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Audit Committee and Firm's Performance

Dr. (CS) Pradyumna Sharma*

Introduction

A system of excellent company governance fosters a system of answerability. Each foreign and domestic investment is extremely vital for growth of any economy. However, prevalence of monetary frauds offers a foul image not solely to the firm during which the fraud occurrence, however additionally to the country (bhasin 2013). Such instances end in lower investment from domestic and foreign investors, hampering the economic process of the state. Within the lightweight of such scandals, company governance assumes a lot of prominence. Ill-famed frauds like Enron, WorldCom, satym etc. highlights the importance of sturdy company governance. The essence of the audit committee relies on 2 stands of accountability; initial, management's answerability to the board, second, board's answerability to the shareholders. The role of the audit committee and internal audit because the corporations control mechanisms are vital to make sure the reliableness of monetary reportage. The audit committee's role stems directly from the board's oversight perform because it oversees, both, internal yet as external, audit processes of the firm (K.M. Birla and N.R. Murty Committee). one in all the foremost functions of the audit committee is to review the monetary knowledge of the corporate on continuous basis and strengthen internal accounting controls, so as to reinforce reliableness and integrity of monetary reportage.

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Firm Performance

A wide form of definitions of firm performance has been planned within the literature. Performance may be associated with the organizational ability in meeting its targets and goals. Firm performance is therefore the effectiveness of a firm in achieving goals and targets among such that timeframe. The performance of a firm may be measured exploitation 2 types of measures: Market primarily based and accounting based. The present literature on Audit committee and Firm Performance is employed each the sort of live. Market primarily based measures are supported the market price. These measures are useful for investors as they assist them in taking their investment selections on future performance of the corporate supported its past and gift performance. the varied market primarily based measures are value to Earnings magnitude relation, Earning per Share, quantity intercalary, Tobin's Q, market price intercalary, and Market to value magnitude relation etc. In company governance literature Tobin's letter as a proxy for firm performance was used extensively. but accounting primarily based measures are thought-about a lot of reliable because the corporations listed in numerous exchanges have to be compelled to follow various national and international principles whereas recording their monetary statements. These measures correspond to the past performance of the firm. numerous accounting primarily based measures like come on Assets (ROA), come on Equity (ROE), come on Capital used (ROCE), income Margin, come on Sales (ROS) etc. were utilized in past studies.

Historical Background of Audit Committee in India

It is claimed that the auditing system in India is comprehensive and well supported by law that ensures that nonpartisanship, judgment and independence of statutory auditors are maintained. However, expertise has shown that sure weaknesses and lacunae do exist in Indian systems. Accounting manipulations, irregularities and leakages go neglected to the damage of the general public and shareholders. what is more, the stress throughout the past few years has been restricted to just some of the recommendations of the Cadbury Committee, like the role and composition of the ACs and also the importance of constructing all the required disclosures with annual statements of accounts. These are thought-about vital for investors' protection. the businesses Act (Amendment), 2000 has, among others, provided for the formation and functioning of ACs (section 292A). Following this, the Mumbai securities market (BSE) and also the Securities and Exchange Board of India (SEBI) have shaped laws on company governance and enclosed it beneath clause forty nine of the listing needs. this is often done on the recommendations of the Kumar Mangalam Birla Committee on company Governance (SEBI, 1999). One in all the most recommendations that was adopted by the SEBI is that the institution of independent¹ and qualified² ACs. Therefore, this paper seeks to contribute to our

understanding of the worth and potential of ACs, as a company governance mechanism during a developing country like India. It seeks to look at the structure and functions that are presently performed by audit committees, within the Indian company world. ACs are unfold throughout the globe and also the institution of ACs has been necessary in many countries.

- 1939: The ny securities market (NYSE) initial supported the Audit Committee idea
- 1972: The U.S. Securities and Exchange Commission (SEC) initial recommends that publically command corporations establish audit committees composed outside (non- management) administrators.
- 1977: stock exchange adopts an inventory demand that audit committees be composed entirely of freelance administrators.
- 1988: AICPA problems SAS 61"communication with audit committees" addressing communications between the external auditor, audit committee and management of SEC reportage corporations.,
- 1999: NYSE, NASDQ, ASDP AMEX, SEC and AICPA finalised major rule amendment supported blue- ribbon committee on up the effectiveness of the company audit committee.
- 2002: Sarbanes-Oxley act is passed in wake of company scandals and includes whistle blower and monetary professional revealing needs for audit committees.

Regulatory Aspects Companies' act 2013 and also the Amendments of SEBI

The Companies Act was enacted on August, 2013 that provides for major overhaul of company governance norms for all corporations. the businesses Act 2013 envisages radical changes within the space of company governance and is ready to possess way reaching implications. Securities Exchange Board of India (SEBI) with the target to align with the provisions of the businesses Act 2013, issued revised Clause 49 to adopt best company governance observe and to form corporate governance norms more practical. The revised Clause came into result from Gregorian calendar month one, 2014 apart from the clause concerning the constitution of a risk management committee that shall apply to the highest one hundred listed corporations by market capitalization, as at the tip of the immediate previous fiscal year. Revised clause forty nine lays down the principles of company governance. The listed corporations have to be compelled to adhere to the principles and are expected to interpret and apply those provisions in alignment with the principles. The key parts of the principles are (a) Rights of Shareholders (b) Role of stakeholders in company Governance (c) revealing and transparency (d) Responsibilities of board of administrators and alternative responsibilities. Several of

the principles arranged down during this framework are aligned with powers, duties and expectation from numerous stakeholders particularly administrators and management within the corporations Act 2013. The key impact areas of company governance within the corporations Act 2013 includes Board structure and responsibility; revealing and reporting; risk, management and compliance; supporter compliances; connected party transactions (RPT), loans and investments; audit and auditors; and company social responsibility.

Literature Review

Ilaboya. O.J, Obaretin.O (2015) examined board characteristics and company monetary performance dynamics employing a combination of co-integration and error correction mechanism. The calculable results prompt positive relationship between board size and company monetary performance. It suggests would like for a competent and sizeable board, freelance administrators on audit committee to strengthen the independence of audit committee to ceaselessly accomplish the management mechanism and oversight perform.

Mamta Mishra, Dr. Amarjeet Kaur Malhotra (2016) examines the influence of audit committees in restraining earnings manipulation. Audit committees represent one in all the foremost vital limbs of company governance. The Indian companies are in compliance of the businesses Laws with relation to the existence and constitution on audit committees.

Nizamulmulk Gunus and M Serkan Aftigan (2016) the study aims to live the emphasize of effective audit committees on bank performance via exploitation a number of the most bank performance indicators that are come on quality, come on equity and internet interest margin within the Turkish and also the UK banks.

Yusef Hassen, Kamal Naser, Rafiq. H.Hijazi (2016) the study explores the link between corporate performance and company governance by corporations listed on the Palestinian securities market, Accounting and Market performance measures were accustomed proxy company performance. it's delineated by the BODs size, the frequency of the Annual conferences of the board, existence or otherwise of n audit committees, institutional investors possession and foreign investors.

Mishra S. and Mohanty P. (2014) within their study examined the company governance problems in India so as to ascertain the link between corporate governance and monetary performance employing a sample of 141 corporations happiness to the a gaggle stocks listed in the Mumbai securities market of India covering eighteen industries. They developed a composite live of company governance comprising of 3 indicators-legal, board and proactive indicators. The results of the multiple correlation performed step-wise exploitation ROA as a proxy for firm performance discovered that the board indicators (CEO-duality, board size, board composition, variety of board conferences, Frequency of group action within the board

meetings) and proactive indicators influence the firm performance considerably. The results over that composite company governance live may be a smart predictor of firm performance.

Sahu T. K. and Manna A. (2013) through empirical observation investigated the result of company board composition and board conferences on performance of fifty two Indian producing corporations listed in Mumbai securities market over a amount of five years (2006-2011). They delineated Board composition by board size, variety of government administrators, board independence, and Chairman's identity. company performance is measured through income, Net Profit, come on Capital used, Earning per share, Tobin's Q, quantity intercalary and market price added. Multiple correlation normal Least sq. model results indicated that board size and board conferences have a positive impact on company performance whereas the independence of the board and presence of non-executive chairman within the board has negative impact whereas the proportion of government administrators in the board was found insignificant.

Bijalwan J. G. and Madan Pankaj (2013) analysed the link between board composition and firm performance for 121 corporations listed on bovine spongiform encephalitis for the year 2010-2011. monetary performance of the firm is measured with the financial ratios viz. come on Capital used, come on the equity, Profit when tax and come on assets. The study found that there exist a major positive relationship between board composition and firm performance. Additionally board size and firm Performance are considerably connected however the strength of relationship isn't sturdy. Larger boards are less effective than smaller boards except just in case of PSUs in India. additionally the quality board sizes vary per the character of the trade.

Kumar N. and Singh J.P. (2012) exploitation Tobin's letter as a performance live, it had been found that outside administrators includes a negative result on the firm price chiefly thanks to non-executive non-independent directors, wherever as freelance administrators have a positive however insignificant result. It had been over that the businesses with a larger proportion of freelance administrators have a lot of market price. therefore freelance administrators need a larger illustration on board in function of alternative non-executive outside directors.

Kota, H.B., and Tomar, S. (2010) examined the result of company governance practices on the performance of 106 mid-sized corporations in India between 2005 and 2007. once Tobin's letter was used as a live of monetary performance, it had been found that the magnitude relation of non-executive administrators to total directors haven't any vital relationship with the performance. but it had been found that chief operating officer duality structure contributes absolutely and considerably to the firm performance. a major inverse relationship between board size and firm performance was additionally according.

Garg A. K. (2007) studied the information of 164 corporations from the bovine spongiform encephalitis two hundred companies for 6 monetary years from 1997-98 to 2002-03 to look at the link between board independence, board size and firm performance. He used Tobin's letter, magnitude relation of operative financial gain to assets, magnitude relation of assets to sales and Market- adjusted stock value returns as measures of firm monetary performance. per the findings of his study smaller boards are a lot of economical than the larger ones; the board size limit of six was prompt as ideal, because the study supported AN inverse association between board size and firm performance. Additionally board independence was reciprocally connected with firm performance and also the study prompt that the proportion of freelance administrators ought to be between fifty and sixty %. Board size and performance as also board independence were found to be reciprocally connected which implies that a foul performance results in a rise in each size yet as board independence.

Ghosh Saibal (2006) examined the nexus between company performance and boards of 127 non- monetary listed producing corporations for the year 2003 by exploitation 2 accounting measures i.e. ROA and PERF(arithmetic mean of ROA, ROS, ROE) and market primarily based technique i.e. Tobin's Q. The results prompt that board size exerts a negative influence on company performance regardless of accounting and market primarily based measures. this suggests that larger boards tend to possess a moistening influence on firm performance. Additionally there exists a positive association between the amount of non-executive administrators and firm performance. The study additionally found proof to counsel that chief operating officer compensation includes a positive influence on company performance, judged in terms of accounting measures.

Conclusion

Audit committee and firm performance relationship studies in India corporations gained positive trend. The literature on audit committee in India examines the effectiveness in numerous parameters of the corporate. the problem shows that audit committee independence and frequent audit committee conferences improve the performance of some company governance mechanisms. this might flow from to timely detection of monetary statement frauds and presentation of actual financial position ahead of board of administrators. Ultimately governance structure has to be determined by a mixture of the higher than factors and their dynamics.

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A Study on Export Performance of Dehydrated Onion from India

Mr. Abhishek Agrawal*

Introduction

Onion (*Allium cepa* L) is extremely important vegetable crop not only for internal consumption but also as highest foreign exchange earner among the fruits and vegetables¹. Dehydration is a procedure through which shelf life of the vegetables or fruits can be protracted by vanishing water while preserving the taste. Dryness decreases the weight and spaces required to store and transportation cost of moving them. Usage of dehydrated vegetables reduces time of cooking in HORECA (Hotel, restaurant and cafeteria) market and enhances the taste of the recipe. Adoption of these technologies helped increasing employment in rural area. Through dehydrated technology shelf life of product has increased due to which export sale cycle has also grown. Fresh vegetables and fruits are perishable in nature which will need proper logistic operation system and it has to reach end consumer before certain time. India is land of farmers. Agriculture is the primary source of income for about 58% of India's population². The Indian food market is the world's sixth leading, with retail contributing 70% of the sales³. India is the second largest onion growing country in the world. Indian onions are famous for their pungency. Indian onions has two crop cycles, first harvesting starts in November to January and the second harvesting from January to May⁴. Export of fresh onion needs to follow certain packaging rules, logistic care to preserve the same taste of onion, but when water is evaporated from these crops it becomes easy to sale in international market without much of operation cost.

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1 <http://agriexchange.apeda.gov.in/Market%20Profile/one/ONION.aspx>

2 <https://www.ibef.org/industry/agriculture-india.aspx>

3 <https://www.ibef.org/industry/agriculture-india.aspx>

4 http://apeda.gov.in/apedawebsite/SubHead_Products/Onions.htm

Dehydrated onion has been used in many ways such as in making of pizza preparation; add as ingredients, pickles, Ready to Eat Products, Preparation of various Soups, tomato paste, Onion & paste, Fast food, snack foods, food service packs, stuffing mixes, pickled products, meat products, sea food products, recipes, canned foods, salad dressing, dips, bottle packs, seasoning, bakery topping, gourmet sauces, seasoning and in many other as ingredients. Dehydrated food tastes great as it has no preservatives or chemical additives. Storing dehydrated food is efficient as it has long shelf life.

Product Categories

S. No.	Dehydrated white onion	Dehydrated red onion	Dehydrated pink onion
1	Kibbled	Kibbled	Kibbled
2	Chopped	Chopped	Chopped
3	Minced	Minced	Minced
4	Granules	Granules	Granules
5	Powder	Powder	Powder

Objectives

- To analyze the export performance of dehydrated onion from India and its contribution in world trade of dehydrated onion.
- To highlight the trend in exports of dehydrated onion from India both in terms of volume and earnings.
- To study about export trend of dehydrated onion all over the world. (top 5 export player).

Need for Study

India is second largest producer of fresh onion. Export of fresh vegetables is difficult process as it has limited life. Through this study researcher would like to understand export performance of Indian dehydrated onion producers. Researcher also wants to understand scope of this product. It has been observed that 80% of processing of dehydrated onion and happens in Mahuva, Gujarat, but some of the producers are not aware of the entire process of export cycle and could not do export of this product. Lack of knowledge of market, searching right buyer, information about safest payment terms in international business are major challenge.

Review of Literature

Ardehna & Vekariya 2014 the authors have explored processing cost, marketing cost, profit margin and employment generation in onion dehydration industry of Gujarat also growth of export of dehydrated onion from India. To study this cost they have collected data from 33 producer of dehydrated onion. They studied factors like investment in procession units, cost of raw material, processing cost, storing cost, and packing, transportation, loading cost and income after sale. They came to conclusion that there exists a positive effect of growth of export of dried onion and negative effect of growth of export of fresh onion on onion processing industry

because export of fresh onion reduces the availability of raw material for the industry at a given price. They have suggested there is need to technical knowledge, proper infrastructure, waste management, laboratory facilities to check product quality for this industry to improve production capacity and increase profit margin.

R. Chakravorthy* & I. Parvin Banu 2017 in the similar line of products these authors have studied export performance of pepper from India. In this analytical natured research, paper authors have studied the export performance of pepper with respect to functions of spice board & various promotional schemes available for pepper export. The study also emphasizes on finding out the problems & prospects of pepper exports from India and suggests remedial measures. The simple percentage & arithmetic mean and techniques like linear growth & compounded growth have been used to analyze data gathered from published government and non-government agencies. The data collected for the analysis was taken from 1996-2003. The key findings of the research were the fact that pepper contributes 18% quantity and 36% in value of total export of spices from India. India is accounted for highest area of pepper cultivation in the world and Kerala being 88% of total production. Some of the key suggestions obtained from this study are like ongoing activities on training farmers on quality aspects should be continued and most importantly addressing early harvesting & control on heavy use of pesticides to be imparted to the farmers. Productivity improvements can be done through scientific & improved method of cultivation. Apart from identifying new markets and valued added products of pepper, the role of spices in the field of medicine and health needs to spread headed by spice board to global consumers of spices through various promotional activities.

Jency Valasan & Ashish Bhatt, 2016 has studied the spices export especially from Kerala and analyze the current trends and opportunities ahead. Because of Indian spices' rich aroma, texture and taste, it has got the high demand across the globe. The major buyer countries of spices are US, China, Vietnam, UAE and Malaysia. The major spices imported from India are pepper, chili, turmeric, coriander, cumin, and fennel. In this very paper, the authors want to study the current export trends of spices from Kerala and opportunities ahead. The authors have used the descriptive research through survey approach. The primary data was collected by online questionnaire and the secondary data source was spice board statistics and previous research papers. Some of the interesting findings were that the manufacturers have adequate production capacity, staff, & resources but lack knowledge about the export regulation & preferences. Majority of the manufacturers have never approached the agricultural department or the spices board but they expect the government to train interested spice growers. Although most of the exporters hold spice board certificate, they were not satisfied with the board in terms of information on packaging /barcoding standards, sample preparation, promotional material. The major stumbling blocks for such spices manufacturers and exporters

were violent fluctuation in prices, drought, incessant rains, diseases in plants, unremunerative selling price, high cost of production & stiff competition. In the concluding remarks authors state that Increasing instances of unfair trade practices such as adulteration are expected to restrain the market growth. Despite high volatility in prices and seasons across various regions, the market is expected to grow at a significant rate.

P. Hari Babu, 2017 In this empirical study of export performance of spices in India, the author has made an attempt to find out whether there has been increase or decrease in the export of spices and to understand inter possible caused for variation in spices export from 2001-2 to 2015-16. In this study, descriptive and analytic research design has been utilized. The data for this research paper has been collected from the publications of Indian spice board and the annual reports from ministry of commerce government of India. According to author there are many reasons attributed to the decline of exports during this period was increase in food prices, inflation world recession name a few. It is also to be noted that actual exports gained momentum after 2011 with world economy stabilizing and increase in the production. Author has concluded by saying that including India some of the developing countries have slowly shifting from exports of raw commodities to process and semi processes commodities & intermediate manufactured goods especially value added products. The author also emphasizes on ecosystem where government should design supportive policies and development of strategies that boost up the export of the spices.

Period of Study

To analyze the data in secondary research by using tools such CAGR and trend analysis minimum period of 10 years are required, hence the secondary data for 10 years from 2009 to 2018 have been taken in to consideration.

Methodology

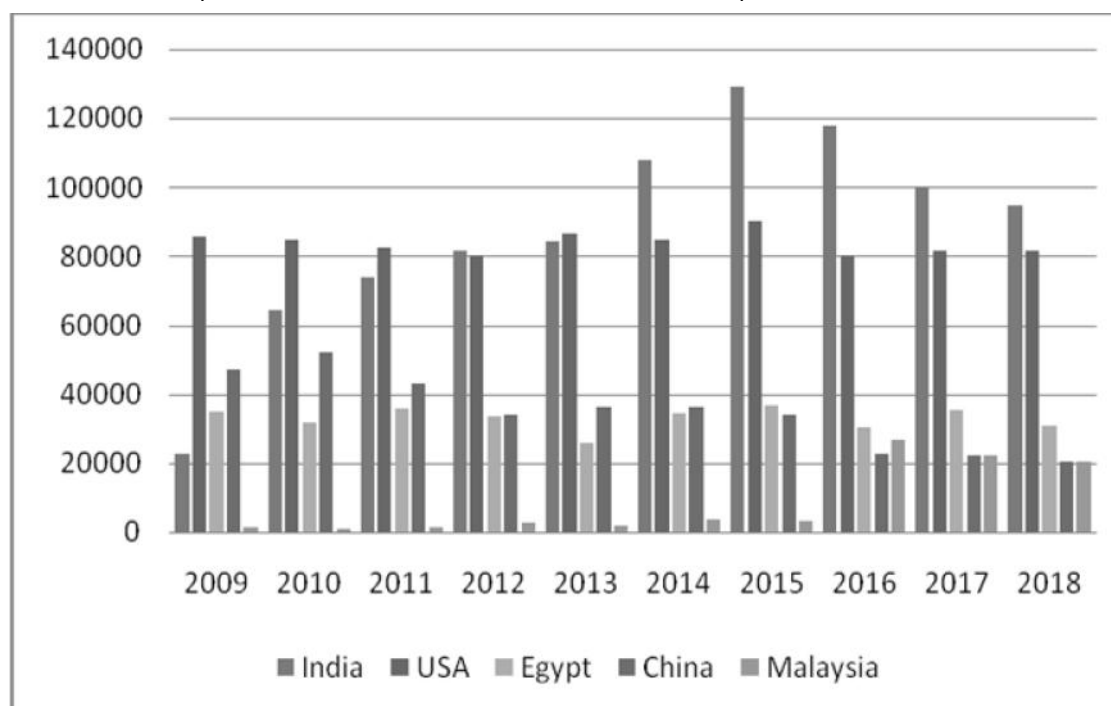
- Source of Data: This study is based on secondary data. The secondary data has been collected from annual report of APEDA, journals, magazines, newspapers, and from related published materials.
- The obtained data has been analyzed with the help of compounded annual growth rate and trend analysis. Dehydrated onion exports volume and values have been analyzed with the help of compounded annual growth rate. Trend analysis is used to find out dehydrated onion export trend for a period of 10 years. For findings out the trend values and compounded average growth rate the following formulae have been used.
 - Trend value = $y = bx + a$
 - Compounded annual growth rate = $(\log A / \log B)^{1/n}$

Findings

Table 1: Top 5 exporters for the selected product (2009 – 2018)
(HSN: 071220 Dried onions, whole, cut, sliced, broken or in powder)
Unit: US Dollar thousand

No	Country	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
	World	318437	338687	371036	343011	395311	410751	508531	400837	425847	356345
1	India	22666	64382	73631	81612	84297	107645	129333	117645	99996	94682
2	USA	85688	84709	82522	80340	86700	84599	90214	80180	81753	81426
3	Egypt	35054	31666	35692	33318	26010	34385	36881	30238	35383	30710
4	China	46932	51940	43140	33952	36046	36236	33773	22694	22159	20530
5	Malaysia	1579	878	1261	2877	2015	3560	2998	26790	22185	20270

Source: Trade Map, Trade statistics for international business development



The volume of export of dehydrated onion of top 5 exporters from 2009 – 2018 are presented in table 1. In 2018 India is contributing highest percentage of export of dehydrated onion which is 26.8% (Table 2) which has increased from 7.1% of 2009. During 2016 price of raw onion fall down drastically due to good crop availability of raw onion in Indian market, due this price of dehydrated onion went down. Because of this drastic difference in price all the importers have stocked their supply of dehydrated onion for year. This is the main reason export volume of dehydrated onion went down in 2017. The data is Table 2 suggests that barring India and USA the contribution of other nations like Egypt, China and Malaysia is relatively quite low which suggests ample opportunities for Indian farmers and exporters to scale up their crop production and export of dried onions respectively.

Table 2: Top 5 Exporter's Share in Value in World's Exports, % for the Selected Product (2009 – 2018)

(HSN: 071220 Dried onions, whole, cut, sliced, broken or in powder)

Exporters	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
World	100	100	100	100	100	100	100	100	100	100
India	7.1	19	19.8	23.8	21.3	26	25.5	29.6	23.7	26.8
USA	26.9	25	22.2	23.4	21.9	20.4	17.8	20.1	19.4	23.1
Egypt	11	9.3	9.6	9.7	6.6	8.3	7.3	7.6	8.4	8.7
China	14.7	15.3	11.6	9.9	9.1	8.8	6.7	5.7	5.3	5.8
Malaysia	0.5	0.3	0.3	0.8	0.5	0.9	0.6	6.7	5.3	5.7

Source: Trade Map, Trade statistics for international business development

The data in Table 2 further suggests that India has observed linear growth of dried onions from the period 2009 to 2018 except couple of years where the prices of onions got down significantly due to large production of the crop otherwise the growth seem to be pretty linear and remarkable. On the contrary other countries in the list of top 5 exporters have shown negative growth for example Egypt and China. It is also to be noted here that USA despite having number position since beginning have quite fluctuating trends for exports and lost its number one position against India from 2014 onwards. India remains on top position of exports of dried onions since then.

Table 3: Top 10 Importing Markets for Dehydrated Onion from India (2009 – 2018)

(HSN: 071220 Dried onions, whole, cut, sliced, broken or in powder)

Unit: US Dollar thousand

No	Country	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	% change 2018 over 2017
1	Germany	1682	9645	11499	10281	12546	16262	14489	18615	13718	11469	-16
2	USA	4661	3711	3540	6953	6417	8975	11016	10290	9068	11055	22
3	Brazil	996	2661	4372	4192	5105	5400	5179	5716	6009	6545	9
4	Russia	656	9473	10134	8469	9620	7318	8574	6607	6347	6539	3
5	UK	3574	4506	6435	6878	7583	10837	37350	11595	10716	6170	-42
6	Belgium	378	2078	1821	3799	4082	5578	5475	7064	6384	4862	-24
7	Canada	1003	1146	1026	1753	1408	2238	2558	2810	3188	3158	-1
8	S. Africa	232	2709	2902	3600	3387	4320	3425	4278	3365	2876	-15
9	Slovenia	0	101	104	199	461	1067	653	1680	570	2854	401
10	Spain	0	1707	1984	2276	2362	2874	3464	3331	2481	2742	11

Source: Trade Map, Trade statistics for international business development

Top 10 importers of dehydrated onion from India are presented in table 3. Germany being the largest importer of dehydrated onion from India having value of USD 11,469 thousand. It can be inferred by combining data from Table 3 and Table 1 that despite USA enjoys the position of number 2 in the list of top 5 exporter of dried onion, it still stands at number in 2 while listing the data for top 10 importer country. This suggests that USA could be re-exporting this dried onion with and without value addition in this product. Brazil, Russia & UK. India has still potential to export more dehydrated onion to Netherland, Japan, Croatia. These markets are importing dehydrated from Egypt having possible reason of proximity to Egypt resulting in to

relatively lower freight cost. The import trend of these countries seems to be quite volatile over the given time period which suggests that import of dried onion is heavily depend on the pricing and the export country which provide most competitive pricing fetch higher demand compared to others.

Table 4: Top 10 Importing Markets for Dehydrated Onion from India (2009–2018)
(HSN: 071220 Dried onions, whole, cut, sliced, broken or in powder)

Unit : Qty, Tons

No	Importers	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	% change 2018 over 2017
1	Germany	763	3187	21331	6215	5816	8214	6677	11138	9627	8500	-12
2	USA	2595	1226	1926	4251	3154	4590	5244	5395	5713	6944	22
3	Russia	343	3130	5205	5537	3986	3849	3998	4404	5140	5603	9
4	Brazil	572	879	2183	2411	2209	2488	2374	3614	4514	5547	23
5	UK	1980	1489	3195	3858	4474	4929	5993	5764	6343	3985	-37
6	Belgium	187	687	903	2144	1964	2518	2599	3886	4136	3251	-21
7	S. Africa	134	895	1405	1970	1488	1892	1508	2505	2274	2256	-1
8	Spain	204	564	1035	1429	1175	1502	1698	2178	1947	2184	12
9	Slovenia	0	33	56	113	195	548	306	996	389	2110	442
10	Poland	0	1304	3069	2333	703	2521	1494	5217	1875	2084	11

Source: Trade Map, Trade statistics for international business development

The significant negative growth shown in year 2018 over the previous year in Table 4 seem to be eye opener and provides the farmers of India a guideline for planning their next year's crop. Out of various factors, one of key factors responsible behind this sharp deep in consumption is overstock by most of these countries in previous years when the prices of dried onions very quiet low. In this scenario, the farmers of onions left with main 2 options viz. chucking the crop at lower pricing in domestic market or store the products in cold storages for next year's export.

Table 5: India's Export of Dehydrated Onion (2009 – 2018)
(HSN: 071220 Dried onions, whole, cut, sliced, broken or in powder)

Unit: US Dollar thousand

Year	India	Increase /decrease	Percentage Increase or Decrease	Trend value
2009	22666	-	-	22666.00
2010	64382	41716	184	60352.05
2011	73631	9249	14	68134.01
2012	81612	7981	11	75915.96
2013	84297	2685	3	83697.92
2014	107645	23348	28	91479.88
2015	129333	21688	20	99261.84
2016	117645	-11688	-9	107043.8
2017	99996	-17649	-15	114825.8
2018	94682	-5314	-5	122607.7
CAGR %	15.37%			

Source: Trade Map, Trade statistics for international business development

The Table 5 depicts the growth story of Indian dehydrated onions over the 10 years since 2009 and it is quite remarkable until 2016 since when the trend has shifted to negative growth. The prime reason for this negative growth is large crop production of crop resulted diminished price. These reduced pricing allows major importers of the world opportunity of overstocking which in turn result in to relatively lower consumption in the subsequent years.

Table 6: India's Export of Dehydrated Onion (2009–2018)
(HSN: 071220 Dried onions, whole, cut, sliced, broken or in powder)

Unit : Qty, Tons

Year	India	Increase /decrease	Percentage increase or decrease	Trend value
2009	16016	-	-	16016.0
2010	21275	5259	33	32441.6
2011	63092	41817	197	37347.8
2012	50812	-12280	-19	42254
2013	40604	-10208	-20	47160.2
2014	54306	13702	34	52066.4
2015	48650	-5656	-10	56972.6
2016	67038	18388	38	61878.8
2017	66707	-331	0	66785
2018	67633	926	1	71691.2
CAGR %	15.49%			

Source: Trade Map, Trade statistics for international business development

The dehydrated onion which is a derivative of row onions being commodity products and the production and the export of dried onions is depend on various factors like monsoon, production yield, domestic demand, currency fluctuation and the prices in competing countries etc. These are the very reason responsible for fluctuation in export of dried onion in terms of tons. The price and currency fluctuation remains the main two parameters for such fluctuations.

Conclusion

India is the country having the highest sunlight across the year which is quiet favorable for dehydration process of fruits and vegetables. Dehydrated onion is one of the most demanded products among all dehydrated fruits and vegetables due to its usage. Dehydrated onion is the most important export potential and valuable foreign exchange earner which also provides job opportunity in rural area. India is the second largest producer of dehydrated onion because of facilities available through automated vegetable dehydrated plants and suitable environment for the crop of onions. India should capitalize on these factors to maximize the production of dehydrated onions to a level which makes significant difference between the rank 1 and 2 which in turn increase the employment and foreign exchange in the country. The spice board and other export promotion councils can impart training to farmers

about such huge demand of this product across the globe and by providing proper training on important aspects like productivity, optimum usage of pesticides the production of the crop can be optimized to cater ever increasing demand of this product. At the same time, the exporters & agents should also be educated about various certificate requirements in key import countries and addressing issues in registering this product in respective food & drug department in importer's country. Since this product has wide application and usage it is also imperative to explore other markets instead of focusing & growing major markets. The importance of more value added products & derivatives should also be spread among the exporters & food processor units engaged in to production of dehydrated onions.

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Impact of Digital Innovations on Travel and Tourism Management

Dr. Richa Chauhan*

Introduction

Now is the world of digital innovation and its creating a whole new world that is one and connected to each other and knows what is happening all around. In the last decade and much more in the last three years with the spread of internet and availability of it to all has opened new avenues for new innovations to happen. The new innovations now have potential to reach a large number of audiences in a very short or no time. Thus the 'Time to Market' has virtually become zero.

Advantages & Benefits to the Travel Industry with these Innovations

- **Low Cost of Marketing:** With the reach of social platform and its availability to all increasing day by day, it's very easy for travel and tourism industry to do the promotion and at no or very low cost. Now a day's all it requires is creating an account on the various social platforms like facebook, Whatsapp, Twitter, Instagram etc.
- **Attract the Right Audience:** All these social sites collect huge amount of data and create the information data base that can be readily use to target the right audience based on the various parameters that can be than targeted to the right audience. Even with increase in online shopping, the shopping trend can indicate towards the interest of the people and thus the right advertisement can be targeted. Like someone buying winter clothing in the
- **Availability of Information:** The information is now available to all. Thanks to mobile, TV and internet, it has become very ease to pass on information. With the availability of information, end user can choose effectively according to the spend power and time availability.
- **Standardization of Experience:** Also with the information available via social platform, blogging sites people know what to expect when they reach the destination. Especially with so many videos being uploaded, it's like people have seen and they

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want to experience it for themselves. Based on the experience of the user and based on the feedback available on the various platforms sites, the experiences can be pre defined and thus standards can be brought in the travel and tourism industry.

- **Continuous Improvement:** With all industries moving towards continuous improvement, the technology and information available can be used for improvement in the end user experience. The better experience will have the potential of revisit and thus even tourism industry can have loyal and repeat customers which are enjoyed by only few of the hotel chains which are also on the very expensive end.

- **Users as Marketing Media:** The users have become the marketing media. People love to share the pictures videos to all and thus do the marketing by themselves and sometimes Hotel and recreation industry post the pictures, activities online and it is shared by the people appearing in these pictures/ activities resulting in auto marketing.

- **Availability of places to Stay:** Accommodation is available to all for all budget and requirement levels. Now not only the hotel industry but even the households are providing the accommodation with the help of various sites but namely Airbnb. The stays at households provide the benefit of enjoying and experience the local culture and even the authentic food. With the importance increasing on the experience side this is becoming very popular. This also help the tourism industry to accommodate more people in peak seasons.

- **Digital Payment:** No Need to carry large amount of cash, No worries of money getting lost, no need to worry about running out of cash, even better if you don't have money right now you still can have money thanks to credit cards. Now a days even no need to carry cards with digital platforms like PAYTM, BHIM, Google Pay (TEZ) etc are available. Even if these don't work, the banks are functioning 24/7 via ATMs and over internet banking.

- **Mode of Transport:** Technology is helping the transport industry and transport industry is helping the tourism industry by carrying passengers to the tourist sites. With government initiatives coming in the boosting of river transport and cruises, it will give a major boost to travel industry and different way of experience and connecting places. Online booking, social platforms, government initiatives in digital world are changing the whole game. The role of the travel agents at least for within country travel is fast reducing and days are not far when the travel agents are replaced by digital travel agents. There is currently no consolidation as single package, however the same sites can be used from Ticket booking whether Air, Train, Bus or Hotel Booking or even taxi booking for local travel or intercity travel.

App based taxi services like OLA & UBER helping in a big way with inter and intra city travel. This brings the era of transparency where the prices and terms are well explained and there are no surprises when the trip price is calculated. The

biggest advantage, you know how much to pay before you start, at least in the case of the intercity travel. The biggest bonus, no need to plan and book when you are ready. It's like having your own personal car with driver.

- **Reach Ability:** Want to go places but do not know the way...no worries, start Google maps or GPS device enter the location and forget the worries of how to reach the destination handy as the drivers are using it, people driving themselves using it and what's better than knowing how much time and distance left. All this is possible with the help of online maps and GPS tracking. You want people to know where you are share location on whatsapp or want people to know which track you are tracking ..share with them the live location. with Google having almost data on everything and almost online, this is really helpful if you are pressed for time and want to know when will you reach the destination. Google also provides time wise traffic update which comes really handy if you want to plan your travel.
- **Safety:** The trend that have started few years back and gaining popularity is the trend of solo travelers and backpackers. Once again thanks to the blogs on internet, social platform posts and TV series and episodes on travel. However this also brings out the important aspect of safety. Also when we are discussing the security of women it becomes that more important. Again technology comes handy here. The constant companion mobile phone is always available tracking your whereabouts and what you are doing (by the ways of posts and chats). However incorporating safety aspects by tourism industry by way of using technologies can assure many parents and other people to send their loved ones on these trips and thus help tourism industry.
- **Medical Tourism:** The marketing of Yoga and Indian ancient medical science, the increase in people seeking treatment through natural medicine is making medical tourism a new segment which is seeing increasing trend year on year. Also with the increase of technology in medical sector and India emerging as the hub where the expertise and the technology are available, many of the neighboring countries citizens are opting for medical needs at these medical centers. Now a day these medical centers have specific desks to help people coming from outside India. Here also the digital world is helping this industry by sharing the various programs, processes and procedures directly to the end consumer.
- **Government Initiative:** TV advertisement- Television was the first media to connect people and still one of the most prominent media to send the same information across. Lately all the state governments has understood the potential of tourism industry in the improvement of state economy and thus have constituted many a polices to promote tourism. They are using the digital platform to spread the word around and the advertisements are all unique whether you are directly connecting to the heart of the people (India ka Dil- Madhya Pradesh) or the excitement of unknown (Jane kya Dikh Jaaye- Rajasthan) some of the very beautifully done advertisements. With the reach on social media it just makes you think to visit all these places at least once.

- **Skill India initiative:** Indian government is working hard to skill India looking at the future requirements to benefit the industry. Digital platforms in terms of online learning have been initiated by government like 'Swayam' etc. Many a new institutes with courses and trainings specific to travel and hospitality needs are created with the support of ministry.
- **Ease of Doing Business:** Indian government initiatives in 'ease of doing business' has seen the improvement of rank of India to 100 from 130. Tourism industry can take help of these initiatives and can start new ventures and ideas with relative ease. Government with help of Digital platform wants to make the whole process transparent and online. This will bring transparency and effectiveness in the entire process and bring in more people and competition which will bring the benefits to end user and thus more users.

Some Data as food for thought- (Various Source Online)

Tourism in the subcontinent generated more than \$230 billion in 2017, up from almost \$209 billion in 2016. The vast country offers myriad options: 36 world heritage sites and 103 national parks, plus the Taj Mahal in Agra, Rajasthan's hill forts, the holy city of Varanasi, and everything else in between the mountains of the Himalayas and the beaches of Goa. Add in its jungles with tigers, elephants, and the last of Asia's lions, and no other country is better suited to take advantage of an adventure travel market that's expected to grow to \$1.3 billion by 2023. India was projected to have accounted for 3.7 per cent of the global digital travel sales making it the third-largest market by value in the Asia-Pacific (APAC) region, according to the report. The online sales of travel booking is likely to increase at 14.8 per cent annually from Rs 151.27 crore (USD 22.3 billion) in 2017 to Rs 262.57 crore (USD 38.7 billion) by 2021.

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Employability and Skill Development in India: A Review and Future Directions

Joohi Chaturvedi*
Dr. Mahima Rai**

Introduction

Skill development can be defined as the process of up gradation of skills to attain desired competency or employability as an output .

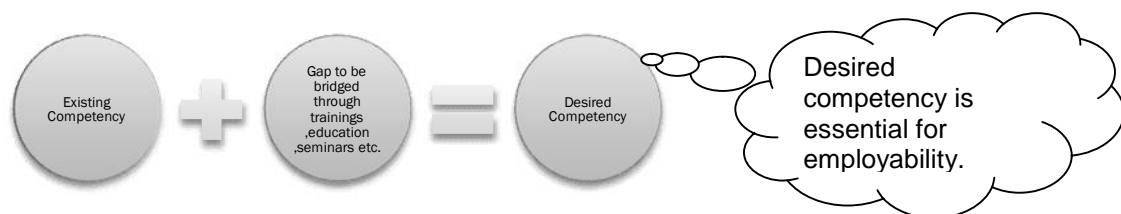


Figure 1: Outcome of skill development

Skill development can be best defined as “Sharpening **the saw** “which is one of the habits of highly effective people from the book “*7 habits of highly effective people* “written by Stephen R.Covey .It means enhancing the greatest asset that one owns and that is himself or herself .Skill development stated by Mr.Covey is the development in all 4 spheres physical, mental, social/emotional, spiritual . Harvard University Professor Mr. Howard Gardener defined 7 types of intelligences that a person has and these are Logical, Mathematical, Kinesthetic, Spatial, Musical, Interpersonal, and Intrapersonal (Gardener) and every skill increment contributes to one of these intelligence types.

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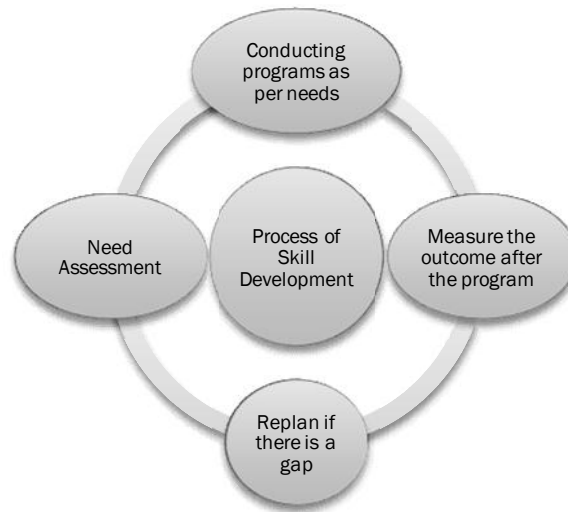


Figure 2: Process of skill development

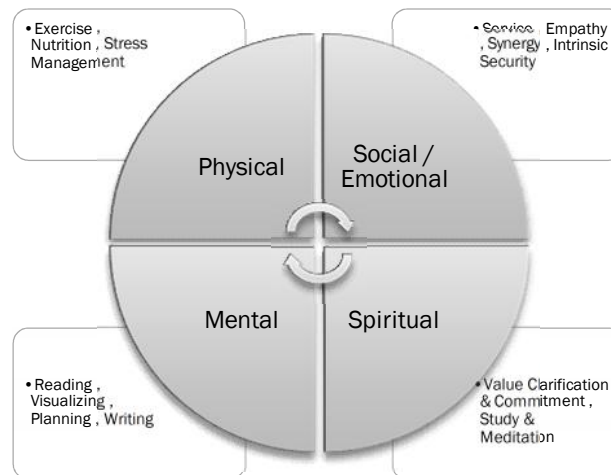


Figure 3: Spheres of Skill Development (R.Covey)

Employable means possessing the desired skill set that the employer wants in an employee and which the employee needs to be able to work in an organization. During the literature review various definitions of employability emerged which are given in the table below:

Table 1: Different Definitions of Employability

S.No.	Author	Source	Year	Definitions of Employability Skills
1	Robinson	(Azami Zaharim, 2009, July 22 - 24)	2000	The basic skills necessary for getting, keeping and doing well on a job.
2	Lorraine Yorke	(Azami Zaharim, 2009, July 22 - 24)	2007 - 2006	Employability skills are teachable and transferable skills.

3	Hilliage and Pollard's		1998	Employability is an individual's ability to gain initial employment, maintain employment, move between roles within the same organization, obtain new employment if required and ideally secure suitable and sufficiently fulfilling work.
4	Yorke and Knight	(V.Ravan, 10th October 2016)	2003	A set of achievement skills, understandings and personal attributes that make graduates more likely to gain employment and be successful in their chosen occupations which benefits themselves, the workforce, the community and the economy.
5	Malaysia's Look East Policy Model	(Azami Zaharim, 2009, July 22 - 24)	2004	Skills that enable worker mobility and skills that are demonstrated in a company and that enable a worker to be employed on a continuous basis.

The employability statistics shown below are not pleasing as only engineers were having employability greater than 50% and the top 100 colleges in India are not able to touch 50% mark in employability and the results of other colleges are further low as highlighted in graph below by (Minds, 2016).

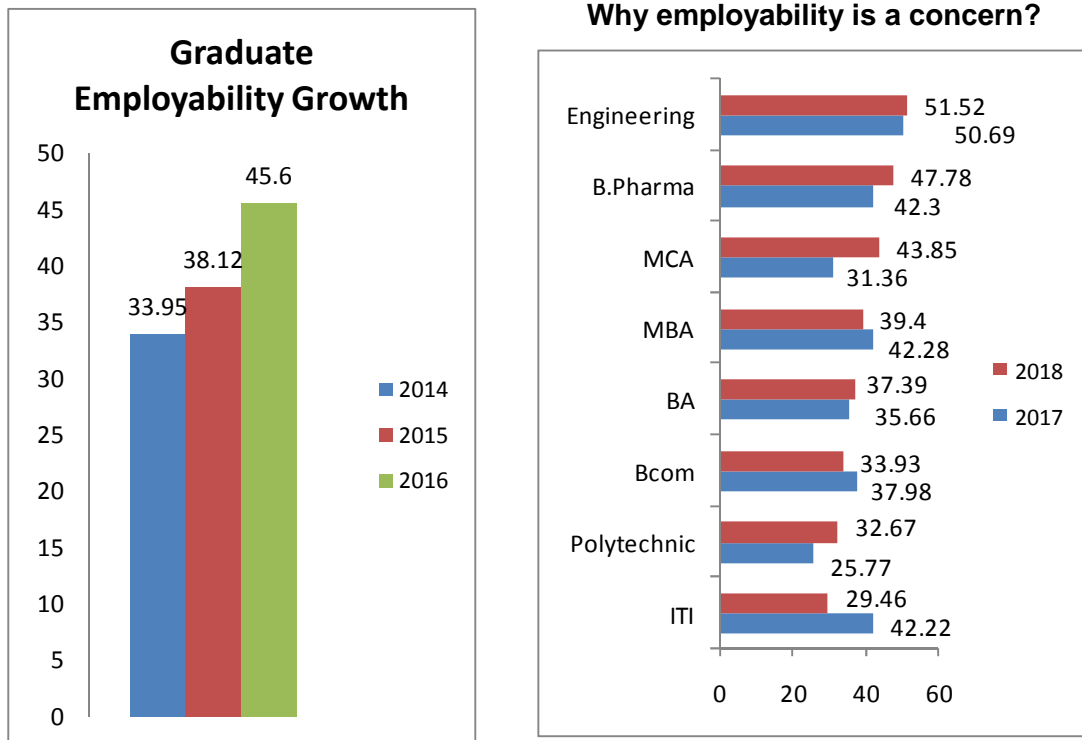


Figure 4: Employability survey conducted by AICTE, CII, UNDP, People Strong, Wheebox (Nanda, 2018)

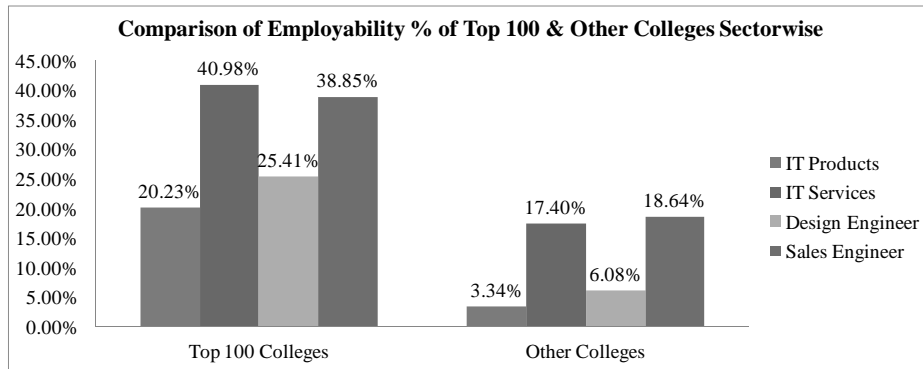


Figure 5: Comparison of employability % sector wise (Minds, 2016) (S.Surenderkumar & K.M.Priya, 2017)

To control unemployment job creation should be at the same pace at which people enter the workforce but none of the papers discussed the Government's Strategy to create jobs, how many are **unemployed and what is the difference between unemployed youth and created jobs** and employable youth and created jobs .According to HR firms India produces 1.5 million Engineers and out of these 40% search for a job for a year and 22 % search for a job for almost 2 years. (S.Surenderkumar & K.M.Priya, 2017). The % of Indian workforce which is **formally trained is only 10 %**. 13 million youth enter the workforce every year but there is a dearth of skilled labour in major sectors like construction, retail, agriculture, transport, and logistics. The country faces shortage of painters, masons, electricians, welders among other construction trade workers.

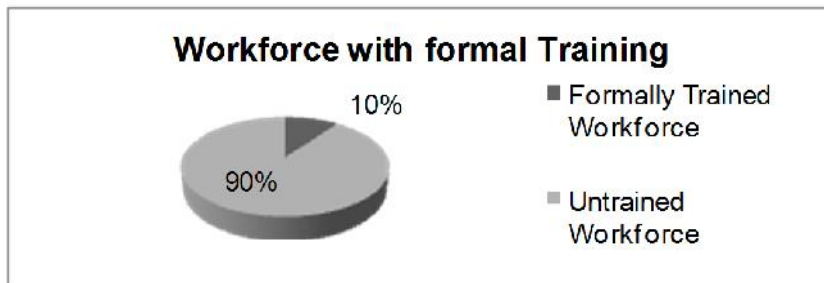


Figure 6: % of formally trained workforce (K.Punjani, 2015)

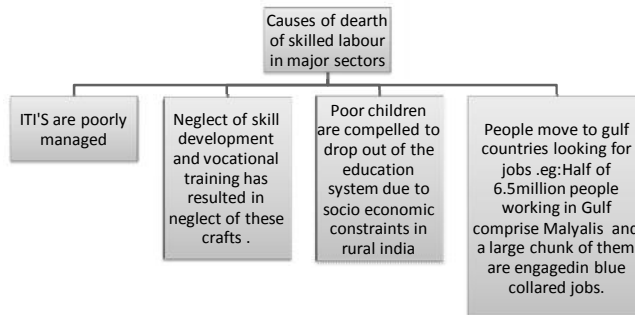


Figure 7: Causes of dearth of skilled labour in major sectors (Sanjeev Duggal, 2016)

Any target which is difficult to achieve is a challenge and the difficulty can be because of resource (man, machine, material, method, and environment) deficit. The study provides an extensive literature review on Skill Development and Employability. More specifically, it also synthesizes the existing literature related to skill development and employability; and arranges and classifies the publication in an orderly manner to enable easy and quick search; it explores the issues in Skill Development and Employability research and suggests a research agenda for future work.

Measures of Employability as Discussed in Literature Review

A process is nothing but conversion of inputs into outputs or raw materials into finished goods .In an educational institute raw talent of students is converted into polished skills which are in demand for application at work in employing organizations or during higher education.

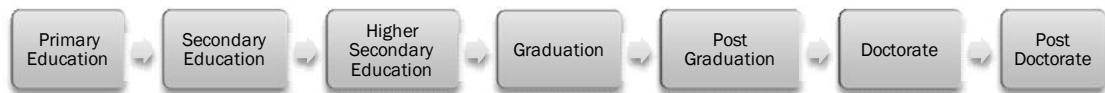


Figure 8: Stages of Employability

The measures of skills can be defined at 2 levels 1.Input level 2.Output level. The input and output level at each stage stated above varies and customers of talent also have different requirements. Output is the effect and input is the cause so by changing the input output can be changed. With the literature review done following Ishikawa diagram is proposed for unemployability.

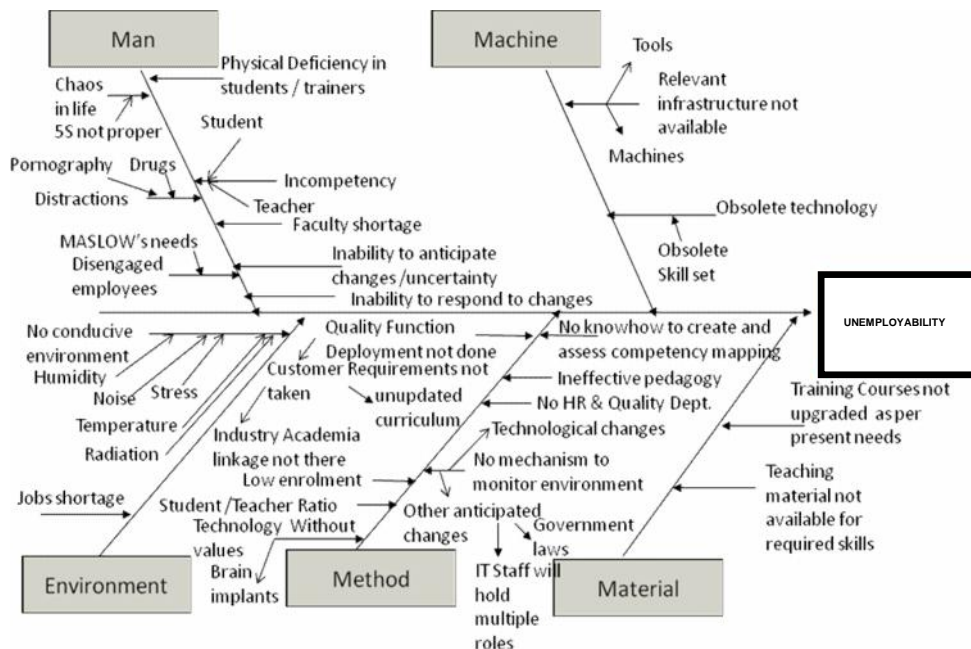


Figure 9: Cause and Effect Diagram (Source: Literature Review + Brainstorming)

The various input and output variables discussed in the literature review are as follows:

Input Measures or Variables

The infrastructure for skill development is an input and India has the following bodies /policies and schemes which work for skill development directly or indirectly:

Table 2: Infrastructure involved in Skill Development (K.Punjani, 2015) (K.Aswathappa, 2017) (Raja) (Sanjeev Duggal, 2016) (Deshpande, Jan-Feb 2018) (K.Vinothkumar, 2018)

Ministries Engaged in Skill Development	Government Bodies and Purpose	Policies and Purpose	Campaigns and Purpose	Schemes/Rights and Purpose
1.Textiles	UGC (University Grants Commission)	National Policy on Skills (2009)	Skill India – To train	Deen Dayal Upadhyay Gramin Kaushal Yojna for skilling rural youth-1500 crore is allocated
2.Rural Development	AICTE (All India Council for Technical Education)	National Policy on Education (NEP) – aims to expand outreach ,equity and access of education and training which it aims to achieve by establishing several institutes(ITI'S ,VET's, Technical schools , polytechnics)	MAKE IN INDIA- to make India a manufacturing hub.	STAR Scheme - Standard Training assessment and reward under National Skill certification and monetary reward - 1350 crore allocated for motivating the youth to join skill development programmes through monetary rewards
3.Human Resource Development (for higher and technical education)	Knowledge Commission to suggest measures to minimize the problems that higher education sector is facing and develop India as a knowledge super power in the global economy.			Indian constitution offers free and compulsory education for children aging between 6 and 14 under article 21 .Children will automatically be promoted to 9 th standard.
4.Urban development and Poverty Alleviation	NVEQF brings parity with formal education (level 1- Class 9 till level 10)initiative to provide platform so that vocational education students can move to mainstream education			Start Ups
5.MSME	NSQF (from Qualification based to skill based)			Research Parks
6.Food Processing Industries	Sector skill councils to bring industry linkages which is setting up National Occupational Standards as per Industry recommendations			Smart Cities
	PM National Council on Skill development			
	National Skill Development coordination Board			

	1500 new ITT's through DGET			
	50000 Skill development centers through DGET			
	National Skill Development agency to consolidate efforts in this domain.			

The Indian infrastructure lacks ability to skill the people at the required pace. **There is deficit in the required training capacity.** By 2020 the share of Indian workforce in global workforce will be 28 % which is 850 million and skilling such a huge number will not be an easy task.

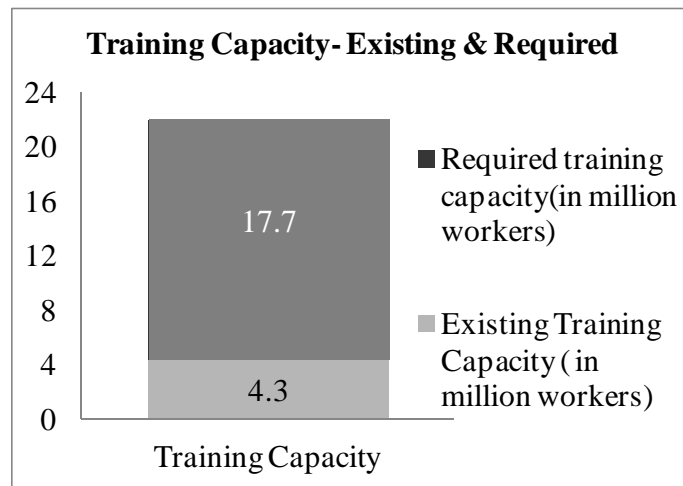


Figure 10: Training Capacity (K.Punjani, 2015)

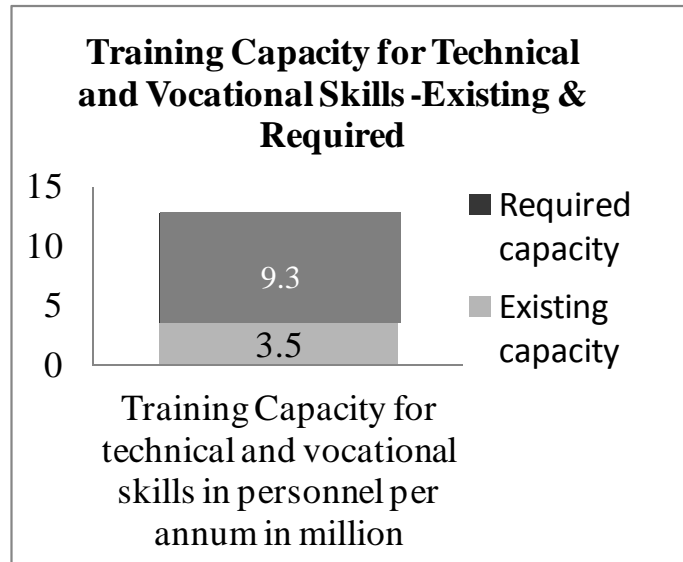


Figure 11: Training Capacity for technical and vocational skills (K.Punjani, 2015)

The number of colleges in India are high but enrolment is low. The different types of colleges are not uniformly distributed across India.

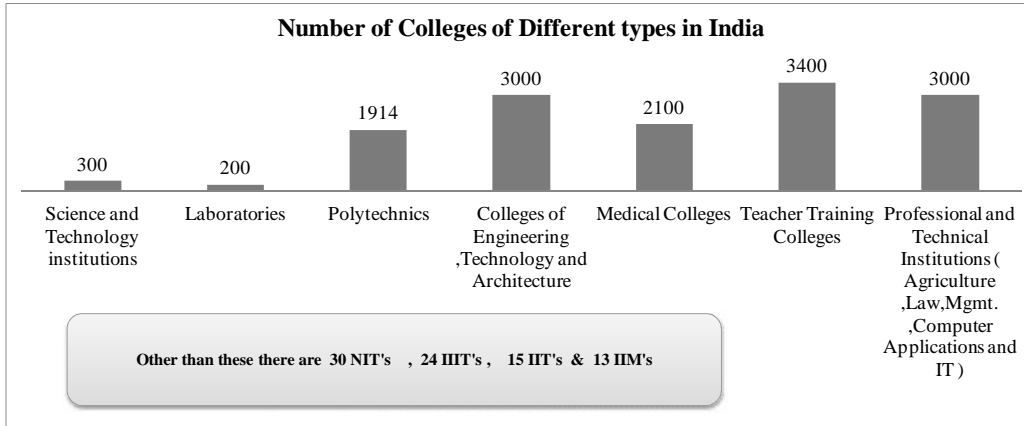


Figure 12: Number of different types of colleges in India (Singh & Pal, Nov-Dec 2017)

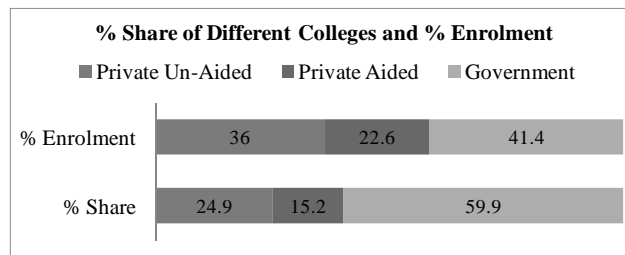


Figure 13: % Share of different colleges and % enrolment (S.Surenderkumar & K.M.Priya, 2017)

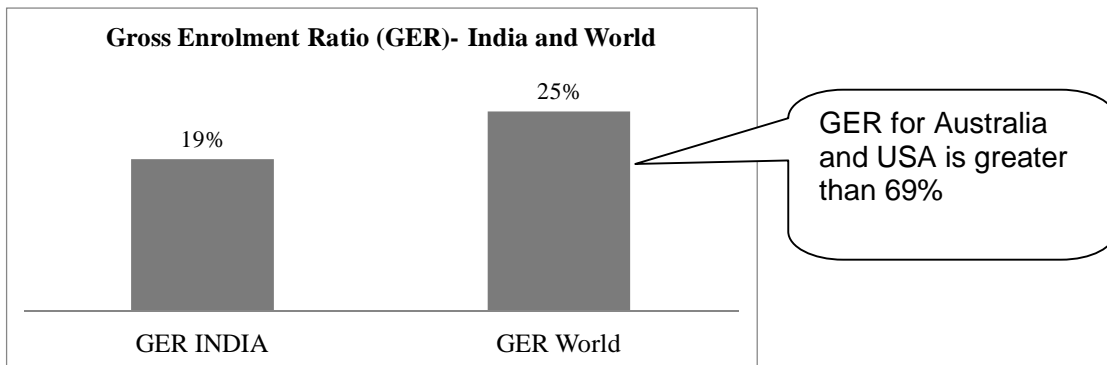


Figure 14: GER –India & World (Singh & Pal, Nov-Dec 2017)

Vacant faculty positions represent deficit in inputs. The percentage of students enrolling in higher education of the eligible population each year represent Gross Enrolment Ratio which is 19% in India and the World average is 25% but Australia and USA have atleast 69% and are far ahead .Low enrolment in higher education is an indicator of dropouts and lack of interest in teaching as a job .One of the reasons for same was financial support by government only till 9th standard . (Singh & Pal, Nov-Dec 2017) (K.Aswathappa, 2017)

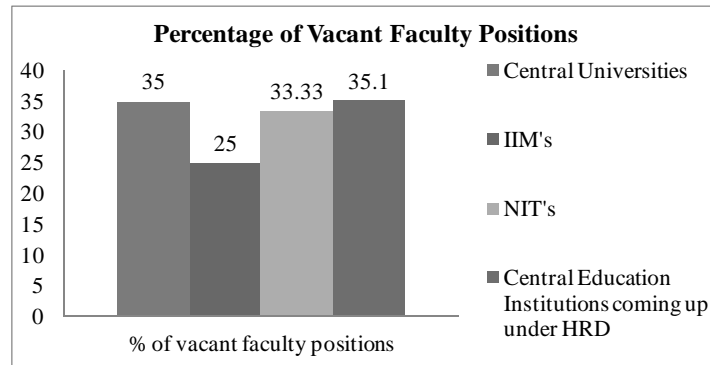


Figure 15: Percentage of vacant faculty positions (Singh & Pal, Nov-Dec 2017)

The Universal Talent Score is used to assess competence and value creating capacity of an employee even prior to recruitment. The output of UTS is based on Performance, Personality, Potential and Qualification assessment of the faculties as shown in the figure below. (Scarlat, 2018) In India teachers with theoretical knowledge exist . (Deshpande, Jan-Feb 2018) .The validity, reliability ,objectivity ,standardization of selection methods is not discussed.

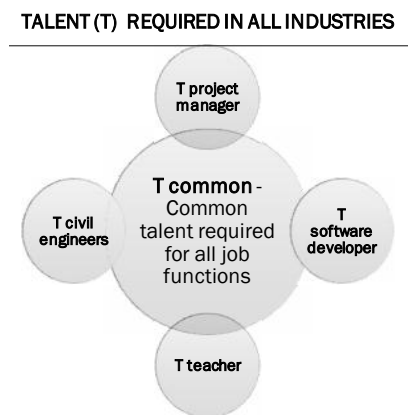


Figure 16: Common and uncommon talent w.r.t job functions (Scarlat, 2018)

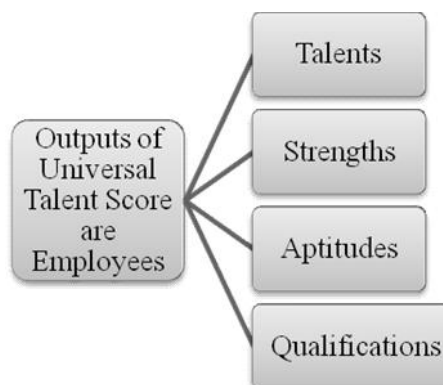


Figure 17: Outputs of UTS (Scarlat, 2018)

An **updated syllabus** fulfilling the expectations of the industry and teachers including both theoretical and practical application of knowledge is important but in India an outdated syllabus exists because of poor industry academia linkage. (Deshpande, Jan-Feb 2018).

Another input measure is the student teacher ratio. The enrolment and student teacher ratio both has improved since independence as shown below .The required student teacher ratio is 1:10 for post graduate courses in science, media and mass communication and 1:15 for humanities, social science, commerce, management and 1:25 for undergraduate courses in science,1:30 for social science and 1:15 for media and mass communication in central universities and deemed to be universities. (PTI, 2010)

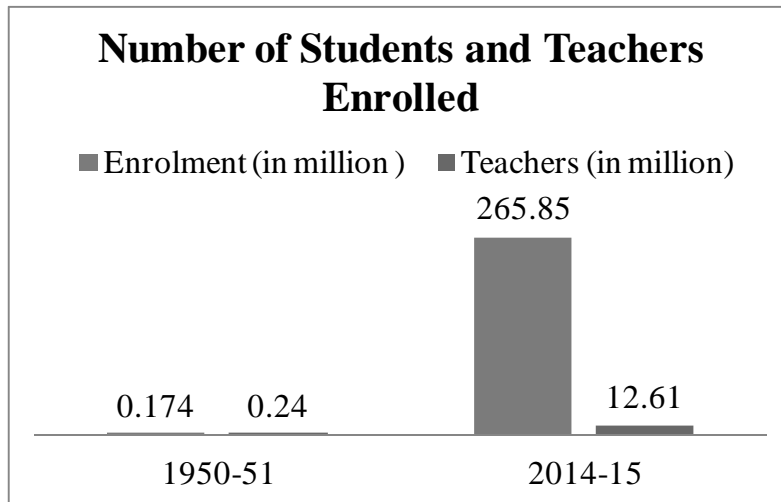


Figure 18: Number of students and teachers enrolled (Singh & Pal, Nov-Dec 2017)

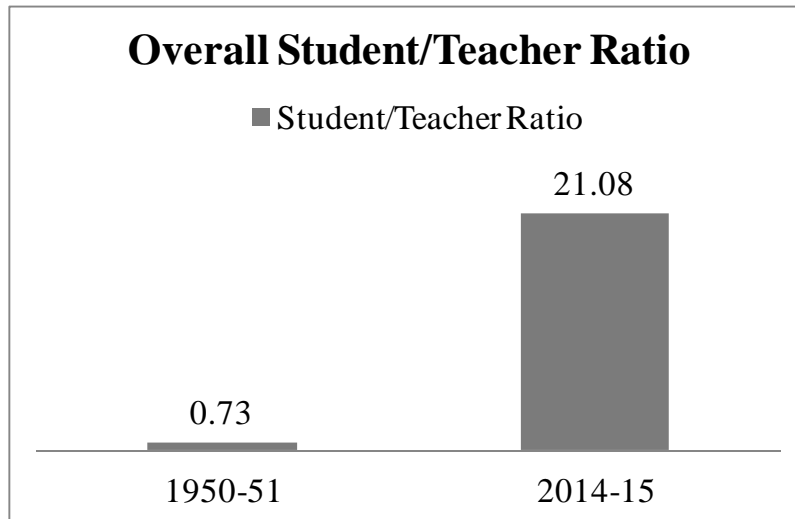


Figure 19: Overall student /teacher ratio (Singh & Pal, Nov-Dec 2017)

Output Variables or Measures which are indicators of Employability of an Institute

First outcome parameter is **number of placed student's year wise** and **annual average salaries offered** by recruiters to students. The Graduation Outcome formula which is one of the 5 criteria in NIRF Rankings includes combined metric of placements, higher education and entrepreneurship (40) + Metric for university examination (15) + median salary (20) + metric for graduating students who applied for top universities (15) + metric for number of Ph.D. students graduated GPHD (10) (Shenoy & Dr.P.S.Aithal, 2017)

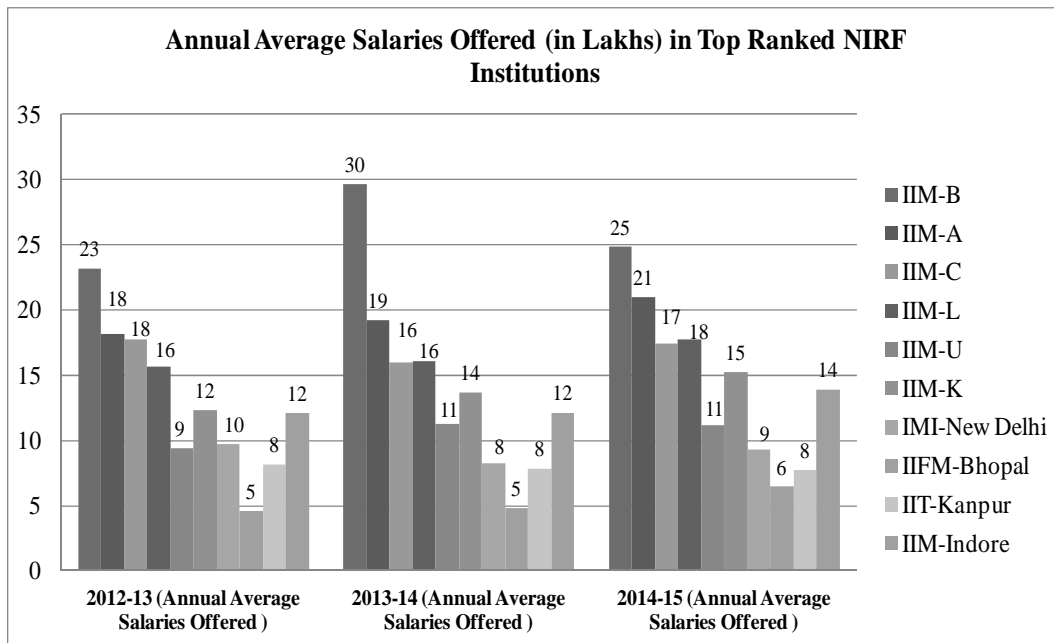


Figure 20: Average packages offered to top 10 NIRF Institutes (Shenoy & Dr.P.S.Aithal, 2017)

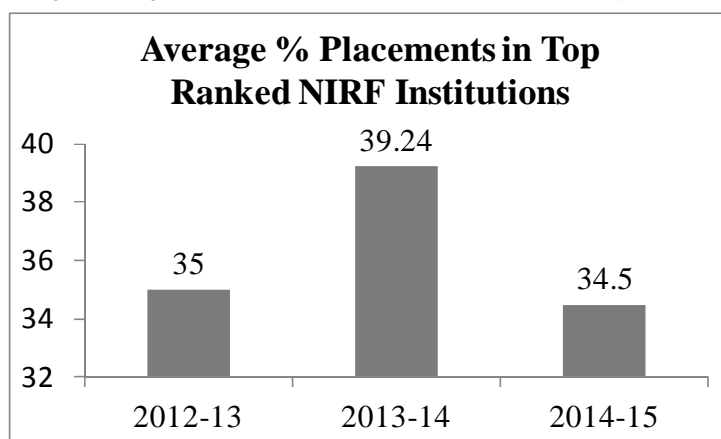


Figure 21: % of average placement in NIRF top 10 (Shenoy & Dr.P.S.Aithal, 2017)

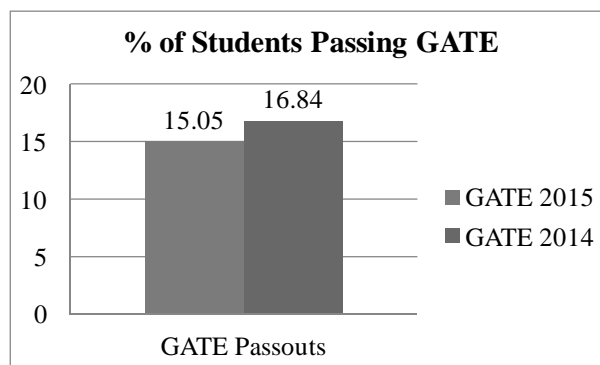


Figure 22: % of students passing GATE (S.Surenderkumar & K.M.Priya, 2017)

The % of engineering students qualifying GATE Exam is an output measure which indicates that those who qualify **have in depth knowledge of their engineering domain** and the % results are very low.

Indirect Indicators of Employability are

Accreditation Grades (NAAC, NBA)

Table 3: Accreditation Body and Point Related to Assessment in the Criteria (NAAC) (NBA)

Accrediting Agency	Colleges /Courses	Point related to employability in the assessment criteria
NBA is for Courses	Engineering and Technology, Management, Pharmacy, Architecture, Applied Arts and Crafts, Computer Applications, Hospitality and Tourism Management	Student Performance
NAAC is for colleges and universities	<ul style="list-style-type: none"> Universities (Central / State / Private / Deemed-to-be) and Institutions of National Importance Autonomous colleges /Constituent Colleges / Affiliated Colleges (affiliated to universities recognized by UGC as an affiliating University) Accredited HEIs applying for Reassessment 	2. Teaching Learning and Evaluation 2.6 Student Performance and Learning Outcomes

None of the institutions in Uttar Pradesh and Gujarat got A+, A++ grades in accreditation. The results of accreditation in Gujarat show that the total number of colleges and universities going for the 1st,2nd,3rd cycle of accreditation were 419, 91, 3out of 2055. (Shroff, 2016) and 20, 9, 1 universities out of 55 universities. (Shroff, 2016)

India has scored poorly in Global Institutional Rankings as shown in table below which is an indicator of poor and sub standard universities and a hindrance in becoming a developed country.

Table 4: Global rankings and performance of Indian Universities and colleges

S.No	Ranking Type	Source	Status
1	QS World University Rankings 2015	(Desk, 2016)	2 (IISC –Bangalore, IIT –Delhi) in top 200
2	Global rankings of first 200 universities	(Deshpande, Jan-Feb 2018)	None in top 200
3	Shanghai University’s evaluation of universities and research institutes all over the world	(K.Vinothkumar, 2018)	1 (IISC, Bangalore) in top 400
4	Asian Universities 2014 rankings	(Deshpande, Jan-Feb 2018)	10 in top 100

Extraneous and Interlinking Variables

Employee engagement and strategy for talent management are linking variables from inputs to employability as these link inputs to outputs.

Business organizations worldwide are adopting advanced techniques of operations so as to reduce cost, improve quality and enhance efficiency which demands a **highly engaged workforce which is lacking at present times**. **Engaged employees** form a critical factor for the sustainable growth of the organization. (Ahmed & Rafiq, 2015).

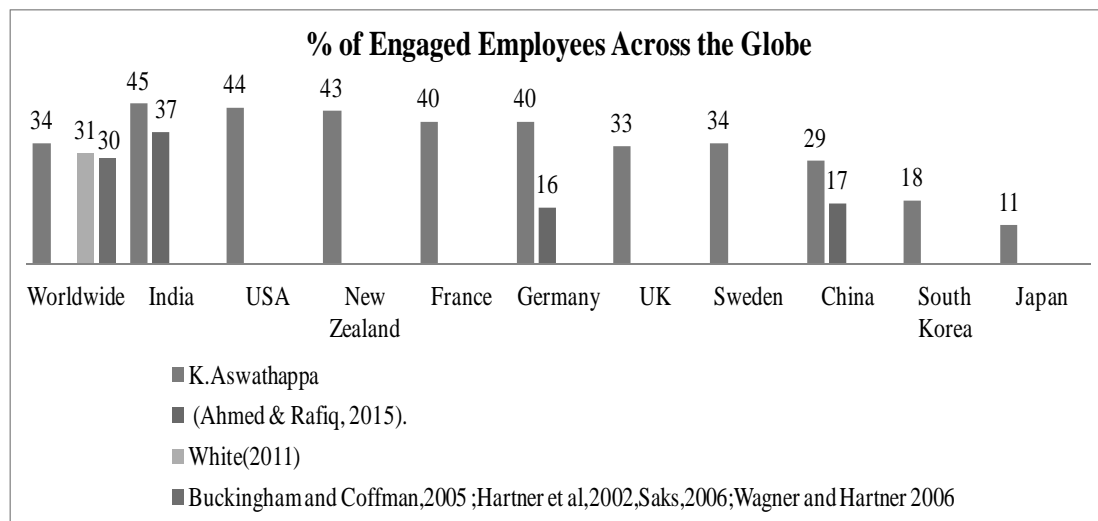


Figure 23: Percentage of engaged employees across the globe (Aswathappa)

The ratio of engaged to actively disengaged employees in World-Class organizations is approximately 9.57 employees as compared to 1.83 employees in average organizations. In the world rankings none of the Indian universities and colleges secured top ranks and such statistics raise questions on engagement levels of employees in Indian Educational Institutes.

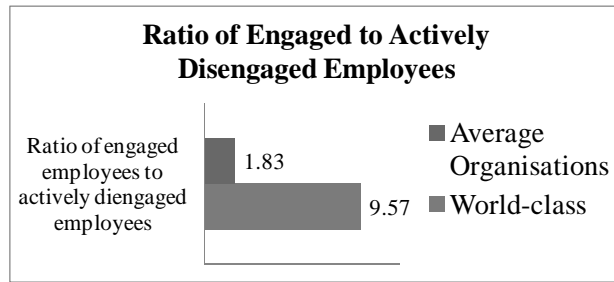


Figure 24: Ratio of engaged to actively disengaged employees in world class and average organizations (Aswathappa)

In the Mckinsey and Company survey 90% of the firms state that it is more difficult to retain talented individuals.

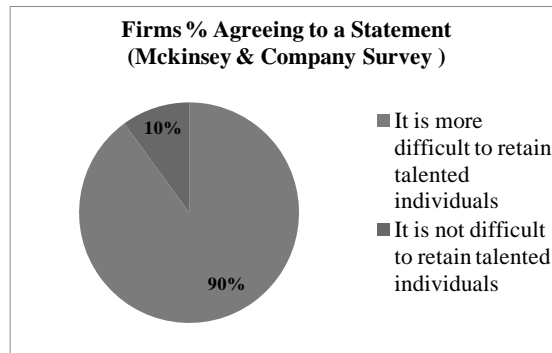


Figure 25: Figure 21 % of firms stating that it is more difficult to retain talented individuals (Kumar & K.Annamalai, Jan-Apr 2011)

Around 20-30% of the faculty leaves the institution after serving for one or two years or even less in new engineering colleges of Tamil Nadu .The main reasons are a better job with better career development opportunities , higher salary , getting a job in more reputed institutions or near home, unavoidable displacement after marriage, bad reputation and academic environment of the institute .

Methodology of Literature Review

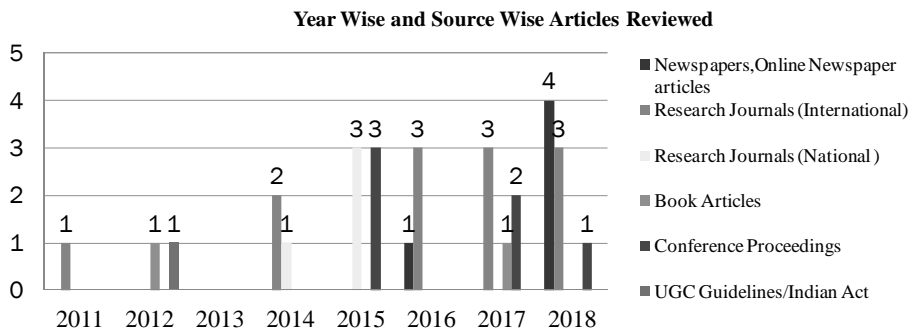


Figure 26: Year wise and source wise articles reviewed

30 papers were reviewed during the literature review and Non-Random Probability **Sampling type Quota Sampling** was used .The selection of a research paper was with the help of pre-defined words like “Skill Development “ and “Employability “ and “Pedagogy “ and it depended on the ease of availability of content.

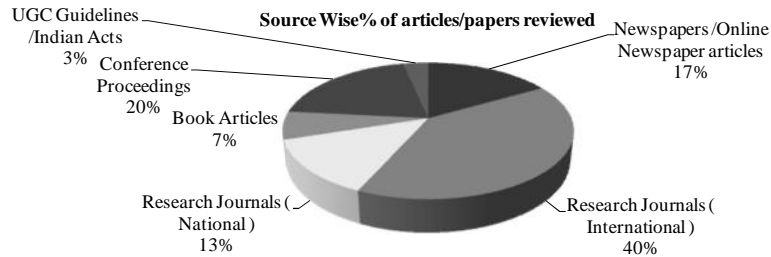


Figure 27: Source wise % of articles /papers reviewed

Some delimiting boundaries for screening the literature were developed.

- papers were collected for 8 years (2011-2018); and
- 24 papers with full-text available 6 abstracts available were considered as access to full paper was not there

Classification of Literature Review

Analysis by Data Used (Primary or Secondary)

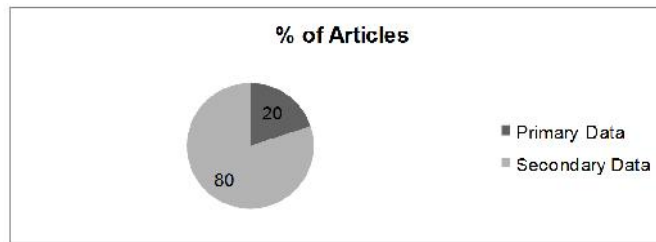


Figure 28: Articles with primary and secondary data

Of the 30 articles 6 articles used primary data and the rest were based on secondary data.

Analysis by Journal of Publication and it’s Impact Factor

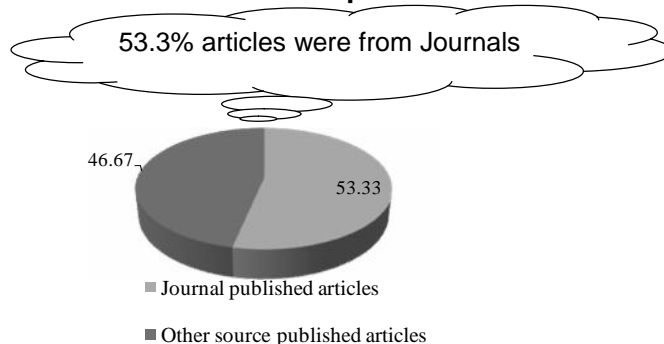


Figure 29: % of journal published articles

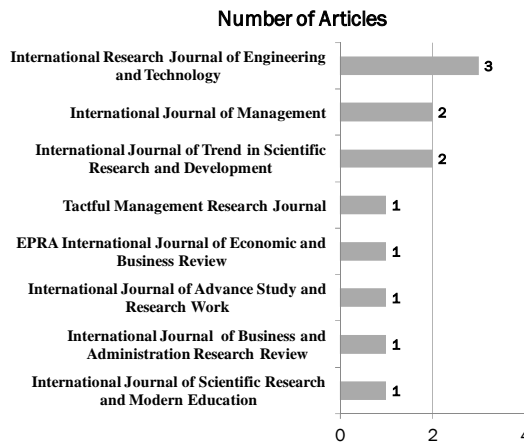


Figure 30: Journal wise number of articles

Analysis by Industry Studied

The reviewed papers were categorized based on the sectors .74% of the papers belonged to education sector ,3% of the papers belonged to Health Care and IT Sector each and the rest 20% were not sector specific and were applicable to all sectors.

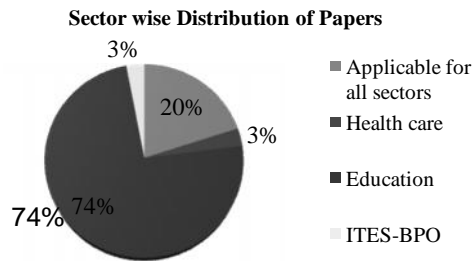


Figure 31: Sector wise distribution of papers

Content Analysis

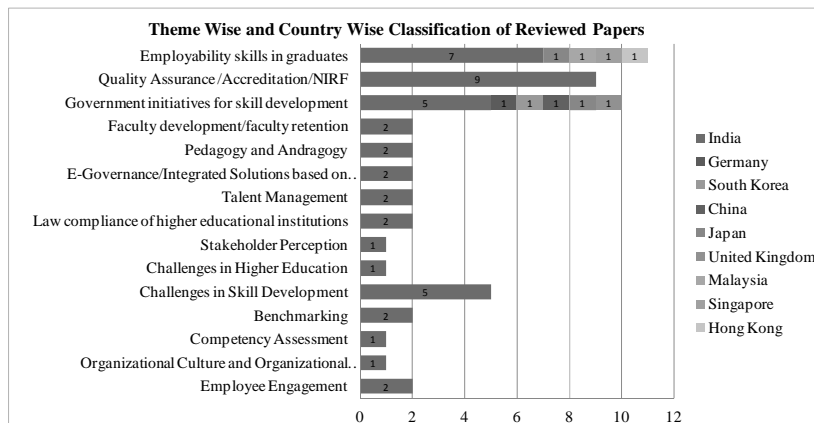


Figure 32: Theme Wise and Country Wise Classification of Reviewed Papers (Source: Literature Review)

Employability Framework

Based on the review of literature the summary of most important skills required in graduates, engineers and MBA's is shown below through separate graphs. The situation is very alarming as large number of graduates, engineers, MBA's are unemployable.

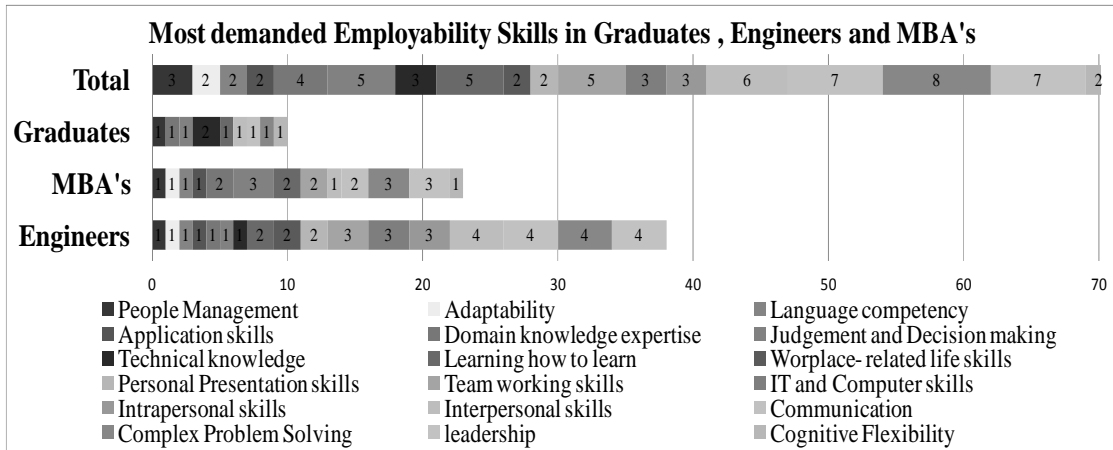


Figure 33: Most demanded employability skills in Graduates, Engineers and MBA's (Beckford, 2018) (Dasgupta, 2018) (Nair, 2018) (Azami Zaharim, 2009, July 22 - 24) (Mishra, 2nd February 2016) (V.Ravan, 10th October 2016) (Nanda, 2018)

Learning how to learn, communication skills, Interpersonal skills, complex problem solving skills, team working skills, judgment and decision making are most sought after skills in graduates, MBA's as evident from above graph.

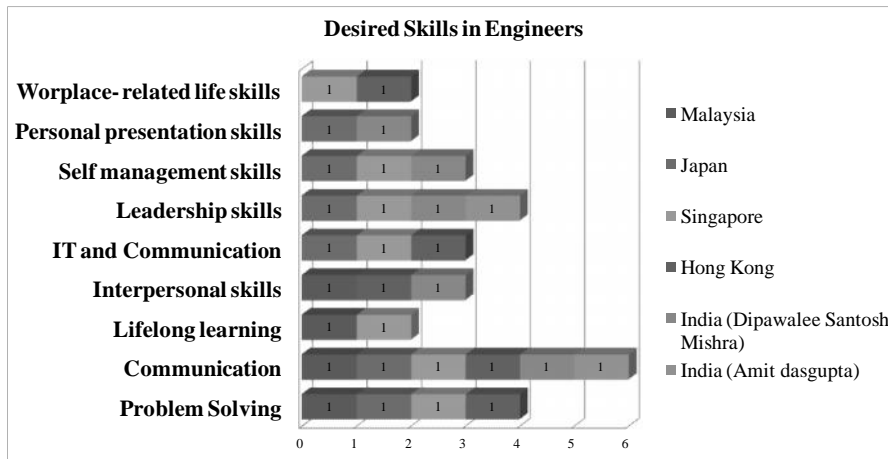
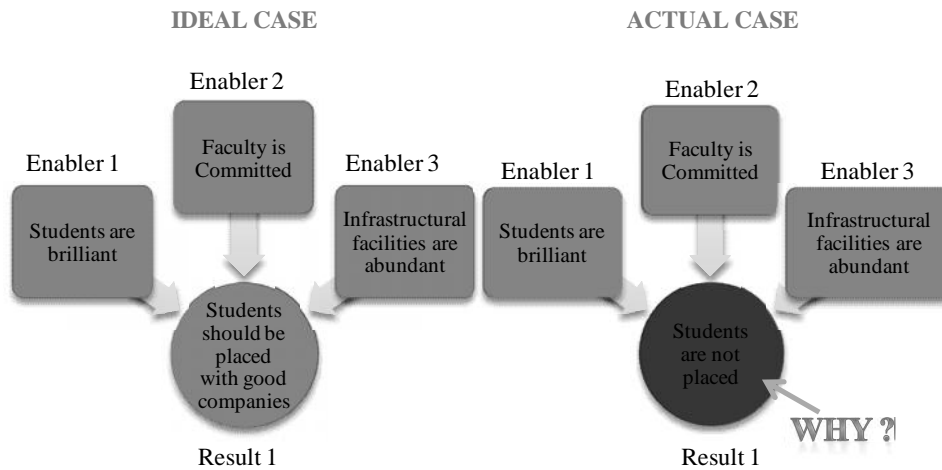


Figure 34: Desired skills in engineers in India and abroad (Dasgupta, 2018) (Azami Zaharim, 2009, July 22 - 24) (Mishra, 2nd February 2016)

The reasons for unemployability like bombarding of different subjects at graduate level, changing attitude of students, exam oriented study ,faulty assessment process etc are discussed in the research paper by (K.Vinothkumar, 2018).

The author (Deshpande, Jan-Feb 2018) has stated that there is a relationship between enablers and results and if results are not as expected causes are to be found out which may be wrongly measured enablers. The study (Ahmed & Rafiq, 2015) focused on finding the difference in engagement levels of faculties from different departments and different age groups in a college.



According to EFQM Excellence Model 'Results' are caused by 'Enablers' and 'Enablers' are improved using feedback from 'Results'.

Figure 35: Relationship between enablers and results: "Ideal" & "Actual" case (Organisation, 2009) (Deshpande, Jan-Feb 2018)

Findings from the Literature Review

- Dominance of descriptive research and lack of experimental research was observed.
- The formula for graduation outcomes given in NIRF is not compared with any of the global ranking and accreditation formula. There is an in depth analysis needed to find out how many such formula's exist and what are the similarities and differences in such parameters. Also research papers dealt with comparison of Indian Institutes on some of the NIRF parameters but not on other global ranking parameters and not with International Institutes.
- Only graduate level employability and skills are discussed and employability and skills at other levels eg: Doctorate, Post Doctorate and lower levels like higher secondary level are not discussed.
- The literature reviewed found initiatives for developing skills in countries like Japan, Germany, South Korea, United Kingdom, China, Singapore and India **but initiatives at all levels are not discussed.**
- The most sought after skills by employers are not standardized country wise, sector wise and level wise and the student's awareness about the

employability framework and the skills required by various employers is not discussed. There is a need for a global standard like a role wise employee skill development metric which states which skill and level of proficiency is required for which role.

- Lack of research on skill measurement methods and selection tests and the validation of such methods with skilled and unskilled individuals is found. There is not even a single paper discussing the ways to test skills, selection tests and how the method of measurement of skills is used by the recruiters and the graduation institutes and their factors of variation
- Methods of skill development are not discussed in detail and their comparative analysis is not done.
- Skill India initiatives like Deen Dayal Upadhyay Gramin Kaushal Yojna are discussed but the stage wise (primary, secondary, tertiary level) impact of the initiatives is not discussed.
- Papers on employee engagement were not studied with the aim to find out it's impact on learning outcome of students.
- No paper was found on cognitive ability and it's variation with age and it's impact on skill development ,impact of drugs on cognitive ability and impact of artificial intelligence related methods (eg: brain implants) to become super humans.
- UTS is only one of the indicators & talent metric to assess the competency and value creating capacity of teachers (Scarlat, 2018) but no other such standard indicator is discussed.
- The author (Kumar & K.Annamalai, Jan-Apr 2011) devised a training plan to convert faculties into effective and committed teachers which consists of 1.Induction training covering fundamentals of teaching, learning and evaluation, Training on instructional design and delivery, Training on Research and Development work, Training in Management and Administration. Different training plans across the globe are not discussed.
- The industry academia linkage is missing and there is no standard method to take regular feedback from customers (recruiters, society and Higher Educational Institutions which provide further higher education courses) presently. Methods like Quality Function Deployment are not practiced by institutions.

Conclusion

The “TRANSITION MODEL “ proposed below can be a solution to adapt to the changes in external environment .The model provides the adaptability an institute requires to survive in the changing environment by taking regular feedbacks from

employers .One change in external environment will lead to a chain of changes .With the changes in legal framework of India (input 1) and the changes in technology (input 2) changes in customer requirements will be there. This will lead to changes in output requirements (employability skill requirements) followed by changes in process parameters or inputs or supplier parameters .The model is based on the Triology developed by the Quality Guru “ Joseph Juran “. (M.Mahajan).

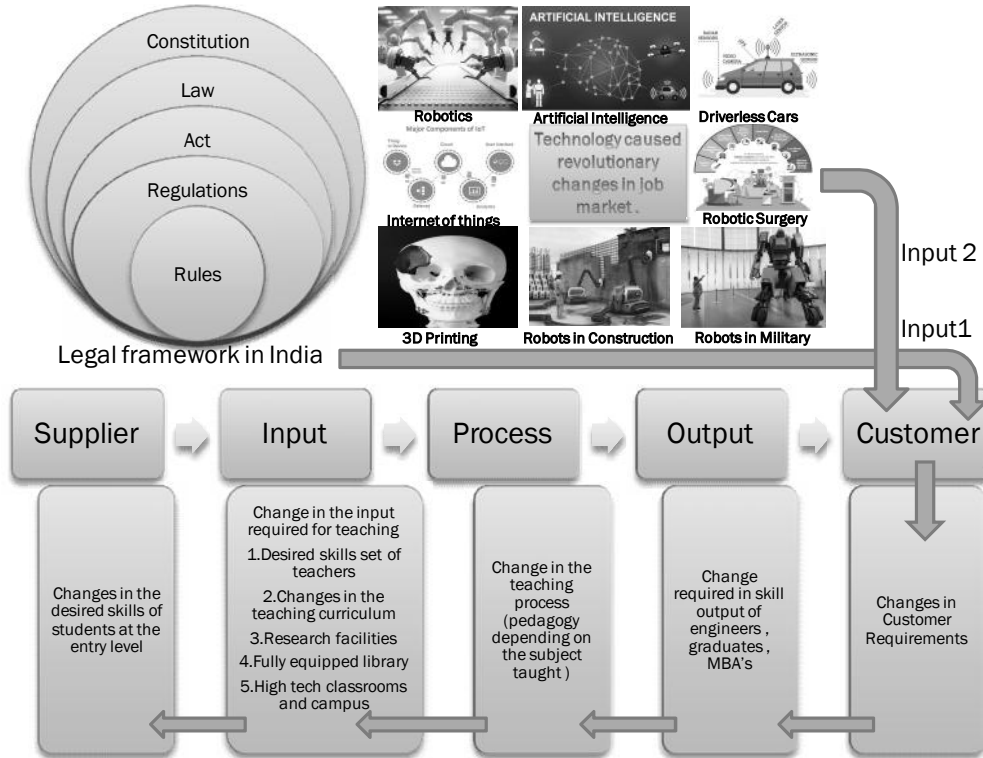


Figure 36: Transition Model to Bridge the Gap between Industry and Academic Requirements CONTINUOUSLY

Scope of Future Research

- The “TRANSITION Model “should be implemented at one of the institutes and the effect on employability should be measured .This will be a tool for MACRO level planning. Quality Function Deployment can be used as a tool for MICRO level planning for each customer (student) requirement and the effect of it's use should be mapped.
- Standard selection methods for each skill are to be identified which are reliable, valid, objective and standardized.
- Employability skills framework (guide for employers, employees, institutes and graduates) based on job profiles in different sectors at different levels in India and abroad are to be established.

- Employability measurement and factors accounting for variation in measured employability are to be explored. Eg: Selection methods, reliability etc.
- Pedagogy is to be explored based on the fact that if the teaching method used suits the learner the outcome will be better. Innovations in methods of teaching considering the environment, student learning style based on Dermatoglyphics analysis, available resources are required considering the future.
- The world class foreign institutes should be benchmarked by Indian Universities for the best practices which have made them world class.
- Faculty engagement and its impact on student learning outcome can be found out by testing the hypothesis **“Highly engaged faculties produce better skilled students.”**
- Faculty competency assessment schools like Universal talent score should be found and compared with UTS.
- Government initiatives at all stages of employability country wise are to explored along with their impacts.

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An Emerging Technology: Green Computing

Pankaj Grover*

Introduction

Today, the need for businesses to be environmentally aware is more important than ever before. Being environmentally aware simply means knowing the impact your business is having on the environment. When it comes to technology, minimizing the amount of space required for servers and decreasing their impact on the environment is the first step in making business eco-friendly. Green computing is about eco-friendly use of computer. Green Computing is “the study and practice of designing, manufacturing, using and disposing of computers, servers and associated sub systems- such as monitors, printers, storage devices, networking and communication systems- efficiently and effectively with minimal or no impact on the environment” (Murugesan 2008). Green computing is about reducing the use of environmentally hazardous materials like CFCs, non-biodegradable components, and encouraging use of sustainable resources.

In 1992, the U.S. Environmental Protection Agency launched Energy Star, a voluntary labelling program that is designed to promote and recognize energy-efficiency in monitors, climate control equipment, and other technologies. This resulted in the widespread adoption of sleep mode among consumer electronics. Green computing is an umbrella term, referring to an eco-conscious way of developing, using and recycling technology. Green computing can lead us to achieve a five point agenda as follows:

- **Green Use**

Reduce the power consumption of computers, information systems and their peripheral subsystems in environmentally friendly manner.

- **Green Disposal**

Refurbishing and reusing existing old computers and other associated devices. Implementation of “take back” policy in order to take full responsibility of products disposal.

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- **Green Design**
Connecting companies, government agencies and environmental organizations in order to develop inventive management, business and regulatory processes that can improve environmental quality while enhancing economic development.
- **Green Manufacturing**
Process of production of computers and associated devices include methods of manufacturing and biodegradable components for minimal or no impact on environment.
- **Green Purchasing**
User and buyer need to purchase only the products/tools that are built according to Green principles.

Steps to Implement Green Computing

Whether you're an individual or business, following are some actions that need to be taken to ensure the green use of computers and electronics.

- **Energy Efficient Data Centre Design**
It deals with Green Computing approaches where Data Centre as well as similar establishments is competent to consume of energy. Every organizations wants to design and build separate type of hardware, software as well as application. Hence such products individually in each organization responsible for environmental prolusions and here emission of CO₂ and other Green House Gases are important factor. Ultimately it affects society as well as environment. One consortium called Data Centre essentially collects all types of IT hardware as well as software amenities. Importantly these are serving to group of institutions as well as organizations with single large function. Thus it saves energy with keeping environment strong.
- **Virtualization**
Computer Virtualization means abstraction of computer resources, such as the process of running two or more logical computer systems on one set of physical hardware. Through Virtualization, a system administrator can combine several physical systems as virtual machines on one single, powerful system, thereby reducing power and cooling consumption. In the longer run, more profits and less expenses. Reducing the number of hardware components and replacing them with Green Computing systems reduces energy costs for running hardware and cooling as well as reduces carbon dioxide emissions and conserves energy.
- **Algorithm Efficiency**
The efficiency of algorithms has an impact on the amount of computer resources required for any given computing function and there are many efficiency trade-offs in writing programs. Algorithms such as Slack Reduction Algorithm (SRA), Integer-bit power allocation algorithm, duEDF algorithm, Computation and Transmission Rate Based Algorithm (CTRB) help in reducing the pressure on the hardware and let smart computing take its course.

- **Power Management**

The Advanced Configuration and Power Interface (ACPI), an open industry standard, allows an operating system to directly control the power saving aspects of its underlying hardware. This allows a system to automatically turn off components such as monitors and hard drives after set periods of inactivity. In addition, a system may hibernate, where most components (including the CPU and the system RAM) are turned off.

- **Storage**

Smaller form factor hard disk drives often consume less power per gigabyte than physically larger drives. Unlike hard disk drives, solid-state drives store data in flash memory or DRAM. With no moving parts, power consumption may be reduced somewhat for low capacity flash based devices. Even at modest sizes, DRAM-based SSDs may use more power than hard disks, (e.g., 4GB I-RAM uses more power and space than laptop drives).

- **Use of Energy Star Labelled Products**

Energy star label indicates the energy efficiency of the appliance such as TV, which goes between one and ten stars. The greater the number of stars the higher the efficiency is. So you can *go green* by purchasing an appliance on the basis of energy star.

- **Follow These Basic Computer Ethics**

- Turn off your computer when not in use.
- Screen saver doesn't save energy. So avoid screen saver and turn off your monitor.
- Use LED monitors over's LCD.
- Use sleep mode whenever you leave the PC on.
- Avoid graphic cards if not essential.
- Always use the 80-plus certified power supply units for your computer.

- **E-Waste Recycling**

E-waste recycling is the reuse or recycling of e-waste such as old computers, monitors etc. Instead of throwing it, always contribute to the non-profits and charities or submit it to the municipal or private recycling bodies.

- **Telecommunication**

It is a work arrangement in which people work from home, making use of the internet, telephone, and email. The terms teleconferencing, telework or telepresence are often used interchangeably and are used as a method to implement green computing.

- **Less Pollutant Manufacture**

A great many hazardous chemicals - including lead, mercury, cadmium, beryllium, bromine flame retardants (BFRs) and polyvinyl chloride (PVC) are used to make computers. By reducing the use of such substances, hardware manufacturers could

prevent people being exposed to them, as well as enabling more electronics waste to be safely recycled. Whilst less pollutant computer manufacture is something that clearly needs to be undertaken by those companies who make the hardware in the first place, individuals and organizations can play an important role in their choice of new hardware. Both individuals and organizations are therefore in a position to influence the number of hazardous chemicals they purchase in the form of computing equipment.

Some of the Benefits of Green Computing for Business

- **Lower Energy Bills**

The most obvious benefit of green computing is lowering energy bills. Green information technology practices can help to lower overall power usage. Determining the number of computers and other electronic devices in workplace, their utilization and energy consumption is the first step in the Green IT practice.

- **Reduce Paper Consumption**

Green information technology involves moving to a paperless system. By moving to a paperless system, one can reduce company's carbon footprint and save money. There are many easy, obvious ways to reduce paper consumption: e-mail, electronic archiving, use the "track changes" feature in electronic documents, rather than red-line corrections on paper. When you print out documents, make sure to use both sides of the paper, recycle regularly, use smaller fonts and margins, and selectively print required pages.

- **Reduce Office Expense**

By transitioning to a digital platform, one can reduce expenditure on pens, markers, paperclips etc. Also, when one moves to a digital platform, the storage required for the aforementioned-items is reduced, which makes room for other equipment and needs.

- **Improve Workplace Productivity**

Increased productivity is another benefit of employing eco-friendly technology. For example, finding digital documents on the Cloud is an easier and faster way of locating the documents in comparison of manual sorting of files. Mobile technology and messaging systems have positive impact on how people perform their jobs.

- **Trickle Down Effect of Green IT**

IT equipment accounts for a major proportion of all energy and space consumed by businesses. Hence transitioning to Green IT can lead to a huge cost cutting of business operations.

- **Save Money Across the Board**

If you want to save money across the board then, moving to green IT can do you a world of good. You can utilize the savings you achieve through green IT in other aspects of your business to generate even more revenue. For instance, you can use the money saved in energy bills to improve your marketing efforts or products

features. Or, you can reinvest that money to further improve your business such as investing more in social media or hiring additional staff.

- **Tax Benefits**

Finally, if you play your cards right, you can enjoy tax benefits after making the switch to Green IT. Depending on what technology you implement, your green devices could help you get a tax break. For instance, by installing solar panels at their workplace, many businesses are enjoying tax savings of as much as 30% and this is just one scenario where switching to green IT results in tax savings.

- **Environmental Sustainability**

Green IT ensures the diversity and productiveness of the biological systems since it reduces negative impact of the processes through green use, design, disposal and green manufacturing. It not only ensures the environmental and social sustainability but also economic sustainability which is necessary for the survival of human beings.

- **Improved Corporate and Social Image**

Green computing is a big hand for the businesses to improve their corporate image by meeting compliance and regulatory requirements. It also a good way to meet sustainability demands of the customers and employees.

In addition to being an environmentally friendly practice, green information technology can help your business to save money and grow. The aforementioned-information reveals exactly how.

Disadvantages of Green Computing

- Green computing quite costly.
- Some computers which are green may be considered as underpowered.
- Fast technology change.

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Cyber Crime in India: A Critical Analysis

Nishant Chaudhary*

Introduction

Cybercrime is any criminal activity that involves a computer, networked device or a network. While most cybercrimes are carried out in order to generate profit for the cybercriminals, some cybercrimes are carried out against computers or devices directly to damage or disable them, while others use computers or networks to spread malware, illegal information, images or other materials.

Cyber crimes are recently developed on a rapid scale due to wide and deep penetration of internet. People to fulfill their interest sometimes use illegal and dishonest means. Cyber crime is preferred by these people due to its inherent advantage like crime could be committed anywhere in the world by just sitting in the room. Rapid increase in online shopping, wide use of social media like facebook, whatsapp, etc , online banking, etc is the basic cause of cyber crime exponential growth in last few years. In spite of this people are hesitant to report cyber crime to authorities

The Perpetrators – Hackers & Crackers

- **Hackers**

Hacker is the term used for persons try to enter illegally into another person's computer. It is increasing rapidly with the ever increasing penetration of internet.

- **Crackers**

On the other hand, crackers are those hackers which have criminal intent. They involve in crimes like data theft, money theft, snooping, etc.

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Why People Hack

Cyber Crime is a new form of crime which is performed on computer unlike traditional crimes which required physical presence. It is easier to hide identity of criminal. It is also easy to exploit loopholes in online network as technology changes every now and then.

Unique Challenges

Cyber crime poses very different challenges as compared to traditional crimes. A person from anywhere in the world can commit crime at whatever location he/she wants. Some of these challenges are:

- Hiding identity.
- International in nature
- Require very minimum time
- Difficult to find evidences
- Huge cost in investigation.

How to prevent Cyber Crime

Rapid and deep penetration of internet have made life much easier like online shopping, online banking, e-services, etc but it also created number of security problems such as by just clicking one button money from bank account could be theft. Thus, there are some methods of information technology to prevent cyber crime and making people digitally literate.

Various Common Measures to Control Cyber Crime

- **Encryption:** This is a common and widely used method to prevent data theft. In this method plain text can be converted to cipher text and the recipient could decrypt it again into plain text by using a code. In this manner only the sender and recipient could have access to data and no outsider could access to it.
- **Synchronized Passwords:** The passwords are created, and are only valid for very short duration. They can be used for one time login. Some other methods are voice recognition, digital signature, biometric, etc.
- **Firewalls:** It creates wall between the system and possible intruders to protect the classified documents from being leaked or accessed. It would only let the data to flow in computer which is recognized and verified by one's system. It only permits access to the system to ones already registered with the computer.
- **Digital Signature:** Are created by using means of cryptography by applying algorithms. This has its prominent use in the business of banking where customer's signature is identified by using this method before banks enter into huge transactions.

Cyber Laws in India

Cyber crimes are recently developed on a rapid scale due to wide and deep penetration of internet. People to fulfill their interest sometimes use illegal and dishonest means. Cyber crime is preferred by these people due to its inherent advantage like crime could be committed anywhere in the world by just sitting in the room. Rapid increase in online shopping, wide use of social media like facebook, whatsapp, etc, online banking, etc is the basic cause of cyber crime exponential growth in last few years. In spite of this people are hesitant to report cyber crime to authorities. Even if someone complaint then cyber cell of police is hardly efficient enough to resolve such issues. This is a very complicated situation and required to be dealt with immediate and concrete action.

The law IT (Information Technology) Act 2000 was enacted to deal with emerging challenges of cyber crime along with several other policies and rules, but rapid changes in technology and great expansion of internet poses a challenge in large population country like India to control cyber crime. We need to create awareness and capacity building among masses for achieving efficient and effective results.

Conclusion and Suggestions

Awareness, guidance and counseling may contribute effectively in minimizing cyber crimes and online frauds. We need to bring "change" in people who are already involved in such illegal activities through enforcing strict laws and reforming them by humanistic approach. The importance of internet in today's world is very high and we cannot imagine our life without it. But cyber criminals have taken advantage of this situation and trying to exploit for their gain. To control their activities, the Information Technology Act 2000 came into existence but rapid changes in techniques and methods of criminals keep on creating new challenges. The Act needs to be updated periodically to cope up with emerging challenges of online world.

There is an urgent need take some measures such as making people digitally literate, ensuring coordination among various agencies dealing with cyber crime, improving expertise by providing training and appropriate exposure to staff of these agencies, etc. There is also need of a collaborated and concentrated effort at global level to frame a law which is applicable to every person on the globe which is efficient and effective to deal with cyber crime all over the world. In the upcoming years internet is going to play a major role in our life. In our day to day activities we are going to depend more and more on internet. So the increase use of technology will also lead to increase in crime rate. The cyber crime cases has to be dealt firmly in order to create a crime free society. For the same, not only laws related to cyber crime must be strengthened and updated but also they need to be implemented in letter and spirit through competent law enforcement agencies in a digitally literate society.

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e-Marketing Channels and their Impact on Customers

Amita Chourasiya*

Introduction

e-marketing is defined as buying, selling, advertisement, promotion, distribution, customer's value and all the marketing activities done through online technology to transfer goods from seller to buyer online. E-marketing webs available online like Google, Face book, Yahoo, Linked in, Blogger, Twitter, and YouTube. Through e-marketing consumer see the detail about product or services after watching advertisements. Due to this it is consider less time consuming market, comparison between different companies become easy because can see different marketing webs at a same time regarding same products. Through scientific research it is also be found that people are relaying on e-marketing.

In today's busy and critical time running period, people want updated information instantly, with the help of just one click on the site. They are floating product and services for marketing purpose on their web pages, that help consumer to find about their products or their services or their company's information.

Consumer buying behavior is the subject area of internal and external factors acting in the decision making process. Today the ad has proved its effects and impact on consumers' buying behaviors and marketer needs all over the world. Consumers buying behavior has always been fed so much importance and space in the literature, study of the impact of advertising regarding its effectiveness.

Online Marketing Channel

- **Email Marketing**

The use of email to promote products and/or services will come under email marketing. But a better email marketing definition is the use of email to develop relationships with potential customers and/or clients. Many businesses with in-house

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digital marketers use email marketing, with up to 66% rating this tool as excellent for delivering ROI. Examples of emails sent include emails for brand building, conversion, and newsletters.

- **Pay-Per-Click Advertising (PPC)**

PPC stands for *pay-per-click*, a model of internet marketing in which advertisers pay a fee each time one of their ads is clicked. Paid advertising channels like Pay-Per-Click advertising deliver highly targeted traffic of potential customers within a very short period of time. This method however is driven by how much you are willing to invest in bidding and placing ad placements, as well as how much you are willing to pay for acquiring one customer.

- **Search Engine Optimization (SEO)**

Search engine optimization is a methodology of strategies, techniques and tactics used to increase the amount of visitors to a website by obtaining a high-ranking placement in the search results page of a search engine - including Google, Bing, Yahoo and other search engines.

- **Display Advertising**

Many people visit blogs and other websites that are interesting or useful to them. Digital marketers can reach out to these potential customers by placing relevant display ads on these third party sites. These include banners, boxes, interactive ads, video ads, interstitial ads, overlays and other similar ads that are linked to a landing page or website.

- **Social Media Marketing (SMM)**

Social media marketing (SMM) refers to techniques that target social networks and applications to spread brand awareness or promote particular products. Social media is definitely one of the most phenomenal things to happen in the digital arena that business owners and digital marketers can leverage on to create brand awareness for their products and services. Some social networking sites include Face book, twitter, Pinterest, LinkedIn, etc.

- **Content Marketing**

It's a type of marketing that involves the creation and sharing of online material (such as videos, blogs, and social media posts) that does not explicitly promote a brand but is intended to stimulate interest in its products or services. Content is at the heart of every digital marketing campaign and is the one major element that will remain constant despite the many changes that occur in the marketplace.

- **Affiliate Marketing**

Affiliate Marketing is a performance-based marketing program, where you pay publishers who bring you customers. The performance may be based on conversions

- promotions, leads or simply sales. Essentially, the publishers will give you space in their pages to advertise your business and help you drive conversions; and you will pay them based on the compensation model. You may avail the help from an Affiliate Network, which will give you a large base of publishers, and other benefits like tracking and reporting technology

Importance of E-marketing

People always have a negative impression towards sales guys and marketers. No one really bothers to listen to what marketers say about their product during their promotion. But when promotions came to televisions and radios, people started to take the advertisements a bit seriously. Marketers started doing their promotions through TV commercials, print ads in newspapers, magazines, billboards etc. and force people to buy their products through their colorful ads. Marketers made the television and radio a media for promoting their products in front of people.

As digital marketing came into revolution, online sellers started earning to the core. Online stores like Amazon, Flipkart, and Snapdeal all started sparkling in the crowded market. Amazon made \$74 billion sales in 2013 and came up to be the largest retailer in India. Online advertisement always works. This is because people spend more time online than that of watching TVs and listening to radios. And online ads mostly those video ads are brilliant. People can comment good and bad about them and marketers can make changes in their advertisements according to the problems. Digital marketing industry has got a large number of jobs today and will still have more jobs in the near future. The jobs available today include:

- Analytics
- SEO Manager
- User Experience
- Content Writer
- Online Advertising and Affiliate Marketing
- PPC, Search Manager
- Social Media Manager or Community Manager
- Digital Marketing Manager or Web Manager
- Web Design and Development
- Mobile Marketing and Development
- CRM and Email Marketing Manager
- Ecommerce Managers and Directors

The profiles in digital marketing are all connected. And if in case one of them gets vacated, the entire team stops running. So demand in getting those positions filled is always in high priority. Hence, the need of Digital marketers will always be high in the market. The consumers will always be in need of products and brands will

always be in need of customers. It completely depends on the brands how they reach the customers. And that mediator is the digital marketer. Digital marketing is a fast growing industry and people should always choose their career where the growth is.

Literature Review

Srivastava Priyanka (2012) studied impact of online advertising on consumer behaviour (with special reference to e-mails). Author studied that the internet broadcast model is what many major advertisers have been waiting for. They want to make Internet advertising more like television advertising.

Vikram Singh (December 2015) studied the impact of Internet marketing on consumer and analyze the consumer's purchase attitude towards the internet-marketing and advertisements. The aim of the research is to find out the essential things that affect the consumer's behavior while doing the online purchasing through advertisements. Author found out that internet marketing is a important tool because they find large variety of products in a single place, people are highly motivated not only because of cheap and discounted products but also with the security purposes

Gitanjali Kalia and Dr. Ashutosh Mishra (September 2016) studied the "Effect of Online Advertising on Consumers". Authors analyze as to how consumers perceive the online advertisements and what are their parameters for purchasing stuff from the online sites. The research concluded that respondents prefer rectangular banner and skyscraper advertisements that too designed in big picture and copy heavy layouts. They notice the online advertisements of ecommerce sites and mobile phones as compared to any other product and prefer those ads whose utility or functions are displayed.

Dr. S. Sivasankaran (July- September 2017) studied the "Digital Marketing and Its Impact on Buying Behavior of Youth" (with Special Reference to Kanyakumari District). In his article he found that India is the 5th largest nation in term of YouTube users' qualification.

Anjali (June 2017) studied the "Impact of Digital Marketing on Customer Buying Behavior" in the area Jalandhar and Kapurthala district of Punjab, India, where in she collected the primary data with the help of questionnaire with a sample size of 50 respondents. Through her study she found that educated people are more aware of digital media and they prefer digital channels to buy different products.

Research Methodology

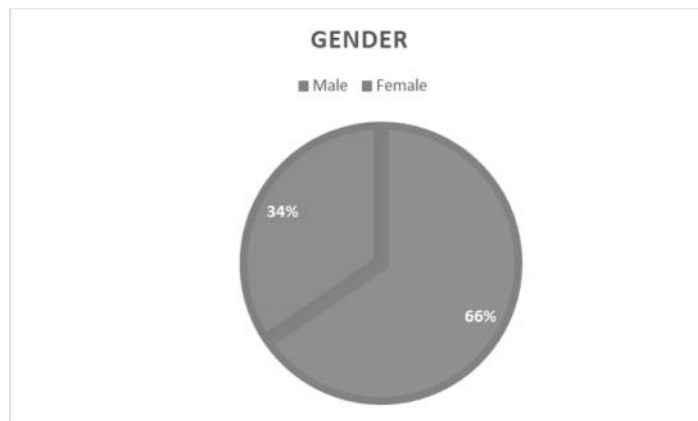
- **Sources of Study**

The data has collected from various Websites, Journals, Articles, Research Papers, Blogs, etc. The primary source of the data regarding the survey was collected through questionnaire.

Limitations of the Study

- Sample size doesn't exactly represent the population.
- The study is restricted only to online questionnaire.
- The information of the study is on the basis of the information provided by the respondents.

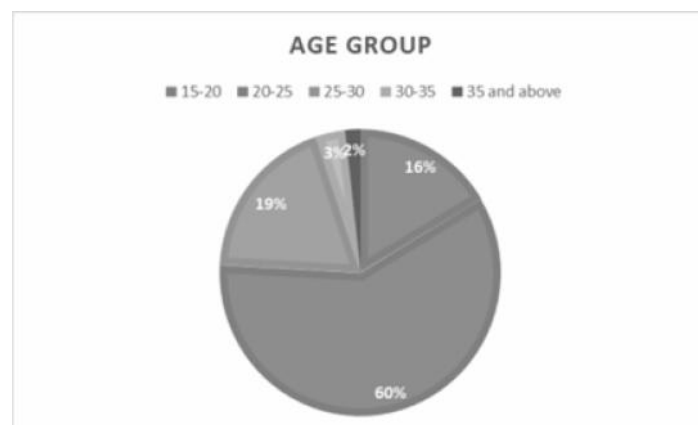
Data Analysis



Out of the sample size of 116, it is seen that 76 male candidates and 40 female candidates have responded to the questionnaire.

Gender	No. of people
Male	76
Female	40

Out of the 116 respondents, it is seen that majority of the population to fill the questionnaire belongs to the age group of between 20-15 and the least from 35 and above.



Age Group	No. of People
15-20	19
20-25	69
25-30	22
30-35	4
35 and above	2

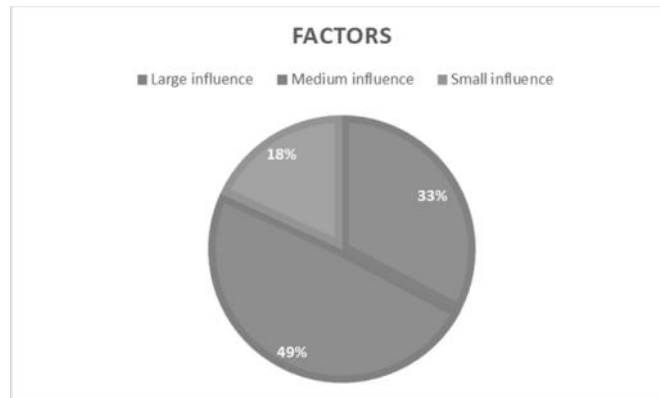
What influences you the most to try a new product or service?

Factors	
Advertisements	34
Recommendations from Friends and Family	41
Seeing Famous People use the Product	3
Personal Experience	26
Expert Advice	10
Review from other Buyers	1
To look rich	1



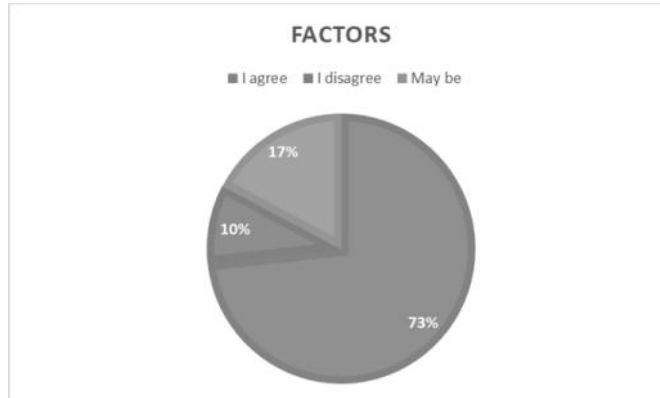
From the above analysis is proven that Recommendations from Friends and Family influence the most to try a new product or service as it hold the maximum percentage i.e.35% amongst all the other factors available

How much influence do you feel advertisements have over your buying behavior?



Factors	
Large influence	38
Medium influence	57
Small influence	21

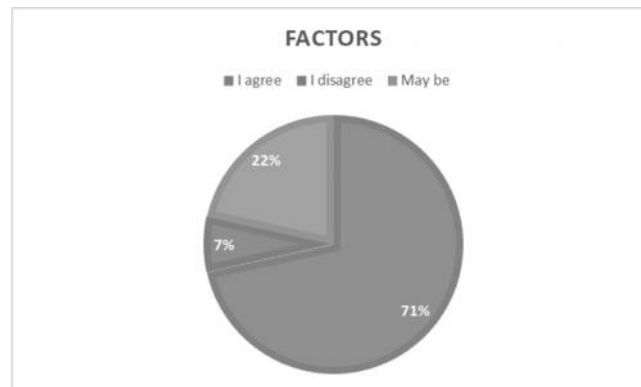
From the above analysis it was found that advertisement doesn't have much influence on the buying behavior of the consumer.



Advertising is beneficial to consumers because it provides important information about goods and services?

Factors	
I agree	85
I disagree	11
May be	20

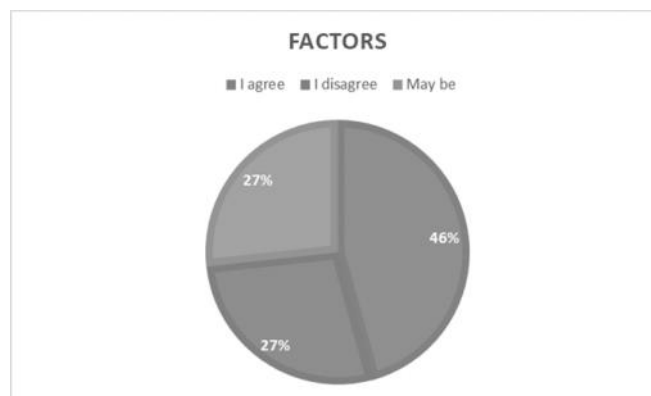
From the above analysis it is seen that majority of the people that is 73% of the total sample size agree to the statement.



Consumers can often become victims to advertising through the purchase of unnecessary items?

Factors	
I agree	83
I disagree	8
May be	25

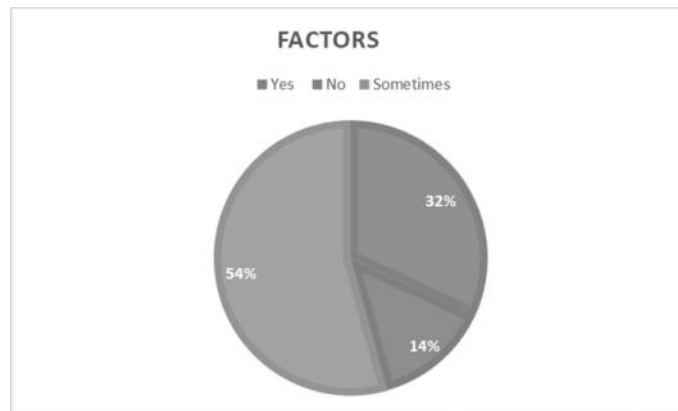
From the above analysis, 71% of the sample sizes agree that people often become victims to advertising through the purchase of unnecessary items.



The more times an advertisement is viewed by a consumer, the more likely the consumer is to go and buy the product?

Factors	
I agree	53
I disagree	32
May be	31

From the above analysis it's seen that 46% of the sample size that makes 53 out of 116 people agrees to the statement.

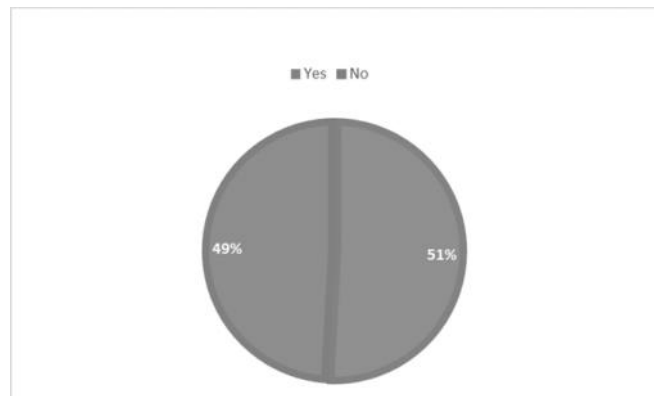


Do you pay attention to online advertising?

Factors	
Yes	37
No	16
Sometimes	63

From the above analysis it is seen that only 32% of the total sample size pay attention to online advertisement.

Do any advertising methods make you feel less inclined to buy a product from a brand?

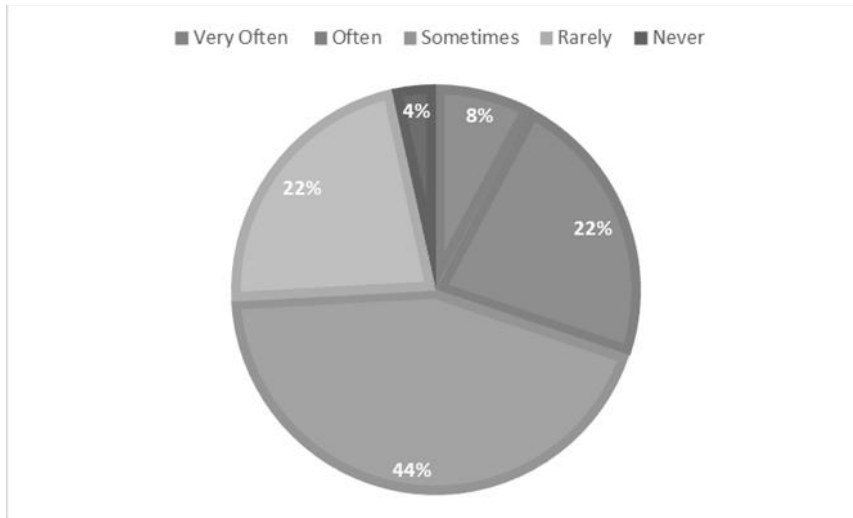


Factors	
Yes	59
No	57

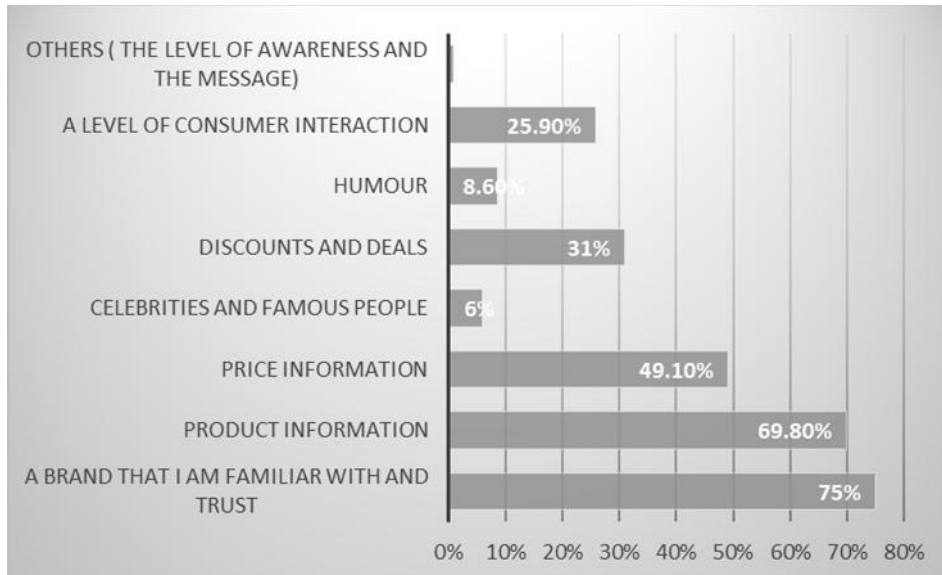
From the above analysis it is found that 51% of the total populations agree to the statement that some advertisement methods make them feel less inclined to buy a product from a brand.

How often do you make your purchase decisions after seeing online advertisement?

Factors	
Very Often	9
Often	26
Sometimes	51
Rarely	26
Never	4



From the above analysis it is found that only 30% of the sample size often makes a purchase decision after seeing online advertisement.



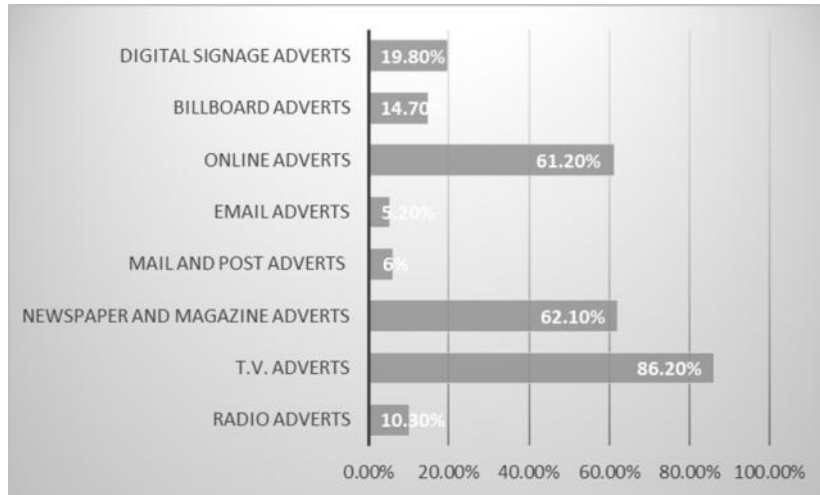
**What types of advertisements are most influential over your buying behavior?
Please select the 3 most influential methods.**

Factors	
A brand that I am familiar with and trust	87
Product information	81
Price information	57
Celebrities and famous people	7
Discounts and deals	36
Humour	10
A level of consumer interaction	30
Others (The level of awareness and the message)	1

According to the analysis, the three top most factors which people look out in an advertisement are:

- A brand that they are Familiar with and Trust (75%)
- Product Information (69.80%)
- Price Information (49.10%)

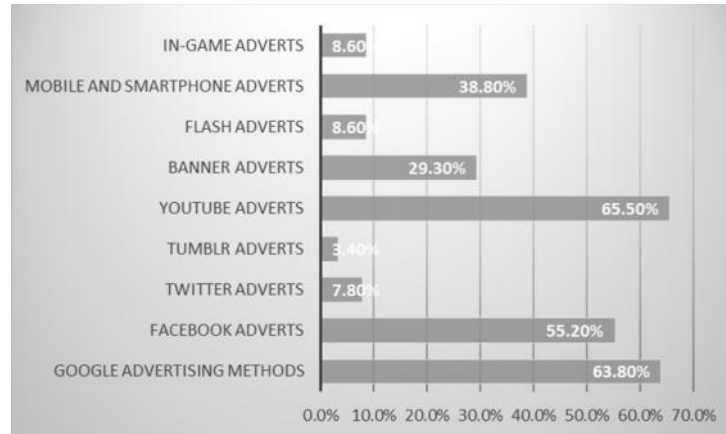
**What types of advertisements are most influential over your buying behavior?
Please select the 3 most influential methods.**



Factors	
Radio Adverts	12
T.V. Adverts	100
Newspaper and magazine Adverts	72
Mail and post Adverts	7
Email Adverts	6
Online Adverts	71
Billboard Adverts	17
Digital Signage Adverts	23

According to the analysis, the three top most advertisement channels which influence their buying behavior are:

- T.V. Adverts (86.20%)
- Newspaper and Magazine Adverts (62.10%)
- Online Adverts (61.20%)



Factors	
Google Advertising Methods	74
Facebook Adverts	64
Twitter Adverts	9
Tumblr Adverts	4
Youtube Adverts	76
Banner Adverts	34
Flash Adverts	10
Mobile and Smartphone Adverts	45
In-game Adverts	10

Which methods of online advertising are most influential on your buying behavior? Please select the 3 most influential methods

According to the analysis, the three top most online advertising methods which influence the buying behavior of the consumer are:

- Youtube Adverts (65.50%)
- Google Advertising Methods (63.80%)
- Facebook Adverts (55.20%)

Finding and Conclusion

Advertisement plays a very important role in promoting and creating a brand name. Through advertisement one get to know about product and services available in the market. It is also found from the survey that majority of the population who gets influence from digital advertisements; belong to the age group of between 20-25, that's the power of the youth. It is also seen that advertisement might provide useful

information about the product or services but buying behavior doesn't get affected from that. In order to try a new product or service, people still believe in recommendations from friends and family, that means they do not trust advertisement. In order to influence sales, now day's marketers create such creative, innovative and humorous advertisements that lead to unnecessary purchase of goods and services by the customer.

Online advertisement play a very important role in getting leads for the business but from the survey it can be concluded that people doesn't get much influenced i.e. they don't buy products or services often just by seeing the ads.

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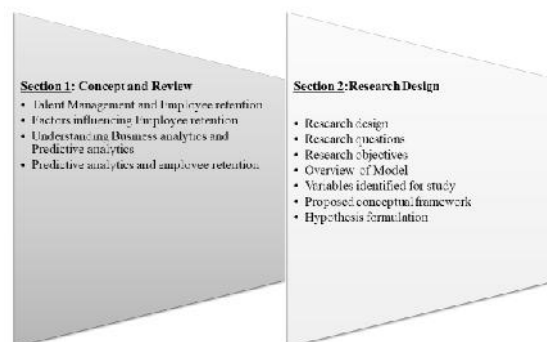
Predictive Analytics: A Tool to Understand Factors Affecting Employee Retention

Ms. Pooja Sharma*

Introduction

Competition and the lack of availability of highly talented and skilled employees make finding and retaining talented employee's major priorities for organizations (Fegley, 2006). This article aims at the importance of talent management and employee retention in today's competitive era. The objectives understand employee retention, what are the major factors influencing employee retention in the organization. None of the organizational functional area is untouched with the importance of data analytics because data analytics makes the raw data productive that helps the organization to take precautions and decisions so the section is focusing on predictive analytics. Ultimately is there any relation between predictive analytics and employee retention? Can predictive analytics provide an insight for employee retention? So the article is being divided in two parts the first section is talking about the conceptual frame work and review of employee retention, factors influencing employee retention, understanding business and predictive analytics and employee retention and predictive analytics.

Diagrammatic Representation



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Conceptual Development and Review

• Talent Management and Employee Retention

Talent was defined as “individuals who have the capability to make a significant difference to the current and future performance of the company” (Morton, 2004, p. 6). There are several types of talent which exists in an individual either by birth or acquired thereafter like innate talent, individual talent, talent at group level and talent in organizations (Tansley, 2011) Lewis and Heckman (2006, p. 139) has done pervasive and cynical review of the talent management and they mainly identified three conceptions of the term. The first is that it comprises of collection of HR practices along with the involvement of technology. The second conception is about predicting the flow of human resource across the organization and the third concept focuses on sourcing, developing and rewarding employee and it also advocates and the third aspect focuses on sourcing, developing and rewarding employee talent.

Talent management is a source of competitive advantage; an effectively integrated and enterprise-wide set of sophisticated, technology enabled, evidence-based HRM policies and practices; and an opportunity to elevate the role of HR practitioners to one of strategic partner. It may be viewed as an organizational mindset or culture in which employees are truly valued. If human capital is viewed as a sustainable competitive advantage, retaining valuable employees must be one of the top priorities that industry leaders must adopt (Cardy and Lengnick-Hall, 2011). Retention of employees allows companies to direct their resources for development and performance enhancing efforts (Gentry et al., 2007).

Organizations cannot ignore the significance of attracting and retaining talented people in the current era where skills and knowledge of employees are amongst the main competitive enablers of performance (Minchington, 2010; Prinsloo, 2008) Talent retention is important in realizing a full return on investment (Tlaiss et al. 2017). According to Buckingham and Vosburgh (2001), talent retention is the foremost driver of all the factors that can influence the effectiveness of organizations in the future. In this paper the researcher considers how employer branding attributes (such as reward strategy, people orientedness and; leadership and development) influence talent retention.

Table 1: Concepts and Definitions

Concept/Definition	Reference
Individuals who have the capability to make a significant difference to the current and future performance of the company	Morton, 2004
Talent is the sum of a person's abilities- his or her intrinsic gifts, skills, knowledge, experience, intelligence, judgment, attitude, character, and drive. It also includes his or her ability to grow	Michaels et al., 2001; Tansley et al., 2006; Ready and Conger, 2007; Makhijani et al., 2009; Silzer and Dowell, 2010

Talent are in those who is ranked as one of the best at their workplace	Groysberg et al., 2004
Talent management is a process designed to ensure that the business improves its competitive advantage through the effective utilization of small number of exceptional individuals in key leadership positions	Smilansky, 2006
Talent Management refers to the process of Integrating new workers and attracting highly skilled personnel to work for organization	Hasan et al., 2009; Cheese et al., 2008
A voluntary process by any organization to avail an environment which encourages and motivates people to remain with the entity for the maximum period of time.	ALDamoe et al. (2012) and James and Mathew (2012)
Initiatives taken by management to keep employees from leaving the organization, such as rewarding employees for performing their jobs effectively, ensuring harmonious working relations between employees and managers, and maintaining a safe, healthy work environment	Cascio (2003; cited in Mahal, 2012, p. 38)
Retention practices referred by different researchers include job enrichment, financial rewards and employee benefits, training and development opportunities, work environment and work–life balance	Allen et al., 2003; Ghosh et al., 2013; Pfeffer, 1994

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Employee retention has become a major concern for organizations in today's work scenario, in which human capital remains one of the few resources that can provide a sustainable competitive advantage (Cardy and Lengnick-Hall, 2011). Organizations enormously invest in recruiting and selecting employees, and then invest even more in training and developing them over time. In order to get a return on such investment, organizations need to retain well-trained employees so that they remain with the workplace for the maximum time and contribute effectively to the organization's success. Losing good employees leads to a reduction in productivity and work quality, and also represents economic costs in terms of direct costs (i.e. replacement, training, management time), and perhaps more considerably, in terms of indirect costs (i.e. morale, collaboration, pressure on remaining staff, organizational knowledge), as well as the loss of social capital (DeConinck, 2011; Matandaand Ndubisi, 2013).

- **Factors Influencing Employee Retention**

There are various factors influencing employee retention. One study conducted by (Matthew H. Sauber et al, 2006) says that there is more impact of motivators-achievement, recognition for achievement, the work itself, responsibility,

and advancement (Herzberg (1966), and followed by hygiene factors- company policy and administration, supervision, interpersonal relationships at work, working conditions, salary, status, and job security and there is no major difference seen on the basis of demographic factors. This finding we can interpret that it may vary from one industry to the other industry because other study by Santoshi Sengupta, 2011 concludes the same thing but there is significant impact can be seen due to demographic factors specifically gender. (Asuman Matongolo et al 2018), concluded the utility of a model that simultaneously considers how employer branding attributes (such as reward strategy, people orientedness and; leadership and development) influence talent retention among employees in higher institutions of learning, specifically there is positive relationship between people orientedness and reward strategy. Reward strategy and people orientedness both are important for employee retention.

Ady Milman et al, 2014 in their research analyzed retention predictors among hourly employees in large US theme parks and attractions says The retention prediction model yielded following factors- employees' level of satisfaction, better experience with pay, and better experience with employee development training. Cesário, F. and Chambel, M.J. (2017), emphasis on influential HR practices to retain employees. Recruitment and induction, training and development, and performance appraisal have been previously identified as HR practices with most scope to positively impact affective commitment toward the company and intention to leave. (Decha Dechawatanapaisal, 2018) in his article advocates internal branding and ongoing deployment of internal branding activities will enrich employees' pride and espoused values toward the brand, and induce them to personally realize and adopt a brand oriented work culture (Punjaisri et al., 2009; Baumgarth and Schmidt, 2010). Along with establishing brand identification, organizations can effectively retain their employees in the future. Dana L. Ott, et al, 2018 concluded with four approaches to retain employees and say people will stay with the organization if these four conditions are fulfilled- If solid organizational culture and strong values is being developed, applicable and dynamic training opportunities is being provided, engaging work environment, clear and suitable opportunities for career advancement. result confirms a significant.

Christopher N. Arasanmi and Aiswarya Krishna 2019, finds in their study that there is positive relationship between organizational support and employee retention. This study examined the impact of organizational support as an attribute of employer branding on employee commitment and employee retention and Data analysis confirms that organizational support substantially influenced employees' commitment and talent retention in organizations. Organization support significantly explains a substantial variance in employee retention.

Factor Affecting Employee Retention	Key Findings	Reference
Compensation/Reward strategy	It is a very important issue to attract and retain an employee	Willis (2000, p. 20) Griffeth et al. (2000) Sturman et al. (2003), Carragher et al. (2006)
Challenging work assignments	Employees who are offered challenging, and interesting work tend to be more involved and satisfied; they are more committed to their organization and are less likely to leave	Idaszak and Drasgow (1987)
Training and development	Training and development allows an employee to learn new skills and development programs try to make him/her stay in the organization	Rice et al. (1991)
Job satisfaction	Need for challenge and achievements, and the components of job satisfaction play a significant role in influencing turnover intentions among professionals	Lee (2000)
Foster an engaging work environment	When talent are engaged, they are less inclined to leave as work does not feel like "work"	Thakur and Bhatnagar, 2017
employer branding attributes	Employer branding attributes are positive for corporate reputation, and used for attraction of potential employees Employer branding such as reward strategy, people orientedness and; leadership and development influence talent retention among employees in higher institutions of learning	Khan, 2017; Maheshwari et al., 2017; Sivertzenet al., 2013
Flexible working hours and other arrangements	Flexible working hours and other work life balance policies insists an employee to stay	Martin et al. (2012)
Offer clear and suitable opportunities for career advancement	Talented employees want more than a job; they want a career. When talent are given suitable career advancement opportunities, they are more likely to stay with their organization	Dana L. Ott, et al 2018
Organizational culture and strong values	They develop a strong level of commitment and emotional attachment when their values match that of the organization	Tliss et al., 2017

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- **Employee Retention and Predictive Analytics**

'Analytics' is the process of analysis of data that is done logically aided by sciences (statistical, computers, etc.). 'Business Analytics' is a term that can be defined as "a set of all the skills, technologies, applications and practices required for continuous iterative exploration and investigation of past business performance

to gain insight and drive business planning. This process, depending upon its outcomes, can be descriptive, diagnostic, predictive, or prescriptive in nature (Gartner Report, 2012).

Analytics has been labeled as a 'essential' ability for the HR profession, a value creation tool from people and a alleyway to expansion the strategic impact of the HR function (CIPD, 2009) In this article we are focusing on predictive analytics and the various factors affecting employee retention.

However what is more important for any organization is to be able to predict the behavior of an employee. It would be indeed wonderful for an organization to understand whether an employee is going to stay in the organization for a long time or will leave early, to help an organization understand such behavior of an employee predictive analytics can work wonder. Predictive analytics is not a revolutionary approach. The statistical techniques underlying the field were developed in the 1920s, while the concept of "exploratory data analysis" was proposed by the statistician John Tukey of Princeton University in the mid-1970s. Predictive analytics uses confirmed relationships between explanatory and criterion variables from past occurrences to predict future outcomes. The predictions are most often values suggesting the likelihood a particular behavior or event will take place in the future (http://en.wikipedia.org/wiki/Predictive_analytics). Predictive analytics and data mining are sometimes viewed as one and the same. But in reality they are separate interacting processes. Data mining first searches for data patterns and identifies promising relationships. The relationships are based on searching data (numbers), text (words or phrases), web movements (click through and time-spent patterns), visual images and so on. Predictive analytics then uses confirmed relationships to predict future trends, events and behavior patterns. Predictive analytics basically gives information regarding what is what is likely to happen and it has now become an organizational capability to remain competitive Using predictive analytics to predict real-time behaviours based on online behaviour can be of great value to organizations. There have been previous research studies which have tried to address specific issues related to the real-time behavior of people and its relation to online behavior. (Ramanathan and Purani, 2014; Helvie-Mason, 2011; Hua and Haughton, 2009) Good employees are not easy to find. Retaining good workers with knowledge and skills to contribute should be kept for the organization's own benefit. The corporate world is slowly realizing that good employees are costly and difficult to replace (Yin-Fah, Foon, Chee-Leong, & Osman, 2010) By having an extensive literature review from various publications, we have compiled list of factors affecting employee retention and we have equally recognized the importance of predictive analytics as it talks about the real time behavior of an employee.

Talent management in general and employee retention strategies in particular have been successfully implemented in corporate and in return these corporate houses have benefitted by gaining in competitive advantage (Cappelli, 2000). Identification of Factors affecting to Employee Retention with Direct and Total Effect of Predictive Analytics is major concern.

Research Design

This section presents the research design including research questions, research objectives, assumptions, research variables, proposed research model and hypothesis. The study engages confirmatory factor analysis and Baron and Kenny, 1986 model for data analysis to study the determinants having impact on employee retention with the mediation effect of predictive analytics.

Research Questions

- RQ 1: What is the concept of employee retention?
 RQ 2: What is employee retention through Predictive Analytics Predictive Analytics?
 RQ 3: What are the variables that make impact on employee retention?
 RQ 4: Can a model be developed for retaining employees through Predictive Analytics?

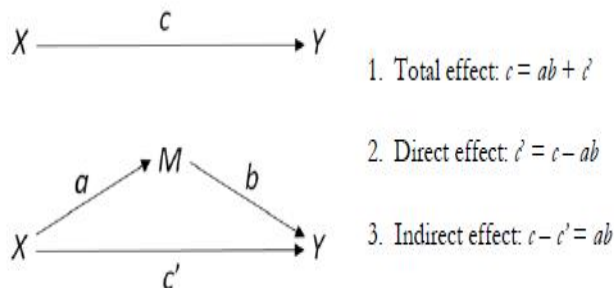
Research Objectives

- RO 1: To understand the concept of employee retention.
 RO 3: To understand employee retention after the advent of Predictive Analytics.
 RO 4: To understand employee retention through Predictive Analytics.
 RO 5: To identify the variables leading to employee retention.
 RO 6: To develop a model for retaining employees through Predictive Analytics.

- **Overview of Baron and Kenny 1986 model**

The hypotheses are tested using mediation effect of employee job satisfaction and analyzed using regression analysis procedure suggested by Baron and Kenny (1986).

Path used to analyze Mediating Regression Analysis



Where, X is Independent Variable; Y is Dependent Variable; and M is Mediating Variable

Figure 5 represents path followed by mediating regression analysis. The variable is dependent if it has one or more unidirectional arrows pointing towards it (such as Y), using all variables that have unidirectional arrows that point toward Y as predictors/ independent variables. The first regression predicts Y from X (path c). The second regression predicts M from X (path a). The third regression predicts Y from both X and M (path c'). Thus, to estimate the strength of association that corresponds to each path in Figure 5, a series of three ordinary least squares (OLS) linear regression analyses can be run. Thus, the top panel of Figure 5 estimates the **total effect of X on Y and is denoted by path c**. The bottom panel of Figure 5 estimates the product of path a and b coefficients and the strength of the **mediated or indirect effect of X on Y**, that is, how much is the increase in Y that occurs as X due to M . The path c' coefficient estimates the strength of the **direct (also called partial) effect of X on Y**, any effect of X on Y that is not mediated by M .

There are two typical questions to be answered in mediation analysis. The first question is whether there is a statistically significant mediated path from X to Y via M and if yes, then the second question is whether mediation is partial or complete. The unstandardized regression coefficient is used for this significance test. If this mediated path is judged to be non-significant, the mediation hypothesis is not supported, and the researcher would need to consider other explanations. If there is a significant mediated path, then there is also a significant direct path from X to Y which is denoted c' in Figure 5. If c' is not statistically significant (or too small to be of any practical importance), a possible inference is that the effect of X on Y is completely mediated by M . If c' is statistically significant and large enough to be of practical importance, a possible inference is that the influence of X on Y is only partially mediated by M and that X has some additional effect on Y that is not mediated by M .

To check the mediation existence, a sequential verification of four conditions is conducted as a four step model suggested by Baron and Kenny (1986) as follows:

- Ñ **Condition 1:** The variables X and Y must be significantly related i.e. the unstandardized coefficient c presented in Figure 5 must be different to zero.
- Ñ **Condition 2:** The variables X and M must be significantly related i.e. the unstandardized coefficient a presented in Figure 5 must be different to zero.
- Ñ **Condition 3:** The variables M and Y must be significantly related once the effect of X is controlled i.e. the unstandardized coefficient of b presented in Figure 5 must be different to zero.
- Ñ **Condition 4:** The relationship between X and Y must be significantly reduced when controlling the effect of M i.e. the unstandardized coefficient of c' presented in Figure 5 must be smaller than c indicating partial mediation of M between X and Y . The strongest mediation is when c' presented in Figure 5 is zero indicating complete mediation of variable M between X and Y .

After exploring the mediation analysis, next step is to evaluate the statistical significance of mediated model. This is done as a part of Baron and Kenny (1986) causal-step approach to calculate Sobel p values. The Sobel test can be performed by hand; or Preacher and Hayes (2008) provided an online calculator at <http://people.ku.edu/~preacher/sobel/sobel.htm> to compute the z - test, standard errors or t - ratios for the coefficient of path a and b . For the purpose of present study, the Sobel test results are drawn by online calculator. Sobel provides the following approximate estimate:

$$SE_{ab} \approx \sqrt{b^2 s_a^2 + a^2 s_b^2},$$

Where, SE_{ab} is the standard error, a and b are the raw (unstandardized) regression coefficients that represents the effect of X on M and the effect of M on Y , respectively; s_a is standard error of the a regression coefficient; s_b is standard error of the b regression coefficient.

Using the standard error from the above equation as the divisor, the following z ratio for the Sobel (1982) test can be set up as follows:

$$z = ab/SE_{ab}$$

The ab product is judged to be statistically significant if z is greater than +1.96 or less than -1.96. Note that the z tests for the significance of ab assume that the values of this ab product are normally distributed across samples from the same population.

The subsequent section is testing the hypotheses drawn for the study on the basis of the above mentioned four conditions suggested by Baron and Kenny (1986). The analysis is based on R statistics, R square statistics, adjusted R square statistics, Durbin-Watson, collinearity statistics, unstandardized coefficient, t statistics, significance level, analysis of variance, z - statistics, and sobel test results.

The **value of R** indicates the degree of association between the dependant variable and that predicted by the model. The **values of R square** indicates that the model explains how much of the total variance which should be above the minimum acceptable limit of 5 percent according to the number of variables and sample size of the present study (Hair et al., 2011). The **value of adjusted R square** indicates that numbers of respondents (n) should be high in comparison to the numbers of explanatory variables (m). The adjusted R square = $1 - \{(1 - R^2) (n - 1) / (n - m - 1)\}$. The values of adjusted R square should approach close to R square i.e. $(n - m - 1)$ should approach close to $(n - 1)$, in such case 'n' is greater than 'm'. This reflects strength of the model. The **values of Durbin-Watson** indicates that the error deviations are uncorrelated and thus it should be within the limits of 1 and 3 (Field, 2009) which shows that auto-correlation effect does not exist.

The **values of – coefficient, t – statistics, significance** are used to interpret the direct and mediated effect of predictors on teacher's retention confirmed by **z – statistics, and Sobel p – values**. These values are used to check the hypotheses as duly presented in the subsequent section below.

The acceptable values of various tests are as follows: the value of R square is required to be between 0 and 1 where 0 indicates 0 percent and 1 indicates 100 percent variance explained by model. The minimum acceptable limit of R square is 5 percent for the present study keeping in view the number of variables under study and number of respondents for study (Hair et al. 2011). The value of Durbin-Watson is required to be between 1-3 (Durbin Watson, 1951), coefficient to be positive, *t* statistics to be positive, significance level to be less than 0.05, tolerance to be less than or equals to 1 (Hair et. al. 2011), VIF to be less than 4 (Hair et. al. 2011; Hair et al., 1998), *z* – statistics to be greater than +1.96 or less than -1.96, and Sobel *p* value to be less than 0.05 (Sobel, 1982). With these acceptable limits, the following interpretations are drawn for the study.

Identification of Research Variables

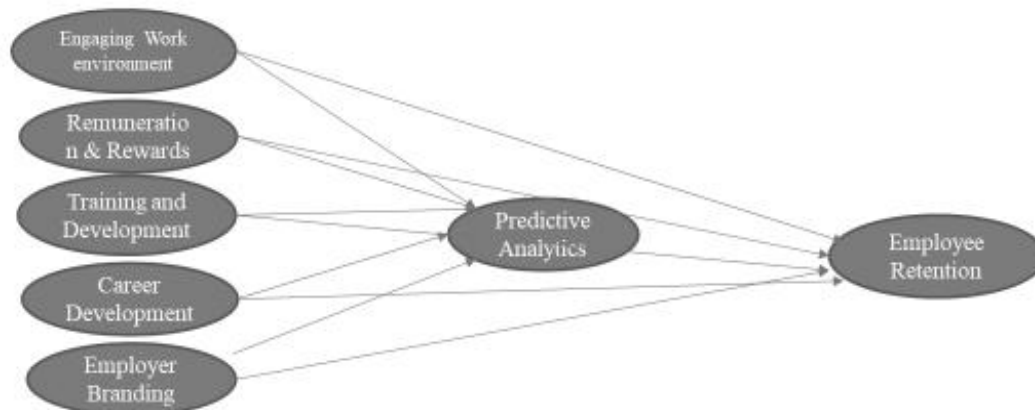
The present study observes three types of variables namely independent variable, dependent variable, and mediating variable that are duly presented below:

- **Independent Variables**
 - **Engaging work environment(X1)** : When talent are engaged, they are less inclined to leave as work does not feel like “work” (Thakur and Bhatnagar, 2017)
 - **Compensation/Reward strategy(X2)**: It is a very important issue to attract and retain an employee. Willis (2000, p. 20) Griffeth et al. (2000) Sturman et al. (2003), Carraher et al. (2006)
 - **Training & Development(X3)**: Training and development allows an employee to learn new skills and development programs try to make him/her stay in the organization. (Rice et al,1991)
 - **Career Development(X4)**: Talented employees want more than a job; they want a career. When talent are given suitable career advancement opportunities, they are more likely to stay with their organization.(Dana L. Ott, et al 2018)
 - **Employer Branding Attributes (X5)** Employer branding such as reward strategy, people orientedness and; leadership and development) influence talent retention among employees in higher institutions of learning. (Asuman Matongolo et al,2018)
- **Dependent Variable**
 - **Employee retention (Y)**: As theoretical description says employee retention depends on several factors so here the model that has been proposed will be presenting employee retention depended on various variables.

- **Mediating Variable**

- **Predictive Analysis (M):** Scholars have acknowledged that predictive analytics is an organizational capability that organizations may exploit to gain competitive advantage so after the advent of this concept we are testing the impact on employee retention by taking predictive analytics as mediating factor.

Theoretical Model



Research Hypothesis

Following are the hypothesis of present study that are formulated on the basis of Baron and Kenny 1986 model in the sets of independent variable (X), mediating variable (M), and dependent variable (Y).

Engaging work environment(X1), Predictive Analytics (M), and employee retention (Y):

- H_{1a}:** Engaging work environment(X1)leads to employee retention.
- H_{1b}:** Engaging work environment(X1)leads to Predictive Analytics.
- H_{1c}:** Engaging work environment(X1)leads to employee retention controlling the effect of Predictive Analytics.

Remuneration & Reward(X2), BDPA (M), and employee retention (Y):

- H_{2a}:** Remuneration & Rewardto employee retention.
- H_{2b}:** Remuneration & Reward leads to Predictive Analytics
- H_{2c}:** Remuneration &Reward leads to employee retention controlling the effect of Predictive Analytics.

Training & Development (X3), BDPA (M), and employee retention (Y):

- H_{3a}:** Training & Development leads to employee retention.
- H_{3b}:** Training & Development leads to Predictive Analytics.
- H_{3c}:** Training & Development leads to employee retention controlling the effect of Predictive Analytics.

Career Development(X4), BDPA (M), and employee retention (Y):

- H_{4a}:** Career Development leads to employee retention.
- H_{4b}:** Career Development leads to Predictive Analytics.
- H_{4c}:** Career Development leads to employee retention controlling the effect of Predictive Analytics.

Employer Branding (X5), BDPA (M), and employee retention (Y):

H_{5a}: Employer branding leads to employee retention.

H_{5b}: Employer branding leads to Predictive Analytics.

H_{5c}: Employer branding leads to employee retention controlling the effect of Predictive Analytics.

Predictive Analytics (M), and employee retention (Y):

H₆: Predictive Analytics leads to employee retention

Conclusion

The literature review has identified that human resource management in general and employee retention in particular has not been addressed in scholarly articles of predictive analytics however the academicians have been talking about the relevance of human resource in grey literature. Moreover, it is required to check the preference of HR people what they think about Predictive Analytics as an organizational capability to retain talent in their organization.

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Studies on Microfinance: Overview

Dr. Mohd Azhar Ud Din Malik*

Introduction

Microfinance sector, over the last few decades have expanded into an important sub-field of research and development practice. At the beginning it primarily associated with micro-businesses, Microfinance has grown to include a much wider range of monetary and financial services, accessible by a range of institutions, including non-government organizations, building societies, credit unions, savings clubs, commercial banks, cooperative banks and insurance companies (Zeller, 2006). They are in joint extension of facilities to people earlier considered un-bankable due to low-operating margins, high transaction costs of reaching them, the apparent risks of loans and small borrowers' collateral (Harper, 2003). Demirguc-Kunt & Klapper (2012) they approximation that about 2.5 billion working-age population (more than half of the world's adult population) still not have availability of access financial services carried by regulated financial institutions. Monetary inclusion has advanced as a combining global goal of Microfinance: it working towards access to financial services to help worldwide people not only for save and invest but also to manage and protect them from economic shocks risk. (Armenda ´riz & Morduch, 2010).

The Micro loans are income activity based, a scalable poverty and women economic and social empowerment based solutions that are taken place in most parts of world today. Microfinance has emerged as a strong tool for financial inclusion that links low comminutes with banks. It's crucial for achieving inclusive economic process and solely such growth is property. The basic idea of microfinance is to provide small credit to the poor people who otherwise would not have access to banking services. Microfinance programme extend small loans to very poor people (particularly women) for self-employment projects that generate income and allow them to take care for

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themselves and their families. This programme is working in many developing countries. About the concept of microfinance programme, impact assessment studies have been done by many authors in different countries like India, Bangladesh, Pakistan, Nepal, Thailand and many other countries of South Asia and Africa. The microfinance literature offers a diversity of findings relating to the type and level of impact of the programme.

Historical Perspective on Microfinance Research

The term Microfinance is relatively new; the underlying concept. There are resemblances, for example between modern microfinance institutions (MFIs) and the German credit organizations of the second half of the 19th century (Guinnane, 2011). Microfinance did not suddenly arise in the middle of the 1990s with the book *Finance against Poverty* published by Hulme & Mosley (1996), or through the work of Muhammed Yunus and the Grameen Bank in Bangladesh. Literature linking development of retail financial services with poverty and development also goes back over a century; one early example is work by Le Play and followers such as Engel (who had been his student at the Paris Ecole des Mines) on the circulation of money and debt, based on the analysis of household level monetary and financial practices. Hulme and Mosley (1996) in their study on microfinance to eradicate poverty, he argues that well-designed programmes can improve the living standard of the poor and can move them out of poverty. According to them “evidence shows that the impact of a loan on a borrower’s income is related to the level of income” as those people having high income have a greater investment opportunities and so credit schemes are more likely to benefit the “middle and upper poor”. Yunus (1998) in their work put their views deprivation that the exclusion of poor women from land rights had been contributory to their marginal position. Grameen Bank in Bangladesh took a bold step it’s provided housing loans to members with 3 loan cycles and with title deeds to the land on which the house was built. As most group members were women, one of the results was that women had title deeds transferred to them often from their husbands to obtain these loans. This had also reduced the incidence of divorce. As women, are the owners of their own houses, they could not be easily evicted.

Poverty is due to lack of income. Wright (1999) highlighted the shortcomings of only taking the increased income as a measure of the impact of microfinance on poverty. He states that there is a vast difference between increasing income and reducing poverty (1999). He says that by increasing the income of the poor, MFIs are not necessarily reducing poverty. It depends how the poor use this money, oftentimes it is gambled away or spent on alcohol (1999), so focusing solely on increasing incomes is not enough. The focus needs to be on helping the poor to “sustain a specified level of well-being” (Wright, 1999) by providing them a variety of financial services tailored to their needs so that their net wealth and income security can be

improved. On the contrary Hashemi et.al (1996) told that women have access to saving and credit system has hardly any impact on their lives. Their results shown that women should give access to savings system contributes notably to the degree of the economic contributions reported by women, to the likelihood of an increase in asset holdings in their own names, to an increase in their exercise of purchasing power, and in their social, political and legal awareness as well as in composite empowerment index. They also found that access to credit was also associated with higher levels of mobility, political involvement in 'major decision-making' for particular organizations. Gaonkar's (2004) research paper also aims at evaluating the role of SHGs in the empowerment of women. Primary data was collected from the state of Goa, India. Out of total 600 Self Help Groups functioning in Goa about 100 groups were promoted by National Co-operative Union of India (NCUI). Twenty-five women SHGs was promoted by NCUI from Bardez and Bicholim talukas were selected on the basis of sampling. Comparison of past and present SHG technique was made. The study made it clear that the microfinance programme had made a lasting impact on the lives of women particularly in rural areas of Goa. There was income generating, savings and consumption expenditures. With the improvement in self-confidence, the social horizon of the members has also widened. It was found that with the improvements in socio-economic opportunities for women and their ability to take collective action, there had been a significant decline in gender based problems such as domestic violence, dowry, polygamy etc. Interestingly, the members were motivating other women to form SHGs so that they can also take direct programme benefits. SHGs has made better understanding between the members of different religious groups. This was a significant change to have understanding and tolerance towards the members of other religions particularly in a country like India where there was a diversity of religions and castes. Swain (2007) studied the role of SHG bank linkage programmes on poverty, vulnerability and socio economic development of the programme participants. The study collected data in two periods from five states in India. He used group discussion and interview methods for his studies. Twenty group discussions were conducted; four in each of the five surveyed states. In each group there were 15-20 SHG participants each from different SHG. In order to aware the outcomes of microfinance programme, the SHG members were compared with respondents who were un-exposed to the concept of SHGs till the time of the survey. The comparison showed differences. The level of confidence, mobility, and exposure and communication skill were better for the SHG participants. Majority (88 per cent) of the SHG respondents showed a positive response in the meetings that were held thereafter. Increase in self-confidence after making participation in the group as compared to only 34 per cent of control households. The SHG households showed a positive response in the meetings that were held thereafter. About 87 per cent of the SHG respondents expressed their ability to meet a financial crisis in the family. Almost

sixty per cent of the SHG members and 43 per cent of the control group members reported that borrowing women themselves took the crucial decisions regarding the purchase of raw material and product pricing. About 50 per cent of the microfinance participants reported an increased level of respect from their spouses as compared to just 20 per cent of the control group respondents. When compared to the control group, the data also showed a greater involvement of SHG participants in decision-making, children marriage, buying and selling of property and sending their daughters to school etc. However, a small increase of about 8 per cent in family violence was also noticed within the participant households.

Microfinance sector as Part of Global Development Architecture

Current theoretical standpoints that draw on trans-disciplinary bases and narrate the discipline of global relations and the large-field of international economic ascendancy to the small-field of Microfinance have progressive social, political and economic analysis of a global “development construction” in which Microfinance is very significant to its economic and political consolidation at the base. Historically, Microfinance sector was extended at the same time as a worldwide wave of privatization and increasing domination of neo-liberal ideas about the development [Fernando, 2006; Bolivian (Servet, 2006), Fouillet et al., 2007; and see the Bateman, 2012; Egyptian cases (Elyachar, 2005, 2008) and Indian (Pattenden, 2010)]. Weber (2002) specifically claimed that huge layoffs resultant from liberalization and privatization, public downsizing created the need for small-scale credit services to help self-employment that normally results from such development routes. She also argues that Microfinance sector facilitated financial liberalization, in so far as it functions as a security and protection which dampens to local confrontation to neo-liberal policies. Likewise, Fernando (2006) reflects about the “popularity of Microfinance sector establishes the significant capability of capitalism to use the languages and disapprovals of its opponents to secure the situations for its reproduction” (p. 31). The innovators of Microfinance sector development practice were NGOs (Mersland & Strøm, 2010). But since last one decade commercial banks developed their interests in Microfinance sector and many micro-enterprise-lending non-government organizations have also converted themselves into for-profit organisations, structured either as intermediaries with links to full-fledged banks or as non-financial institutions. The first such kind of transformation occurred in Bolivia with Banco Sol in 1992.

This process also refueled historical discussion on Microfinance related to the task drift of Microfinance institutions (Copestake, 2007; Armenda ´riz & Szafarz, 2011). When banks as well as non-banking financial institutions employed new performers as a shareholder, the question rose whether the commercial and hybridization objectives changed the markets for Microfinance away from its original developmental constituencies of poor, less portable and unsafe clients. Augsburg

&Fouillet (2010) investigated the role play by international organizations in diverting Microfinance from their key objective of delivering financial services to the poor. Illustrating their argument from the state of Andhra Pradesh in India, they show that such a pushed severe consequence, fluctuating from assignment drift to legally doubtful and oppressive practices. The Lending targets for some Micro Finance Institutions has tremendously increased, leaving credit officers with the task of attainment too many clients in too short period of time. To meet such goals and targets, clients were persuaded to repay current debts by taking out new and bigger loans. On being approved, in many cases only about 80% of the total amount was actually distributed. The rest was kept as a security deposit, without records, but with members expected about the repay of whole amount. Furthermore, authors define how the Micro credit crisis in the state Andhra Pradesh reflects anger of public and private actors driven by motives unrelated to a "poverty eradication" (Reddy, 2012). Instead Microfinance sector emerged one of a new profitable niche for private actors, it stimulating the oleoearly state-led models as a source of patronage for politicians and political brokers. Placing this Microfinance sector as a wider context of growing indebtedness, Taylor (2011) displays how the growth of Microcredit did not provide finance to financially marginalized people, as strategy accounts suggest, but as an alternative served to rework and combine existing debt relationships. In this sector, we have seen that Microfinance has often emerged in the context of government programmes of privatization and also many Microfinance institutions consequently shifted to commercial constructions and funding. The whole impact of shifting from a commercial structure or funding is still to be strong-minded and is an importance for future research in this area.

Microfinance and Poverty Eradication: Impact Evaluation

The impact of Microfinance programme has been the subject of continuous discussion. Furthermore, the reliability of micro-level studies of its influence on poverty eradication has been questioned (e.g. Banerjee et al., 2009). The maximum cited study by Pitt & Khandker (1998), using data for 1991–1992, projected that by lent every 100 takes to a woman members provided an 18 additional taka to the household budget. In a well-received study on the impact of Microfinance on poverty in North-eastern Thailand, Coleman (1999) it found very little influence on debtors and even rises in money-borrowing and in women borrowers falling into vicious circles of debt. These results and other impact studies have been confronted because of selection biases in the samples and problems of indignity (Armendariz & Morduch, 2010). Microfinance customers have characteristics that are very difficult to regulator for in experimental design in no laboratory conditions, and which therefore create bias. As a result of such criticism, a new kind of procedure has been planned based on experiences in agricultural research, health and US social policy—the randomized control trial (RCT). Researchers using RCTs claim that if one wants to assess the

impact of a programme, the impact on receivers (the “treatment group”) needs evaluating in contradiction of the counterfactual of those not receiving it (the “control”) (Karlan & Goldberg, 2010). Since 2005, many influence studies using RCT have been launched. But while about the results of pre-RCT influence studies of Microfinance are mixed, so are those based on RCTs. An evaluation of the evidence commissioned by the aid agency of UK DFID come to the conclusion that till 2011 only two RCTs were lacking of methodological problems (Duvendack et al., 2011). Microfinance RCTs often non existence proper randomization of Microfinance distribution and/or double striking (Duvendack et al., 2011). The two most organizationally robust RCTs find small direct impact on well-being. Banerjee et al. (2009), first analyses a sample in the slum population of Hyderabad, Andre Pradesh and he concludes that there is “not any kind of effect on access to microfinance per capita expenditure on average monthly, but about the spending on durable goods improved in treated areas and the improvement of new businesses increased almost by one third”. Karlan & Zinman (2009) using data about the user’s form customer praise in the border areas of Manila, they get results that Microfinance debtors, if male, seemed to shrink their business units while profits increase. They also enlarged their informal credit “to absorb shockwaves” and they also replaced informal for formal insurance. Worries about the role of Microfinance sector in poverty eradication have been encouraged not only by the incomplete evidences but also by the cases of its use to remove extraordinary profits. The leading example for this was early public contribution of the Mexican Microfinance institutions Comparators (Cull et al., 2009). Almost 30% of its remaining shares were sold at 12 times their book worth to new stockholders, it providing existing shareholders a net profit of about \$460 million On April 2007. Beneficiaries including non-government organizations ACCION, the Global Financial Organization and private persons. Allegations that below poverty line people paying interest rates very high were sacrificed for rich investors flourished (Ashta & Hudon, 2012). This succeeding cases have reawakened discussion over the commercialization and development purposes of Microfinance institutions (Pache & Santos, 2010), also the scope for more clear opposite of the two through better-quality “social presentation management” (Copestake, 2007).

Conclusion

This outline has explored how Microfinance sector has grown as a “sub-field” of progressive research studies, beached in economics, management and commerce but also incorporating with other areas. Initially I have emphasized about the difficulty of the “economic” routes of groups and persons engaged in Microfinance and also have recommended that the indication for its part in reducing poverty, building social capital and authorizing women remains mixed. Second, I have addressed the connection between the global architecture development, connecting its increasing commercialization to broader trends of liberalization and privatization. Last, the

researcher has discovered the scope and limitations of Microfinance as a advance project, and how the microfinance research has contributed creatively to the analysis of poverty. The obtainability, access and approval of financial area have been found to effect on build financial and physical resources, ability to make more investments and handle monetary shocks of people, in ways that are as diverse and difficult as the wider political and economic system within which Microfinance sector operates.

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Gender Inequality in India: Causes, Types and Remedies

Monika Kataria*

Introduction

In India, still a birth of boy child is celebrated and if a girl child is born, a muted or no celebration is the norm. In our society love for a male child is so much that people kill their daughters before birth or at birth and if she is not killed by the grace of God, she is discriminated throughout her whole life. Though our religious beliefs make women a goddess but she is not even treated as a normal human being. People worship Goddess Laxmi for money and wealth, Goddess Saraswati for education and many other Goddesses for different reasons but in real life they exploit and mistreat women. We are a society of people having double standards as far as our attitude and behavior towards women is concerned. Our thoughts are quite different from our actions.

Definition and Concept of Gender Inequality

Gender acknowledges that males and females are not equal. It refers to the unequal treatment or perceptions of individuals based on their gender. In simple words gender inequality may be defined as discrimination and different behavior against women based on their sex. Women are traditionally considered as weaker sex by the society. She has been accorded a subordinate position to men. She is degraded, exploited, misbehaved and discriminated both in homes and working places. This kind of discrimination against women is widespread all over the world but it is more common in Indian society.

Causes of Gender Inequality

Procuring complete gender equality is a quite tough task in India. From time immemorial, a girl child has been considered as an unwanted entity and a burden. Discrimination against women begins even before her birth. Traditional value system, illiteracy, more household responsibilities, lack of awareness, family discouragement, social customs, beliefs and practices are some of the factors responsible for gender inequality. The most important causes of gender inequality are discussed here:

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- **Social Customs, Beliefs and Practices:** The traditional patrilineal joint family system confines women's role mostly in the domestic sphere, allocating them to a subordinate status, power and authority compared to men. Men are perceived as the major provider and protector of the family while women are perceived as his subordinate and supportive only.
- **Dependency:** Dependency is a main cause of gender discrimination. Women are dependent on the male counterpart. It itself a cause of gender disparity women's dependence on men in India is directly related to the absence of economic opportunities and lack of access to economic resources, lack of access to education and their minimal participation in decision making process.
- **Illiteracy:** Women's educational background has been the resultant cause of gender inequality. The progress towards education by girls is still very slow and gender disparities persist. In lack of proper education women are not able to realize full identity, rights and power in all spheres of life.
- **Social Attitude:** Social attitude towards women also cause gender inequality. Despite noticeable social development and technological advancement, attitudinal differences still hunt our rural masses. Women in our society still continue to be victims of exploitation, superstition, illiteracy and social atrocities.
- **Lack of Awareness:** Most of the women in our country are still unaware of their basic and fundamental rights. They are also not aware about their capabilities and abilities. They are not able to understand as to how the socio-economic and political forces affect them. They accept all types of discriminatory and unequal behaviors, treatments and practices in the family and in the outer world.

Types of Gender Discrimination

The sexual discrimination exists in many different types all over the world. Most common types that we experience on a daily basis have been discussed below:

- **Discrimination in Education:** Women are treated differently and unequally when it is matter of admissions, classroom assignment, recruitments, assessments, grading, financial aid, housing, counseling, guidance, academic programs, vocational education, and discipline.
- **Wage Discrimination:** There have been many situations in which male and female perform the same kind and quality of work and they probably have the same education too, but still employers don't give equal pay for women. For the same work females get lesser remuneration. This difference is just because of gender difference.
- **Maternity and Pregnancy Discrimination at Work:** In case a woman is pregnant, some companies do not even like to interview them because of probable instability of their job. Many females at their workplace hide their

pregnancy just because of the fear of getting fired. Sometimes, they are even demoted due to their pregnancy.

Schemes and Programmes Run by Government for Gender Equality in India

The Ministry of Women and Child Development has implemented various schemes/programmes for achieving gender equality and emancipation of women, including rural women. Some of the significant programmes and schemes are given below:

- **Beti Bachao Beti Padhao (BBBP):** Government start this programme to address the declining Child Sex Ratio (CSR) and related issues of empowerment of women. It is a tri-ministerial effort of Ministries of Health & Family Welfare, Women and Child Development and Human Resource Development. Through this programme government is trying to reduce female foeticide and to promote education of female child.
- **Pradhan Mantri Matru Vandana Yojana (PMMVY),** (erstwhile Maternity Benefit Programme): This scheme is started to contribute towards better enabling environment by providing cash incentives for improved health and nutrition to pregnant ladies and nursing mothers.
- **Scheme for Adolescent Girls:** This schemes aims at girls in the age group of 11-14, to empower and improve their social status through life skills, nutrition,, home skills and vocational training.
- **National Nutrition Mission (NNM):** This mission aims to attain a "Suposhit Bharat". Its objective is to improve the nutritional status of pregnant women and lactating mothers and to reduce anemia among women and children.
- **Rastriya Mahila Kosh (RMK):** This programme is for extending microfinance services to bring about social and economic upliftment of poor women.
- **Mahila e-Haat:** It is a unique direct online digital marketing platform for women entrepreneurs/ SHGs/ NGOs.

The Ministry also conducts **Training of Trainers of Elected Women Representatives of Panchayati Raj** to deliberate upon issues related to empowerment of women and functioning of PRIs; describe processes of participatory planning in local governance; and enable women to identify their own leadership potential to contribute effectively as change agents. The Ministry of Women and Child Development is implementing various schemes/programmes for combating all forms of discrimination and violence against women in the country including rural women such as:

- **One Stop Centres (OSCs):** for facilitating access to an integrated range of services including police, medical, legal, psychological support and temporary shelter to women affected by violence.
- **Women Helpline:** to provide women with a 24x7 service, Women Help lines with the uniform code 181 have been set up across the country. These Help lines provide 24 hour emergency response to women affected by violence, and also provide counseling through phone and awareness about government schemes.

- **Mahila Police Volunteers:** The Ministry, in collaboration with MHA has recently started the engagement of Mahila Police Volunteers (MPVs) in States/UTs. These MPVs will act as a link between police and community and facilitate women in distress.
- **Swadhar Greh:** this scheme caters to primary needs of women in difficult circumstances.
- **Ujjawala:** A comprehensive scheme to prevent trafficking of women and children for commercial sexual exploitation, to facilitate rescue victims and placing them in safe custody, to provide rehabilitation services by providing basic amenities/needs, to facilitate reintegration of victims into the family and society, to facilitate repatriation of cross border victims.

Remedies for Gender Inequality

Although Government has implemented many schemes and programmes but real change will only come when the mentality of men will change; when the male species of human beings would start treating women as equal and not subordinate or weaker to them. In fact not only men but women also need to change their mentality as through cultural conditioning they have also become part of the same exploitative system of patriarchy and are playing a supportive role in furthering men's agenda of dominating women.

Conclusion

In India, Government has implemented a number of schemes to reduce gender inequality. Government has also introduced many laws for prevention of gender based discrimination and violence, but still there is a need to rethink the concepts and strategies for promoting women's dignity and rights. There is a need for new kinds of institutions, incorporating new norms and rules that support equality between women and men. Man and woman are like two wheels of a carriage. The life of one without the other is incomplete. The only significant method to stop gender inequality is to bring the change in the mind sets of people. This problem can't be solved by efforts of few but everyone must join hands to eradicate this inequality.

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