmental friendly choices and to use their collective buying power to demand sustainably produced goods and services. This collective effort may directly lead to pressurize manufacturers to produce eco- friendly products which in turn helps in preserving our eco-system.

Suggestions and Discussion

Consumer education is considered as critical foer sustainable consumption. Manufacturers also are obliged to make sure the information regarding environmental impact of their product to the public which helps the consumers to take right choices of products.concious and responsible consumers investigate about material used ,productionprocess, packaging impact which extremely required tohave adequate information supplied by manufacturing units. Such transformation of consumers enable the producers to rethink their ethical production practices and can use these practices in to their branding.

Producers are also responsible to make sure of their products are sustainablyproduced, durable and eco-friendly. Nowadaysconsumers are bombarded by cheap and easly available products

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IMPACT OF SCHOOL INFRASTRUCTURE ON STUDENTS LEARNING OUTCOMES

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Introduction

The education system plays a crucial role in the overall development of the students. It is a process that nurtures human abilities, skills and moral values which can improve standards of living as well as qualities of life (Earthman,2002). Emetarom (2004) stated that infrastructure promote effective learning and teaching at schools. However, study shows that insufficient physical facilities lead to some negative effect on students interest to learn. Hence, their academic performance is badly affected. It is observed that students have low performance when they are not having access to standard facilities such as library equipment and inadequate seats in the classrooms (Akomolafe,2016). Arikunto (2009) stated school like a system where raw ingredient is inserted to transformation. In school system, 'raw ingredient' means the student candidates who are just about to enter school. Before these students enter an institution or school, their abilities would be assessed first. The scores would indicate whether or not the student would do well in school. These students scores could be measured by their abilities and process of learning. Learning outcomes are the results that the students get from their processes of learning, so that their abilities could be measured by their own learning outcomes. Students abilities that could be measured by their process of learning could also influence by two factors which are internal and external (Slameto, 2010). Internal is a factor which is related to someone's body. The internal factor includes interest, talent, motivation, memory, intelligence, and creativity, whereas the external factor includes the environment like family, friends, and school environment. Educational facilities include in the external factor that would influence the learning outcomes. These educational facilities could be the tools and equipment that students use at school; however, all these equipment could be the reason why the learning outcomes are not optimal (Bafadal, 2008).

The benefits associated with creating an educated population are spelled out in the latest World Bank's World Development Report (WDR) entitled "Learning to Realize Education Promise" (World Bank 2018) reported that education is a fundamental way to achieve growth and development. Thus, it is essential to design educational infrastructure in such a way as to maximize the accessibility and effectiveness of the education being delivered. The WDR emphasized that the potential of education can only be realized if education policies are evidence based and well targeted. If the whole system is designed to foster high-quality learning. The WDR stresses that the recent expansion of education does not guarantee the immediate achievement of important learning outcomes so more attention must be paid to measuring and improving the quality of learning.

Infrastructure and Academic Achievement

The learning infrastructure (such as classrooms, laboratories and libraries), existing boarding infrastructure (such as sanitation blocks, dining halls, dormitories among others), co-curricular infrastructure (such as fields, music and theatre rooms among others) and administrative infrastructure (such as staff room, principals, deputy, HODs offices). Mokaya (2013) found that improved academic achievement is associated with adequate space for classrooms, ample spacing in the libraries, properly equipped science laboratories, adequate water and sanitation facilities and active participation in co curricular activities. Parnwell (2015) conducted study in Kenya states that if the classrooms are overcrowded, substandard facilities and unconducive learning environments would significantly affect the academic performance of students or may lead to low performance. They suggested that classrooms should be equipped with doors, windows, painted, plastered, floors cemented and well lighted as well as have adequate desks.

Learning Outcomes

According to Mulyasa (2008) learning outcomes are overall students achievement that serves as the competency indicators and the degree of their behavioral changes. This was supported by Sudjana (2009) who opines that learning outcomes cover a broad sense, including the cognitive, affective and psychomotor domains. Anggraini & Untari (2014) explain that learning outcomes are changes in student behaviors based on their experience in interacting with the environments. Slameto (2010) adds that learning outcomes are influenced by internal and external factors.

Various dimensions of school infrastructure affecting students learning outcome (Grant and Booth 2009)

- Optimal size of schools
- Learning spaces and educational technology
- Safe and healthy school building
- Furniture

Optimal Size of Schools

The larger the school, the lower the cost per student. An influential book written in 1959 by James Bryant Conant, (Conant1959) President of Harvard University, called small high schools America's number one education problem, and many very large high schools were built based onthe findings of that book. However, there is a lot of more recent evidence that small schools yield better academic results. The landmark 2002 report "Dollars and Sense: The Cost Effectiveness of Small Schools" (Bingler et al. 2002) examined 489 schools whose designs were submitted to design competitions between 1990 and 2001 and concluded that small schools can be built and operated cost-effectively. The study also mentioned that small schools are not effective solely by virtue of being small but rather work best when they take advantage of being small. The best small schools offer an environment where teachers, students, and parents see themselves as part of a community and deal with issues of learning, diversity, governance, and building in a home-like learning place.

The study found the most common drawbacks of larger schools were:

- Higher transportation costs
- Higher administrative overheads
- Lower graduation rates
- Higher absenteeism
- Higher rates of vandalism
- Lower teacher satisfaction.

Bloom, Levy, & (Unterman (2010) conducted study on "small schools"in New York found that their pupils made academic progress that was significantly ahead of the students in the control group, who were typically in bigger and older schools.

Leithwood and Jantzi (2009) reviewed on the question of school size looked back over 45 years of research but focused especially on the previous nine years. They concluded that smaller schools contribute positively to student learning outcomes, including higher student achievement, better attendance, higher graduation rates and greater engagement in extracurricular activities. They also strongly suggested that these effects are more powerful in relation to disadvantaged children. They concluded that school size of elementary schools should be limited to 500 pupils or if serving a high proportion of disadvantaged pupils, then a maximum of 300 pupils.

According to the Program for International Student Assessment (PISA) in Finland it is recommended that the schools on average have only 195 students, with only 19 in each classroom (Finnish National Board of Education 2016). The Ministry of Education (Finnish Ministry of Education 2012) emphasized on current thinking that the potential of each student should be maximized by providing students with strong education guidance and by teaching them in small groups.

Krueger (2001) conducted study on random students from kindergarten to third grade students. They were placed in either small classes or large classes. The students in smaller classes, consisting of 13–17 students, scored 0.015 to 0.020 or about 5 percent higher than the students in the larger classes on standardized tests in both math and reading. This was particularly significant for students from kindergarten to third grade and those benefits were carried on into higher grades. There is strong evidence from around the world about the benefits of smaller

Classes, including better academic results (Blackmore et al. 2011; Bruhwiler and Blatchford 2011).

Learning Spaces and Educational Technology

The Organization for Economic Co-operation and Development OECD, (2015) carried out an international investigation into the impact of heavy investments in technology in schools in 2015 and came up with mixed findings. They found some evidence that moderate use of computers in the classroom tended to assist learning outcomes but also discovered some negative effects of heavy use of computers. One interpretation that the OECD gave was that building deep, conceptual understanding and higher-order thinking requires intensive teacher-student interaction and technology sometimes distracts from this valuable human engagement. They stressed that the use of technology must be fully aligned with the pedagogies being used in schools.

Safe and Healthy School Building

Earthman (2004) stated that the most important elements related to health and safety is potable water, fire safety, adequate lavatories security systems, and a good communication system to use in emergencies.

Duarte et al. (2011) conducted study which showed that the lack of basic services such as electricity, potable water, sanitary drains, telephone or proper ways to dispose garbage and waste in schools is strongly associated with violence, discrimination, and limited opportunities to learn. The study pointed out that investments in school infrastructure and the physical conditions for learning are not a luxury but a need.

US National Research Council (2006) have identified poor air quality as a source of healthproblems, with dampness causing the most absences from school (by both pupils and teachers) (Issa et al.2011; Kielb et al. 2015; Mendell and Heath 2005).

Simons et al. (2010) found that moisture and dampness can cause the growth of mold and the proliferation of dust mites, which can produce allergic respiratory symptoms and foster infections. Poor ventilation enables particulates, pollutants, and allergens to accumulate inside school buildings, and inadequate air circulation can increase the transmission of respiratory infections.

Furniture

Fisher (2001) conducted study on educational building and furniture programme in developing countries and reported that uncomfortable and unsuitable furniture causes problems including backache, poor concentration spans and writing difficulties, thus reducing learning opportunities.

Lyons (2002) said that learning is a complex activity that puts students' motivation and physical condition to the test. Apart from curriculum and teaching; the physical conditions of education institutes also influence the students' achievements.

David Branham (2012) studied relationship between inadequate infrastructure and student achievement and found that students at education institutes with temporary structures or understaffed custodial services were less likely to attend education institute regularly with a higher rate of dropouts and a significantly low level of scholastic achievements.

Conclusion

In the nutshell, our nation education facilities are in critical shape there is need of immediate repair and replacement of unsatisfactory or inadequate school infrastructure for learning. Facility deterioration, improper lighting and air quality and high noise levels can lead to health issues, inattention and low morale for the teachers and students that spend time in the buildings. While deterioration and disrepair of facility walls, floors, HVAC (Heating Ventilation and *Air Conditioning***)** units and windows can affect the health and performance of our students. Therefore, all of these physical facilities will have an impact on the learning outcomes. However,

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REMOVAL OF HEAVY METAL IONS FROM WASTE WATER USING ECO-FRIENDLY BIO-SORBENTS

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Introduction

High level of heavy metal is present in the industrial waste water which is discharged into the nature thereby polluting the water. This industrial wastewater contains many metals such as nickel, arsenic, copper, zinc, manganese, cadmium, lead, iron, mercury, silver etc. These heavy metals have specific gravity greater than 5g cm^{-3} and atomic weight between 54.9 and 200.6[1]. Heavy metals are categorised as most toxic water pollutants and the pollution of water bodies by these heavy metals are a matter of great concern throughout the world. As the heavy metal content is increasing in the aquatic environment the rate of human being exposure to these heavy metals has also been increased during the last 50 years[2].

Pollution caused by toxic heavy metal contamination of industrial wastewater is an important environmental problem due to its non-biodegradability. This leads to its accumulation in the environment, including the food chain and may thus possess a significant danger to human health[3]. Many industries such as the automotive, metal-finishing, electroplating, tannery, steel and textile as well as the manufacturing of electrical equipments, paints, alloys, batteries, pesticides or preservatives release various concentrations of heavy metals including lead, cadmium, zinc, manganese, cobalt, nickel, copper etc[4]. These heavy metals are successfully removed from effluents by some commonly used procedures such as chemical precipitation, lime coagulation, ion exchange and solvent extraction[5].

Experimental

Heavy Metals and their Effect on Human Health

As mentioned earlier, a metal is classified as a heavy metal when its density is five times than of water. Of these heavy metals zinc, manganese, copper, cobalt, nickel, lead, cadmium, silver and barium are most abundantly found in the waste water. These metals originate from industrial waste water that is discharged into the neighbouring water bodies. However, because of their toxicity, it is important that they must be removed from the industrial waste water before discharging in water bodies. Of these heavy metals zinc, copper and manganese have been chosen for this research work due to their abundance in the wastewater and also due to their level of toxicity[6]. Although zinc is vital requirement for wellbeing of our body but too much concentration of zinc can be harmful and poisonous for us. Excessive absorption of zinc can decrease copper and iron absorption. High concentration of zinc can cause dysfunction of human system and impaired growth and reproduction.

Copper is essential element for both plants and human health but in excess concentration it is highly toxic for the same. Long term exposure to copper may result in liver, lung and kidney damage and irritation of central nervous system. If the food is cooked in uncoated copper cookware, copper toxicity occurs in the food. The effect of Manganese is mainly on the respiratory tract and brain. Hallucinations and forgetfulness are the main symptoms of manganese poisoning. The excess amount of manganese in human body can also cause Parkinson’s disease, lung embolism and bronchitis.

Removal of Heavy Metals

For the removal of heavy metals from contaminated water various physiochemical methods have been developed such as chemical precipitation, membrane process, ion exchange and electro flotation[7-10]. These methods become inefficient when heavy metal ions are present in trace concentration. In the present research work to remove these heavy metals from waste water we are using dry biomass of plants *Lantana Camara* and *Syzygium Cumini* as biosorbents. This technique is based on adsorption. The Adsorption is an effective and economic technique for the purification of waste water containing low metal ion concentration.

Biosorption Process

In the previous history of literature removal of heavy metal ions from waste water is mainly based on the use of biosorbent. Biosorption is defined as the removal of metal or metalloid species, compounds and particulates from solution by biological material. This process is eco-friendly, economic and efficient than the other conventional method such as electro-dialysis, reverse osmosis, ultra-filtration and membrane filtration for metal removal. In the above reference the main adsorbing substance used is commercially activated carbon (CAC) for the purification of industrial waste water. CAC is highly expensive and also needing complexing agents to improve removal efficiency, so this problem was solved by using new low-cost adsorbents such as zeolite, bone char, peat moss, chitosan, fly ash, clay, etc. These have shown adequate capacity for heavy metal removal from contaminated water at low cost[11-13]. The advantages of biosorption over other conventional treatments are; easy and cheaper availability of biomass, can treat large volume of waste water, no need for extra addition of chemicals, multiple heavy metal uptake simultaneously, applicable over wide range of experimental conditions such as pH, initial metal concentration, temperature, presence of other metal ions etc[14-15].

Biosorption Models

To describe the biosorption process and to explain the interaction of adsorbate with biosorbent various adsorption isotherms models are taken into consideration. These adsorption models provide us the correlation diagram for biosorption system and batch equilibrium data[16]. For this most frequently used models are as follows:

- Langmuir adsorption isotherm
- Freundlich adsorption isotherm

Langmuir Adsorption Isotherm

The Langmuir equation was derived using the following assumptions:

- The adsorbed layer on the solid adsorbent is assumed to be uni-molecular in thickness[17].
- The adsorption is taking place on the fixed sites and there is no interaction between the adsorbed molecules on surface.
- This process is dynamic including two opposing processes such as condensation process and evaporation process.
- At equilibrium the rate of condensation becomes equal to the rate of evaporation.

Freundlich adsorption isotherm

The Freundlich model is based on the following assumption:

- The uptake of metal ion on heterogeneous surface of adsorbent is multilayer involving Van der waals forces.
- It is a fundamental equation which describes the adsorption of metals on micro porous biosorbent.
- Freundlich isotherm involve adsorption-complexation mechanism taking place in biosorption of heavy metals[18-19].

Result and Descussion

The present study is focused on the biosorption of toxic heavy metals from waste water using eco-friendly, low cost and easily available adsorbent materials. The process of biosorption of metals was monitored by changing the various parameters such as contact time, pH, biosorbent dosage and initial metal concentration. This technology of biosorption can be collaborated with some industries for the benefits of society by removing the hazardous metal ion from waste water and water scarcity problem in the society can be improved.

Conclusions

The dry biomass of above referred two plants is cheap and effective adsorbent for the removal of heavy metals from aqueous solutions without requiring any pre-treatment. Experiments results showed that removal efficiency increased with increase in amount of biosorbent. These experimental studies on adsorbents would be quite useful in developing an appropriate technology for the removal of heavy metal ion from contaminated industrial effluents. Overall the present study demonstrates the possibility of usage of inexpensive biosorbents that is not only biodegradable but also eco-friendly for the development of low cost biosorption process to be used for the treatment of waste water containing heavy metals in low concentration.

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DIAGNOSTIC STUDY ON FINANCIAL PERFORMANCE OF STATE BANK OF INDIA (Q-3, Oct-Nov-Dec, 2019-20.v/s Q-3, Oct-Nov-Dec, 2020-21.)

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Introduction

The importance of banking sector in modern economy can be understood in some way that the way the blood arteries and blood vessels work in human body, in the same way banking sector works in the economy. For the multi-faceted development of the economy, it becomes extremely important that the banking sector be developed in the country and in the economy of the country in such a way that every sector of the economy can get sufficient and easy availability of liquidity. Banks have a special role in the financial system of any country. In the modern era, economic development cannot be imagined without banks. Banks generally accept deposits and give loans, but today there is a lot of growth in these works. In the modern era, without the bank, private economic life, industry, trade, agricultural transportation and economic development cannot be imagined. In India, those banks are called scheduled banks whose names are included in the second Schedule of the Reserve Bank of India Act 1934 and the banks whose names are not included in the Second Schedule, we call them non-scheduled commercial banks. Scheduled and non-scheduled banks or each type of banking system in India is regulated according to the Indian Banking Regulation Act 1949.Just as the more easily and easily the circulation of blood in the blood cells and blood veins in the human body, the more the human body is likely to be healthy, in the same way, the more the circulation of money in liquidity in any economy, the ease and ease of circulation. The higher the path will be in the development of the economy. In the present time which is going to be a time of epidemic or an era of epidemic, in such a time, the utility of banks and importance of banks becomes even more relevant. In the last 2 years we have faced many types of financial problems but financial problems. The Indian banking system has performed exceedingly well in the solution and the growth and progress of many banking institutions depend on this superior performance of the banking system.

State Bank of India

The Reserve Bank of India was nationalized in 1948 and the State Bank of India was established by nationalizing the Imperial Bank in 1955. In 1969, 14 large commercial banks of the country were nationalized, then 6 more commercial banks in 1980 Was nationalized and thus the State Bank of India came into existence in 1955 with the nationalization of the Imperial Bank and with it the associate banks were formed which werewas popularly known as State Bank of Bikaner and Jaipur, State Bank of Hyderabad, State Bank of Patiala, StateBank of Travancore, State Bank of Saurashtra, State Bank of Indore.On April 1, 2017, all the banks in the State Bank Group were merged into State Bank of India. At present, State Bank of India working as one public bank all over India. State Bank of India is the largest and reliable bank in the country. The larger it is, the older is its history. This bank has been serving the people for the last 213 years.This bank was established on 2 June 1806 under the name of Bank of Kolkata, which later became Bank of Bengal on 2 January 1809. Bank of Mumbai and Bank of Madras merged into Bank of Bengal in 1921, after which Imperial Bank of India was formed.On 1 July 1955, the Imperial Bank was renamed as State Bank of India. Whenever it comes to the State Bank of India, the first time a glimpse of credibility starts to appear in the mind. In the State Bank of India, people deposit money with full confidence.

"COVID 19 Pandemic" As Second Wave V/S First Quarter of 2021

In this research paper we are doing research on the performance of the period Q-3, Oct-Nov-Dec 2019. It was the period when "covid 19" pandemic was not entered into our nation v/s Q-3, Oct-Nov-Dec 2020. It was the period after the corona virus pandemic wave first and just before the second wave; by State Bank of India. During the first wave of coronavirus pandemic, the people with the duty provided by the State Bank of India to the common people of the country are well aware of it. The country has come under the grip of the second wave of virus and the number of patients suffering from the virus is increasing day by day in the country, in such a situation, the country is going into a lockdown once again under different circumstances in different states. According to the lockdown is being implemented, somewhere there is a curfew, somewhere there is a 144, and somewhere there is a weekly curfew, these are all measures to avoid the grip of this virus.State Bank of India has also made an important contribution during the second wave of Coronavirus that many types of data were collected by the State Bank of India's Data Collection Department and it was assessed how frightening the second wave can be. And how many patients can come out day by day and how much time period of this second wave can be, in this, a special guidance was given by State Bank of India.The report released by the State Bank of India states that Lock-down or curfew or 144 is not an adequate measure now, rather we should pursue more and more vaccination with vigor and the more vaccination we do the sooner Get rid of disease or terrible disaster

Objectives of the Study

- To consider the monetary presentation of the State Bank of India.
- To realize the productivity position of the State Bank of India
- To examine the administrative effectiveness of the State Bank of India.
- To offer discoveries and ideas to improve the monetary exhibition of the State Bank of India

Magnitude of the Study: The exploration paper will likewise assist with understanding the monetary execution of SBI. This investigation will illuminate the various angles where the State Bank of India sticks out and how the banks will give a chance in comparing its exercises to accomplish the best exhibition.

Research Methodology

The study has been conducted with reference to the data related to SBI. The study examines the financial performance of some variables and compares the performance of SBI for period Q-3, Oct-Nov-Dec 2019. It was the period when "covid 19" pandemic was not entered into our nation v/s Q-3, Oct-Nov-Dec 2020. It was the period after the corona virus pandemic wave first and just before the second wave; The study is an exploratory and analytical in nature with an attempt to explore the financial performance of SBI.

Source of Data Collection

Secondary Data sources have been used for collection of information, for this various types of journals have been brought into focus, many types of research papers which have been published, have been read and the annual report which is of the state bank of India and Reserve Bank of India. Available from website is viewed and various data is viewed from many types of internet websites.

Tools for Data Collection: The data required for the studywill be collected from

- Annual reports of respective banks
- Journals and reports on trends
- Progress of Banking of India
- Books and websites

Tools for Data Analysis: The data tool using R

- Mean, Standard Deviation, Covariance,
- Hypothesis
- Correlation

Literature Review

AbhayJaiswal and Chanchala Jain (2016), A Comparative Study of Financial Performance of SBI and ICICI, the study is an attempt to analyse the financial performance of SBI and ICICI banks. The State Bank of India, popularly known as SBI is one of the leading bank of public sector in India. SBI has 14 Local Head Offices and 57 Zonal Offices located at important cities throughout the country. ICICI bank is the second largest, leading bank of private sector in India the Bank has 2,533 branches and 6,800

ATMs in India. The study is descriptive and analytical in nature. The collected data was secondary in nature and collected from various reports issued by these banks through internet. The comparison of financial performance of these two banks was made on the basis of ratio analysis. The results indicated that the SBI is performing well and financially sound than ICICI Bank. Also the market position of SBI is better than ICICI in terms to earning per share, price ratio per share and dividend pay-out ratio, but on the other hand ICICI bank is performing well in terms of NPA and provision for NPA in comparison of SBI bank.

Dr. Guruswamy, (2012), describe analysis of profitability Performance of SBI and ITS Associates, the paper an attempt has been made to analyse the profitability performance of SBI and its associates. The objectives of the paper are to study the profitability of SBI and Its Associates and to analyse the profitability performance of SBI and Its Associates. This paper is primarily based on secondary data. In order to derive the open handed results from the information collected through secondary data, various statistical tools like mean, S.D, variance, CAGR, and ANOVA have been accomplished. The scope of the paper is confined to all the banks of SBI group for a data period from 1996-97 to 2007-08. In the present paper, for the purpose of evaluating the performance of SBI and its associates, five profitability ratios have been considered. On the basis of analysis of profitability ratios, it is printout that all the five ratios show fluctuating trend during the study period in all the banks.

Dr.KingshukAdhikari, Nitashree Barman, PinkumoniKashyap (2014), study on Profitability of State Bank of India: An Analysis-The paper attempts to analyse the profitability of State bank of India for the period of seven years. Apart from studying the trend of different components of both income and expenditure, performance of the bank has been analysed with the parameters like OPTWF, ROA, ROE, ROI and EPS. There is a significant difference not only between the components of income but also across the components of expenditure. The paper concludes that the profitability performance of the SBI is not consistent during the study period. The bank should focus more on diversification of income and should also curtail operating expenses in order to improve profitability performance.

Urmila Bharti, Surender Singh (2014), describes a study on Liquidity and Profitability Analysis of Commercial Banks in India – A Comparative Study, - Liquidity is required to meet out the prompt demands of customers and profitability is required to meet out the expenses of banks. But both the terms are contradictory in nature. If banks maintain more liquidity, their profitability decrease and if they increase their profitability they will have to reduce their liquidity. In this way, banks act as an engine for a business organization. So in the present study an attempt has been made to evaluate the performance of different categories of banks viz. public, private and foreign bank groups in India. For evaluating theperformance, eleven financial ratios have been used. These ratios further have been categorized into two categories viz.liquidity and profitability. The period of study covers the years 2005-06 to 2011-12. From the results, it has been found that during the study period the liquidity and profitability position of public sector bank group declined while it has improved in other two groups.

Ms. Shikha Gupta (2014), An empirical study of financial performance of icici bank- a comparative analysis, -The Bankworks closely with ICICI Foundation across diverse sectors and programs. As of 2014 it is the second largest bank in Indiain terms of assets and market capitalization. ICICI bank emerged as a pioneer venture on the horizon of offering anexpanded range of banking products and financial services for corporate and retail customers through its diverse deliverychannels and specialized subsidiaries in the areas of investment banking, asset management, venture capital and insurance. In the light of its strategic importance in the nation interest, it is crucial to evaluate the financial performance of the ICICIBank. And the present study focused on operational control, profitability and solvency etc. This research paper is aimed toanalyse and compare the Financial Performance of ICICI Bank and offer suggestions for the improvement of efficiency in the bank.

Brindadevi (2013), A Study on Profitability Analysis of Private Sector Banks in India- The objective of this study wasoverall profitability analysis of different private sectors banks in India based on the performances of profitability ratios likeinterest spread, net profit margin, return on long term fund, return on net worth & return on asset. Profitability is a measure of efficiency and control it indicates the efficiency or effectiveness with which the operations of the business arecarried on. Recording profitability for the past period or projecting profitability for the coming period, measuringprofitability is the most important measure of the success of the business. A business that is not profitable cannot survive.Conversely, a business that is highly profitable has the ability to reward its owners with a large return on their investment.Increasing profitability is one of the most important tasks of the business managers. Managers constantly look for ways tochange the business to improve profitability. These potential changes can be analysed with a support of income statementand balance sheet.

Data Analysis and Interpretation

Performance indicators of SBI on Various aspects :

(*Rs. in Crores)*

Variables	**Q.3 2019-20**	**Q.3 2020-21**	**Growth (%)**	**Direction**	
Deposits	31,11,229	35,35,753	4,24,524	↑	favourable
Net Profit	5583	5196	387	↓	
Return on Average Assets (%)	0.60%	0.49%	0.11%	↓	
Earnings Per Share *(Rs.)*	24.89 (Rs)	23.10 (Rs)	1.79	↓	
Return on Equity (%)	8.15	9.49	1.34	↑	favourable
Capital Ratio	13.73%	14.50%	0.77%	↑	favourable
Net NPA Ratio	2.65%	1.23%	1.42%	↓	favourable
Net NPA	58249	29032	29217	↓	favourable
Gross NPA Ratio	6.94%	4.77%	2.17%	↓	favourable
Closing Level of Gross NPAs	159661	117244	42417	↓	favourable

Findings

- Many factors contribute to the progress of banks and the development of banks, but when we compare the results of the Quarter 3 of 2019-20 and Quarter3 of 2020-21, we especially notice the presence of epidemic named Corona. Keeping this in mind, or in this research, it has been attempted to guess what changes in the bank's performance when an epidemic corona was not and when the coronavirus is there.
- Most importantly, when there was no corona epidemic in the country, then the total deposit of State Bank of India was Rs 31,11,229 crores in the Quarter Third Result of 2019 and when the corona epidemic started in the country, Quarter Third of 2020-21 means that during October-November December 2020, The result the information about the total deposits of State Bank of India was Rs. 3535753 crores, which shows the increase in deposits of Rs. 424524 crores in the total deposits and thus it is realized, and it is found in the investigation that even after the burning of the corona epidemic, the State Bank of India has been a leading bank in the total deposits and the confidence of the people is increasing.
- When it comes to Return on Equity, the Return on Equity was 8 point 15% in the Quarter Third Result 2019 20k session while the Quarter Third Result 2020 May 21 Return on Equity increased to 9 point 49%, thus increasing by 1.34% And this proves to be good during the Corona epidemic. Return on equity has proved to be a measure of good performance.
- One of the biggest things in the financial year of 2020-21 as compared to 2019-20 financial year which is important and proves the better performance of State Bank of India is the net NPA which was Rs 58249 crores which is presently NPA of Rs 29032 crores has been reduced, thus it has decreased in NPAs of Rs 29217 crores Non-performing assets such as those which are

not in performing condition are decreasing and increasing NPA was proved to be a fatal. Which has reduced the NPA and shows a good profit. Thus we can say that it has been a great performance in the performance of State Bank of India.

- Maintaining adequate capital flow may be a better criterion of financial performance. State Bank of India was an institution that maintained its capital ratios. Rather, I would say that the capital has been raised to 0.77% as 13.73% was in 2019-20 financial year which increased to 14.50% in Financial year 2020-21 It was a great performance in itself while maintaining this level of capital of Corona epidemic. It seemed very difficult in the era, but even in the era of coronavirus, it is best to maintain and maintain the level of capital.

Conclusions

Banking sector is very important for the economic development of the country and State Bank of India is a leading bank of India. State Bank of India has proved to be an important contributor to the growth and development of India in the public sector. Research has found that State Bank of India has the best reputation among the best in the country and outside foreign branches and it is found that the State Bank of India has performed very well on several scales even during the Corona epidemic and State Bank of India Profitability in India is large, given how the Corona epidemic has shaped the economic slowdown, the performance of State Bank of India has been satisfactory.

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TECHNOLOGY ENTREPRENEURSHIP

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Introduction

The phenomenon of technology entrepreneurship is interesting and popular in field of research and entrepreneurship also. Technology entrepreneurship is a vehicle that encourages prosperity and development in individual, firm, region or nations.

Definitions of technology entrepreneurship

- Technology entrepreneurship is the art or process of innovating and immense assets and products for major return of profit in business.
- Technology entrepreneurship is just like a normal entrepreneurship, except with a particular focus on opportunities that require or become expandable by technology. It means that technology entrepreneurs spot and identify opportunities in much the same way as others and essentially go about developing solutions in much the same way also. The big difference is that they utilize and rely on their unique technology skill sets to create their competitive advantage.

Review of Literature

Kunjlata Lal (2018) in research paper titled, "Role of Technology for Success of Entrepreneurs" listed reasons why entrepreneurs should incorporate technology in their business and found the role of technology for success of entrepreneur.[3]

Ewa Badzinska (2016) in research paper titled, "The concept of Technological Entrepreneurship: The Example of Business Implementation" reviewed literature and conceptualization of technological entrepreneurship. Researcher conducted an empirical case study and found that the concept of technological entrepreneurship is based on increasing innovation, latest assets and perfect competitiveness through more efficient use of research finding leading to development of goods or services.[4]

Rosa M. Munoz, Jesus D. Sanchez De Pablo, Isidro Pena and Yolanda Salinero (2016) in research paper titled, "The Effects of Technology Entrepreneurship on Customers and Society: A Case study of a Spanish Pharmaceutical Distribution Company" described about corporate entrepreneurship and studied different influence of customer behaviors and other factors towards information technology entrepreneurship and found the organizational and social effects of technology entrepreneurship.[5]

Monika Walicka, Marcin Zemigala and Wioletta Czemiel-Grzybowska (2015) in research paper titled, "Technology Entrepreneurship – State of The Art and Future Challenges" attempted to increase an understanding of technology entrepreneurship phenomenon by presenting state-of-The-art work by scholars and analyzed the main themes of technology entrepreneurship. Researchers found that there are only three fields of science that focus on the area of technology entrepreneurship.[6]

Tony Bailetti (2012) in research paper titled, "Technology Entrepreneurship: Overview, Definition and Distinctive Aspects" identified the themes that dominate the technology entrepreneurship literature, provided a definition of technology entrepreneurship and found different aspects of technology entrepreneurship relative to economics, entrepreneurship and management.[7]

Research Methodology

This study is descriptive in nature and based on secondary data. Secondary data is collected from various research papers, articles and websites.

Objectives

- To identify advantages and disadvantages of technology entrepreneurship
- To examine importance of technology entrepreneurship
- To find out reasons of why entrepreneurs should adopt technology in their business

Types of Technology Entrepreneurship

There are two primary types of technology entrepreneurship:

Technology Developers

Technology developers are those who develop a unique and innovative technology capable of dive in a new business.

Technology Users

Technology users are those who see new technology developments and understand how it can be applied to meet a market need.

Importance of Technology in Entrepreneurship

We all know that technology is very important part of our life over the past decade. Technologies like laptops or cell phone help us connect with world around us and give large amount of information which can improve our knowledge and it is very easy to access.Research is best way for successful entrepreneurship. In this modern era, research is not so hard because of technology. Any entrepreneur can conduct research about their rivals or competitors in one touch because of technology. There is no need to go anywhere. They can get information and solutions at anytime anywhere in one touch or.

Reasons why entrepreneurs should adopt technology in their business

- **Communication**

Good and effective communication important for efficient flow of information in business. Technology provides multiple channels for business communication on internal and external both levels. Because of technology company or firm can setting up virtual workplaces where employees can interact and develop innovative ideas or easily connect in international business through video conferences.

- **Research and Development**

Entrepreneurs can research the market through secondary data through the use of technology. Technology is very useful because it provides in-depth information about market. Entrepreneurs can use technology for primary research through online surveys or customers feedback.

- **Web based Advertising**

This is one of the most advantageous use of technology entrepreneur can promote their products or services on global level just at a click of a button. Web based advertising includes social media and websites. Social media accounts are very easy to create marketplace and provide exposure on wide variety of platform like Facebook, Twitter and YouTube.

Advantages of Technology Entrepreneurship

- Easy, Faster and more effective communication
- Better and more efficient manufacturing techniques
- Less wastage
- More efficient stock management and ordering system
- The ability to develop new, innovative approaches
- More effective marketing and promotion
- New sales avenues

Disadvantages of Technology Entrepreneurship

- Increased dependency on technology
- Often large cost involved with using the latest technology
- Increased risk of job cut
- Closure of high street stores in favor of online business
- Security risk in relation to data and fraud
- Required regular updates
- Can go down or have faults, which can stop all business operations instantly

Conclusion

In this modern era, Technology becomes integral part of our life. Technology made our life very easy and fast. Technology is very useful in entrepreneurship. Because of technology entrepreneurs can promote or launch their product or services easily. They can conduct research in one touch and get large amount of information anytime anywhere. This study reveals advantages, disadvantages and importance of technology entrepreneurship and reasons of why entrepreneurs should adopt technology in their business.

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A STUDY OF PROFITABILITY AND LIQUIDITY OF SELECTED BSE LISTED HOSPITALS IN INDIA

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Introduction

Analysis of financial statement is the methodical numerical calculation of the relationship between one fact with the other fact to measure the profitability operational competency and the growth operational of the business. Monetary steadiness of a firm is associated with its ability to procure the benefit and improve the estimation of contributed capital and simultaneously reimburses it's short and long haul liabilities. Thus, the analysis of financial statement is basically a study of the relationship among various financial facts and figures as given a set of these statements.

Meaning of Financial Analysis

Financial analysis is the process of identifying monetary strengths and monetary weakness of the firm by properly established the relationships between the items included in balance sheet and profit and loss account. It additionally helps in present and long time anticipating and development can be related to the assistance of monetary execution examination. Financial analysis powerful tool is a ratio analysis. A proportion is indicated quotient of two mathematical expression and as the relationship between two or more things. In monetary examination a ratio is used as benchmark for assessment the monetary position and performance of firm. Ratio analysis is a exceeding powerful methodical tool useful for measuring performance of an operation.

The world health organization has estimated that India will need an extra 80,000 hospital beds each year for the next five years to meet the required a population of India. Healthcare has become on of largest sector of India, both in terms of revenue and employment. Healthcare involves several types of medical devices, hospitals, telemedicine, clinical trials, outsourcing, health insurance, medical tourism and medical equipment. In Indian healthcare sector is growing at a quick pace due to its more powerful coverage increasing expenditure and services by public as well as private players. In this context researcher has an analysis of Profitability and Liquidity of selected BSE listed hospitals in India to understand how management of finance plays a determinant role in the growth.

Review of Literature

Ramana, N.V., Bhagyamma, V., Ramakrishnaih, P. K.(2015) have studied on " ANALYSIS OF LIQUIDITY, SOLVENCY AND PROFITABILITY OF SELECT CEMENT COMPANIES IN ANDHRA PRADESH." They have analysed that the main aim to this study to Analysis of the liquidity, Profitability and solvency position of select cement companies in Andhra Pradesh. In this study researchers have used liquidity profitability and solvency ratios as a accounting tools and used correlation and regression analysis and ANOVA test are used as a statistical test. The major finding of this overall liquidity, profitability and solvency position of select companies is not good.

Khan, M. M.,Safiuddin, D. S. (2016) have studied on " LIQUIDITY AND PROFITABILITY PERFORMANCE ANALYSIS OF SELECT PHARMACEUTICAL COMPANIES." They have analysed that the main objective of this study if to study the liquidity and profitability position of selected pharmaceutical companies and compare the liquidity and profitability performance of selected pharmaceutical companies. In this study researchers have used liquidity ratios as well as profitability ratios as a accounting tools and data collection statistical analysis of the data has been finished by using mean. The major finding of this overall liquidity and profitability position of selected companies the performance of cipla is better than Dr. Reddy's Labs in terms of profitability and liquidity. The suggestion given by researchers is companies should be trying to improve their liquidity and profitability.

Vimala, M.S., &Kumar, D. J. (2016) have studied on " AN ANALYSIS OF LIQUIDITY MANAGEMENT OF SELECT PHARMACEUTICAL COMPANIES IN INDIA." They have analysed that the main aim of this study if to examine liquidity position of the selected pharmaceutical companies. In this study researchers have used liquidity ratios as a accounting tools and motaal's ultimate rank test are used as a statistical test. The major finding of this overall liquidity position of selected companies the growth rate of current assets is less than current liabilities. The suggestion given by researchers is companies should be trying to improve their liquidity.

Puraani, S.(2018) has studied on " DIAGNOSIS OF HOSPITALS PROFITABILITY: A STUDY OF SELECTED HOSPITALS IN INDIA." She has analysed that the main aim of her study if to examine profitability position of selected hospitals. In this study researcher has used financial ration as a accounting tools and ANOVA test used as a statistical test. The major finding of this null hypothesis is not accepted in most of the cases. The suggestion given by the researcher is hospitals should be trying to improve their Profitability.

Research Methodology

Objective of the Study

- To know about the various Profitability position of the selected hospitals
- To know about the various liquidity position of the selected hospitals

Research Design

The research is totally based on secondary data from the annual reports of sample hospitals. Secondary data source like journals articles,periodicals etc. data and information collected from the various websites of the selected hospitals.

The data was collected for five year period from 2015-2016 to 2019-2020. The following Hospitals selected for the study:

Apollo hospitals enterprises Ltd, fortis healthcare Ltd, Metropolis healthcare Ltd, Narayana Hrudayalaya Ltd, Thyrocare technologies Ltd.

Tools and Techniques of the Study

- Ratio analysis
- One way ANOVA test

Limitations

The limitations of this study are as under:

The study is limited to five years data only. i.e. from 2015-2016 to 2019-2020 So, a detailed evaluate covering a lengthy period which may give slightly different results has not been made.

The study is based on secondary data collected from the website www.moneycontrol.comand the website of selected hospitals. So, the quality of the study depends purely upon the reliability, accuracy and quality of the secondary data source.

The study covered only 5 Hospitals.

Data Analysis

Table 1: Gross profit ratio (%)

Year	Apollo hospitals enterprises Ltd	Fortis healthcare Ltd	Metropolis healthcare Ltd	Narayana hrudayalaya Ltd	Thyrocare technologies Ltd
2015-2016	8.35	-12.01	32.06	5.96	37.74
2016-2017	5.69	-17.67	32.47	8.95	29.15
2017-2018	4.59	-9.14	27.55	5.16	44.59
2018-2019	5.54	27.36	25.66	3.82	39.66
2019-2020	6.96	88.43	21.04	4.64	28

Source: www.moneycontrol.com

Table 2: Net profit ratio (%)

Year	Apollo hospitals enterprises Ltd	Fortis healthcare Ltd	Metropolis healthcare Ltd	Narayana hrudayalaya Ltd	Thyrocare technologies Ltd
2015-2016	6.82	-12.01	21.74	3.87	24.98
2016-2017	4.52	-11.57	21.74	5.77	15.68
2017-2018	3.24	-9.66	19.54	3.16	28.94
2018-2019	3.63	18.74	17.45	2.41	25.71
2019-2020	4.80	73.13	16.84	3.02	19.83

Source: www.moneycontrol.com

Table 3: Current Ratio

Year	Apollo hospitals Enterprises Ltd	Fortis healthcare Ltd	Metropolis healthcare Ltd	Narayana hrudayalaya Ltd	Thyrocare technologies Ltd
2015-2016	1.82	1.85	2.77	0.95	3.98
2016-2017	2.32	0.49	1.49	1.06	9.74
2017-2018	1.51	0.73	3.34	0.91	7.53
2018-2019	1.23	0.26	2.01	0.91	6.29
2019-2020	1.19	0.77	2.26	0.72	2.24

Source: www.moneycontrol.com

Table 4: Quick ratio

Year	Apollo hospitals enterprises Ltd	Fortis healthcare Ltd	Metropolis healthcare Ltd	Narayana hrudayalaya Ltd	Thyrocare technologies Ltd
2015-2016	1.39	1.84	2.61	0.79	3.64
2016-2017	1.74	0.48	1.42	0.90	8.87
2017-2018	1.10	0.72	3.12	0.76	6.63
2018-2019	0.88	0.26	1.82	0.77	5.41
2019-2020	0.83	0.74	2.13	0.64	1.88

Source: www.moneycontrol.com

Interpretation

Researcher used one way ANOVA test for Analysis of various ratios. The table value of the one way ANOVA test is 2.87 that's why researcher accepted 2 null hypothesis which is gross profit ratio and net profit ratio it means there is no significance difference in gross profit ratio and net profit ratio of selected BSE listed hospitals is Apollo Hospitals Enterprises Ltd, Fortis Healthcare Ltd Metropolis Healthcare Ltd, Narayana Hrudayalaya Ltd and Thyrocare Technologies Ltd during the study period. Researcher rejected 2 null hypothesis which is current ratio and quick ratio so, there is Significance difference in current ratio and quick ratio of selected hospitals is Apollo Hospitals Enterprises Ltd, Fortis Healthcare Ltd, Metropolis Healthcare Ltd, Narayana Hrudayalaya Ltd and Thyrocare Technologies Ltd.

Finding of the Study

Table 5: Result of One Way ANOVA Test

Purticulars	Calculated Value	Accept/Reject
Gross Profit Ratio	2.154456	Accept
Net Profit Ratio	1.359536	Accept
Current Ratio	11.49118	Reject
Quick Ratio	10.976	Reject

Source: computed based on one way ANOVA test

Conclusion

Overall performance of Thyrocare Technologies Ltd is more profitable and have more liquidity compare to Apollo Hospitals Enterprises Ltd, Fortis Healthcare Ltd, Metropolis Healthcare Ltd and Narayana Hrudayalaya Ltd based on ratio the researcher say that the in the future other selected hospitals may have positive growth because in the year profitability increase to compare its last 4 years. It is good sign. So, Thyrocare Technologies Ltd must have to focus on mangers it's Profitability and liquidity.

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भारत में कॉरपोरेट सोशल रिस्पोसिबिलिटीः एक विश्लेषणात्मक अध्ययन

श्रीमती मोनिका कटारिया
सहायक–आचार्य एबीएसटी,डॉ. भीमराव अम्बेडकर राजकीय महाविद्यालय, श्रीगंगानगर (राज.)

प्रस्तावना

कॉरपोरेट सोशल रिस्पोंसिबिलिटी (सी.एस.आर.) से अभिप्राय किसी औद्योगिक इकाई के अपने सभी पक्षकारों यथा– निवेशकों, ऋणदाताओं, प्रबंधकों, कर्मचारियों, आपूर्तिकर्ताओं, ग्राहकों, समाज एवं पर्यावरण के प्रति नैतिक दायित्व से है। औद्योगिक इकाइयाँ अपनी उत्पादन प्रक्रिया में किसी न किसी रूप में प्राकृतिक संसाधनों का उपयोग करती हैं, पर्यावरण को प्रदूषित करती हैं और स्वयं लाभ कमाती हैं। लेकिन इस सब के कारण समाज के विभिन्न वर्गों को अनेक प्रकार से नुकसान उठाना पड़ता है। औद्योगिक इकाइयों की उत्पादन गतिविधियों के कारण ही उन्हें प्रदूषित वायु एवं जल का उपयोग करना पड़ता है परंतु इन प्रभावित लोगों को प्रत्यक्ष रूप से कोई क्षतिपूर्ति नहीं की जाती है। इस कारण से भारत सहित संपूर्ण विश्व में कंपनियों के लिए यह आवश्यक कर दिया गया कि वे अपनी आय का कुछ हिस्सा इन लोगों के कल्याण पर भी खर्च करें, जिन्हें उनके कारण असुविधा हुई है; इसे ही कॉरपोरेट सोशल रेस्पोंसिबिलिटी (सी.एस.आर.) कहा जाता है।

भारत में कंपनियों के लिए कॉरपोरेट सोशल रिस्पोंसिबिलिटी अनिवार्य है। कंपनी अधिनियम, 2013 में संशोधन के बाद अप्रैल, 2014 में भारत सी.एस.आर. को अनिवार्य करने वाला विश्व का प्रथम देश बना। सी.एस.आर. की अवधारणा कंपनी अधिनियम, 2013 के सेक्शन 135 के अन्तर्गत नियंत्रित की जाती है। सी.एस.आर. के प्रावधान उन कंपनियों पर लागू होते हैं, जिनकी नेट वर्थ 500 करोड़ रूपये से अधिक हो या कुल टर्न ओवर 1000 करोड़ रूपये से अधिक हो या शुद्ध लाभ 5 करोड़ रूपये से अधिक हो। इसके अंतर्गत कंपनियों को पिछले 3 वर्षों के लाभ के औसत का कम से कम 2 : सी. एस.आर. पर व्यय करना आवश्यक है।

हाल ही में लोकसभा में कंपनी संशोधन विधेयक, 2019 पारित किया गया है। इस संशोधन के अनुसार यदि कोई कंपनी अपने द्वारा निर्धारित सी.एस.आर. फंड की राशि एक निश्चित समयावधि में व्यय नहीं करेगी, तो वह राशि स्वतः केंद्र सरकार के विशेष खाते यथा प्रधानमंत्री राष्ट्रीय राहत कोष, क्लीन गंगा फंड आदि में जमा हो जाएगी।

पी.एम. केयर्स फंड एवं सी.एस.आर.

कोविड–19 महामारी के खिलाफ लडने के लिए बनाए गए पी.एम. केयर्स फंड को लेकर केंद्र सरकार के कॉरपोरेट मामलों के मंत्रालय ने इस संबंध में एक अधिसूचना जारी की है, जिसके अनुसार पी.एम. केयर्स फंड में कंपनियों द्वारा दिए गए दान को उन कंपनियों के सी.एस.आर. का हिस्सा माना जाएगा।

पी.एम. केयर्स फंड का गठन 28 मार्च 2020 को किया गया था। इस फंड में कंपनियों द्वारा किए जाने वाले दान को, सी.एस.आर. का हिस्सा माने जाने को कानूनी रूप से अमल में लाने के लिए कम्पनी अधिनियम, 2013 के शेड्यूल में 7 परिवर्तन किए गए।

पूर्व में कंपनियों द्वारा प्रधानमंत्री राष्ट्रीय राहत कोष में दिए जाने वाले दान को ही कंपनियों की कॉरपोरेट सोशल रिस्पोंसिबिलिटी का हिस्सा माना जाता था, परंतु 28 मार्च, 2020 से नये प्रावधानों को लागू किया गया है।

सी.एस.आर. हेतु मान्य गतिविधियाँ

सी.एस.आर. के तहत कंपनियों को अनिवार्य रूप से उन गतिविधियों पर व्यय करना होता है, जो कि समाज के पिछड़े एवं वंचित लोगों के कल्याण के लिए आवश्यक है। मुख्य रूप से इसके अन्तर्गत निम्न गतिविधियों को सम्मिलित किया जाता है –

- शिक्षा को बढावा एवं प्रचार–प्रसार
- गरीबी, कुपोषण एवं भूख की समाप्ति
- मातृ एवं शिशु मृत्यु–दरों में कमी
- खेल संबंधी गतिविधियों में वृद्धि
- लैंगिक समानता एवं महिला सशक्तिकरण
- अनु. जाति/जनजाति, अल्पसंख्यक या अन्य पिछड़ा वर्गों के आर्थिक एवं सामाजिक विकास एवं राहत हेतु राज्य या केंद्र सरकार द्वारा गठित किसी फंड में योगदान
- रोजगार वृद्धि संबंधी परियोजनाऐं।
- पर्यावरण संरक्षण एवं स्थिरता

- राष्ट्रीय विरासतों का संरक्षण
- विद्यालयों में शौचालयों का निर्माण
- सशस्त्र बलों के लाभ हेतु गतिविधियाँ
- सार्वजनिक पुस्तकालयों की स्थापना
- पारंपरिक कलाओं एवं हस्तशिल्प को प्रोत्साहन
- अनाथालयों, वृद्धाश्रमों, छात्रावासों आदि का निर्माण, संचालन एवं रखरखाव
- पीने के साफ पानी की उपलब्धि
- ग्रामीण विकास संबंधी परियोजनाऐं
- पारिस्थितिक संतुलन को सुनिश्चित करना
- स्वास्थ्य एवं स्वच्छता
- शहीदों की विधवाओं एवं उनके आश्रितों के कल्याण संबंधी कार्य
- डे केयर केंद्रों की स्थापना, संचालन एवं रखरखाव

सी.एस.आर. के अंतर्गत दो कंपनियाँ मिलकर भी इससे सम्बन्धित गतिविधियों का संचालन कर सकती है अर्थात् एक से अधिक कंपनियाँ आपस में मिलकर कोई परियोजना या कार्यक्रम संचालित कर सकती हैं, परंतु उन सभी कंपनियों को अलग–अलग रिपोर्ट दिखानी होगी, जिसमें उनके हिस्से का व्यय भी अंकित होगा। इसके अलावा कोई कंपनी सी.एस. आर. के उद्देश्य से किसी संस्था या ट्रस्ट को भी हिस्सेदार बना सकती है, परंतु उस संस्था का पंजीयन सोसायटी रजिस्ट्रेशन अधिनियम, 1860 तथा ट्रस्ट का पंजीयन ट्रस्ट अधिनियम के तहत होना आवश्यक है।

भारत में सी.एस.आर. का प्रारम्भ

प्राचीन काल से ही सी.एस.आर. भारत की संस्कृति का एक महत्त्वपूर्ण भाग रहा है। इसकी अवधारणा मौर्यकाल में भी देखी गई। कौटिल्य सरीखे दार्शनिकों ने भी व्यापार करते समय नैतिक सिद्धान्तों तथा प्रथाओं पर बल दिया। प्राचीनकाल में भी सी.एस.आर. गरीबों एवं समाज के वंचित वर्गों के लिए दान स्वरूप अनौपचारिक रूप से प्रचलित थी। शास्त्रों में भी ऐसा उल्लेख मिलता है कि अच्छी आमदनी वाला वर्ग, समाज के पिछड़े एवं वंचित वर्ग के साथ अपनी कमाई को बाँटा करता था। भारत में पशुओं, पक्षियों, वंचित व पिछड़े वर्गों एवं संपूर्ण समाज के प्रति नागरिकों एवं व्यवसायों में जिम्मेदारी की अवधारणा को प्रोत्साहन देने में धर्म ने भी महती भूमिका का निर्वहन किया है।

भारत एक कृषि प्रधान राष्ट्र है। स्वतंत्रता के पश्चात् भारत में इस प्रकार के आर्थिक मॉडल को अपनाया गया कि हर गांव आत्मनिर्भर बन सके। किसानों, व्यापारियों एवं कारीगरों ने यह सुनिश्चित किया कि आस–पास के हर व्यक्ति को भोजन, आश्रय एवं रोजगार उपलब्ध हो। यही विशेषता बड़े–बड़े व्यवसायियों में भी दिखाई देने लगी। व्यवसायों में आवश्यक रूप से आसपास के समुदाय के कल्याण एवं उनकी प्रसन्नता में भी निवेश किया जाने लगा। यह उनका उस समाज को वापिस देने का एक साधन था, जिसके कारण वे लाभ अर्जित कर पा रहे थे और यह व्यवसाय के लिए भी लाभदायक था।

औद्योगिक क्रांति के आने के बाद गोदरेज, सिंघानिया, बजाज, टाटा, बिरला, अंबानी, मोदीस आदि औद्योगिक घरानों ने शैक्षणिक संस्थानों, स्वास्थ्य सुविधाओं एवं स्वच्छता हेतु सी.एस.आर. के अन्तर्गत समाज के कल्याण हेतु बड़ी मात्रा में व्यय किया।

महात्मा गांधी की ट्रस्टीशिप अवधारणा के अनुसार पूँजीपतियों को अपनी संपत्ति के स्वामी नहीं बल्कि ट्रस्टी के रूप में कार्य करना चाहिए एवं समाज के प्रति अपने उत्तरदायित्व का कुशलता से निर्वहन करना चाहिए। सी.एस.आर. की अवधारणा पहले से ही प्रचलन में होने के कारण इसकी कानूनी अनिवार्यता को स्वीकार करना हमारे देश के लिए अधिक कठिन नहीं था।

सी.एस.आर. कानून लागू होने के बाद से मार्च, 2019 तक कंपनियों द्वारा सी.एस.आर. 50,000 करोड़ से अधिक राशि व्यय किये जा चुकी है।

भारत में सी.एस.आर. की भूमिका

भारत एक बड़ी जनसंख्या वाला राष्ट्र है। हमारी जनसंख्या में गरीबी रेखा से नीचे निवास करने वाले लोगों की जनसंख्या काफी अधिक है। जनसंख्या के अनुपात में संसाधन कम हैं। विश्व में प्रदूषित शहरों की सर्वाधिक संख्या भी भारत में है। इससे लोगों के स्वास्थ्य पर भी विपरीत प्रभाव पड़ता है। देश की सरकार विभिन्न योजनाओं एवं कार्यक्रमों के माध्यम से पीड़ित व वंचित वर्गों की सहायता करने का प्रयास करती है। हालांकि अक्सर उचित समय एवं वास्तविक स्तर पर सभी जरूरतमंद व्यक्तियों को इसका लाभ नहीं मिल पाता है।

सी.एस.आर. कानून इस अंतर को भरने की दिशा में कार्य करता है। यह सांप्रदायिक भावना को बनाये रखने के साथ–साथ समाज के सभी वर्गों की भागीदारी को भी सुनिश्चित करने का प्रयास करता है। सी.एस.आर. द्वारा जुटाये गये फंड की सहायता से देश में बड़े पैमाने पर विकास कार्य किये जा रहे हैं।

विभिन्न कंपनियों द्वारा संचालित सी.एस.आर. गतिविधियाँ एवं व्यय की गई राशि

भारत में विभिन्न कंपनियों द्वारा समय–समय पर सी.एस.आर. से संबंधित अनेक गतिविधियाँ संचालित की जाती रही हैं। इसके अंतर्गत शिक्षा, स्वास्थ्य, स्वच्छता, पर्यावरण संरक्षण, मातृ–शिशु स्वास्थ्य आदि अनेक क्षेत्रों में विभिन्न परियोजनाओं एवं कार्यक्रमों में कंपनियों द्वारा खर्च किया जाता रहा है।

गत 6 वर्षों में विभिन्न कंपनियों द्वारा सी.एस.आर. पर व्यय की गई राशि को निम्न तालिका द्वारा प्रदर्शित किया जा सकता है–

वित्तीय वर्ष	कंपनियों की संख्या	सी.एस.आर. परियोजनाओं की संख्या	सी.एस.आर. पर कुल राशि खर्च (करोड़ रू. में)
2014–15	16548	9365	10,066
2015–16	18292	18468	14,517
2016–17	19549	23075	14,342
2017–18	21450	23882	13,890
2018–19	24932	30620	18,655
2019–20	5223	18765	17,885

वर्ष 2019–20 में रिलायंस इंडस्ट्रीज ने सर्वाधिक 909 करोड़ रूपये व्यय किये। इसी प्रकार टाटा कंसल्टेंसी सर्विस ने 602 करोड़, इन्फोसिस ने 360 करोड़, आई.टी.सी. ने 327 करोड़, जे.पी. मोर्गन सर्विसेज ने 205 करोड़, टाटा स्टील ने 184 करोड़, विप्रो ने 182 करोड़, मारूति सुजूकी ने 168 करोड़, महानदी कोलफील्ड ने 166 करोड़, लार्सन एंड टूब्रो (एल एंड टी) ने 145 करोड़ रूपये सी.एस.आर. पर व्यय किये।

वर्ष 2019–20 में सी.एस.आर. के जरिये सबसे अधिक राशि शिक्षा के क्षेत्र में खर्च की गई। शिक्षा पर सी.एस. आर. के तहत 2,627 करोड़ रूपये खर्च किए। उसके बाद स्वास्थ्य पर 1049 करोड़ रूपये की रकम खर्च की गई। ग्रामीण विकास परियोजनाओं पर 971 करोड़, 515 करोड़ बेहतर जीवन हेतु परियोजनाओं पर एवं 505 करोड़ पर्यावरण पर खर्च किये गये।

पिछले वर्ष कोरोना महामारी के दौरान संक्रमण को रोकने व लोगों को स्वास्थ्य सुविधाएं उपलब्ध करवाने हेतु भी विभिन्न कंपनियों ने मास्क निर्माण व वितरण, सेनेटाइजर एवं साबुन निर्माण एवं वितरण, अस्पतालों में स्वास्थ्य सुविधाएं जुटाने, लोगों को इस महामारी के सम्बन्ध में जागरूक करने आदि से संबंधित अनेक कार्यों के लिए बड़ी मात्रा में व्यय किया।

इन्फोसिस ने नारायण हेल्थ सिटी के साथ बेंगलुरू में 100 बेड की क्षमता का क्वारंटीन सेंटर बनाया तथा कोरोना संक्रमित के लिए बॉरिंग एंड लेडी कर्जन मेडिकल कॉलेज एवं रिसर्च सेंटर के लिए 182 बेड क्षमता का सेट–अप तैयार किया। कंपनी ने पी.एम. केयर्स फंड में 100 करोड़ रूपये दान दिए। इसके अतिरिक्त कंपनी ने आरोहण सोशल इनोवेशन अवार्ड्स की शुरूआत, कर्नाटक में जल निकायों की बहाली, गो स्पोर्टस फाउंडेशन के माध्यम से खेलों को प्रोत्साहन, तमिलनाडु, केरल एवं कर्नाटक में आपदा राहत के भी प्रयास किए।

इसी कड़ी में रिलायंस फाउंडेशन ने 2 सप्ताह के भीतर 100 बेड का अस्पताल तैयार किया। यह सेंटर सर एच. एन. रिलायंस फाउंडेशन हॉस्पीटल द्वारा बीएमसी के सहयोग से सेवन हिल्स हॉस्पीटल, मुंबई में स्थापित किया गया है। ये सभी बेड आवश्यक मूलभूत ढांचे, बायो मेडिकल उपकरण जैसे पेसमेकर, वेंटिलेटर, डायलिसिस मशीन एवं रोगियों की निगरानी हेतु दूसरे उपकरणों से सुसज्जित हैं। इसके अलावा रिलायंस ने कोरोना संकट को देखते हुए मास्क की उत्पादन क्षमता में वृद्धि, मरीजों को लाने–ले जाने वाले वाहनों को मुफ्त ईंधन देने और अलग–अलग शहरों में मुफ्त भोजन उपलब्ध कराने जैसे कार्य भी किए।

इन्फोसिस, रिलायंस के अलावा महिंद्रा एंड महिंद्रा ग्रुप, भारतीय स्टेट बैंक, जे.एस.पी.एल. फाउंडेशन, विप्रो आदि ने भी कोरोना काल में सी.एस.आर. के अंतर्गत विभिन्न गतिविधियाँ संपादित कर कोविड–19 के संक्रमण को रोकने, जागरूकता फैलाने एवं मरीजों के स्वास्थ्य सुधार में सहायता प्रदान की।

पी.एम. केयर्स फंड में कंपनियों द्वारा दिये जाने वाले दान को सी.एस.आर. का हिस्सा मानने की अधिसूचना जारी होने के बाद अनेक कंपनियों ने इस फंड में बड़ी मात्रा में राशि दान दी।

टाटा ग्रुप ने 1500 करोड़, रिलायंस इंडस्ट्रीज ने 500 करोड़, एल. एंड ही. ने 150 करोड़, अडानी ग्रुप ने 100 करोड़, वेदांता ग्रुप ने 100 करोड़, हीरो ग्रुप ने 100 करोड़, आई.टी.सी. लिमिटेड ने 100 करोड़, कोटक महिंद्रा बैंक व उदय कोटक ने 50 करोड़, एशियन पेंट्स ने 35 करोड़ एवं टी.वी.एस. ग्रुप ने 25 करोड़ रूपये सी.एस.आर. के अंतर्गत पी.एम. केयर्स फंड में दान दिए।

सी.एस.आर. अनेक मायनों में राष्ट्र के विकास के लिए आवश्यक है। सी.एस.आर. के माध्यम से जुटायी गयी राशि से शिक्षा, स्वास्थ्य, आजीविका, स्वच्छता, ग्रामीण विकास आदि से जुड़ी परियोजनाओं के द्वारा राष्ट्र के विकास की गति को बढ़ावा दिया जा सकता है। कोरोना महामारी से जंग के लिए सी.एस.आर. सरकार और समाज के लिए एक बड़ा हथियार साबित हुआ। सी.एस.आर. की राशि से सरकार को आर्थिक रूप से सहायता प्राप्त हुई है तथा सरकार अधिक प्रभावशाली ढंग से कोरोना से लड़ने में सक्षम हुई है।

सी.एस.आर. फंड की सहायता से राष्ट्र में बड़े पैमाने पर परिवर्तन हो रहा है। यह भारत के लोगों के बीच आर्थिक एवं सामाजिक परिवेश, व्यवहार, स्वास्थ्य, शिक्षा आदि के स्तर में परिवर्तन लाने में भी मुख्य भूमिका का निर्वहन करता है।

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IMPACT OF COVID-19 ON INDIAN ECONOMY

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The world is facing on the Major Global Crises The COVID-19 Pandemic. All the major economic function of world is not working well. The impact of the Disease are wide spread. During Covid-19 crisis on financial markets was effect in the stock market. The study is based on secondary data. During Covid-19 crisis period the Indian stock market is more affected. This study will hopefully help in opening up new research areas on the impact of performance of stock market (FDI & BSC sensex).

PROGRESSIVE CONSUMER BEHAVIOUR IN THE LIFE INSURANCE SECTOR

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New-age Indians are different from their previous generations. As per demographic criteria, India's population is getting younger and with further exposure to the world, the demands of the younger generation are rapidly changing. This change is pushing all industries to create, and the shift is more prominent in the Insurance space than anywhere else.

For Example, Nowadays youth are considering Life Insurance not only for protection purposes but to achieve their life goals. Ambitions such as preventive healthcare, world travel, entrepreneurship, and having a parallel career demand financial planning by young people all over the world.

Customers' expectations from Insurance products are quickly changing as they demand additional efficient services which match their lifestyle and needs. For instant, self-service apps, Digital touchpoints, and automated payment reminders. Progressively, the product demand is also moving towards new-age products which can be bought and redeemed online, have more transparency than previous products, and don't tangle the customers in complicated terms and conditions.

AMERICAN REALITY THROUGH DREISER'S MIND

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Theodore Dreiser was a great novelist whose commitment to the truth enriched American literature. His critical approach and revolutionary type of art of writing unfolded his mind rustically. He created a distinctive and quintessential style that shaped American fiction. He presented an accurate description of the life that focused more on the materialistic possessions. Many past assumptions about American society were eroded. Sister Carrie portrays this aspect of real-life in American society. It showed his obligation to the truth and he stood strongly for the real understanding of the American reality. Achieving pleasure in life gained importance and blind run for money and position diluted the moral, social and ethical norms. Several existing illusions of life broke and this turned the American dream into an American nightmare whereby exposing the real picture of American life.

SOCIO-ECONOMIC DEVELOPMENT IN BIHAR: AN ANALYSIS

Dr. Sanjay Kumar

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Bihar is one of the underdeveloped states which comprise about 3 percent of total geographical area and about 9 percent that is third largest in terms of population in India. The economy of Bihar is based on largely service-oriented but at the same time dominated by agriculture sector. As we know that

the main sources of livelihood of the people of Bihar is agriculture and people are generally residing in rural areas. There is development deficit in every sectors of the economy. Illiteracy and backwardness are widespread in the state. Bihar is still in the category of BIMARU state despite of high economic growth rate. Economic growth and development of the state largely determine through investment in every sectors of the economy. Welfare maximisation is one of the important objectives of the economy and the society in the state. Huge public investment is required for welfare maximisation and overall development of the state. Government expenditure has been increasing particularly in social and economic sectors but expected improvement not seen in any sectors of the state. The position of Bihar is still not impressive in state human development index. Government is spending huge amount of its GSDP on social overhead capital like education, health, sanitation etc. but not result-oriented. For the development of social overhead capital, economic overhead capital is also required. So government is spending on other infrastructure also but some leakages recognised like negligence of full implementation of the policy and corruption.

Panchayati raj institution play very important role for socio-economic development in the state. Decentralisation and devolution of power to spend is given to the panchayat, but at the same time there is corruption widespread in the state that hampered the process of development of the state. Government must take seriously the problem of corruption and proper implementation of schemes and programmes, only then inclusive growth and development realised that ensure overall development of the state. Generally it is seen that government advocated good governance, the part of development, in the state. It is found that government is working for faster development through good governance and public investment in every sector of the economy. It is also found that there is improvement in education particularly school education, health sector and other social sector development in the state. As we know that per capita income of Bihar is the lowest in the country, so the people prefer to migrate for employment despite MGNREGS programme implemented in the state. Therefore, migration is one of the important issues for the economy of Bihar. To stop the migration from the state, government must arrange alternative approach for employment generation to the skilled as well as non-skilled people that entail to increase in economic activities in the state. So that there will be increase in effective demand and real GSDP of the state. Therefore, government approach must be result-oriented and people-centric at grassroots level that transforms the economy of Bihar from underdeveloped state to developed state.

WOMEN AND LEADERSHIP – A CHALLENGE

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When we talk about the females employment in different organization, it is till treated in different disciplines. There are some gaps linked to it which still need to be filled in order to give equal opportunities to females as well. Although, from the last few decades it is been said and noticed that the number of females are rising to the top which is a symbol of progressive social change. However, it is also been noticed that there is still gender inequality in top management positions which leads to under presentation of females in top management position.

An important and interesting issue discussed in the abstract is the exploration of women's life spaces, their identity and the roles they take, especially in terms of leadership. The life-space of women vis-à-vis the home and family and also vis-à-vis the workplace is analysed and discussed by the participants. At the home front the dynamics of in-laws, especially the interface of the women with their mother-in-law, their experience of motherhood and the dynamics of relationships with the husband, all contribute to the dilemmas of marriage. The women shared some of their personal experiences related to their entry into the workplace and their interfaces with their superiors, colleagues and subordinates of both genders. The dilemmas faced by women in terms of assuming leadership roles, climbing the corporate ladder and contributing to decision-making processes in the organisation are, anchored in the socio-cultural context as well as in the maps and definitions they carry from the past. Women are experienced in managing one of the most complex organisations imaginable - the household, and

therefore can apply their skills and experiences in terms of hard work and sensitivity in managing relationships, at the workplace. Indian women and the society as a whole has moved from well-entrenched gender centric roles, where Man was considered the leader and provider and Woman the idealised deity, submissive and subservient to the wishes of her family this transformation is far from complete; however important beginnings have been made particularly in the metropolitan cities and in tomorrow's industries where enabling technologies have brought dramatic changes in terms of creating virtual workspaces.

This paper is an effort that shows the obstacles that woman faces in order to reach top management positions. Moreover, I also tried to describe that the traditional leadership model is linked to the masculine stereotypes. Henceforth, I tried to explain that the new organizational culture requires also the feminine stereotypes (emotions, interpersonal relations, cooperation etc). So, one could say that the leadership is not just linked to the masculine stereotypes but it also requires more of feminine qualities.

IMPACT OF IFRS ON FINANCIAL STATEMENTS IN INDIAN BUSINESS INDUSTRIES

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Large number of studies in various parts of the world analyzed the impact of IFRS on corporate. They all found that the adoption of IFRS has had a positive impact on entities, financial reporting and wider economic settings. Daske et al. (2008) and Li (2010) examined the impact of IFRS adoption on international capital markets. Daske et al. (2008) found that firms adopting IFRS in the year of mandatory adoption experience large increases in market liquidity but mixed results for the cost of capital. However, Li (2010) examined the effect of IFRS on the cost of equity in the European Union and found that mandatory adopters of IFRS experience significant reductions in the cost of capital in the years of mandatory adoption, but only in countries with strong legal enforcement. Other studies have examined the effects of IFRS adoption on accounting quality. Goodwin and Ahmed (2006) studied the impact of IFRS in Australia in relation to the size of entities. Smaller firms had fewer adjustments upon IFRS adoption and experienced increases in net income and equity. In contrast, larger firms had many adjustments, negligible increases to net income, as well as a decrease in equity. Their conclusion is that the adoption of IFRS has been found to have little impact on the accounting quality of smaller firms, and a larger impact on the accounting quality of larger firms. In a similar study, Goodwin, Ahmed and Heaney (2007) found, that on an average, IFRS caused increases in liabilities and leverage ratio and decreases in equity and earnings. These findings are consistent with the results of Hung and Subramanian (2007), who focused on the detailed financial statement effects of adopting IFRS by using a direct comparison of financial statements prepared under IFRS and German GAAP.

SUSTAINABLE CONSUMPTION PRACTICES AND SCIENTIFIC ATTITUDE AMONG SENIOR SECONDARY SCHOOL STUDENTS IN CHANDIGARH- PRESENT SCENARIO OF ENVIRONMENTAL EDUCATION AT HIGHER EDUCATION LEVEL

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This study focused on finding the relationship between sustainable consumption practices and scientific attitude among senior secondary school students. The sample comprised of 205 senior secondary students studying in grade XI of government model schools of Chandigarh. The data was collected with the help of self- constructed Sustainable Consumption Practices Scale with Cronbach alpha value .83 and Scientific Attitude Scale by Khan and Siddiqui (2020).Data analysis was done by employing Pearson product moment correlation and results showed that sustainable consumption practices were correlated significantly at 0.05 level of significance. Also, on comparing the students on basis of subject stream it was found that science stream students had higher mean gain scores of sustainable consumption practices and scientific attitude than those of arts stream ones. Thus, to overcome these differences environmental education needs to be reformed and made compulsory along

with other main subjects at senior secondary level of schooling too.Only then we could attain Sustainable Development Goals by 2030 where mass participation is utmost important and education plays vital role in making people aware and empathetic towards environment.

RELATIONSHIP BETWEEN CORPORATE SOCIAL RESPONSIBILITY AND FINANCIAL PERFORMANCE (A CASE STUDY OF GUJARAT NARMADA VALLEY FERTILIZERS & CHEMICALS LIMITED)

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The goal of CSR is to embrace responsibility for the company's actions and encourage a positive impact through its activities on the environment, consumers, employees, communities, stakeholders and all other members of the public sphere. The present paper is an endeavour to study about a relationship between Corporate Social Responsibility and Financial Performance of Gujarat Narmada Valley Fertilizers & Chemicals Limited (GNFC). This paper elaborates the CSR Policy and major CSR Initiatives/Activities of GNFC after the applicability of CSR provisions under the Companies Act, 2013. The data taken for this study is ranging from 2014-15 to 2019-20.For the evaluation of financial performance, various ratios have been used. The various statistical tools have been used for the testing of hypothesis & relationship between CSR and financial performance. The Parameters/Indicators of Financial Performance taken for this study are Profit after Tax (PAT), Profit before Tax (PBT), Return on Assets (ROA), Return on Equity (ROE), Return on Capital Employed (ROCE), Earnings per Share (EPS) and Dividend per Share (DPS) etc. The result of the present study shows that there are negative correlation between CSR and financial performance indicators/parameters of GNFC under the period of study.

OPPORTUNITIES AND CHALLENGES OF ONLINE EDUCATION

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Salman Rushdie in his novels always aims to explore contemporary reality by using myths. The term which is most frequently used to describe Rushdie's style is magic realism which is a distinctive genre. Salman Rushdie uses Indian myths and epics and mixes Sufi, Hindu, Greek and Christian mythologies alongwith pre and post – modernist literature into his construction of narrative forms. Rushdie's use of different mythologies impart a deeper sense and meaning to his novels. In his novel Grimus, he uses various mythologies as Norse , Hindu, Persian alongwith Islamic allusions. In Midnight's Children various mythologies are correlated with real events of India's Independence from British rule. In The Moor's Last Sigh different mythologies are embedded by Rushdie in the novel to present authenticity of modern India.

POST COVID 19 OPPORTUNITIES AND CHALLENGES FOR HEALTHCARE SYSTEM OF INDIA

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The Novel Corona Virus has affected the whole world and the healthcare system across the world are grappling with the treatment and control of the COVID-19. The first case of COVID was detected in India on January 2020 and the entire India is facing the second wave of COVID in recent times. With the surge of COVID 19 cases in India, the healthcare system of India is trying their level best

in containing the spread of this global pandemic. The study aims at discovering the impact of second wave of COVID-19 on the healthcare system in India and the response of the system in preventing and controlling the spread of COVID. The study also aims at analyzing the Strength, Weakness, Opportunity, Threat of Healthcare system in Indiathat is, Strengths are Professional and competent Healthcare Professionals,Effective and Efficient Vaccination Drive.Testing andTracking, Alternative system of medicine, Awareness campaigns regarding the preventive aspects of the disease. The Weaknesses are recruiting and retaining of the competent and skilled manpower, lack of availability of infrastructure, maintaining supplies of essential drugs and consumables, implementation of strict Infection control measures, adhering to the guidelines and the legal frameworks. The Opportunities areimplementation of Home Healthcare, emphasis on Research and Development, International collaboration in improving the system ,Emphasis on quality Education for future health professionals, production of life saving drugs,vaccines and Other consumables. The Threats areHigh cost of Ventilators and other life saving Equipment, Providing quality of care to the large mass of population, Availability of Spurious drugs and hoarding of essential drugs, Misinformation and Misinterpretation of health information due to unverified sources, Technological and Financial challenge. This study aims to study the Gap analysis between the COVID 2020 and 2021 preparedness of Indian Healthcare system in dealing with COVID 19.This study also aims at developing strategies and suggestions to reduce the gaps.The study would be a retrospective study based on secondary data.

NON-COGNITIVE FACTORS AS CORRELATES OFACADEMIC SELF-CONCEPT

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The purpose of the current study was to assess how non- cognitive factors namely grit, self-control and locus of control affects academic self-concept in undergraduate students and what is the relationship between non cognitive factors and academic self-concept. A sample of 125 undergraduate students from various academic fields ranging from arts and law, engineering and science, management and commerce etc. were taken. The samplehad 58.9% female participants whereas the male participants accounted for 41.1%. Grit Scale (Duckworth, Peterson, Matthews, &Kelly, 2007), Self- control Scale (Tangney, Baumeister, et al. 2004), Locus of control Scale (Rotter, Julian ,1966) and the Academic self-concept scale(Reynolds, 1988) were used to assess the variables in this study. The results confirmed that non-cognitive factors namely grit, self-control and locus of control are positively correlated with academic self-concept and are significant predictors of the same.

ADMINISTRATION OF HIGHER EDUCATION IN RAJASTHAN: AN OVERVIEW

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The higher education department of Rajasthan was established in the year 1958 for the purpose of administration and development of higher education. Higher education is control by the state higher education Minister of Rajasthan. In Rajasthan, higher education is being governed by Principal Secretary/Secretary, Joint Secretary at secretariat level. The administration is regulated by the Commissioner (IAS), college education, government of Rajasthan, Jaipur. There is one Additional Commissioner (RAS), one Financial Advisor (RAcS), one Deputy Legal Remembrancer, five Joint Directors, three Deputy Directors and eleven Assistant Directors. Also, six zonal offices situated at Ajmer,Kota, Jodhpur, Bikaner, Udaipurand Jaipur. According to annual report (2020-21) of the college education department, presently department managing 338 Government Colleges, 1852 Unaided Private Colleges and 1407 B.Ed. colleges.

The budget allocation and expenditure in government colleges is under the purview of commissionerate. The new recruitment, posting, promotions, pay scales/fixation of teaching faculty and

non-teaching staff in government colleges deals by the HRD section. The Commissionerate is also the State Project Directorate (SPD) that helps the government colleges and state universities in obtaining grants from MHRD under RashtriyaUchhatar Shiksha Abhiyaan (RUSA). Commissionerate aids in implementing various programmes e.g. NCC, NSS, YDC, Rover-Rangering etc.Planning & Coordination Section carry out planning and coordination with the State Government and monitors the functioning of government colleges. It also manages for the budget and expenditure, data related to enrolment, infrastructure and staff etc. Academic Sectionarrangements with formation andimplementation of admission policy,recommendation for faculty regarding orientation and refresherprogrammes/seminars/ conferences/workshops. It’s function also is related tostudent union election, NSS and NCCprogrammes, Sports, conduct of examination. Legal Section retains record of all legal cases filed in the various courts or tribunals. Accounts Section’s role is related to allocation and scrutinizing of budget. This Section deals with financial reports, salary, audits of the accounts, checking and approval of all fixation cases of staff of Government colleges, monitoring of pension cases, compliance of internal audit reports and A.G. audit reports.Processing applications for opening of new private colleges and giving them temporary NOC controls by private institutions section.

IMPACT OF COVID-19 ON HIGHER EDUCATION

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Covid-19 was announced pandemic by the WHO (World Health Organization) on March 11 2020. Covid-19 infected over 4.5 million people around the world (WHO). In India, on January 30 2020, the first affected case of Covid-19 was found in Kerala, with travel history from Wuhan in China. The first death was recorded in India on March 12 2020, and Janta Curfew was observed for one day on March 22 2020. On March 24, India kept Janta Curfew for 14 hours to fight the pandemic of Coronavirus and determine the nation's ability to combat the virus. The Prime Minister then declared the first period of the lockdown for 21 days on March 25 2020. The Covid-19 epidemic has affected approximately 1.2 billion students and young people worldwide due to school and university closures.This worldwide closure has dramatically influenced the education of students.The Indian Government's monitoring of the virus's impact extended the lockdown duration at various stages and announced lockdown 5.0, effective from June 1 to June 30 2020. From lockdown 1.0 to lockdown 5.0, schools across the nation have never had the relaxation to start their education in all lockdown stages. It is only January 18, 2021, onwards; the Indian Government permitted the schools, colleges and universities to run classes for a selected few students. Schools started running classes from IX onwards, whereas colleges and universities ran courses for Bachelors final and Masters final only till April 15, 2021. In between regular classes were conducted for other courses, like Bachelors I and II years and Masters previous year. Schools, colleges and Universities have again closed till May 03, 2021, as per guidelines from the Government. According to the latest guidelines, all higher education institutes will have summer vacation in the months of May and June as usual. Therefore, there might not be any offline learning and teaching activity till June 30, 2021.

Covid-19 has seriously affected India's entire education system and that of the world. Teachers, parents, institute owners are all facing problems of their own because of Covid-19. Nonetheless, Covid-19 has boosted the acceptance of digital education technology. It has motivated both teachers and students to make themselves sound in new educational technology. The colleges and universities have begun providing guidance programmes, induction meetings, and therapy classes with various e-conference tools, such as Skype, Zoom, Google Meet, YouTube Live, WebEx, Facebook Live to facilitate online learning and teaching. This initiative created a successful interactive learning experience and encouraged students to participate in online activity. Teachers have started making videos and uploading them on YouTube for their students. They also give them PDF notes and assignments on WhatsApp groups. Students send scanned copies of assignments through email or WhatsApp to their teachers. Thus, Covid-19 has turned out to be both a boon and a bane for college and university students.

ROLE OF EDUCATION SECTOR AND STUDENTS AMIDST THE COVID-19 PANDEMIC IN JAMMU AND KASHMIR

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E-learning has become the obligatory component of all educational institutions like schools, colleges, and universities in and around the world due to the pandemic crisis of COVID-19. This deadly situation has flipped out the offline teaching process. E-learning provides an effective teaching method that brings out the best in students. In response to significant demand, many online learning platforms are offering free access to their services, including platforms like BYJU'S, a Bangalore-based educational technology and online tutoring firm founded in 2011, which is now the world's most highly valued edtech company. Since announcing free live classes on its Think and Learn app, BYJU's has seen a 200% increase in the number of new students using its product, according to Mrinal Mohit, the company's Chief Operating Officer. Tencent classroom, meanwhile, has been used extensively since mid-February after the Chinese government instructed a quarter of a billion full-time students to resume their studies through online platforms. This resulted in the largest "online movement" in the history of education with approximately 730,000, or 81% of K-12 students, attending classes via the Tencent K-12 Online School in Wuhan. To find out the role of schools and student's attitude towards e-learning, primary data has been collected through Google forms which include the school, student community from various schools, colleges, and universities. This research paper aims to study the E-learning process among schools and students who are familiar with web-based technology. It also helps to find out solutions to improve the self-study skills of students. The stratified sampling method has been adopted in this study and the sample size is 130 across the state. The findings of the study reflect the impact of E-learning, schools and students' interest in using E-learning resources, and their performance. In conclusion, this study shows that E-learning has become quite successful among the schools and popular among the students particularly, the lockdown period due to the COVID-19 pandemic.

INTEGRATED MANAGEMENT OF FUNGAL DISEASES OF OKRA

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Okra (*Abelmoschus esculentus* L. Monech) is an important vegetable of India, known to suffer from many fungal diseases which affect the production in various ways. The fungal diseases Charcol Rot (*Rhizoctonia bataticola*) and Fusarium Wilt (*Fusarium oxysporum*) cause pre- & post –emergence losses also affecting post –harvest quality of the crop. In oil thermotherapy , asymptomatic and symptomatic seed treatment at 60 ^{0} c ,80^0 c and 95^0 c temperature for 2,5 and 10 min. respectively reduced incidence of both the pathogens and improved percent seed germination with treatment of heated oil of Neem , Castor ,Mustard and Sunflower. Fungicide- solvent seed treatments of Bavistin ,Captan, Thiram and Topsin in combination with solvent (PEG) and (DCM) were found fungitoxic against *R. bataticola* and *F. oxysporum.* Seed treatment with *T.harzianum* and *T. viride* gave best control of both the pathogens and enhanced also seed germination. Leaf extract of *Azadiracta indica , Calotropis procera ,Ricinus communis* and *Eucalyptus rudis* in pure (100 %) concentration as well as their 30 % dilution proved superior and showed maximum control of *R. bataticola* and *F. oxysporum.* Biological antagonists , plant extracts ,vegetable oils being natural biodegradable ,non toxic and non hazardous to human being and environment. Hence their use as seed treatment is eco -friendly and are more advantageous over chemical fungicides.

UNDERSTANDING THE IMPACT OF COVID 19 ON CSR

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Looking at the grim global condition due to covid 19 virus outbreak, the Indian Govt took hard measures to nip this deadly virus in the bud itself by imposing 'Janta Curfew' on 22nd March, 2020 followed by nationwide Lockdown from 25th March. To combat with the probable adverse impacts of 'lockdown' , the Indian Govt. took farsighted steps and , Ministry of Corporate Affairs, through its circular, dated 23rd March, 2020, amended Sec 135 of the Companies Act and allowed all expenditures incurred on activities related to COVID-19 as permissible avenues for CSR expenditure. As per Section 135 of the Act read with Schedule VII and Companies (CSR) Rules 2014, every company having net worth of Rs 500 crores or more, or turnover of Rs 1,000 crore or more, or net profit of Rs 5 crore or more during the immediate preceding financial year, must have a CSR committee and spend at least 2% of the average net profits earned during three immediate preceding financial years to CSR activities. The adverse impacts of covid-19 pandemic has been disastrous throughout the length and breadth of the globe, India is no exception. All newspapers/journals are full sharing the negative impacts of the pandemic on GDP, Growth rate, production, demand, employment, income, etc. The present paper is an attempt to study the impact of pandemic on the Corporate Social Responsibility in India in detail. In the present era of covid-19 , it is very difficult to find out any positive outcome of the pandemic. Though strange, but there is one. With the help of available material, it was found that the pandemic has got a substantial positive effect on the quantum and nature of CSR spending in India. The corporates have exhibited that achieving social goals is as important as delivering shareholder value and profitability. In this paper the CSR practices of various companies was studied in detail and it was concluded that companies have become conscious of the kind of impact they have on all aspects of the society be it economic, social or environmental. Available material was thoroughly studied to find out the major policy changes that caused such a change. It was observed that there are major three policy changes which have got an impact on CSR spending; the first is the 23rd March circular itself, which allowed spending of CSR funds on any activity relating to covid19 relief. The organisations have not only contributed to PM CARES fund , state disaster management authority, etc. Organisations came forward to take care of temporary/ casual workers food, ex-gratia payment, food, sanitation, quarantine facilities etc. Novel ideas were adopted to educate people about social distancing, sanitation, Masking, etc The second major policy change which was done by the government was to allow all donations for covid related activities to be eligible for 100% tax deduction, putting corporations in a win-win situation. This step was welcomed a lot by corporates and they spent a huge amount of money on varied CSR activities. The government also took a third step, which is prospective in nature, which allows the companies who contribute over and above the minimum prescribed amount to later offset the excess against the CSR mandatory obligation which may arise in subsequent years, if they so Desire. On 26 August'20, the Government amended the CSR norms to include research and development (R&D) spending on new vaccines, drugs, medical devices related to COVID-19. At the end, it could be concluded that pandemic has acted positively on quantum of CSR but it should continue, not through a mandate, but as a socially responsible corporates on its own and should help India achieve SDGs. it will not be out of place to mention that it will be nice to look forward of acceptance of proposal for a 'Social Stock Exchange' by the Securities & Exchange Board of India. The SSE will allow for more efcient deployment of CSR funding, verifcation of the impact of projects and trading of excess/defcientCSRspends between companies.

GENDER DISPARITIES IN ECONOMIC DEVELOPMENT OF CHHATTISGARH STATE

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The central part of India, where a seahorse shaped land was separated from Madhya Pradesh in the year 2000, the new state Chhattisgarh was given geographical boundaries. The most distinctive feature of this state is its Tribal population in specific regions and a complete blend of population from all

parts of India. A peaceful green state is well known for its natural resources and its commercialization. The resources vary from coal deposits to Kosa textiles to medicinal plant and art of Bastar. The most significant feature of this state is that the original population of this area is deprived class with low level of literacy, high poverty, gender biasness to all kind of social tremors which leads a slow financial growth and economic development of the State. This paper focuses on the attributes of Gender disparity in specific areas as **State Women Policy, economic empowerment plan for women with respect to land rights and livelihoods, focusing on Gender budgeting and conscious planning to balance the child sex ratio**. Most common phenomenon found in the rural as well as urban culture of the state, is regarding the male domination, domestic violence, male member addicted to alcohol, complete superstitious beliefs, less access of females to education, early marriage and motherhood, mostly contributing in the family through physical labour in households or in daily wages. Keeping a bird eye view it can be observed that removing gender disparities will definitely throw light on accelerating the economic development of the State.

COVID-19 AND ITS IMPACT ON TOURISM OF BHARAT

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Tourism has been an integral part of Bhartiya culture &tradition. Bharat is one of the developing nations known for its uniqueness in its tradition, culture and unparalleled hospitality It is a major destination for many international tourists, creating several employment opportunities and generating enormous taxes. Tourism is one of the major sources of revenue and employment in our country. This paper discusses how the Covid-19PANDEMIC impact on Indiantourism industry. The *tourism* industry in *India* and across the globe has been affect by the coronavirus *pandemic*.The whole tourism value chain across hotels, travel agents, tour operations, destinations, restaurants, family entertainment venues and air, land and sea transportation have been hit. Current work is to analyze the future with some measures and speedy recovery and regain of the tourism industry.

BEHAVIORAL FINANCE AND FINANCIAL DECISION: A STUDY OF FACTORS AFFECTING INVESTMENT DECISIONS OF INVESTORS IN MUTUAL FUNDS

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Behavioral Finance has become key area in the present of financial studies. At present Investorsare more aware and sophisticated as for as the knowledge is concerned. The pace of change in the Indian mutual fund market is creating new challenges and opportunities toprovide more worth to investors.This paper aims at finding out the factors affecting investment decision in mutual funds and its preference over retail investors and to define the factors that influence investment choice of others alternatives.Structured questionnaires used and primary data was assessed by the aid of the various Statistical methods though analysing the data revealing which factor influence the perception of investors.The findings will help mutual fund organisations to recognize the areas required for improvement and to develop their marketing strategies according to the orientation of investors.

PUBLIC ROLE IN POLICY MAKING-- A DAWN TO NEW ERA

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Public coverage is gaining interest with-inside the gift generation as it's far immediately associated with the developmental sports of authorities. Present generation wherein we live to tell the tale nowadays is spoken approximately the brand new administrative sports, revolutionary approach and

tough position of the directors in addition to the ruling authorities. First time, it was 'Woodrow Wilson' who pointed out the management and politics as special components of power. He first officially identified public management in an 1887 article entitled "The Study of Administration". The destiny president wrote that "it's far that the item of administrative look at to get, first, what authorities can well and efficaciously do, and, secondly, how it may do those right matters with the maximum feasible performance and on the smallest quantity feasible value both of coins or of energy". Public coverage is exceptional defined due to the fact the large region of country laws, regulations, court choices and local ordinances. Today, government influences all factors of our lives. Everyone capabilities a stake in the public guidelines enacted via way of means of federal, country, and local governments. Many residents and corporations strive to steer public coverage thru the political manner via way of means of assisting applicants and political parties. That's a sincere way to make an advantageous impact, however now no longer the only way. In a great democracy, humans and their nicely being are on the center of an exemplary Public Policy mechanism. It is as a result important that we call for that our guidelines need to be consistent with the present realities of the country.

AI TECHNOLOGY FOR MOBILE HEALTH OF STROKE MONITORING AND REHABILITATION ROBOTICS CONTROL

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The implementation of medical expert systems is used in the early detection of diseases. This is a quantum civilized enormous in the field of medicine, which is highly reliant on technological implementation. Computer-based expert systems, artificial intelligence systems, and data and image retrieval systems, as well as mobile computing, are examples of advanced technology. Since it leads to smart service programming in the early identification of stroke disease reliably and scientifically advanced from which the advancement part of Indian society's health to alleviate the suffering of thousands of stroke patients. These diseases lead to the payment of health development, as well as the development and robot recovery of all members of society, until they are in good health and can effectively benefit and improve society as a whole. The introduction of such a project will assist India's existing medical systems in competing at a regional and global level, as well as making India a model, by allowing them to keep up with the new mechanisms therapy world. To assist doctors and patients across India, we are developing an expert system in the field of intelligent stroke diagnosis. Expert systems in the field of medical diagnostics that can be used remotely (Telemedicine) to take a doctor's advice at a global level. Building an intelligent infrastructure that uses cell phone technology and wireless communication systems to monitor the status of patients in risky circumstances in order to preserve India's health and take advantage of medical informatics innovation. Using medical sensors such as EMG sensors, create a real-time mobile computing system for emergency situations. Develop a new advanced Rehabilitation Robotics device for the care of patients who have suffered a stroke.

IMPACT OF COVID-19 ON GLOBALIZATION

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Globalization has altered the way we live and earn a livelihood. Consequently, trade and travel have been recognized as significant determinants of the spread of disease. Additionally, the rise in urbanization and the closer integration of the world economy have facilitated global interconnectedness. Therefore, globalization has emerged as an essential mechanism of disease transmission. This paper aims to examine the potential impact of COVID-19 on globalization and global health in terms of mobility, trade, travel, and countries most impacted. The effect of globalization was operational zed in terms of mobility, economy, and healthcare systems. The mobility of individuals and its magnitude was assessed using airline and seaport trade data and travel information. The economic impact was measured based on the workforce, event cancellations, food and agriculture, academic institutions, and supply chain. The healthcare capacity was assessed by considering healthcare system indicators and preparedness of

countries. Utilizing a technique for order of preference by similarity to ideal solution (TOPSIS), we calculated a pandemic vulnerability index (PVI) by creating a quantitative measure of the potential global health. The pandemic has placed an unprecedented burden on the world economy, healthcare, and globalization through travel, events cancellation, employment workforce, food chain, academia, and healthcare capacity. Based on PVI results, certain countries were more vulnerable than others. In Africa, more vulnerable countries included South Africa and Egypt; in Europe, they were Russia, Germany, and Italy; in Asia and Oceania, they were India, Iran, Pakistan, Saudi Arabia, and Turkey; and for the Americas, they were Brazil, USA, Chile, Mexico, and Peru. The impact on mobility, economy, and healthcare systems has only started to manifest. The findings of this study may help in the planning and implementation of strategies at the country level to help ease this emerging burden.

MUTUAL FUNDS MANAGEMENT IN INDIAN MARKET: AN INTRODUCTION

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It is imperative to dispel these myths as investments should not be made under wrong impressions. It can throw the best laid out financial plan out of control, and the situation can be avoided with a little bit of caution. Lower NAV is cheaper: The most common myth that is prevalent among mutual fund investors is that of associating a scheme with a lower NAV being a better buy compared to a scheme with a higher NAV. This stems from the mind set of equating mutual fund units with equity shares of a company. NAV of a scheme is irrelevant and irrespective of whether we are investing into a fund having a low NAV or a fund with a higher NAV, the amount of investment remains the same. Let's look at a hypothetical investment into two schemes A and B. Scheme A has a NAV of Rs 10 whereas scheme B has a NAV of Rs 200. We made equal amount of investment of Rs. 1 lakh each in both the schemes. Scheme A would come across as a cheaper buy because we got 10,000 units as against 500 units in scheme B. Now, let us assume that both the scheme returns 10 % in a month. The NAV for scheme A is Rs 11 and Scheme B has a NAV of Rs 220. The value of your investment in both the case is Rs 1,10,000 . Therefore, we see that the NAV of a scheme is irrelevant, as far as generating returns is concerned. The only difference being in case of the former, the investor gets more units and in the latter, he gets lesser units. For two schemes with identical portfolio and other things remaining constant, the difference in NAV will hardly matter and both the schemes will grow at the same rate. Regular dividends means good performance: Another popular myth which emerges due to the linkages we make between the concepts of a stock markets and mutual funds is the dividend payout mechanism. When a company pays dividend, in effect it is transferring accrete in portion of its surplus to its shareholders. Therefore a generous dividend payout policy could be considered favorable in case of a company. However, in case of mutual funds, dividends are declared out of the distributable surplus which is included in calculation of net asset value. In effect it is paying back a certain portion of net assets from our own investments. Therefore, dividends from mutual fund units don't make us any richer, as there are no additional gains to be made.

THERMAL &BIOLOGICAL PROPERTIES OF NEWLY SYNTHESIZED METAL COMPLEXES OF TRIPHENODITHIAZINE

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A substituted triphenodithiazine (6,3-dibromo-3,10-dinitrobenzo[5,6][1,4]thiazino[2,3-b]phenothiazine) was prepared by using Smiles pathway. Benzenethiol and bromanil were reacted in the presence of acetate ion using alcohol as solvent for this synthesis. Then we have used metal oleates to prepare a new coordinative metal complexes of substituted triphenodithiazine. The structure of thesecomplexes were verified by elemental analysis and spectral analysis. We have also measured the

thermal activity by thermogravimetric analysis of thesecomplexes. These complexes have been found to be decomposed at higher temperatures. Metal oxides were found at the end of thermogravimetrical analysis. The thermogravimetry of complex also shows that it has three different decomposition rates with temperature.Complexes were also found to have decent activity agents some species of bacteria and fungi. Hence theseare bioactive complexes and their activity changes with concentration of complex used.

PROBLEMS AND PERSPECTIVE OF WOMEN ENTREPRENEURSHIP IN INDIA

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Entrepreneurship among women, no doubt improves the prosperity of the nation in general and of the family in particular. Women today are more likely to take up things that were once considered the domain of men, and have proven that they are second to no one with respect to contribution to the development of the economy. Entrepreneurs are playing an important role in the economic growth of underdeveloped nation. Women’s expertise and experience, their strengths and abilities in business and a compelling desire of wanting to do something good are some of the reasons for the women entrepreneurs to organise industries. According to World Bank, investing more in business of women rather in men leads to greater development of a country. Empowering women in entrepreneurship contributes to break the inequalities and decreases the poverty. Entrepreneurship plays an important role in developing society of a fast-developing country like India. Nowadays it has been realized that enterprising women have cast entrepreneurial talents which could be harnessed so as to transform them from the status of Jobseekers to Job givers. The government has realized the value of women entrepreneurship. As a consequence, it provides a range of programmes for women entrepreneurs. Even though the government organizes women through various organisations, they are not ready to undertake the industry. As compared to men, women are less motivated to start business units due to some unnecessary anxiety, lack of motivation and kind of activities.

WORKING CAPITAL MANAGEMENT & IT’S IMPACT ON LIQUIDITY AND PROFITABILITY - A STUDY OF HINDUSTAN SALT LTD.

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The current paper makes an endeavor to give an applied knowledge on working capital administration and evaluate its effect on liquidity and benefit of Hindustan Salt Ltd. The liquidity and benefit tradeoff has become a significant angle for every one of the associations. The endeavor additionally has been made to test the liquidity and productivity position. For this connection and spearman's rank technique has been applied. The connection and spearman's positioning strategy demonstrates frail connection and negative connection among liquidity and benefit. The Motaal's test has likewise been applied to test the liquidity execution. It demonstrates liquidity position of the firm has improved over the investigation period. The examination covers long term information from 2013-14 to 2018-19. For the investigation proportions demonstrating working capital execution and some measurable procedures are utilized.

MUTUAL FUND IN INDIA: A TOOL FOR FINANCIAL EMPOWERMENT

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Enterococci are gram+ve cocci occurrence mostly repoted in short chains or in pairs.These are the microbes which are morphologically similar to streptococci. They resides in the gastrointestinal tract of human and other mammals.Enterococcus is a wide region genus of Lactic Acid Bacillud (LAB) of

phyllum Fermicutes.Probiotics can be defined as the living microorganisms promoted with claims that they provide health benefits when consumed, generally by improving the gut flora. Probiotics are considered generally safe to consume, but may rarely can cause bacteria-host interactions and unwanted side effects.We will understand the relationship of Enterococci to their natural intestinal habitat in the context of Enterococci's dual life as commensals and nosocomial pathogens. To do so, we here discuss the road Enterococci have traveled to become multi-drug-resistant hospital-associated infectious agents that possess diversified genomes that allows them to survive in the post-antibiotic intestinal niche. With this understanding, we can consider how best to manipulate or reimpose the enteric microbiota to benefit human health. In this reseach paper, we discuss the Enterococci as a probiotic and restoring activity of it in human gut microflora.Enterococci probiotics are used for the treatment and prevention of some of the human and animal diseases such as the irritable bowel syndrome and anribiotic induced diarrhoea and for the control of different chronic intestinal diseases.

AN IDEAL LEADER: MAHATMA GANDHI

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Mahatma Gandhi, a person full of enthusiasm and with high principles, ideologies and philosophies in life was born on 2nd October 1869. By profession, he was a lawyer, politician, activist and writer. He was known for many movements which were in favour of a common man and for the whole country. He was an active leader from 1893-1948.

Gandhian Philosophy

It is the religious and social ideas adopted and developed by Gandhi. Understanding the Universe to be an organic whole, the philosophy exists on several planes- the spiritual or religious, moral, political, economic, social, Sarvodayaindividual and collective. The spiritual or religious element and god is at its core. Human nature is regarded as fundamentally virtuous. All individuals are believed to be capable of high moral development and of reform.

His philosophies included four principles: Satya, Experimenting with Truth, Ahimsa and. The twin principles of Gandhi's thought are Truth and Non-violence.Its objective is to transform the individual and society simultaneously, in accordance with the principles of Truth and Nonviolence.

Gandhian Ideologies

It is set of religious and social ideas adopted by Mahatma Gandhi. His ideologies emphasises not only on idealism but on practical idealism.

He developed these ideologies from various inspirational sources I.e. Bhagavad Gita, Jainism, Buddhism, the Bible, Gopal Krishan Gokhale, Tolstoy, John Ruskin and many other.

The main ideologies were: Truth and Nonviolence, Satyagraha, Sarvodaya, , Trusteeship, Swadeshi.

Gandhi's Political Thoughts

Gandhi was not a political philosopher. His political thought stems from different traditions, Eastern and Western. He had a vision of transforming the socially and morally degenerated and separated individuals in a manner where individuals can enjoy their freedom in spirit altruism. We very well know that Gandhi was a god-oriented man, but to him truth is god and as in other spheres of life, politics should also be a search after Truth. He never claim to be an original thinker, but when we look into all his sayings we find a conceptual framework, common to a philosopher.

His political thoughts have two important perspectives:

First, his political theory which act as a relative or a reconciled pattern of both Western and Eastern traditions.

Second, he is an original thinker.

Gandhi's Social Thoughts

Gandhi's social thoughts were based on fundamental values. The values like Nonviolence, equality, freedom and Justice seems to be the fundamental basis of his ideal society. Since these values are not actually realizable in a society, Gandhi thinks of gradual approximation of these ideals in the process of social progress. More the society approximates them, more civilized it becomes.

His views were derived mainly from the Bhagvad Gita, which he regarded as his guide in life.

Conclusion

Mahatma Gandhi was a man of sound and strong convictions. He had a noble soul. He was not only a man of words but also of actions. He practiced what he preached. His approach to various problems was Nonviolence. He hates communalism in every shape and form. His political ideas are keenly associated with some value goals. He is more concerned with the moral issues while explaining his political ideas and ideals. While envisaging his ideal of Sarvodaya, he focuses on some basic values of justice, nonviolence, equality and freedom. He had also dealt at length with the concepts of Truth, god, human nature, trusteeship, basic education and many other things. All these ideas constitute the important basis of his social philosophy and Intellectual discourses.

AN ANALYSIS OF PAYMENT BANKS' ADAPTABILITY IN RETAIL BUSINESS

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This study is about the payment banks' adaptability and awareness in the retail formal and informal sector of Gwalior city of Madhya Pradesh. The payment banks launched in 2015 under the guidance of the "Comprehensive Financial Services for Small Business and Low-Income Household" committee formed by RBI, headed by Dr Nachiket Mor. The purpose of these banks is to promote financial inclusion and make the economy cashless. Now, only six out of eleven payment banks are actively working in India. In India, retail sectors are divided intothe formal sector and the informal sector.The formal retail sector includes the departmental store, supermarkets, and multi-branded retail stores such as big bazaar, more supermarket, and reliance fresh. In contrast, informal sectors include a small kirana store and a small convenience store. This research focuses on the adaptability, awareness and preference of these banks in the retail business. This research study empirically tested 120 responses through a close-end questionnaire of the Gwalior district using one sample T-test, chi-square test, and paired sample T-test. The target respondents include 60 respondents from the formal retail sector and 60 respondents from the informal retail sector. The finding of this study shows that overall adoption and awareness of payment banks is high. The maximum respondent is satisfied with the services of these banks. The most favoured bank is Paytm Payment bank among the six banks because it is easy to use and cashback/discount offers. This study will assist the payment banks' service improvement and promote payment banks' adoption to increase financial inclusion in the Indian economy.

STRATEGIC PARTNERSHIP BETWEEN INDIA AND RUSSIA UNDER THE LEADERSHIP OF PUTIN

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Trust, mutual understanding and compatibility, and common interests in the international system remained the pillars of Indo-Russian relations for seventy years. It brought them closer to each other to cooperate in the areas of defense, trade and technology. After the collapse of the Soviet Union, both New Delhi and Moscow experienced a low-level relation, but since the coming of Putin, relations between the two have taken a new turn. Besides strategic cooperation, the nations joined hands to make policies for better diplomacy, multipolar world, countering insurgencies, climate change, technology and defense

cooperation and terrorism. Besides this strong partnership and common interests, Indo-Russia is facing multiple challenges, particularly in the wake of changing dynamics in Asia politics. This research intends to analyze the history of the indo-Russian strategic partnership with a specific focus on Putin's era.

AWARENESS OF SUKANYA SAMRIDDHI YOJANA: A STUDY WITH SPECIAL REFERENCE TO DELHI-NCR REGION

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Sukanya Samriddhi Yojana is one of the most popular schemes for the betterment of the girl child. Female child has been considered as second fiddle in our country. So it becomes very important to empower females. To take care education and marriage of the girl child, Indian government launched the scheme “Sukanya Samriddhi Yojana”. Under this scheme Sukanya Samriddhi account can be opened in post office which provides higher interest for a fixed lockup period. Account can be opened for the girl child below the age of 10 years. Various schemes are launced time to time by the Indian government but simultaneously it become very important to know that whether people are aware about the schemes which have been launched for them. So in this study an attempt has been made to know the level of awareness about the scheme Sukanya Samriddhi Yojana in Delhi-NCR region. Data have been collected from 110 respondents from Delhi-NCR region and a comparative analysis has been done by using the chi-square test. It has been found that illiterate people, those who are uneducated and people belonging to lower income group are less aware about the scheme. Some attempts should be made to make people aware about the scheme.

EFFECTIVE WORKING CAPITAL MANAGEMENT IN SMALL AND MEDIUM SCALE ENTERPRISES (SMEs)

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The need to main effective working capital management within Small and Medium Scale Enterprises (SMEs) remain essential to solvency and liquidity of SMES. Most SMES do not care about their working capital position, most have only small regard for their working capital position and most do not even have standard credit policy. Many do not care about their financial position, they only run business, and they mostly spotlight on cash receipt and what their bank account situation is. For the purpose of this study, Standard working capital ratios were used to measure the effectiveness of working capital in the selected firms. The firms selected show signs of overtrading and illiquidity, concerns was on profit maximization without taken cognizance of payment of creditors. The firms exhibit low debt recovery over credit payment. It is recommended that for SMEs to endure within Nigeria economy they must design a standard credit policy and ensure good financial report and control system. They must give sufficient cognizance to the management of their working capital to ensure continuity, growth and solvency.

IMPACT OF COVID ON DIGITAL PAYMENT SYSTEM IN INDIA

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Inception of digital payments in India was in 1990 when Government of India came with the concept of online banking which changed the entire perspective of financial services Further digital payments in India became more prevalent during the time of demonetisation when India was thriving to become a cashless economy the pandemic of covid-19 served as a catalyst to these digital payments. As per the recent forecasting done by Accenture and released on November 24, 2020 – about 66.6 billion transactions worth USD 270.7 billion are expected to shift from cash to cards and digital payments by

2023 in India, and further increase to USD 856.6 billion by 2030. According to the report, the payment gateway aggregator market in India,is currently estimated to be at Rs 9.5 trillion. This indicates that the point of stagnation for the industry of digitalized payments is nowhere in near future rather this industry has lot of potential for growth and development and the various estimates by rating agencies proves that these digital payments are increasing continuously both in frequency and in volume. The digital payments have been readily adopted by the general public of India as it includes various advantages such as consumers convenience, safety, protection, speedy transactions, financial gains and no financial leakages. This leads to a win- win situation for the customers of digital payments.The objectives of this paper are To analyze the situation of digital payments in India and prevalent methods used to do such payments, To ascertain the amount of users indulged in digital transactions on the basis of age, Gender and income, To evaluate and compare the digital payment per capita per annum over five years to evaluate and compare digital transaction volumes by various digital payment methods . on a yearly basis to get a glimpse of how Corona pandemic gave boost to digital payments and To discuss various initiatives taken by government to increase the volume of digital transactions in India to facilitate public in general amidst the Covid-19 pandemic.

INTRODUCTION TO NON-FORMAL EDUCATION IN SPECIAL REFERENCE TO ADULT & CONTINUING EDUCATION

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Non-formal education includes programmes that do not provide formal certification or curriculum, but are more structured than informal learning, which refers to learning absorbed from daily experience. Adult & continuing Education is one of the best agency and example of non-formal education.Adult & continuingeducation is a practice in which adults participate in methodical and organized activities through which they can facilitate their understanding and learning. Throughout the lives of the individuals, they are required to upgrade their knowledge, skills, abilities and aptitude. Therefore, the primary objective ofadult & continuingeducation is to ensure individuals are able to augment their understanding in terms of various concepts. The adults develop motivation and interest in learning, when they need to meet their needs or achieve the desired goals. The main objective of this research paper is to introduce the meaning and significance of adult& continuing education. The main aspects that have been taken into account are, history of adult & continuing education in India, adult& continuing education during the British period, adult & continuing education after independence, types of education, meaning and purpose of adult & continuing education, objectives of adult & continuing education, need of adult & continuing education in India and adult& continuing education policy.

PROGRAM COMMITMENT AND PSYCHOLOGICAL WELL-BEING OF UNIVERSITY STUDENTS: A THEORETICAL REVIEW

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Promoting the psychological well-being of students requires an in-depth understanding of the specific (e.g., need of choosing a university program), critical, and central (e.g., career) developmental tasks associated with university life. Throughout their university experience, students are faced with a variety of complex choices that may influence their psychological well-being (Bragg, 1994). The most salient of these tasks involves choosing an appropriate program of study, committing to it, and carrying out the necessary steps to follow it through to completion.There is a wealth of literature that demonstrates the potential benefits of employee commitment. In the context of university students, we differentiate different foci and components of commitment similar to the organizational context. This differentiation may allow universities to make more selective use of strategies to encourage

and maintain higher levels of student commitment. There are currently significant gaps, limitations, contradictions and controversies in the literature concerning the nature of the relationship between university program commitment and psychological well-being in university students. The objective of this article is to review and clarifythe theory base that can support relationship between program commitment and psychological well-being of university students.

THE CONTRIBUTION OF WOMEN ENTREPRENEURSHIP TO THE ECONOMIC DEVELOPMENT OF RAJASTHAN (WITH SPECIAL REFERENCE TO RAJASTHAN)

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Giving legitimate power or authority to undertake women empowerment work. If women are empowered, they can participate in planning and decision-making and contribute individually to development programs and activities. Empowerment of women is a major social phenomenon in Rajasthan, which requires an understanding of its multifaceted impact, including our family structures and units. The 2015 census contains an important message because it empowers women in the form of women entrepreneurship and economic empowerment. To secure the rights of women, they need to improve their education, skill development, loan facilities and decision-making opportunitiesand women should be provided with legal rights to empower them. The principle of gender equality is enshrined in our constitution which guarantees equality to women and empowers the state to adopt positive determination measures in favour of women to overcome cumulative socioeconomic crises. Through them within a framework of a democratic poet, our law development policies plans and programs are meant to inspire the advancement of women in different fields. The government has several programs that create awareness and cover gender sensitivity towards welfare and support services. These programs play a complementary role for health education agriculture and other development programs in rural areas. All these efforts are being directed to empower women economically and socially so that they can become equal and active partners in national development along with men. The National Policy for the National Empowerment of Women 2015 outlined three policy approaches to address gender inequality.

In addition to making the legal system more sensitive to the needs of women and sensitive to gender, women have become financially and socially empowered.But facing the problems, mere government intervention is not enough to determine better results. Women citizens should empower themselves and encourage them to do so by different sections of society and become a unified government in the development of women by public opinion Has gone and various changes were emphasized. During the Tenth Plan, there has been a participation on equal development of women in the development process. Awareness about inclusivity and empowerment is the need for women to empower themselves from below and this is about the change of values and behaviour and the need for economic empowerment. All the problems are around inequality and hence the step to promote equality of treatment and full integration in the development of women is to promote the phased key in the country.

ANALYSIS OF FINANCIAL PERFORMANCE USING KEY RATIOS OF BHEL

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The present study was undertaken to enlighten the financial performance of Bharat Heavy Electricals Limited-BHEL (A Maharatna Company), one of the largest public sector undertaking. Analysis of accounting ratios have great contribution to assess the solvency position of a company, proven by L.C

Gupta Model formulated by L.C Gupta in 1980s supported by Altman Z o'score Model. Analysis of accounting ratios also known as best measure to assess the profitability and financial position of an enterprise. Ratios can be analysedby comparing the ratios for a definite period of time taking a base year, or by taking data of one enterprise against the industry as a whole, or for a specific enterprise against the predetermined standards, or for just one department of the concern againstother departments of the same concern. Key accounting ratios are calculated for a number of years which shows the trend for the change in position. In order to achieve the objectives of the study key financial ratios had been used toassess the financial performance of BHEL by taking a period of five years (from 2014-15 to 2019-20). Study is based on secondary data which had been cater from the audited financial statements and annual reports of BHEL. The results clearly state that the decrease in profits of the company is due to the decreasing profitability during the period of study. Increased costs and fall in sales lead to decline in almost all the variables of profitability ratios. Hence, it is time to make efforts to increase the sales volume by reducing the costs to increasethe profitability.

WOMEN AND LEADERSHIP

Priyanka Khattar
Research Scholar

Women have increasingly moved toward greater gender equality at home and in the workplace. Women are still underrepresented in leadership roles in corporations, senior management positions, and the political sector especially in light of the changing population demographics. Stereotypic gender role expectations can constrain their leadership behaviors. There are some gaps linked to it which still need to be filled in order to give equal opportunities to females as well. The society and the masculine man has developed some theories, due to which, it is been said that female qualities do not contribute to the required management attributes. For instance, In order to have an executive role, a person must be more aggressive, competitive, more tasks oriented etc. but females always have the opposite qualities like interpersonal relations, emotional, collaborative etc. It is increasingly clear that a gender neutral view of leadership is insufficient and that we need to consider the influence of cultural worldviews and, on shaping leadership style. This study focuses on the differences between male and female stereotypes and the barriers which the females may experience while trying to reach the top management levels of hierarchy. This study also provides recommendations for improving women's presence in leadership roles, particularly in providing a roadmap for future research opportunities.

ETHNICITY AND CIVIL SOCIETY: A STUDY ON THE ROLE OF CIVIL SOCIETY ORGANIZATIONS IN THE IDENTITY MOVEMENT OF MANIPUR

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In a modern day democratic country, the relation that exists among state, citizens and civil society is very important. Civil society becomes a site where negotiation between the citizen and the state takes place but the tension between the state and the citizens leads the role of civil society a questionable one because civil society is often fabricated with other social institutions which often makes civil society go against the direction of the state and takes the position to pressurize the state in any matter related to the hegemonic nature of the state to citizens. Earlier knowledge on civil society frames its existence in providing rights and freedom to the citizens but the conflict that arises in the society led civil society to maintain its role in relation to other institutions that exists in the society. And conflicts are more prominent in a place where diverse ethnic communities exist like in Manipur and civil society play a massive role in addressing the needs and aspirations of these ethnic communities. But problem arises when these civil society are formed and performed their duties according to the needs of their respective ethnic communities. It is important to mention that civil society exists not only based on the major ethnic classification of the Meitei, the Naga and the Kuki but for the subdivision of these major ethnic groups too. So, civil society has become a tool in mobilising the ethnic nationalism of these communities or rather an association which produces ethnic identity. Apart from its relation with the state and citizens, there is an undeniable relation that exists between civil society and non-state armed groups because of the rising conflict among various ethnicities in the north east states of India as most of the underground groups are formed out of the demands of the various ethnic groups. Ethnic aspirations and needs become an important aspect in the functioning of these underground groups and civil society occupy a formidable place in the relation between armed groups and the state. It is almost evident from the issues and incidents that happened in Manipur that civil society becomes a bridge or a negotiating body in matter related to conflict of ethnic communities or in the relation between armed groups and the state. The concept of civil society becomes ambiguous as it is said to be an association of individuals which provides rights and freedom to individuals; in a certain sense, various civil societies do provide important decisions for their respective ethnic community but it is important to question whether these decisions are important or beneficial for the entire communities of Manipur or is it only for one community and also, with the rapid change in the society, the role and functioning of the civil society also changes accordingly. So, it is important to establish the changing nature of civil society and its relation with the ethnic identity in the multi-ethnic state of Manipur.

ROLE OF MEDIA IN INDIAN POLITICS

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Media and politics have a strong relationship with each other. Both are the main part of democracy. Media is very important tool of communication. It is an effective tool in the hand of the democracy to make everything smooth and proper. It allows the people to take smooth and prospective part in election. Media plays a watchdog role in politics .in there watchdog role, it encourage the accountability and transparency of the decision makers by highlighting the wrong policies of the government. In the past, Print media like Newspapers, Journals plays a very important role in freedom struggle in India to mobilize the public opinion against the British rule. In the recent time, various modems of media mobilize on time to time to support the politicians. In the present scenario the role of media has been changed in Indian politics. It is becoming highly publicized. Government has consolidated a strong control over media. Media has failed to conduct political reporting impartially.

THE RELATIONSHIP BETWEEN JOB SATISFACTION AND ORGANIZATIONAL CITIZENSHIP BEHAVIOR IN THE WORKPLACE

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The competition in the 21st century is now restricted to the quality of human resources available in the organization. All the other resources in the organization can be easily replaced and but the quality of human resources determines its position in the marketplace. The organization hires employees by providing a list of job description to transact the jobs but in reality, the work cannot be just confined to a set of job description checklists. The employees perform voluntary extra role behaviours to complete the work which in turn promotes organizational effectiveness. In this situation, it becomes essential to know the job satisfaction level of employees and the discretionary work performed by them to discharge the functions of an organization. This paper makes an attempt to review the past studies conducted in various fields by analyzing the relationship of job satisfaction and organizational citizenship and enlist the findings. This paper is theoretical in nature. About 40 literatures are reviewed to better understand the relationship between the variables.

DOES THE ROLE MODELS PROMOTE ENTREPRENEURIAL ASPIRATIONS IN ENTREPRENEURSHIP EDUCATION

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The study analyses the influence of role model stories in creating entrepreneurial aspiration. This paper aims to measure entrepreneurial intention, entrepreneurial skill and entrepreneurship motivation factors leading to entrepreneurship aspiration. We conducted the study among the graduate students in arts and science colleges of Kerala. Role model stories acts as motivating source and encourage students to develop entrepreneurial passion. Role model stories may be success stories and failure stories. Result reveal that both success stores and failure stories have positive effect in creating entrepreneurial aspiration among graduate students in Kerala.

RELATIONSHIP BETWEEN LEADERSHIP STYLES AND ORGANISATIONAL COMMITMENT OF EMPLOYEES

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Leadership is essentially the capacity to persuade people to act in a specific way with the required degree of persistence and force. Leadership types, on the other hand, have an effect on leadership capability, which defines employee loyalty to a specific setup. The aim of this study is to see if there is a relationship between various leadership styles and employee affective commitment in the Rajouri Municipality. This study also aims to determine the effect of various leadership styles on the normative and continuance commitment of workers working in the Rajouri Municipality.

IMPACT OF ZERO INVENTORY MANAGEMENT ON E-COMMERCE COMPANIES

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The improvement of cost management and control of E-Commerce Companies is of great significance for realizing the harmonious existence between man and nature. The improvement of enterprise value is benefited from making full use of each cost input to obtain profits. Therefore, it is very important to find out the shortcomings in cost control and optimize it in time. “Zero inventory” is a cost-saving management model that E-Commerce companies have already implemented, or are exploring. The basic idea of “zero inventory” management is that the enterprise tends to zero the inventory of raw materials, products and finished products in the procurement, production and operation, to avoid the opportunity cost of inventory occupation, and to prevent inventory from being outdated as wellas risks such as falling prices and damage.Zero inventory unfortunately comes with a number of potential disadvantages, which can have a significant impact on the business if they occur.

Risk of running out of stock: By not carrying much stock, it is imperative business have the correct procedures in place to ensure stock can become readily available, and quickly. To do this, they need to have a good relationship with supplier(s),need to form an exclusive agreement with suppliers that specifies supplying goods within a certain time frame, prioritising company.

Lack of control over time frame: Having to rely on the timeliness of suppliers for each order puts business at risk of delaying their customers receipt of goods. If business don’t meet their customers’ expectations, they could take their business elsewhere, which would have a huge impact on business if this occurs often.

More planning required: With "Zero inventory" management, it's imperative that companies understand their sales trends and variances in close detail. Most companies have seasonal sales periods, meaning a number of products will need a higher stock level at certain times of the year due to higher demand. Therefore, they need to factor that into planning for inventory levels, ensuring suppliers are able to meet different volume requirements at different times.

If run properly, "Zero inventory" management is seen as one of best ways of managing inventory. While it is not without risks, it has significant rewards, and is ideal for those who are able to plan carefully in advance, and build strong relationships with suppliers.

A STUDY ON HOW INFLUENERS IMPACT THE BUYING CHOICE OF SHOPPERS

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There is a highly significant increase in the number of influencers in recent marketing trends where influencer marketing represents $15 billion industry till the early months of 2021 and becoming more relevant to the brands related to fashion, beauty, travel, and lifestyle. Influencer marketing is one of the trending strategies that firms follow to attract customers. Influencers have the potential of influencing buyer's opinions, convert the leads, and increase brand awareness. Influencers use various platforms to reach the audience like social media and other digital media. whereas due to the increase in the usage of social media it replaces other mediums and stands high in reaching the maximum targeted audience and it leads to a significant increase in the number of social media influencers. Influencers post and share the content that increases their standards and followers. The quality of influencer and trust in them depends on the number of followers, the content they create, and the level of influence they share. The audience gets influenced by the influencer's lifestyle, content, and situation. Influencers create a relationship with the audience by engaging with them and by creating creative content. The brands approach influencers to reach the audience, market their products/ services to achieve their marketing objectives. Brands approaching decision depends on the quality of influencers whereas they feel Nano influencers with powerful content have the ability to boost the conversions from the audience than mega influencers with a large number of followers where the chances of sleeping followers exist. Influencers affect the buying decision of the buyers with the knowledge and relationship they have with the audience. To provide some knowledge in this regard, this paper aims to give an introduction to the various influencers, Platforms they use and the methods they follow to grow and influence the customers and their buying decision.

CONTRIBUTION OF WOMEN'S SELF HELP GROUP IN A MAJOR WAY IN THE BATTLE AGAINST COVID-19 IN INDIA

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SHGs have launched a number of initiatives at the local level since March this year. When the pandemic began, the Indian manufacturers were not able to meet the demand for masks and other protective materials. The SHGs stepped in to fill this demand. The motivated, enthusiastic and committed approximately 690 lakh women members of around 63 lakh Self Help Groups across the country formed under the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission, Ministry of Rural Development, have always contributed in addressing economic and social needs that have emerged at the community level. These women are engaged in livelihoods activities, bringing social change through awareness generation, leading movements and responding during natural calamities. During the on-going crisis also, SHG members have emerged as community warriors by contributing in every possible way to contain the spread of COVID-19.Their efforts also included 1 lakh litres of sanitizer and 50,000 litres of handwash; with sanitiser production increasing to 3 lakh litres by May. Again, to meet the demand for PPE kits, the SHGs swung into action. Over 4000 women belonging to SHGs produced more than 2 lakh PPE kits across 12 states from March to May. SHGs went on to play a key role in tackling the

problems caused due to the restriction of mobility and the loss of livelihoods, especially of the migrant population.The largest of them, – the Kudumbashree network of Kerala comprising 4.4 million womenacross 300,000 SHGs, have been instrumental in running 1300 community kitchens in their state's panchayats and municipalities. The SHGs also stepped into spread awareness on COVID-19 and busting the myths that came along with the disease. The Jeevikas of Bihar conducted door-to-door awareness drives on social distancing, good health, and hygiene. Through their vast network of WhatsApp groups, comprising of 190,000 WhatsApp groups with 2.2 million members, the SHGs proactively worked towards countering misinformation about COVID-19.Since the beginning of the pandemic, the SHGs have done phenomenal work in lending a hand by not just stitching masks and preparing sanitizers, but also in ensuring livelihood to the most marginalized groups. The work done by the SHGs during the pandemic is worthy of being a template for optimal community-led response in times of crisis.

ENTREPRENEURSHIP FINANCING IN INDIA: A STUDY OF CROWD FUNDING

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Entrepreneurship is playing an important role in economic development nowadays.in the view of this fact entrepreneurship development received serious attention among the students, planner and policymakers and researchers. The present study explains the entrepreneurial finance and discusses the effects that different financing options have on the performance of private owned business like startups. It is using network approach in order to explain the drive of innovations by having different finance options. The paper is also to discuss the history of entrepreneurship, its development stages, further it also discussed the alternative mode of online funding. The crowd funding is financing to small business lacking access to bank finance by providing alternative sources of funds. Alternative funding are external sources other than that of banks, financial institution or stocks. It is an online platform for financing a project, business ventures or social cause by a group of individuals. Crowd funding platforms are not only offering donation and reward based financing, but it also offers equity based funds. The present study is an attempt to understand the concept of crowd funding, different modes of crowd funding and role of it in startups and entrepreneurship development.

PERFORMANCE EVALUATION OF SHG- BANK LINKAGE PROGRAMME OF NABARD IN RAJASTHAN

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Rajasthan is geographically a largest state of the country and the peculiar natural, social and economic situations of the state provides a strong microfinance movement. Rajasthan has registered a remarkable growth and progress under SHG-Bank Linkage Programme sector in last two decades. In the state, various poverty alleviation and employment generation programmes for rural areas implementedwith support the from the central government, World Bank and bilateral donors, the in the state, SHG approach has become the key strategy for the social mobilization, increasing access of poor to financial services and for sustainable livelihoods generation. The Self-Help Group programme was originated in Rajasthan by DWCD and it is being implemented in all the 33 districts of the state in 1997-98. The purpose of the study is to document the progress of bank linkage programme in the state of Rajasthan. The secondary data has been collected from various Government and Non-government sources such as annual reports of NABARD on SHG-Bank Linkage Programme, Status of Microfinance in India (various years). With the help of reviewing the papers based on the topic, the study has also analysed the various issues related to linkage programme and also provides some policy alternatives.

PERFORMANCE EVALUATION OF WOMEN SELF HELP GROUP IN SIDDHARTH NAGAR DISTRICT

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SHGs group members make small regular savings contributions over a few months until there is the enough money in the group to begin lending to villagers and any of the group members In the SHGs group usually there are women from similar social and economic backgrounds, all come voluntarily to save some amount on regular basis. They take loan at the time of emergency from their collective savings. SHGs offer poor women a platform for building their life. Self help groups can facilitate empowerment. Empowerment is the process that creates power in individuals over their own lives, society and in their communities. According to the data released by rural development department, the maximum number of over 89000 face masks was manufactured by SHGs in Lucknow, followed by Aligarh where more than 64000 face masks were made after this Varanasi 41000 and Moradabad 34000. Data show that **Siddharth Nagar** district produced maximum 5000 PPE kits, followed by Basti where as many as 860 kits were produced. With 1.3 billion Indians in the midst of an unprecedented 40-day lockdown to defeat the corona virus, the collective strength of women's self-help groups (SHGs) has come to the fore. In Siddharth nagar there are many women's Shgs and they also take grant from Government. Once time I visited a bank and ask manager about Shgs he told that only 47 accounts (a village data) were opened in last 3 years but in future there is most probable chances in increasing their numbers. UP Government releases over Rs. 445 crore to more than 97600 Shgs. CM said, "Self-reliance in women not only increases the confidence of a family but also that of a village and the community as a whole. Therefore, the study aspires to examine the role of women's SHGs on social, economic and psychological development of poor women in district Siddharth Nagar.

A STUDY OF CUSTOMER PREFERENCES AND SATISFACTION TOWARDS DIGITAL PAYMENT SERVICES IN RAJASTHAN STATE

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In recent past the economy has witnessed a significant growth in technological innovations. The demonetization drive in the country has contributed in transforming the cash economy to a digital economy. With this there has been a rapid shift from traditional methods of payments to digital payments. The payment banks have played an important role in this major transformation. These have adopted new technology to align with innovative financial online operations to provide quality digital payment services to the potential customers. Due to this customer satisfaction has became a vital parameter. This paper is intended to investigate the customer preferences towards digital payment modes and customer satisfaction towards digital payment services. Simple random sampling was carried out and data was collected through a structured questionnaire.

A STUDY OF LIVELIHOOD SKILLS EDUCATIONAL NEEDS AMONG RURAL DROPOUT ADOLESCENT GIRLS

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Dropout tendency among adolescent girl students before the completion of class 12th is a well documented socio-educational problem. The present paper is focussed on significance of livelihood skills educational needs among rural dropout adolescent girls of Almora district in Uttarakhand state. Imparting livelihood skills education within and out of classroom is an important task for enhancing quality of life among girls in general and dropout rural girls in particular. Adolescent girls in India dropping school education after class 7th and before class 12th are vulnerable groups who have limited opportunities to

gain proper and quality education, knowledge and skills that can lead to economic empowerment in future. For the study, 100 school dropout rural adolescent girls were selected through snowball sampling technique from 30 villages of 07 blocks namely, Bhaisiyachhana, Chaukhutiya, Hawalbagh, Lamgarha, Takula, Tarikhet, and Dhauladevi of Almora district . The data were collected by employing an open-ended interview schedule. Qualitative analysis of data revealed that respondents of the study having poor educational background, low economic status, lack of interest in studies, non-availability of secondary educational institutions nearby, forced withdrawal from studies by parents, gender discrimination, heavy workload of household chores as reasons for dropping school education. Majority of respondents showed unawareness about governmental and non-governmental schemes for livelihood skills. Only few respondents had undergone training related to sewing, embroidery, beauty parlour, typing, data-operating and tea-farming skills. Respondents of the study emphasized need of livelihood skills training to enhance their quality of life. They suggested textile designing, boutique training, interior designing, poly-house farming, computer and home based industrial skills along with marketing skills to promote self employment opportunities. Demand of communication, leadership, personality development skills such as creative and assertiveness skills also found felt needs among these rural dropout girls.

POST COVID-19 OPPORTUNITIES AND CHALLENGES

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Covid-19 has become so familiar with our lives that we have almost started to live with it as everything is virus and everywhere is virus. The Covid-19 virus has wreaked havoc on people all over the world. Preventive measures such as bans and lockdowns have had a negative impact on the economy, education, progress, and most importantly over precious lives. With the emergence of the Second Wave of Covid-19 across the lengths and breadths of world, catastrophic losses to human life and the economy have occurred. The second wave of the pandemic has come as a shock to India in general and the world in particular. People are caught in a devil and a deep sea as the new 'double mutant' variant of the deadly virus has come into vogue and once again afresh Covid wave looms in India. Earlier the virus had less mortality rate then the mutated one and little did one know that the virus will become even stronger and breathtaking. The aim of this paper is to bring to forefront the post Covid-19 opportunities and challenges and to find the risks of new Covid-19 variant found in India.

NEW-FANGLED TRIAL AND PROSPECTS OF LIFE DUE TO COVID 19

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The Covid-19 has vibrated the entire nook and corner of the world and impacted the ways and methods which were used in dealing with the defy in every field of life be it banking, commerce, management or education. Earlier the focus was on the formal education that is student or teacher should have to come at a scrupulous place, for teaching and learning. Thus it was captivating only within the four walls of educational institution. Previously, there was no alternative which would substitute this traditional system of education .However, now we have an absolute proxy to the traditional system of education and that is virtual mode of education, which takes place with the help of technologies and while learning or interacting with this mode you can be at any space say it from 1 mile to 1000 miles or much more .Resultantly, we can say that for education you don't need to roam here and there ,you can access the learning anywhere and anytime. So we are in a position to say that despite all the negatives that are dispensed to covid-19 it had geared up us for adversity and modernized our thought process by thinking about unusual ways to each and every situation say it working from home or learning from home. It hadn't left any option rather than to leave our traditional system with number of rigidness .Thus making the new system of education much flexible and much innovative. The main aim of this paper is to highlight the challenges and opportunities which covid-19 has laid on every single being so that we can cope up with the situation with huge accomplishment.

SOCIAL FACTORS ABOUT TUBERCULOSIS AMONG MULTI DRUG RESISTANT PATIENTS IN RURAL RAJASTHAN

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Background: Social factors are closely associated with tuberculosis like overcrowding, poverty, economic condition, Lack of knowledge about diagnosis process, treatment and regimen and level of education of the patient and family is very low, due to which they do not understand the severity of the disease, that's move to unsuccessful treatment outcome. WHO show that there were an estimated 10.0 million new cases of TB disease (also known as active TB) in 2018. The Objective of the study was to assess social factors about of tuberculosis among multi drug resistant patients.

Methods: Cross sectional study was conducted to determine about social factors about tuberculosis among multi drug resistant patients in Piprali block, Sikar district in rural Rajasthan.

Results: Neglecting Community & Relative 48%, Verbal Abused by Society 52%, Isolation/Separation from Family 46%, Difficulty in Performing Activities 88%, Awareness about Symptoms of tuberculosis, 60%. 44% respondents have assumption that TB is caused by bacteria, 60% patients have knowledge that tuberculosis is communicable disease, 44% patients have knowledge about MDR tuberculosis but 56% patients don't knowledge about our disease, 58% patients was not knowledge about proper disposal, very less (24%) patients was aware about reproductive health and 78% patient did not awareness about reproductive health. 88% patients have history of past TB treatment in which patient's treatment after failure and lost to follow up.

POSTCOVID OPPORTUNITIES AND CHALLENGES

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The outbreak of COVID-19 pandemic has brought social and economic life to a standstill for different class of people. In this study the focus is on assessing the impact on organized and unorganized sectors like Education, Travel and Tourism, aviation , SME' s and many small enterprises which were into the phase of developing etc. Micro, Small and Medium enterprises, which have created more than 90 per cent of the jobs in India, employing over 114 million people and contributing 30 per cent of the GDP but due to pandemic , most of the enterprises are at the risk of having a severe cash deficit due to pandemic .Many of these MSMEs have high loan obligations and monthly EMIs to pay. Many of them might just disappear if their cash cycle is disturbed because of the lockdown, with fixed costs swinging over them in such a situation.Most of the informal workers from micro, small and medium sized enterprises have shut down their business or they have started looking for other opportunities.

Start ups with minimum investment has emerged as intermediate inputs and services to modern sector are struggling to survive, which was imposing a big challenge to government also. The outbreak of COVID-19 has impacted nations in an enormous way, especially the nationwide lockdowns which have brought social and economic life to a standstill. A world which forever besotted with activities has fallen silent and all the resources have been diverted to meeting the never-experienced-before crisis. There is immense impact of the virus on the economic activities which has slowdown most of the nations economy. What is astonishing and worth noting is an alarm bell which was rung in 2019 by the World Health Organization (WHO) about the world's inability to fight a global pandemic. On 28 February 2020, the National Statistical Office announced revised estimates of GDP growth, from 8 per cent to 7.1 per cent in the first quarter, from 7 per cent to 6.2 per cent in the second quarter and from 6.6 per cent to 5.6 per cent in the third quarter. India's GDP growth rate falling below 3 per cent if the virus spreads further in India and lockdown sees an extension. The focus of the research paper is on Demand of which commodities have

gone up or come down and in relation to the effects on supply of commodities. How the prices of different commodities have behaved during pandemic phase. How economy has reacted in two years. This research paper also includes the opportunities created in organized and unorganized sector along with government efforts.The recovery in economy depends on the timings and magnitude of government support as well as the level of corporate debt and how the companies and markets cope with lower demand and increasing prices. Government assistance to those most in need (largely constituted of unorganized sector, migrants and marginalized communities) is a critical measure to save many lives.The pandemic will bring in more of the unorganized sector in the formal fold by means of the economic stimulus announced, and increase the government's revenues from indirect taxes in the long-run.

GENDER DISPARITY IN MAHESH DATTANI'S *TARA*

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Gender inequality, contrary to popular belief, does not refer to disparity of female gender rather it is a social phenomenon that occurs when both the genders males as well as females are not treated equally by the society. Differences in genetics, psychology, or cultural norms may form the basis of such kind of treatment. Some of these distinctions tend to be socially constructed, whereas others appear to be empirically supported. Tara, a captivating play, raises concerns about a discoursed society that handles children born within the same womb in two distinct ways. The play explores the issue of gender discrimination, demonstrating preferential treatment towards male children in an ostensibly educated community. The play revolves around the separation of the conjoined twins, Chandan and Tara, who are born with three legs, with Tara having a better chance of surviving. The gender discrimination towards Tara is apparent when the third leg is offered to Chandan by altogether preverting a medical report. The play showcases the predicament towards the female and how she is subjugated by patriarchal culture. It also addresses the issue of cultural discrimination against women in an elaborate and systematic manner. Thus, Dattani's drama depicts the harsh reality of life. The aim of this paper is to bring to forefront how Tara is discriminated on the bases of socially constructed gender by the various characters in the play.

ROLE OF SOCIAL SCIENCE IN GLOBAL WARMING AND CLIMATE CHANGE

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Climate change" and "global warming" are often used interchangeably but have distinct meanings. Similarly, the terms "weather" and "climate" are sometimes confused, though they refer to events with broadly different spatial- and timescales

Climate change includes both global warming driven by human emissions of greenhouse gases and the resulting large-scale shifts in weather patterns. Though there have been previous periods of climatic change, since the mid-20th century humans have had an unprecedented impact on Earth's climate system and caused change on a global scale.

Social science is the branch of science devoted to the study of societies and the relationships among individuals within those societies. The term was formerly used to refer to the field of sociology, the original "science of society", established in the 19th century. In addition to sociology, it now encompasses a wide array of academic disciplines, including anthropology, archaeology, economics, human geography, linguistics, management science, media studies, political science, psychology, and history.

Global warming is the long-term heating of Earth's climate system observed since the pre-industrial period (between 1850 and 1900) due to human activities, primarily fossil fuel burning, which increases heat-trapping greenhouse gas levels in Earth's atmosphere. The term is frequently used interchangeably with the term climate change, though the latter refers to both human- and naturally produced warming and the effects it has on our planet. It is most commonly measured as the average increase in Earth's global surface temperature.

Solid evidence base on the social science of climate change is essential for navigating the scale and complexity of the climate crisis. While climate change requires the input of many disciplines, the drivers of and the solutions to climate change are fundamentally social, economic and political. We need to understand them better.

The social science achievement of understanding and responding to climate change is rooted in human behavior – the drivers of greenhouse gas emissions, the climate impacts on people and ecosystems and how we react to these, and the evaluation of political and economic solutions.

NEGOTIATING PITFALLS IN COURSE DESIGN VIS-À-VIS NEP 2020 PROPOSAL FOR MULTIDISCIPLINARY EDUCATION

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With regard to Higher Education, the National Education Policy (2020) put forward a novel proposal for a holistic multidisciplinary education "to lead the country into the 21st century and the fourth industrial revolution"(P37). The notion of a 'knowledge of many arts' or what in modern times is often called the 'liberal arts' prevalent in ancient India is proposed to be brought back to Indian education (P36).More than a decade ago the University Grants Commission floated the idea of autonomous institutions with the liberty to design Courses. Then, teaching departments in autonomous institutions undertook hectic efforts to transform the existing Curriculum. Now with multidisciplinary education and Liberal Arts approach being proposed in NEP 2020, new courses are likely to be launched soon.

Educationists know that curriculum design is a professional enterprise and designing a multidisciplinary curriculum is quite complex. Practitioners know that the term Multidisciplinary is a bit fuzzy in nature with closely related terms such as Inter-disciplinary and Trans-disciplinary. So when NEP 2020 proposes teaching subjects in Humanities, Arts, Sciences and Mathematics from a Liberal Education perspective multidisciplinary curriculum design may lead to many pitfalls. What exactly should curriculum developers do to avoid the pitfalls in multidisciplinary curriculum design? How can curriculum designers address Post Modern perspectives while designing syllabuses, following student-centred practices and computer assisted teaching and learning? These are some of the questions this paper tries to answer.The paper commences by referring to the introduction of 'Multidisciplinary' perspective in NEP 2020 followed by pedagogy of Multidisciplinary study. After mentioning the current trend in the arts stream, Post Modern perspectives in education is highlighted. This is followed by a reference to earlier pitfalls in curriculum design and the steps to be followed in curriculum design focusing on student- centred practices and the use of technology. The paper concludes by listing down certain aspects curriculum developers need to look into in the context of NEP 2020 in the time Industrial Revolution 4.0.

DENGUE IN WEST BENGAL

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Dengue is a communicable disease that spreads by the bite of mosquito. After Second World War, dengue started spreading actively across the world. India is also facing this problem. Mortality rate of Dengue is also high in India. During the year of 2014 - 2018, the cases of dengue skyrocketed to be the highest in West Bengal compared to all the other states of India. In this paper, we will discuss about the spread of Dengue in West Bengal through 'district – wise statistical data'. The paper will also point out the data about district-wise number of cases of Dengue during the year 2012 – 2016, as well as mortality rate of Dengue during the same year, in India. We will compare the change in the number of total cases of Dengue during this time period. Also this paper will provide us the data regarding the rapid spread of Dengue in various regions. This study indirectly highlights the major efforts of the district to control the spread of disease.

ENHANCEMENT OF ACHIEVEMENT MOTIVATION OF CHILDREN WITH LEARNING DISABILITIES THROUGH DIFFERENTIATED PEDAGOGICAL MECHANISMS: A COMPARATIVE STUDY

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The present study aims to investigate the comparative effectiveness of select Differentiated Pedagogical mechanisms based on Learning Stations, Tiered lessons and Graphic Organizers in enhancing the achievement motivation of upper primary pupils with Learning Disabilities. Achievement motivation is an important determinant of aspiration, efforts and persistence when an individual expects that his personality and his achievements in life will be evaluated in relation to some standard of excellence. Achievement motivation refers to a pattern of actions and feelings connected with strivings to achieve some internalized standard of excellence on performance (Vidler, 1977). Disability affects the child's development as a person. Developing adequate achievement motivation is an important aspect in affecting the child's response to education. It is important for the disabled to develop realistic and healthy achievement motivation. The nature of the study is Experimental. This study was conducted to find out the comparative effectiveness of select Differentiated Pedagogical Mechanisms namely, Learning Stations, Tiered Lessons and Graphic Organizers in enhancing the achievement motivation of a total sample of 72 pupils with Learning Disabilities from three schools and the design of the study was per-test—post-test non-equivalent group design. Suitable tools and statistical techniques were employed. The study shows that out of the three Differentiated Pedagogical Mechanisms, only the mechanism namely Tiered Lessons is significantly effective than Existing Activity Method of Instruction in enhancing the achievement motivation of upper primary pupils with Learning Disabilities.

A STUDY ON EFFECT OF JOB TYPE AND GENDER ON HAPPINESS AT WORK- PLACE

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Today, to sustain in such a competitive market it's very important to retain good employees that contribute towards the attainment of Organizational goal and customer satisfaction as well. The present study was undertaken to see the effect of Job type and gender on work place happiness. A total of 60 employees i.e. 36 males and 24 females working in the private sector organizations in Mumbai were taken as a sample. To attain the objective of the study a survey was conducted based on ten parameters i.e. Salary, Working condition, Flexi-working hours, Job security, Recognition, Proximity to residence, good team mates, good opportunity, Recreational facility, Superiors support. It was found that, 60% employees were happy with their job; level of job happiness was dependent upon gender and was independent of Job Type. Analyzing the data it was also found that salary is not the only factor that makes employees happy at their workplace. Happiness ratings for the sample under study didn't increase with income.

MEMORY AND RECOGNITION: THE MODE OF REVELATION OF THE STORY IN PEARL S. BUCK'S THE GOOD EARTH

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The Good Earth appeals most, because of the way in which Pearl S Buck has represented the patterns of life, memories, and perceptions, which while being exclusive to the Chinese culture, are yet universal to a large extent. The whole novel jumps in and out of the memory of the protagonist Wang Lung. In fact, we might realize that covering a span of forty years in this novel without making the use of the thought process and memories of the character wouldn't have been possible for the author. Analysing the novel in the light of imagination, we realize that the protagonist himself is all the time absorbed in this process. In his daydreams he starts enjoying himself, he imagines not getting up early, lying on his bed, he wants to enjoy the service of his woman. This paper describes memory as a process.In this paper,

The Good Earth is analysed in light of this process of memory. To recall our past is one kind of memory. Memory also includes recognition, imagination, retention, and nostalgia to a certain extent. Readers can find all these kinds of memories used in the novel with different characters. This paper also includes some of the incidents by which the reader can analyse the characters of the novels in light of the different kinds of memories.

AN ASSESSMENT OF TEACHERS' WORK-LIFE BALANCE AND THEIR SATISFACTION

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Purpose: This is an empirical study, which has been conducted to evaluate the teachers' work life balance and their satisfaction. It also intended to analyse dimensions of work-life balance and its impact on teachers' satisfaction.

Design and Methodology: One hundred (100) degree college faculties were selected for this study, and non-probabilistic convenient random sampling technique was utilized to select the samples. The organized and structured questionnaire (Including teachers' work-life balance and Satisfaction questionnaire) was used to mount up the primary records. Secondary methods of data such as Articles, Journals, websites etc. were incorporated for the information.

Analysis Tools: Pearson's Correlation has been utilized to analyze, infer and to test the hypothesis of the data. To analyse impact of independent variables (work-life balance) on dependent variable (teachers' satisfaction) multiple regression analysis has employed. Hence the same has been followed through SPSS-20.

Findings: Majority of the faculties i.e. 48 per cent of the respondents ages fall under 26-35, 56 percent were female, 52 per cent were married, 56 per cent were lecturers, 40 per cent were having only PG, and 28 Per cent having M.Phil, 16 per cent having NET/SLET. The factors such as Family, Efficiency and work load are having positive and significant relationship with job satisfaction. There is a positive and significant relationship between the factors of work-life balance and job satisfaction. Family is the most impacting factor on satisfaction of faculties followed by efficiency.

CLIMATE CHANGE

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The planet is warming, from North Pole to South Pole. **Since 1906, the global average surface temperature has increased by more than 1.6 degreesFahrenheit (0.9 degrees Celsius)—even more in sensitive Polar Regions**. And the impacts of rising temperatures aren't waiting for some far-flung future–the effects of global warming are appearing right now. The heat is melting glacier and sea ice, shifting precipitation patterns, and setting animals on the move.Many people think of global warming and climate change as synonyms, but scientists prefer to use "climate change" when describing the complex shifts now affecting our planet's weather and climate systems. Climate change encompasses not only rising average temperatures but also extreme weather events, shifting wildlife populations and habitats, rising sea, and a range of other impacts. All of these changes are emerging as humans continue to add heat-trapping greenhouse gases to the atmosphere.

THE COALITION GOVERNMENT IN INDIA AND ITS FUTURE

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The Coalition Politics is a phenomenon of a multi-party government where a number of minority parties join hands for the purpose of running the government, which is other wise not possible in a

democracy based on a one-party system. A coalition is formed when many splinter groups in a House agree to join hands on a common platform by sinking their broad differences and form a majority in the House. The terms 'coalition' is derived from the Latin word •coalition' which is the verbal substantive of coalescere-co, which means together and alescere, which means to go or to grow together. According to the dictionary meaning, coalition means an act of coalescing, or uniting into one body, a union of persons, states or an alliance. It is a combination of a body or parts into one whole. In the strict political sense the word 'coalition' is used for an alliance or temporary union for joint action of various powers or states and also of the union into a single government of distinct parties or members of distinct parties' According to Ogg;"… the terms coalition as employed in a political parties, or at all events members of such parties unite to form a government or ministry. "

The system of coalition has certain important implications: Firstly, coalitions are formed for the sake ofsome reward, material or psychic, secondly, a coalition implies the existence of at least two partners. Thirdly, the underlying principle of a coalition system stands on the simple fact of temporary conjunction of specific interest. Fourthly, coalition politics is not a static but a dynamic affairs as coalition players and groups dissolve, and form new ones. Fifthly, the keynote of coalition politics is compromise and a rigid dogma has no place in it. Sixthly, a coalition Government works on the basis of a minimum programme, which may not be ideal for each partner of the coalition. After all, politics is the act of the possible and coalition politics is its highest expression. Seventhly, pragmatism and not ideology is the hallmark of coalition politics. In making political adjustments, principles may have to be set aside and in the process ideology is the first-casualty. Lastly, the purpose of a coalition adjustment is to seize power, it may seek to stake its claim for the formation Of a Ministry or for pulling a Ministry down, As the former Governor of Punjab D.C. Pavate visualised; if purpose of forming a coalition is to topple the existing government without any common programme of action or approach, the coalition, however, broad based or cohesive it may be, would not provide for stability and would in its turn be the victim of the same process of defection.

Quite often coalitions are formed to prevent a common enemy from capturing power. In the context the coalescing parties having ideological differences are compelled to come to an understanding, as they have to choose the lesser of the two evils. There have been instances of the Rightists and Leftists coming together to challenge the citadels of the ruling party. Equally interesting is the instance of the communists and anti-communists forging and alliance to face a common enemy a coalition devoid of ideological moorings survives till the enemy is humbled. Once the euphoria victory is over, differences come to the surface and the structure collapses like a pack of cards.

There are a good number of instances of parties shifting their alliance in search Of fresh pastures. If power is the only motive behind joining a coalition, realignment will be a regular feature. Indeed, in a coalition set up alliance go on changing like the sand dunes of a typical desert. No coalition partner has permanent friends or enemies, it has onlypermanent interests.

THEOLOGICAL INTERPRETATION OF HISTORY

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Historical interpretation is the process by which we describe , analyze, evaluate and create an explanation of past events on primary and secondary historical sources. History is important to study because it is essential for all of us in understanding ourselves and the world around us. There is a History is absolutely necessary of every field and topic to know about past..By the Theological Interpretation, human action are considered as motivated by divine will. It is believed that there must be some reason for all that had happened in the past. God created the whole universe and everything takes place by his dispensation. This conception of the past has been advocated from time immemorial and has its adherents even in Modern times. Generally, great Historians believe in divine will. So History was treated as co-ordinate with the purpose of creation. It can not be denied that religion Eastern or Western has played a very significant role in moulding human character and values.

TRANSFORMERS: TURNING THE TABLES WITH GRIT

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Transgender is an umbrella term for individuals whose gender identity or gender expression is different from their natal sex. In recent year's transgender people across class, culture, ethnicity, religion and other various demographics are receiving lot of public attention. Lot of research work has disclosed on structural oppression, social ostracisation faced by the transgender population at large. In this study, we will emphasise on coping and experience of resilience in the transgender people. Resilience can be termed as the capacity of a dynamic system to adapt to threats in the vitality, development or functioning of that system. Thus this qualitative study will focus on resilience, using narrative data and citing two case studies from the respective population. The discussion will be on their unique challenges and their experiences in being resilient despite the everyday challenges they encounter.

RESEARCH ON EDUCATION AND GENDER EQUALITY

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Gender equality between women and men refers to the equal rights, responsibilities and opportunities for women and men and girls and boys. Equality does not mean that women and men will become the same but that women's and men's rights, responsibilities and opportunities will not depend on whether they are born male or female. Gender equality implies that the interests, needs and priorities of both women and men are taken into consideration recognizing the diversity of different groups of women and men. Gender equity that provides a level playing field for men & women so that they have a fair chance to realize equal outcomes are a precondition for ensuring gender equality and human rights. The ultimate goal in gender equality is to ensure that women and men have equitable access to, and benefit from society's resources, opportunities and rewards. And, as part of this, women need to have equal participation in defining what is valued and how this can be achieved. Equity is a means. Equality is the result. Gender equity denotes an element of interpretation of social justice, usually based on tradition, custom, religion or culture, which is most often to the detriment to women.The ultimate goal in gender equality is to ensure that women and men have equitable access to, and benefit from society's resources, opportunities and rewards. And, as part of this, women need to have equal participation in defining what is valued and how this can be achieved.

SCOPE AND CHALLENGES OF ENTREPRENEURSHIP IN AGRICULTURE IN INDIA

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Entrepreneurship and agriculture are closely related. Agriculture is an industry that affects the entire population of the earth. And, indeed, agricultural entrepreneurs will always be in demand. The youngest country in the world, India, where more than 65 percent of the population is under 35 years of age, while more than 50 percent of the population is under 25 years of age, agricultural education, research, and dissemination should be based on the principle of innovation, inspiration, and illumination so that we can guide the whole society. The growing trend towards locally developed foods provides attractive start-up opportunities for those wishing to make their living through agriculture, even if they have the capital needed to break into the commoditised part of the industry. Even though land prices can be challenging, the low need for high technology equipment in this type of operation often makes it

possible for properly prepared and experienced individuals to break into this business, run their own operations, and develop their marketing plans. It is also a big challenge for our country with great potential that the youth should be trained with modern skills so that the youth are not able to run after the job and make others fit for the job. This paper focuses on agricultural development strategies and constraints that must be overcome in order to provide solutions. The 21st century is constantly changing the market scenario. With the development of high-tech business models and the introduction of new technologies, many talented youngsters with creative ideas and willingness to work have been attracted to agricultural entrepreneurship. These entrepreneurs and start-ups can generate a fair and valuable contacts in the agricultural value chain and accelerate and efficient delivery of products, technologies, and services to both farmers and customers. To encourage this new venture, schemes like Skill Development, Start-up India, Mudra Yojana, Raftaar are at uppermost.

DEVELOPMENT OF A SCALE TO MEASURE ALCOHOL CONSUMPTION EXPERIENCE

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While the role of alcohol tourism has begun to gain importance in the last decade, little effort has been made to explain what influences the tourist's consumption of alcoholic beverages in a tourist destination and to establish a measurement scale for those influencers. This study followed the systematic procedures of scale development measurement recommended by prior studies. The scale development process yielded a measurement scale with appropriate levels of reliability and content validity. The five underlying influential dimensions of alcohol consumption experience were identified as tourists' profile, choice of alcoholic beverage, choice of drinkscape, social setting and service experience. The development of this scale is considerably meaningful because it is the first study to suggest a reliable and valid scale that can be used to measure the influences of the alcoholic beverage under different experiencescapes on revisit intentions. The findings and implementations of the developed scale are discussed in terms of both theoretical and managerial implications.

TOURISM AND INFRASTRUCTURAL DEVELOPMENT WITH REFERENCE TO BUDDHA PILGRIMAGE

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Tourism refers to the business of providing accommodation and associated services to the people visiting places. it's undertaken for recreation, sight seen, pilgrimage, adventure etc. it's a short lived short term moment of people of destinations outside the place of their residence. It involves two elements, i.e., the journey to the destination and stay which suggests transportation and hospitality. Tourism infrastructure includes an outsized number of services, necessary to satisfy the requirements of tourists and increase satisfaction during their occupy the destination. Buddhism, one among the main religions of the planet , finds its roots in Northeastern India. Siddhartha Gautama or Buddha's teaching laid the founding stone for brand spanking new line of thinking called Buddhism. Born within the Himalayan foothills, Siddhartha left his palace to measure the lifetime of a mendicant at the age of 29. Kushi Nagar may be a town and a historical place located within the north-eastern marginal area of Uttar Pradesh .This is often a Buddhist pilgrimage where Gautam Buddha had Mahaparinirvana. Siddharth Nagar district is named after prince Siddhartha, the pre- enlightenment name of Buddha, as he spent his early years inKapilavastu, parts of including territory during this district. Both the districts are famous for Lord Buddha as many pilgrims around the world visit here for recreational activity and delight . Not only followers of Buddhism but also people of various religion, community visit here to finish their curiosity for Buddha. Their may be a need for infrastructural development in both the districts. If infrastructure is well developed then their may be a great chance of revenue generation to the govt . The study is based on the relationship between the available infrastructure and therefore the achieved level of tourism development also the paper suggests that future tourism development depends on intensive investment in infrastructure and its modernization, as a crucial factor of development of the tourism sector. Thus it investigates the role of tourism industry in infrastructure development, hospitality, creation of employment and income-earning opportunities along side poverty reduction.

NIRAV MODI: MOST WANTED ECONOMIC FUGITIVE

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Nirav Modi, millionaire in Jewelry Business make a fraud of PND and incurred loss of crore to the bank. This paper glimpse over the Nirav Modi profile and explains the PNB fraud and how the ED justifies the UK government for Nirav Modi arrest.

PERSPECTIVE OF TEACHERS ON ONLINE EDUCATION: A CURSE OR A BLESSING

Sanju

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Today’s world dealing with pandemic COVID-19, which has changed the way we are living in the pre-COVID-19 era. The major impact is on the field of the education. The studies and education of the students cannot be stopped even in such a pandemic. So, the teachers and schools are shifting to the online platforms, due to the traditional off-line way of education imparting, various problems are being faced by the teachers. This paper highlights the positive as well as negative impacts of the online way of teaching in the view of teachers.

COVID 19 –LOCKDOWN: REVERSE MIGRATION AND RELOCATION IN INDIA – AN OVERVIEW

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Migration is inevitable due to various socio-economic reasons in India. But, as soon as the lockdown announced due to this pandeminc covid – 19 created serious havoc in the minds of migrant workers. Exodus migrants decided to reverse migration. This leads to several issues and they received some pains and some lost their life also while moving back to native place by walk. Government took several measures to relocate and help them. The objective of the study are: To study the concept of migration and the factors influencing migration; 2) to know the history’s worst pandemic and about COVID-19; 3) to identify the factors which are responsible for reverse migration; 4) to understand the reverse migration’s impact in the study area; 5) to study the Relocation measures taken by the government to help the reverse migrants; 6) to give suggestions to improve the status of reverse

migrated workers. The reverse migrants got several reasons to move back. ***sudden loosing of job*** is foremost reason and followed by other reasons. They got dilemma before going back and they satisfied with several travel back measures provided by the Government of India. Government of India took several measures to help them while relocation. Again, Government of India should collect the full data regarding all the domestic migrant workers, especially the women migrants and pregnant women and the mothers and store it. Before announcing the Lockdown again, it is helpful in speeding up the relocation, PDS and reaching economic doles to the affected migrants. Preference must be given to women migrants, pregnant women and the mothers. Their reverse migration affected not so seriously the local economic development in the study area. Any how it affected to certain extent. But labour cost was increased to certain extent and the profit margin was reduced. The government should take several measures to upkeep the skill levels of the local labours. The skillset is to be improved by providing several trainings in the study area.

WOMEN'S OPPRESSED AND DISFIGURED LIFE IN MARGARET ATWOOD'S THE HANDMAID'S TALE (WITH REFERENCE TO SIMONE DE BEAUVIOUR'S THE SECOND SEX)

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The paper tries to analyze Margaret Atwood's The Handmaid's Tale (1985) based on theories of feminist thinker, Simone de Beauvoir (1908-1986) while applies her theories presented in The Second Sex (1949) which leads to better apprehension of sex and gender. Beauvoir's ideology focuses mainly on the cultural mechanisms of oppression which cause to confine women under the title of Other to man's self. In her view woman cannot be a simple biological category, while she also asserts that womanhood is imposed on woman by civilization.As presented by her, the fundamental social meaning of woman is Other. She believes that biology is the main source for woman's oppression within patriarchal society, she challenges the discourse through which women are defined based on her biology and also believes that women face oppression and exploitation based on the sexual bias in men's mind. In her view, prostitution and heterosexuality are exploitation of woman. She does not accept the heterosexuality as the norm for sexual relations. The paper also suggests how Atwood in The Handmaid's Tale highlights feminist issues such as loss of identity, subordination of woman in a male dominated society and women's exploitation in consumer society where woman's body is treated as an object. Gender parity , and pitfalls of patriarchal system are main causes of women's oppression.

THE STATE OF PUPPETRY ARTISANS OF DHARMAVARAM

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The Art of Leather Puppetry craft is an ancient form of folk Arts in Andhra Pradesh, India. It was an Art of Livelihood in Anantapur district of Andhra Pradesh, while NimmalaKunta, remote the village, Sriram Nagar Colony in Dharmavaram Mandal is famous for it. Families 200 above artisans living on Leather puppetry work in the surrounding. There is artisan's creativity excellent and very rare of art, puppetry products very useful to converting art into visuals based on the character of design visual craft use full teaching pedagogy in this pedagogy of primary school, fine arts and animation companies will it's very helpful to reveal the improvement of students' brain creatively. Some make creative animations of walk cycle, character, two leg and four leg animation tutorials in this art form very useful and knowledge sharing artisans to students bonding strictly. Importance of aspect in the student getting updated knowledge, student creativity enthusiastically improving working knowledge growth and high capability comes In these modules not only understanding, applying, analysis, creativity level improved for animation sector also by using the media of leather puppet student works come.

AN ANALYSIS OF THE ROLE OF TOURISM IN INDIAN ECONOMY

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Tourism sector plays an important role in economical stability and providing employment. Tourism is the nation's largest servicing business. This is an important service oriented area. It is a mixture of different services. Government and private both have a combined service in it in which travel agents and coordinator, air, sea and road vehicles, owner of guide hotel, guest house, restaurant, and shops are included. Tourism not only improves living conditions and livelihood of people but also give employment. Because of tourism through local tax payers whatever advantages given to economy which is used to education, health, services, housing, drinking water, and hygiene, entertainment etc. like opportunities dependent services can be achieved and also help in ending the Social imbalance in society. Tourism increases employment opportunities and enhance the environment. Also increases development of economy.

HIGHER EDUCATION PRE AND POST INDEPENDENCE IN INDIA

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In this paper education system in India according to pre and post Independence. The education scenario in India could be said to be developed in various stages with the advent of each new period and rule. How Indian education improved according to time stages and which kind of changes come and which kind of requirement comes according to time variation before and after of independence of India. The word "Higher education" often leads to the idea of "College" education. But that is not so. There are other types of school that provide post-secondary education. They can be beneficial to students as well when it comes to offering different degrees, certificates and programs.

HANDLOOM AND HANDICRAFT SECTOR IN INDIA: A REVIEW OF LITERATURE ON ITS DEMAND IN THE MARKET AND AVAILABILITY OF ORIGINAL PRODUCT

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This paper reviews the studies of revival and availability of traditional textiles, handloom and handicraft to the customers. The reviewed publications provide strong support for claims that although there are so many artifacts that have been revival and almost all the textiles are being registered for GIs but still the craft and the traditional process of creating the craft is dying. Handlooms and handicraft in India has lost its significance slowly with the advent of low cost and eye catchy synthetic materials. The craft and textiles of each state in India speak volumes about their cultural heritage. Unfortunately, despite the versatility of the material, technique and their eco-friendly production process, many Indian threads and artifacts are fading and becoming dying arts. These techniques add aesthetic value to a fabric and any craft. The studies also revealed that customers are willing to buy handloom and handcrafted products but they are not aware that whether they are spending money on the original or the imitated product. Studies showed that there is a need for publicity, availability, and awareness campaigns on a large scale for its sustenance.This digital streaming between buyers and producers exercise facilitates not only better quality products but also an assured relationship between the artisan and consumer community.Mobile applications had increased the visibility of handloom and handicraft in the fashion and textile market and with enhanced customer experience, the handcraft will develop into a brand in itself.

THE ROLE OF EDUCATION IN GENDER EQUALITY IN INDIA

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Gender Equality means that people of all gender have equal opportunities, rights and responsibilities. Everyone is affected by genderinequality-women, men and trans and gender diverse people. Gender equality is a human right. Education plays an important role for gender equality. Education enhances employment opportunities, makes better health and empowers every gender of the society about their rights.India had ranked 140th among 156 countries in the global gender gap Index 2021. This index shows that India'sposition is not good in gender equality.This paper explains why education is significant for gender equality? This paper throws light on the laws made for gender equality in the Indian constitution and introduces the programs of the government of India which are being run for the empowerment of women. The present paper emphasizes on how thetransgender class are getting out of the disadvantagedand backward class through education. The paper analysed that education is the most powerful tool for gender development and education helps in creation of better society.

HENRIK IBSEN AND PLAYS: A BRIEF OVERVIEW

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Henrik Johan Ibsen was a Norwegian dramatist and theater chief. As one of the founders of modernism in theater, Ibsen is regularly alluded to as "the father of realism" and one of the most powerful playwrights of his time. This paper reviews about the Henrik Ibsen with the short introduction about him and his plays. The paper also focuses around the realism in the plays of the Henrik.

DEVDUTT PATTANAIK: AUTHORS WITH A DIFFERENT VIEW

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Devdutt Pattanaik is an author of another dimension. He sees the Indian Literature with a different view and present it with a different angle, and highlights the power of women and her role in strengthening the society. This paper reviews about the books of DevDutt. The paper also focus on present of picture of women in his works.

ANALYSIS OF ETF WITH UNDERLYING ASSET USING TRACKING ERROR

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Exchange Traded Funds have grown tremendously in recent times, although they have been in India for over sixteen years now, with the first ETF, Nifty Bees listed in 2002. As the ETFs are issued to follow the prices of their underlying assets, their price movements are expected to track those of the underlying index or other assets they represent. Using the latest data from NSE, this paper evaluates the relationship between prices of ETFs in India and those of their underlying assets of the previous two years using the econometric techniques of Vector Autoregression. The study also focuses on

understanding tracking error across the cross-section of ETF's present in the Indian Markets. The key findings of the study are a lag of 2 days between the price change in index and ETFs. Further, the tracking error is significantly decreased when the number of days for rolling standard deviation are increased.

A STUDY OF CUSTOMER SATISFACTION IN SHOPPING MALLS: AN EMPIRICAL STUDY

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The retail industry has grown very fast and as a result, many shopping malls have mushroomed all over India that are frequented by customers.Customer satisfaction in today's world is the one factor that distinguishes between success and failure. The studylooks atfactors that affect customer satisfaction.The important key factor that affect customer satisfaction is mall environment. The study used the results of a consumer survey to understand the factors related to mall environment that attract a customer to the mall and help in ensuring their satisfaction.The utility of this paper lies in the fact that it helps mall management to understand how they can create a mall environment that would positively impact customer satisfaction. They can then work towards improving mall operations to create the environment that can bring in customers to the mall and keep them satisfied.

DIGITAL EDUCATION IN INDIA: SCOPE AND CHALLENGES

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Now – a – days, technology is changing very fast in all the areas of life. Everything is being based on the use of technology application of ITC starting from communication to visual and audio entertainment travelling, electrification etc. Hence, the education system all over the world has been bound to make a dramatic change due to inability of the traditional education system to fulfill the modern day complex needs where everything is not only dynamic but also evolving at a very fast pace. So the traditional class rooms with black boards are being replaced by smart classes having the audio and visual system followed by PPTs presentation. In the same manner, Text books are being replaced by e-books. Therefore, we are moving far away from physical way of teaching and learning because of their shortcomings, we are moving towards virtual teaching and learning skills because it resolves the issues and challenges of traditional education. Indeed, digital education is the combination of technology, digital content and instruction in the education system hence it makes it more effective and efficient than the traditional system. This educational change has produced various advantages by increasing the knowledge base of the students. It makes them more confident to face the dynamic environment. But due to this, students are being ignorant because they are not focusing enough on the online classes due to thinking to have the access on line information any time. They are becoming rude and not giving proper regards or respects to their teachers. Along with all this situation they have a load of various types of information hence many of them evolved in the unwanted activities and they are exposed to information is not meant for them at the current age. My paper is basically based on the secondary source of information which has been gathered from various websites, research papers, news papers and magazine articles. I have tried to elaborate the upcoming trends in the digital education system that may be able to shape the future of our coming generations for the better.

FOREIGN DIRECT INVESTMENT IN INDIA: CURRENT SCENARIO

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Foreign Direct Investment is an investment made by an individual or a firm resides outside the country where the investment is being made. FDI is a significant source of funding for companies that fail to amass capital that is readily available. India has emerged as one of the most preferred destinations for

foreign investment, just after China and the United States. Since 1991, the regulatory environment and the process to get FDI has consistently been eased to make it investor-friendly, catapulting India into the position of one of the fastest-growing economies of the world. The Government of India through Department of Industrial Policy & Promotion (DIPP) formulates a consolidated the process of FDI on a yearly basis which is a defined framework for FDI. Most recently, reforms were made for FDI policy in India 2019. The paper reviews the current FDI policy regime in India for various sectors with an analysis of total inflow as well as Equity inflow in India. This paper also throws light on the priority of overseas investors to make investment in various sectors.

FINANCIAL INCLUSION FOR INCLUSIVE GROWTH OF INDIAN ECONOMY

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Financial inclusion is an important step for the inclusive growth of an economy. It aims at delivering of the financial services and products to the excluded or underprivileged people in the society at affordable cost. It has an important role to eradicate the poverty from the country. The banking sector has shown major changes after liberalisation, privatisation and globalisation. Though commercial banks work with the prime objective of earning profit yet these also play a crucial role in economic upliftment of the society as a part of their social responsibility which can be achieved by making the financial services available to all especially the underprivileged and bringing them to the mainstream. A lot of efforts have been taken in order to achieve financial inclusion in the country yet there is a long journey to go. The present study aims at exploring the indicators of financial inclusion in India. The study also attempts to find the progress made in financial inclusion in the country over a period of 5 years from 2015-16 to 2019-20. The variables used to measure the financial inclusion progress are number of ATMs, new bank branches opened, banking outlets opened in villages and Credit deposit ratio. It has been observed that there is no significant association between GDP and these indicators of financial inclusion.

EVALUATION OF FINANCIAL STRESS ON COLLEGE STUDENTS: A SPECIAL REFERENCE TO BANGALORE CITY

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The paper focuses on the ongoing challenges faced by the students in managing their personal finance and as a reflection of it they are stressed. Today large youth is perusing their higher education, not all students' guardians are capable of paying their fees. Students to fulfill the financial requirement take up a part time job. As a result of which they get stressed in balancing both studies and personal finances. To know the real time financial challenges the primary data was collected from students from local colleges and university in Bangalore city. The elements which were considered for the study were on financial stress, chronic problems, loan, managing expenses and unstable personal finance.

WOMEN LEADERSHIP: THE UNSEEN BARRIERS

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Women's advancement in management positions has not kept pace with the rise in the number of working women. Their presence at the top of the corporate ladder is rare. Despite the fact that more women are joining management roles, there is a bottleneck at the middle management level. Though entry is easier, progression slows after the middle stage, and in most cases, women are barred from ascending the corporate ladder to the top, regardless of their technological or professional credentials or achievements. In India, research and surveys show that men outnumber women in top management roles, a phenomenon known as "the glass ceiling," which is described as "a barrier that is so subtle that it

is undetectable, but is so powerful that it prevents women from rising through the management ranks." Women's underrepresentation in the corporate hierarchy, gendered pay gaps, workplace discrimination, discriminatory corporate practices, a lack of commitment to the individual needs of women, sexual harassment, and exclusion of women from informal networks are all examples of the ceiling. As a result, the aim of this paper is to identify the issues and challenges that women managers in India face, propose solutions, and provide a forum for what employers and society can do to crack the glass ceiling.

HUMAN RESOURCE ACCOUNTING: CHALLENGES IN INDIA

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The present paper deals with the present status and challenges of human resource accounting in India a systematic manner so that the layman can understand easily. This paper's concept helps to HR manager to make decision for face challenges of HRA in an institution and implement successfully human resource accounting in their institution.

A STUDY OF EVOLUTION OF FINANCIAL INCLUSION IN INDIA

CA. Sanchit Jain

Mumbai

Financial inclusion, a key measure to determine the growth of the economy, is the delivery of financial services at affordable costs to vast sections of disadvantaged income groups. It requires that people have access to basic banking and investment needs that includes bank account, insurance, digital payment, investment services and financial advisors. In India, a very large population stays in rural areas and has slightly fewer financial advantages over its counterpart. This gap has been closing downpost-Demonetization, in 2016, and with the rise of FinTech start-ups and NBFCs. Moreover, India has been actively involved in the preparation of relevant research and policy guides in Digitization, Regulation and Financial inclusion. Considering the improvements that have taken place, this paper is an attempt to study the evolution of financial inclusion between two data points – 2014 and 2017. Analysis revealed that while India has largely achieved the broad financial inclusion parameter of its citizens having an account, large-scale usage of financial services is still limited. Future policies should focus on active involvement of account holders in the formal financial system including savings, digital payments and borrowings.

RURAL NON-FARM SECTOR: A REVIEW OF AVAILABLE LITERATURE

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Literature concerning the rural non-farm sector emphasis on both income and employment terms. The majority of the Indian literature focused on an aggregate regional picture of the rural non-farm sector. The distinction between agriculture-led growth and distress led diversification is important to assess the significance of the rural non-farm sector. There might distress growth led factors or a mix of both factors impacts of the non-farm sector.It is very difficult to articulate the growth of the non-farm sector. From Policy perspectives, their various factors influence the growth of the non-farm sector, such asset endowments, Human capabilities, infrastructure etc impacts of the growth of the non-farm sector.

IMPORTANCE OF ADVERTISING IN BUSINESS COMMUNICATION

Shikha Nainawat

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Advertising is a paid mode of communication where companies sell their products and services through non-personal message. Advertising are used by businesses to achieve various goals.

Companies place their advertisements in divers media. The traditional mode of media such as newspapers, television, magazines are very successful as they reach to a large customer segments. The companies try to provide maximum information to the customers about their company and products through these media. A large customer base goes through these media at least once in a day. They companies try to make a communication with their customers through these mode. When a company launches new products or services the frequency of the advertising increases on these media so that company can grab the attention of the audience. Other than these traditional media now companies are moved towards modern mode of advertising such as social media sites (Facebook, LinkedIn, Twitter, You Tube etc.). These modern media of advertising are portable communication device that reaches large young customer base.The companies are strategically selecting the mode of advertising media. The ads that are related to kids are telecast on cartoon channels, ads that target the adults are mostly telecast on news channels, ads related to youth are telecast on sports channels etc. The same strategy is opted for other media as well. They are those channels which are preferred by the respective audience and reach to the target customers. Time is also equally important for the advertisements. The adult customers prefer to watch television at night and kids in the day time. The companies telecast their ads accordingly so that they can reach to the right customer at minimum cost. An effectively produced advertisement can help to achieve the business mission.

M-CONSUMER'S SATISFACTION AND TRUST ON MOBILE COMMERCE IN SURAT CITY

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Consumer satisfaction can be considered as a crucial component and one of the important factors for preparing a successful business strategy. Due to various benefits of M-Commerce are Ubiquity, Accessibility, and ease of use, various discount and payment offers, Localization, Cost and time effective and privacy it has been adopting by large number of consumer in market. The purpose of the study is to determine satisfaction of M-consumer from utilization of M-commerce and on the bases trust on M-commerce based application in Surat city. The researcher has collected primary data using online questionnaire where 266 respondents has filled up questionnaire out of 250 responses has consider, the various statistical tool has applied for analysis data are regression test, Skewness and Kurtosis test, and factor analysis. Further, the study has shown that technological factors has positive relation and direct effect on M-consumer satisfaction while M-consumer satisfaction leads in building Trust level of M-consumer on M-Commerce. At last, the study has suggested that number efforts yet to be left for improving and adopting efficient mobile commerce technology, improving creditability of m-vendor, providing better product and service quality, and adopt international market standard.

OVERALL IMPACT OF COVID- 19 ON INDIAN ECONOMY

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Coronavirus disease 2019 (COVID-19) is sicknessinitiated by a novel coronavirus now called severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2).Which was first identified during an occurrence of breathing disorder cases in Wuhan City, Hubei Region, China. It was primarily reported to the WHO on December 31, 2019. On January 30, 2020, the WHO confirmed the COVID-19 occurrence a worldwide health disaster. The influence of coronavirus epidemic on India has been largely disturbing in terms of economic activity as well as a loss of human lives also. Almost all the sectors of all industries have been badly affected as domestic demand and exports sharply dropped with some remarkable exceptions where high growth and development was observed. An effort is made to examine the impact of COVID-19 on various sectors and possible solutions for some key sectors.

The financialinfluence of COVID-19 is very troubling. No one has been secure from its negative effects. Economies of about more than 120 countries of world have been damaged out of which some countries have asked for financial help from IMF. Tradesthroughout the world namely industrial

production, textile, hospitality, tourism, entertainment, flight etc. have seen a major negative effect. Various sports events such as IPL, T20 world cup and Olympics have been suspended. Schools and colleges have been closed for long period of time. The Corona virus has also disturbed the working of various online giants such as Amazon, Flipcart. Countries such as USA, Italy and Spain are distress the most since their death rate is very high.

There is a big change in the world financial market and the share market has witnessed crashes day by day for longer period of time. Manufacturing works, Restaurants, Hotels, Markets, Flights, Super Markets, Malls, Universities and Colleges etc. were closed down for long term period. Panic of corona virus has limited the effort of the individuals for survival and employment. People were not even going to buy the day-to-daynecessities of goods and these all were somewhere impacting the economy of the world as a whole. The Organization for Economic Co-operation and Development (OECD)discloses that they have decrease their anticipation for worldwide growth to 2.5% from 2.8%, and advisesthat it could fall as low as 1.6%.

RESHAPING INDIAN ECONOMY POST COVID-19

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In the beginning of the year marks the spread of the disease COVID-19, which not only causes the loss of lakhs of people all around the world, but also affected all the sectors of business as well as service industry. Millions of people are jobless and various businesses either shutdown or get affected very badly. In such a situation, it is required to reform the various financial policies and required some new programs and grants by government, so that the dying economy will get some oxygen.

THE USAGE OF DIGITAL MARKETING

Murtaza Adenwala

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The core purpose of this research paper is to provide knowledge to the organizations in India about how important is digital marketing for business growth and how to utilise digital channels effectively to be profitable. The paper is based on secondary data & professional experience acquired in digital marketing. The various articles, researches, reports, newspapers, magazines, various websites and the information on internet have been studied. In this study we acknowledge that businesses can truly benefit if the digital channels are deployed understanding their capabilities mapped to fulfil the business needs. In this study we will have an understanding of the core business channels like search engine optimization, organic social media management, social media advertising, influencer marketing, search engine marketing, affiliate marketing, E-commerce market place marketing, what's app marketing & content marketing. This paper demonstrates targeting techniques platform wise in order to reach the precise target audience. Goals may vary company to company and industry to industry and hence Key Performance Indicators (KPIs) & metrics play an important role. The KPIs & metrics what you learnt, managed, monitored and reviewed earlier may seems little different what you see today. This paper aims to understand in detail about digital channel KPIs &performance measurement metrics and why are these required & important in digital era.This KPIs & performance measurement metrics can measure the success of digital marketing campaigns across the core digital channels in all fairness. The KPIs & performance measurement metrics of the core digital channels sets the digital managers expectations according to what the channels can actually deliver for the business. Many digital KPIs & metrics are explained with their specific objectives to understand and these could be used for business purpose to optimize & achieve the bottom line of the organization in the digitally adopted social world.

AN ANALYSIS OF FACTORS AFFECTING EMPLOYMENT STATUS OF VOCATIONAL TRAINEES

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Skill development is a key driver forimproving employment potential. It facilitates the employment opportunities and number of enrolments at all levels of education. The increase in employment opportunities could be due to availability of skilled manpower. The role of education and training plays a significant role in skill development and reducing the rate of unemployment. Skill training implicitly refers to equipping trainees with basic expertise with major objective of enabling them to gain employment. The research aimed to identify and measure the skill gap factors which are affecting the job of the employees. The study will be analysed by applying multiple logistic regression analysis using SPSS software because there are 5 independent variables and their affects job of the employees which is the sole dependent variable. The purpose of this study is to investigate existing literature and theory in order to initially construct a conceptual framework of factors affecting skill gap.

BUSINESS COMMUNICATION FOR SUCCESS

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Communication is the process in which one person transfer ideas or information to another. Effective communication is when we transforming our ideas in easy and clear way. Communication is two way process in which one party is sender and another is receiver. Communication is an important process in any business enterprise. Effective communication is very important for successful business. It is an important need in any enterprise. Business cannot operate without communicating with its customers, employee or other business One cannot visualize the existence of an organization without communication. The need of communication is felt in every area whether it is to promote sales, financial dealings or hearing a dialogue with colleagues or employees of a business concern. Effective communication in business is important because it creates awareness and reputation among customers. It builds strong relationship among employee and management. Good communication means good business. Business communication is helpful in to promote goods, service or organization. Rising of business depends upon how business communicates with its external as well as internal users. There are many different methods of business communication by which business can communicate with its related party for ex. Video conferencing, email, presentation, face to face meetings etc. Business works in dynamic environment, with effective communication better decisions can be taken.

IMPACT OF COVID- 19 ON HIGHER EDUCATION IN INDIA: CHALLENGES AND CURRENT PERSPECTIVES

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The covid-19 crisis has affected every field disrupting all aspects of human life.Higher education system has been adversely affected by this pandemic.Studenrs are stopped to go to colleges and Universities.All academic institutions are closed, educational activities are almost brought to an end .Despite of all these challenges Institutions of Higher Education are reacting positively. Academicians are trying to continue teaching by online mode.new innovative technologies are emerging to assist academicians. The MHRD and UGC have launched many virtual platforms. During lockdown, students are using popular social media tools like zoom,Google meet, Telegram app, YouTube channels. Monitoring the students'performance and their assessment is still a big challenge in present scenario.AI may use digital platform to resolve it.virtual labs has developed the web enabled curriculum- based experiments to design remote learning.

A STUDY ON IMPACT OF ONLINE PLATFORM ON BRICK AND MORTAR SHOPS IN JAIPUR

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The growth in the availability and usage of internet has made the life easy. Earlier only the urban population had the access to internet but now it has managed to reach to the rural people also. According to the report by Internet and mobile association India (IMAI) the number of internet users in 2017 stood up to 481 million which is expected to reach 500 million by 2018. Internet penetration in Urban India was 64.84% in December 2017 as compared to 60.6% last December. In comparison, rural Internet penetration has grown from 18% last December to 20.26% in December 2017. Online branding or even known as internet branding is the presentation of products and services through the use of World Wide Web. The online branding is no more a thing used by a small part of population but the use of internet has covered a long journey and is now a daily need of a consumer. The primary objective of this investigation is to know the impact of online platform on brick and mortar shops and the factors which influence the decision of the consumer. The research is done on 50 respondents of Jaipur city. The study will also include secondary data from books, magazines and surveys help in regard of green marketing. Quantitative research will be done to carry out the study of impact, attitude and buying behaviour of the consumer. The response will be collected through the method of questionnaire using convenience sampling procedure.The major findings of the research includes the factors affect the buying behaviour and the factors which influence you to but from traditional or online shops.

EMERGING MODELS OF BANK BUSINESS

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Banks are not all indistinguishable. Similarly as some other firm, a bank looks for a serious edge by abusing its relative benefits regarding admittance to particular assets, accessible market openings and administrative ability. The consequence of this exertion is a business model that underscores a few exercises instead of others, and that is reflected, entomb alia, in the bank's asset report creation. A decent match between accessible freedoms and the bank's business model is a reason for solid and manageable productivity. On the other hand, changes in the business blend of a failing to meet expectations bank are frequently essential for a turnaround plan. Eventually, the business model impacts the bank's worth and is accordingly of common premium to partners. The business models banks pick are additionally important to policymakers. For a certain something, diverse business models might be systematically connected with contrasts in bank performance. Assuming this is the case, data about business models would permit prudential chiefs to all the more likely check establishments' capacity to create dependable income that would uphold bank strength. Similarly, to the degree that there are model-explicit danger factors, the dissemination of business models across the banking area can highlight convergence of hazard openings in the banking system.

IMPACT ANALYSIS OF IND-AS ON KEY FINANCIAL RATIOS OF BHEL (A MAHARATANA COMPANY)

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Dr. Dinesh Prasad

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The present study was undertaken to analyse the impact of Indian Accounting Standards (Ind-AS) on key financial ratios of BHEL (A Maharatna Company) in comparison to what it was under the previously practiced Indian GAAP. The impact of Ind-AS on key financial ratios based of financial statements of selected company were examined by considering period from 2011-12 to 2019-20, while the year of transition from Indian GAAP to Ind-AS was 2016-2017. The analysis was based on pre and post adoption of Ind-AS by using trend analysis and comparative analysis impact on key financial ratios by taking fourteen key variables. The present study revealed that implementation of Ind-AS has no significant impact on key financial ratios of BHEL. Though, in the post transition period the financial condition of selected company had reached to alarming stage due to heavy losses. It is suggested that aggressive production policy with significant cut in cost should be implemented to achieve the higher profits and regain the faith of investors as increase in profitability ultimately boost the wealth of investors as well as attract the potential investors too.

AN ANALYSIS OF FACTORS AFFECTING INVESTMENT DECISION MAKING OF INDIVIDUAL INVESTORS IN EQUITY SHARES IN INDIA

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The investments made by individual investors are influenced by a variety of factors depending upon their experience and knowledge of the financial markets and the financial system. This study is an attempt to understand the driving factors of investors' decisions, the reach of the 'investor awareness and education programmes' and to gain an insight of their mindset while investing in the equity markets. It is based on the quantitative analysis of the investor's responses and attempts to develop a conceptual framework that assesses how much of their investment behaviour is based on analysis and attempts to understand the role their experience span plays. It was found that the investors depended more on shortcuts like taking advice from friends and relatives than doing their own analysis through annual reports of the companies. The most common factors studied for investment in IPOs is company's background and for trading is EPS and the popularity of its products.

भूजल (Groundwater)

डॉ. कृष्ण मोहन

प्रभारी कला संकाय एवं विभागाध्यक्ष भूगोल विभाग, लाल बहादुर शास्त्री स्नातकोत्तर महाविद्यालय, जयपुर

भूमिगत जल का मुख्य स्त्रोत वर्षा ही है किन्तु साधारण व्यक्ति यही सोचता है कि सागरीय जल रिसकर धरातल के नीचे पंहुचकर भूमिगत जल का रूप धारण करता है। ....इस तरह वर्षा एवं हिम के पिघलने से प्राप्त जल को आकाशी जल कहते है। भूगर्भिक जल धरती की सतह के नीचे चट्टानों के कणों के बीच के अंतरकाश या रन्ध्राकाश में मौजूद जल को कहते है। सामान्यतः जब धरातलीय जल से अतंर दिखाने के लिये इस शब्द का प्रयोग सतह से नीचे स्थित जल (Surfce water or Subsuface water) के रूप में होता है तो इसमें मृदा जल को भी शामिल कर लिया जाता है। हालाँकि, यह मृदा जल से अलग होता है जो केवल सतह से नीचे कुछ ही गइराई में मिट्टी में मौजूद जल को कहते है। भूजल एक मीठे पानी के स्त्रोत के रूप में एक प्राकृतिक संसाधन है। मानव के लिये जल की प्राप्ति का एक प्रमुख स्त्रोत भूजल के अन्तर्गत आने वाले जलभरे (Aquifers) है जिनसे कुंओं और नलकूपों द्वारा पानी निकाला जाता है। जो भूजल पृथ्वी के अन्दर अत्यधिक गहराई तक रिसकर प्रविष्ट हो चुका है और मनुष्य द्वारा वर्तमान तकनीक का सहारा लेकर नहीं निकाला जा सकता या आर्थिक रूप सें उसमें उपयोगिता से ज्यादा खर्च आयेगा, वह जल संसाधन का भाग नहीं है। संसाधन केवल वहीं है जिनके दोहन की संभावना प्रबल और आर्थिक रूप से लाभकार हो।

अत्यधिक गहराई में स्थित भूजल को जीवाश्म जल या फोसिल वाटर कहते है।

जल चक्र पृथ्वी पर पानी के चक्रण से संबंधित है। इसमें इस बात का निरूपण किया जाता है कि जल अपने ठोस, द्रव और गैसीय (बर्फ या हिम, पानी और भाप या वाष्प) रूपों में कैसे एक से दूसरे में बदलता है और कैसे उसका एक स्थान से दूसरे स्थान को परिवहन होता है। भूजल की जलचक्र का हिस्सा है और इसमें भी पानी के आगमन और निर्गम के स्त्रोत और मार्ग होते है। सबसे हम प्रक्रियाओं से जुड़ी तकनीकी टर्मावलियों को देखते है, जैसे निस्यन्दन, अधोप्रवाह इत्यादि। भूजल पुनर्भरण एक जलवैज्ञानिक प्रक्रिया है जिसके अन्तर्गत सतही जल रिसकर और पृथ्वी के गुरूत्वाकर्षण से खिंच कर भूजल का हिस्सा बन जाता है। इस घटना को रिसाव को या निस्यंदन द्वारा भूजल पुनर्भरण कहते है। भूजल पुनर्भरण एक प्राकृतिक प्रक्रिया है जिसे आजकल कृत्रिम रूप से सवंर्धित करने की दिशा में प्रयास किया जा रहे हैं क्योंकि जिसे तेजी से मनुष्य भू जल का दोहन कर रहा है केवल प्राकृतिक प्रक्रिया पुनर्भरण में सक्षम नहीं है।

महात्मा गाँधी और बा

घनश्याम लोटन
व्याख्याता, लाल बहादुर शास्त्री पी.जी. महाविद्यालय, तिलक नगर, जयपुर, राजस्थान।

महात्मा गाँधी जी को स्वतंत्रता आन्दोलन में महिलाओं के योगदान के बिना आजादी नहीं मिल सकती थी और इस कार्य को पूर्ण किया कस्तूरबा गाँधी ने। गाँधी जी की पत्नी का बचपन का नाम कस्तूरबाई मकन जी था जिनके पिता गोकुलदास मकन जी व माताजी बृज कुंवरि थी। विवाह बाद कस्तूरबा गाँधी के नाम से प्रसिद्ध हुई तथा महात्मा गाँधी जी उन्हें प्यार से 'बा' बुलाते है इतिहास में उन्हें इसी नाम से प्रसिद्धि प्राप्त है। दक्षिण अफ्रीका में कस्तूरबा गाँधी ने भी गाँधी जी की अनुपस्थिति में घूम–घूम कर महिलाओं में सत्याग्रह को बढ़ावा दिया। भारत में गाँधीजी ने सफाई व्यवस्था का कार्य बा को सौंपा। बा आश्रमवासियों के लिए देवी के समान थी। सत्याग्रह के दौरान वे घूम–घूम कर प्रचार करने के साथ–साथ आश्रम की व्यवस्था में भी संलग्न रही। पति का अनुगमन करते हुए उन्होंने भी स्वदेशी के प्रचार पर बल दिया और महिलाओं को सूत कातने के लिए प्रेरित किया। बारदोली आन्दोलन के दौरान उन्होंने किसानों का साहस बढ़ाया जिसके कारण गुजरात के लोग कस्तूरबा गाँधी को साक्षात् जगदम्बा मानते थे। उनकी मृत्यु पर गाँधीजी ने लिखा – "बा के स्नेहशील जीवन की कल्पना नहीं की जा सकती वे मेरे जीवन का अविभाज्य अंग थी। उनकी मृत्यु से मेरे जीवन में जो सूनापन पैदा हुआ है वह कभी पूरा नहीं हो सकता। "बा के बिना गाँधी जी का जीवन अधूरा था उनकी प्रेरणा शक्ति भी बा थी।

उदारीकरण के दौर में कार्पोरेट जनसंपर्क की भूमिका का विश्लेषणात्मक अध्ययन

डॉ. आशुतोष मंडावी
विभागाध्यक्ष, विज्ञापन एवं जनसंपर्क अध्ययन विभाग, कुशाभाऊ ठाकरे पत्रकारिता एवं जनसंचार विश्वविद्यालय, रायपुर, छत्तीसगढ

उदारीकरण एक ऐसे आर्थिक सुधार की प्रक्रिया है जिसका उद्देश्य भारतीय व्यापार और उद्योग को सभी अनावश्यक नियंत्रणों और प्रतिबंधों से मुक्त करना था। उदारीकरण एक नई आर्थिक नीति का नाम है जिसके माध्यम से देश के व्यवसाय व उद्योगों का स्वतंत्र रूप से विकसित होने का मौका प्रदान किया जाता है। उदारीकरण के माध्यम से व्यवसाय तथा उद्योग पर लगे प्रतिबन्धों को कम करने का प्रयास किया जाता है जिससे बगैर किसी बाधा के व्यवसायी वर्ग तथा उद्यमियों को अपने कार्यस्थल में कार्य करने का मौका मिल सके। तथा सरकार द्वारा भी व्यापारिक नीति को उदार बनाने का प्रयास किया जाता है जिससे कि देशों के बीच में वस्तुओं और सेवाओं के प्रवाह पर लगने वाले टैरिफ, सब्सिडी और अन्य प्रतिबंधों को हटाया जा सके। .भारतीय अर्थव्यवस्था में 1980 के दशक को महत्वपूर्ण नीतिगत बदलाव के रूप में देखा जा सकता है जिसके अंतर्गत सुधारों के नए मॉडल के रूप में उदारीकरण, निजीकरण और वैश्वीकरण मॉडल (एलपीजी मॉडल) का विकास हुआ। इस नये मॉडल का मुख्य उद्देश्य दुनिया की बड़ी से बड़ी अर्थव्यवस्थाओं के साथ भारत की अर्थव्यवस्था को तेजी से विकसित करना था।

केदारनाथ अग्रवाल के काव्य में कथ्य और शिल्प का अंतरसंबंध

रवि कृष्ण त्रिपाठी
असिस्टेंट प्रोफेसर (हिन्दी), ठाकुर युगराज सिंह महाविद्यालय, फ़तेहपुर, उ.प्र.

केदारनाथ अग्रवाल प्रगतिवादी काव्यधारा के एक प्रमुख कवि हैं । एक रचनाकार अपने युगीन वातावरण, तात्कालिक सामाजिक–सांस्कृतिक–आर्थिक–राजनीतिक परिस्थितियों और अपने जीवन में घटने वाली घटनाओं से प्रभावित होता है । आचार्य शुक्ल के अनुसार "जबकि प्रत्येक देश का साहित्य वहाँ की जनता की चित्तवृत्ति का संचित प्रतिबिंब होता है, तब यह निश्चित है कि जनता की चित्तवृत्ति के परिवर्तन के साथ–साथ साहित्य के स्वरूप में भी परिवर्तन होता चला जाता है ।....जनता की चित्तवृत्ति बहुत कुछ राजनीतिक, सामाजिक, सांप्रदायिक तथा धार्मिक परिस्थिति के अनुसार होती है (आचार्य रामचन्द्र शुक्ल, 2003 पृ० 1)।" केदारनाथ अग्रवाल की काव्य चेतना का निर्माण जिस परिवेश में हुआ, वह परिवेश राष्ट्रीय एवं अंतर्राष्ट्रीय स्तर पर हो रही व्यापक उथल–पुथल का परिणाम था । अंतर्राष्ट्रीय स्तर पर जहां सोविएत रूस में मार्क्सवादी दर्शन पर आधारित साम्यवाद स्थापित हो चुका था, विश्व के तमाम देशों में आज़ादी की मांग ज़ोर पकड़ रही थी । वहीं भारत गांधी जी के नेतृत्व में स्वतन्त्रता आंदोलन में भाग लेने के साथ–साथ सामाजिक और आर्थिक मोर्चे पर भी लगातार आंदोलन के तेवर में था । इसी दौरान 'जगती हुई उग्र जन–चेतना, रूस में स्थापित समाजवाद तथा पश्चिम के अन्य देशो में प्रचारित कम्युनिज़्म के सिद्धांतों से उभरते हुए विश्वव्यापी प्रभाव के कारण भारत

में 1935 के आसपास साम्यवादी (या समाजवादी) आंदोलन उगने लगा था । साहित्य भी उस से प्रभावित हुआ और प्रगतिवादी साहित्य का आंदोलन आरंभ हुआ (डॉ नगेंद्र, 2011, पृष्ठ 606)।' सन् 1936 में भारत में 'प्रगतिशील लेखक संघ' के बैनर तले प्रगतिशील साहित्यांदोलन की शुरुआत होती है । केदार मूलतः मार्क्सवादी बोध के कवि हैं और बेलाग अपने व्यक्तित्व के निर्माण में मार्क्सवाद की भूमिका को वे स्वीकार करते हैं । वे कहते हैं कि "मार्क्सवादी विचार ने मुझे जीवन को अमूल्य निधि समझने का एहसास दिया ।...मार्क्सवाद ने मुझे समाज की व्यवस्था एवं न्याय व्यवस्था को परखने का अवसर दिया (डॉ० विशनलाल गौड़, डॉ० ओंकार प्रसाद त्रिपाठी, एवं डॉ० वेदप्रकाश द्विवेदी, 1986, पृ० 77)।"

राजस्थान में भूजल संसाधनों पर बढ़ती निर्भरता

श्रीमती शुभलता यादव

सहायक आचार्य, भूगोल विभाग, ला.ब.शा.राजकीय महाविद्यालय, कोटपूतली, जयपुर, राजस्थान।

जल प्रकृति प्रदत्त अनुपम उपहार है। जल की हर एक बूंद का महत्व सर्वविदित है। राजस्थान प्रदेश जल संसाधन भंडारो एवं उपलब्धता की दृष्टि से भारत के अन्य राज्यों की तुलना में पीछे है। देश के कुल भूजल का मात्र 1.75 प्रतिशत राजस्थान में उपलब्ध है। सतही जल संसाधनों की सीमितता के कारण राज्य की भूजल पर निर्भरता निरंतर बढ़ती जा रही है। प्रारम्भ से ही प्राकृतिक कारणों से हमारी भूजल पर निर्भरता बनी रही है और वर्तमान में मानव जनित कारणों से भूजल पर निर्भरता का ग्राफ तेजी से बढ़ रहा है। राज्य में भूजल भंडारों की मात्रा, गहराई एवं वितरण में प्रादेशिक विषमता बड़े पैमाने पर देखने को मिलती है। भूजल विदोहन तथा पुनर्भरण की दर में बढ़ता अंतर भविष्य मे भूजल संकट को और अधिक भयावह स्थिति में ले जाएगा।

भक्तिः एक संक्षिप्त अवलोकन

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भक्ति शब्द ''भज'' से आया है जिसका अर्थ है 'संलग्न होना या समर्पित होना'। यह शुद्ध निःस्वार्थ प्रेम है, जो श्रद्धा से मिश्रित है।भक्ति सभी धार्मिक जीवन का आधार है। भक्ति वासनाओं और अहंकार का नाश करती है। भक्ति मन को विशाल ऊँचाइयों तक ले जाती है। भक्ति ज्ञान के कक्षों को खोलने के लिए महत्वपूर्ण है। भक्ति का समापन ज्ञान में होता है। भक्ति दो में शुरू होती है और एक में समाप्त होती है। जो इस बिंदु पर लड़ते हैं: ''श्रेष्ठ भक्ति या ज्ञान?'' अंधेरे में टटोल रहे हैं। वे असली ततव को समझ नहीं पाए हैं। परा भक्ति और ज्ञान एक हैं।

समानान्तर हिन्दी सिनेमा में स्त्री

सीमा खड़कवाल

सह आचार्य–हिन्दी, स्व. राजेश पायलट राजकीय स्नातकोत्तर महाविद्यालय, बाँदीकुई (दौसा)

समानान्तर सिनेमा ने व्यावसायिक सिनेमा में फार्मूलाबद्ध स्त्री–किरदारों की जगह सामाजिक यथार्थ की जमीन पर जीती–जागती स्त्री को अपनी फिल्मों में प्रस्तुत किया। पहली बार हिन्दी सिनेमा के दर्शको को समाज में स्त्री पर होने वाले अत्याचार और उत्पीड़न की सच्ची तस्वीर दिखायी। लेकिन समानान्तर सिनेमा की विशेषता है कि इसके स्त्री पात्र अन्याय–अत्याचार को खामोशी से नहीं सहते बल्कि सदैव परिस्थितियों से दो–दो हाथ करते दिखाई देते है। समानान्तर सिनेमा की इस परम्परा को सत्यजित राय, ऋत्विक घटक, मृणाल सेन, मणि कौल, बासु चटर्जी, अडूरगोपाल कृष्णन, कुमार शाहनी, गौतम घोष, अर्पणा सेन, एम. एस. सथ्यू, श्याम बेनेगल, गोविन्द निहलानी, सई परांजपे, केतन मेहता, जी. अरविन्दन जैसे हस्ताक्षरों ने समृद्ध किया है। यह आन्दोलन सामन्ती परिवेश की जड़ता को खत्म करने, स्त्री–अधिकारों की मुक्ति के प्रश्न और शोषितों–उत्पीड़ितों के सहज प्रतिरोध को उभारने में भारतीय समाज की मदद करता है। शायद इसी कारण से यह मूलतः साहित्य से अपने सृजनात्मक सम्बन्धों की बिना पर एक अखिल भारतीय आन्दोलन का स्वरूप अख़्तियार कर पाया।

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