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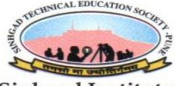
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A Study Of Competency Mapping As A Tool For Knowledge Management

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Dr. Prachi Pargaonkar

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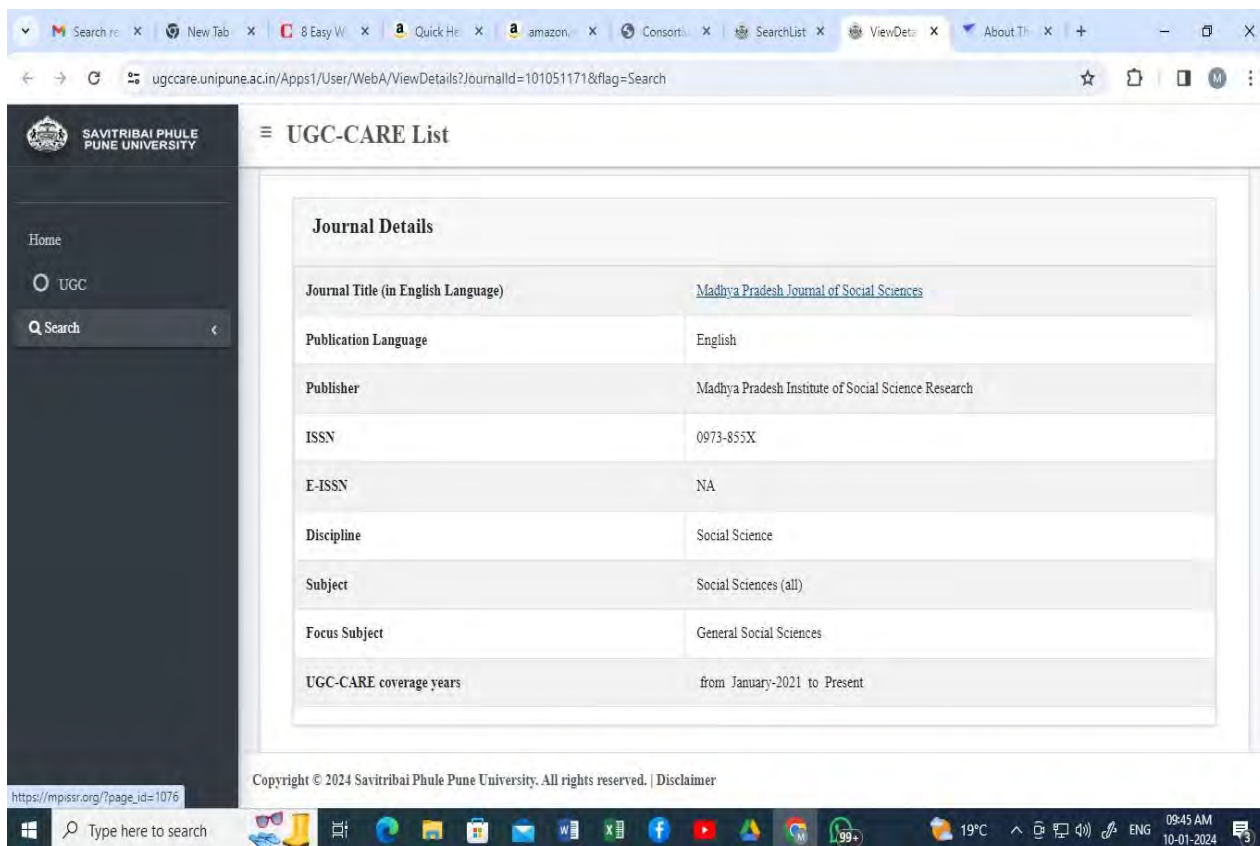
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A STUDY OF COMPETENCY MAPPING AS A TOOL FOR KNOWLEDGE MANAGEMENT

Article · July 2023

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Abstract:

Competency mapping is a crucial tool for knowledge management in today's dynamic and competitive business environment. The process of competency mapping helps organizations identify and develop the skills and abilities of their employees to ensure that they possess the knowledge required to meet the organization's objectives. This research paper aims to explore the importance of competency mapping in knowledge management and how it can be used to achieve organizational success. The paper discusses the various stages involved in the competency mapping process and examines the benefits of using this tool for knowledge management. Through an extensive review of literature and case studies, the paper highlights the best practices for implementing competency mapping in organizations. The research concludes that competency mapping is an effective tool for identifying and developing employee skills and knowledge, leading to increased productivity, employee satisfaction, and overall organizational success.

Key words:

Competency mapping, Knowledge management, Human resource development and Performance management

Introduction:

Competency mapping has emerged as a powerful tool for knowledge management in recent years, offering a comprehensive framework for identifying and managing the skills and knowledge required to achieve organizational goals. As businesses increasingly rely on the knowledge and expertise of their employees to drive innovation and stay ahead of the competition, the need for effective knowledge management has become more pressing than ever. Competency mapping provides a structured approach to identifying and developing the competencies necessary for success in various roles and functions, enabling organizations to optimize their workforce and achieve their strategic objectives.

At its core, competency mapping is a process that involves identifying the knowledge, skills, and abilities required for success in a particular role or function, and then assessing the proficiency of individuals against these competencies. This process can help organizations to identify gaps in their current workforce, and to develop targeted training and development programs that address these gaps. Competency mapping can also be used to create a clear career progression path for employees, as well as to support succession planning and talent management efforts.

One of the key benefits of competency mapping is its ability to support knowledge management initiatives. By identifying the specific skills and knowledge required for success in different roles and functions, organizations can ensure that their workforce is equipped to perform effectively and efficiently. This can be especially valuable in knowledge-intensive industries, where staying ahead of the curve requires a deep understanding of emerging trends, technologies, and best practices. By leveraging competency mapping as a tool for knowledge management, organizations can create a culture of continuous learning and development, enabling their workforce to adapt and thrive in an ever-changing business landscape.

In this research paper, we will explore the concept of competency mapping in greater detail, examining its origins, evolution, and current applications. We will also explore the relationship between competency mapping and knowledge management, and the ways in which organizations can leverage this powerful tool to optimize their workforce and achieve their strategic objectives. Through a review of current research and case studies, we will provide insights into best practices for competency mapping and knowledge management, and offer recommendations for organizations seeking to implement these approaches in their own operations.

Objectives of the Study:

1. To study the relationship between competency mapping and knowledge management, identifying how competency mapping can serve as a tool for effective knowledge management in organizations.
2. To assess the impact of competency mapping on knowledge acquisition, sharing, and retention within organizations, examining how it contributes to knowledge transfer and organizational learning.
3. To study Challenges in Implementing Competency Mapping as a Tool for Knowledge Management.
4. To develop a comprehensive framework or model that integrates competency mapping and knowledge management, providing practical guidelines for organizations to effectively implement and utilize competency mapping as a tool for knowledge management.

Literature Review:

1. **Shivanjali, Mitushi Singh, Tripti Singh (2019), Competency Mapping: A Strategic Perspective in Employee Retention, International Journal of Recent Technology and Engineering (IJRTE), Volume-8 Issue-2**, This study focuses on examining the competence mapping-related elements that support both the development of the organisation and the retention of talent. To explain and report the linked occurrences, a descriptive and conclusive study design was used. The research also looks into variations in the weights of several competency mapping-related elements. The study also helps to a better understanding of the elements that affect employee retention through an empirical research that is included in the paper.
2. **Cyril, Madhumitha M (2018), A Study on Competency Mapping in Organizations** This research paper provides a comprehensive examination of Competency Mapping within organizations, exploring its various types, methods, and procedural aspects. The study draws heavily from secondary sources such as textbooks, journals, and e-resources to ensure a robust analysis.
3. **Nalini Devi. S, Dr. N. Panchanathan, (2013), Analysis on Literature review on competency mapping for nurses in healthcare, American International Journal of Research in Humanities, Arts and Social Science, ISSN (Online): 2328-3696**, A study was done to verify the skills that could be used to teach advanced practice registered nurses how to write prescriptions. The foundation for evidence-based legislation and state board regulation can be laid by prescribing competences, which could help APRNs realize their full potential. Competencies identification has risen to the top of the priority list for serving society as a result of the recent rise in disease. As a result, we can comprehend the value of competency mapping for nurses in the healthcare industry.
4. **A. Tejeswari, Dr. T. V. Ambuli, (2016), A study on competency mapping of employees with reference to murugappan and company, international journal of research science management, ISSN: 2349-5197, Impact Factor: 2.715**, According to a recent study, competency mapping is a key technique for identifying a person's strengths and limitations, which can then be used to help that person better understand who they are and where they need to focus their career development efforts. Competency mapping was done on the team at Murugappan and Company by the researcher. The study's chosen research design is a descriptive study with 102 participants. At the conclusion, the researcher created and examined competency maps for each Murugappan & Co. group. The organisation can utilise the data acquired to plan its next training and development initiatives for the upcoming year. The results of competency mapping also give a clear knowledge of the employees' current positions, highlighting the many skills and competencies that

employees presently possess and how to leverage them to the organization's advantage.

5. Ankush Puri, Asha Pachpande (2019), competency mapping a tool to boost profitability of an organization, ISSN: 2250-0138, (2): 398-403, There a number of competency mapping tools, which aid in managing skills, knowledge, attitude, attributes, etc. to boost an organization's effectiveness and productivity. The researcher used the first-hand information of 300 respondents, who were HR experts working in Pune's manufacturing sector, particularly the car industry. It has been discovered that the opinion of HR professionals plays a key role in controlling and foreseeing future skills to boost organisational productivity.

6. Dr. L. J. Soundara Rajan, (2015) Competency Mapping Analysis: A Study conducted in Specific Package Industry at Puducherry State of India, Vol.7, No.19, carried out a study on the specific package industry in the Indian state of Puducherry. 70 people make up the sample. Primary data were gathered through interviews and questionnaires. Additionally, conversations with the managers of each department and the direct supervisors took place. The corporate website, profile, company manuals, and prior year records were used to gather the secondary data. Following statistical research, a number of recommendations are made regarding the need for the company to create a competency model for the current workforce. because only around 25% of employees have the degree of competency that is needed, and about 27% of employees do not have the amount of competency that is expected. The organization needs to concentrate more on creating the competency model. The qualified candidate needs to be elevated to the subsequent top level position. Because the study indicated that those with experience have a greater degree of competency

7. .Dr. Saikumari V, Ms. Sunitha V (2021) A Study On Effectiveness Of Competency Mapping Through Training And Development, Vol.12 No.11, This study focuses on how competency mapping is used in training and development to improve training and development effectiveness. According to this study, training that is focused on functional and behavioural abilities will be helpful. This study suggests that organisations adopt more contemporary training methods, give staff hands-on training, and give participants specialised learning tasks or projects to close their skill gaps.

8. V. Lakshmi (2022), Why competency mapping is required in academic institutions?- Aliterature review, International Journal For Innovative Research In Multidisciplinary Field, Volume - 8, Issue - 2, In this study, the researcher attempts to review the literature to determine the effect of competency in educational institutions, and it is discovered that only academic institutions are behaviorally competent. The study tends to emphasise the significance of competency mapping of teachers inside academic institutions because the study's precise framework of competency mapping is confined to a small number of competencies, including Pedagogy, Leadership, Managerial, Social, and diverse authors. The goal of the study is to comprehend the value of competency mapping and how it affects high standards in education. The essay focuses on specific competencies including pedagogy, leadership, management, social skills, and behavioural skills. In order to better understand the concept of capabilities and how competency mapping may be used to understand requirements and their effects on providing.

9. Odor, J Bus Fin Aff 2018, Knowledge Management, Journal of Business & Financial Affairs, This conceptual paper proposes a perspective shift towards viewing knowledge management as an integral part of the organizational learning process, rather than a separate management concept. It emphasizes that knowledge management is an extension of organizational learning since knowledge cannot exist without learning. The paper further highlights that obstacles such as interpersonal relationships, organizational trust, skills, and time constraints significantly hinder knowledge sharing among organizational members. By recognizing these factors, organizations can address them to facilitate effective knowledge management and foster a culture of shared learning.

10. Gbosien Chris Sokoh, Ugo Chuks Okolie (Issue 20/2021) Knowledge Management and Its Importance In Modern Organizations, The foundation of this paper rests upon secondary data and employs content analysis to interpret the gathered information. A key finding of this study is that the achievement of quality efficiency and effectiveness in performance is contingent upon the development of employees. In the current business landscape, where products and services are growing increasingly intricate,

organizations vie for success by harnessing knowledge. As a result, the imperative for lifelong learning has emerged as an inescapable truth.

What is Competency Mapping?

The practice of defining and rating the competencies required for a position is known as competency mapping. Its goals are to identify skill gaps for training and development and make sure that organizations have the right people in the right places.

The Competency Mapping process typically includes the following steps:

Identify job roles and responsibilities: Define the different roles and responsibilities in the organization and identify the required competencies for each role.

Define competencies: Determine the specific knowledge, skills, and abilities needed for each job role.

Assess competencies: Evaluate the existing competency levels of employees and identify any skill gaps that need to be filled.

Develop training and development programs: Create programs to help employees acquire the necessary competencies for effective job performance.

The Benefits of Competency Mapping include:

- **Improved hiring decisions:** Competency Mapping can help organizations make better hiring decisions by identifying the specific competencies required for each job role and ensuring that candidates possess those competencies.
 - **Improved employee performance:** Competency Mapping can help employees to perform their jobs more effectively by identifying the specific competencies required for their job roles and providing training and development programs to help them acquire those competencies.
 - **Improved career development:** Competency Mapping can help employees to identify their strengths and weaknesses and develop a career path that aligns with their skills and interests.
 - **Improved succession planning:** Competency Mapping can help organizations to identify potential leaders within the organization and develop succession plans to ensure continuity of leadership.
- Overall, Competency Mapping is a useful tool for organizations to identify the skills and knowledge required for each job role, assess employee competencies, and develop training and development programs to improve employee performance and achieve organizational goals.

What is Knowledge Management?

Knowledge Management is the process of managing an organization's intellectual capital to enhance productivity and gain a competitive edge. It involves identifying, creating, sharing, and utilizing knowledge effectively. The purpose is to maximize the value of intellectual capital, leading to better decision-making, innovation, and overall performance. Benefits include increased efficiency, fostering innovation, and leveraging knowledge for identifying trends and mitigating risks. Knowledge Management is crucial for organizations aiming to thrive in a knowledge-driven economy, fostering continuous learning and improvement.

Competency Mapping as a Tool for Knowledge Management:

Competency Mapping is a valuable tool for Knowledge Management, enabling organizations to leverage their knowledge assets effectively. It can help organizations in the following ways:

Identify skills gaps: By mapping competencies, organizations can pinpoint knowledge and skills gaps within their workforce, leading to targeted training programs.

Develop a knowledge repository: Competency Mapping aids in identifying critical knowledge assets, allowing organizations to create a repository accessible to employees for support and knowledge

preservation.

Build cross-functional teams: Leveraging competencies, organizations can assemble cross-functional teams with complementary skills to tackle complex challenges and generate innovative ideas.

Support succession planning: Competency Mapping assists in identifying skills and knowledge required for different roles, facilitating succession planning and preparing potential successors through training and development programs.

By utilizing Competency Mapping as a Knowledge Management tool, organizations enhance productivity, foster innovation, and gain a competitive advantage.

Proposed Process to Use Competency Mapping as Tool for Knowledge Management

Identify key competencies: Begin by identifying the critical competencies required for various roles and positions within the organization. This involves understanding the knowledge, skills, and abilities necessary for successful performance.

Assess and map competencies: Conduct competency assessments to evaluate the existing competencies of employees. This can be done through interviews, surveys, or performance evaluations. Map these competencies to specific roles and functions within the organization.

Identify knowledge gaps: Analyze the competency mapping data to identify gaps in knowledge and skills. Determine areas where additional training, development, or knowledge sharing initiatives are needed.

Design learning and development programs: Develop targeted learning and development programs to bridge the identified knowledge gaps. These programs can include formal training, mentoring, job rotations, or knowledge-sharing platforms.

Foster a culture of knowledge sharing: Encourage employees to share their expertise and best practices with others. Establish communities of practice, knowledge-sharing forums, or online platforms to facilitate the exchange of knowledge and experiences.

Align competencies with business goals: Ensure that the identified competencies align with the organization's strategic objectives. Regularly review and update the competency mapping framework to reflect evolving business needs and priorities.

Monitor and measure progress: Continuously monitor and evaluate the impact of competency mapping on knowledge management efforts. Track the development of competencies, knowledge sharing activities, and the overall improvement in organizational knowledge and performance.

By implementing these steps or strategies, organizations can effectively utilize competency mapping as a tool for knowledge management, enabling them to leverage their employees' skills and expertise for improved performance and innovation.

Future Challenges in Implementing Competency Mapping as a Tool for Knowledge Management:

Resistance to Change: One of the major challenges that organizations may face when implementing Competency Mapping as a tool for Knowledge Management is resistance to change. Employees may be resistant to change, especially if they feel that their jobs or roles may be impacted. To overcome this challenge, it is important for organizations to involve employees in the process and communicate the benefits of Competency Mapping and Knowledge Management.

Identifying Relevant Competencies: Another challenge is identifying the relevant competencies for each job or role. It is important for organizations to have a clear understanding of the competencies that are required

for each job or role, and to involve employees and managers in this process. Competency Mapping tools can be used to identify the required competencies and gaps in skills and knowledge.

Measuring and Assessing Competencies: Measuring and assessing competencies can also be a challenge. Organizations may need to develop appropriate assessment tools and methods to measure and assess competencies accurately.

Integration with Other HR Processes: Competency Mapping should be integrated with other HR processes, such as performance management and training and development. This can be a challenge, as it may require changes to existing processes and systems.

Strategies for Overcoming Challenges:

Communication and Change Management: To overcome resistance to change, it is important for organizations to communicate the benefits of Competency Mapping and involve employees in the process. Change management techniques such as communication plans, training programs, and stakeholder engagement can be used.

Involvement of Employees and Managers: Involving employees and managers in the Competency Mapping process can help to ensure that the relevant competencies are identified and assessed accurately. Employees can provide valuable input on the skills and knowledge required for their jobs, while managers can provide insight into the organization's strategic goals and objectives.

Use of Technology: Competency Mapping tools and technology can be used to streamline the process and make it more efficient. These tools can help to automate the assessment and measurement of competencies, and provide insights into skills gaps and development needs.

Integration with Existing HR Processes: Competency Mapping should be integrated with other HR processes such as performance management and training and development. This can be achieved by aligning competencies with performance objectives and using the results of Competency Mapping to inform training and development plans.

Examples organizations that have successfully implemented Competency Mapping as a tool for Knowledge Management:

Infosys: Infosys, a global IT services company, used Competency Mapping to identify the knowledge, skills, and abilities required for various roles within the organization. They then developed training programs to help employees acquire these competencies, and used performance metrics to measure the effectiveness of the training. This helped Infosys to ensure that employees had the necessary skills to perform their jobs effectively, and to maintain a high level of productivity and quality.

Wipro: Wipro, another global IT services company, used Competency Mapping to identify the skills and knowledge required for various roles within the organization, and then developed a competency-based training program to help employees acquire these competencies. They also implemented a knowledge sharing platform, which allowed employees to share their knowledge and expertise with each other. This helped Wipro to improve collaboration and knowledge sharing within the organization, and to develop a culture of continuous learning and improvement.

Zensar Technologies: Zensar Technologies, an IT services and consulting company, used Competency Mapping to identify the skills and knowledge required for various roles within the organization, and then developed a competency-based performance management system. This system helped managers to assess employee performance based on the competencies required for their role, and to provide targeted feedback and development opportunities. This helped Zensar Technologies to improve employee performance and productivity, and to align employee goals with organizational objectives.

In all of these cases, Competency Mapping was used as a tool for Knowledge Management to identify, develop, and leverage the knowledge and skills of employees, and to align their competencies with organizational goals. The organizations were able to improve collaboration, productivity, and quality, and to gain a competitive advantage by using their knowledge and expertise effectively.

Key Findings:

1. Competency Mapping is a useful tool for identifying, developing, and leveraging the knowledge and skills of employees in organizations.
2. Knowledge Management is essential for organizations to remain competitive and to gain a strategic advantage in their respective industries.
3. There are various theoretical frameworks that can be used to explain the relationship between Competency Mapping and Knowledge Management, including the Resource-Based View.
4. Successful implementation of Competency Mapping requires a clear understanding of the competencies required for various roles within the organization, as well as a systematic approach to training and development.

Recommendations for Future Research:

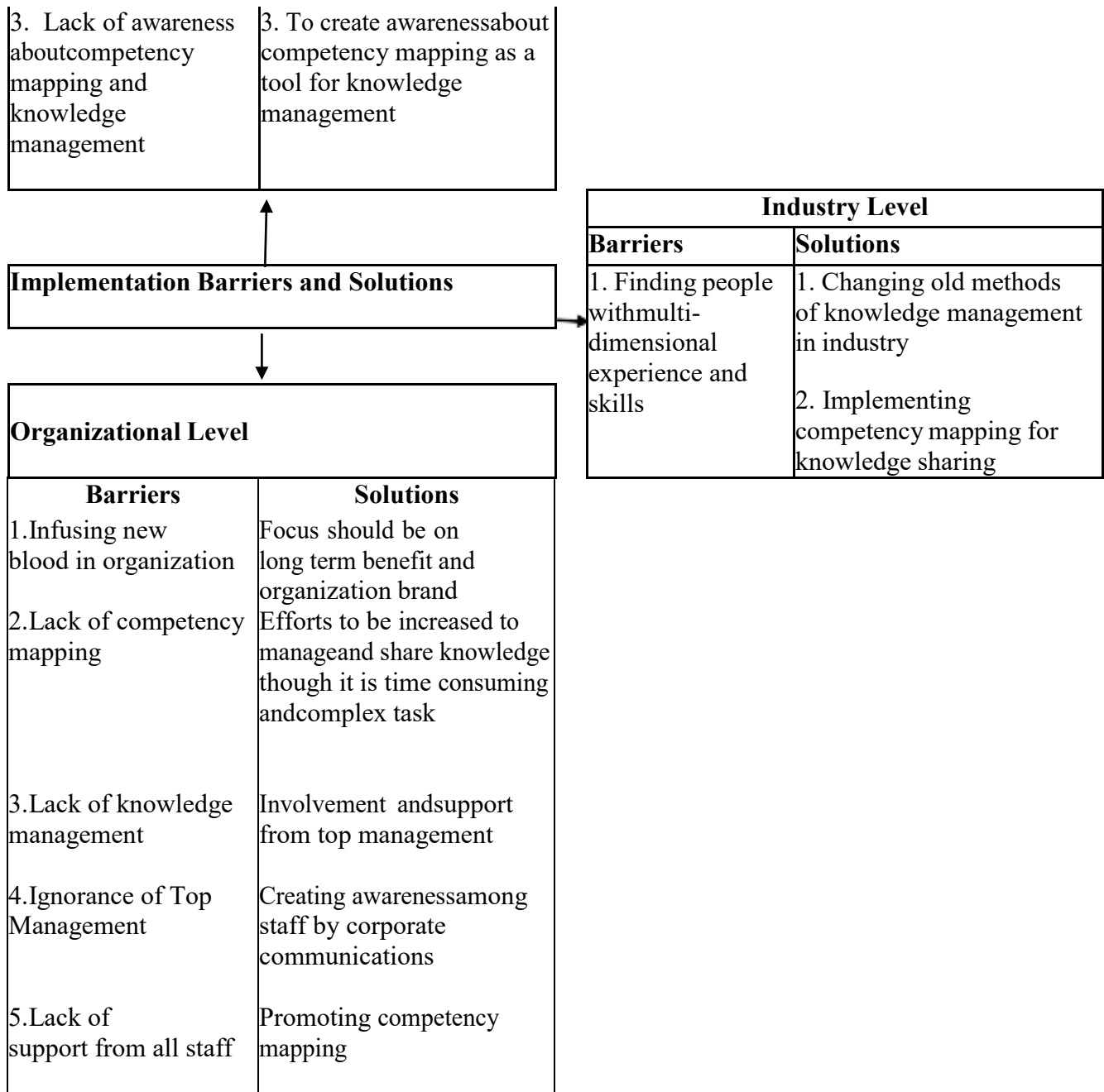
1. Further research is needed to explore the effectiveness of proposed framework and process of Competency Mapping as a tool for knowledge management, and to identify the most effective approaches for specific organizational contexts.
2. There is a need to investigate the role of technology in facilitating Competency Mapping and Knowledge Management, and to explore the potential of artificial intelligence and machine learning in this context.
3. Research is needed to examine the impact of Competency Mapping on employee motivation, job satisfaction, and career development, as well as its effect on organizational performance and productivity.
4. There is a need to investigate the relationship between Competency Mapping and other Knowledge Management practices, such as knowledge sharing, knowledge creation, and knowledge retention, and to identify the synergies between these practices.

Conclusion:

This research paper highlights the significance of competency mapping for effective knowledge management in organizations. It concludes that competency mapping plays a crucial role in identifying, developing, and utilizing competencies to enhance organizational knowledge and performance. The findings demonstrate that competency mapping facilitates knowledge acquisition, sharing, and retention, leading to knowledge transfer and organizational learning. However, challenges exist in implementing competency mapping, requiring strategies to overcome them. Integrating technology and developing a comprehensive framework can improve the implementation and utilization of competency mapping for knowledge management. Embracing competency mapping as a strategic approach enables organizations to optimize knowledge management, foster continuous learning, and gain a competitive advantage in the knowledge-driven economy.

Proposed Model for Understanding Challenges in Implementations and Related solutions

Individual /Employee Level	
Barriers	Solutions
1. Employee apathy	1. Promoting and adhering to competency mapping
2. Employee reluctance	2. Developing knowledge management skills



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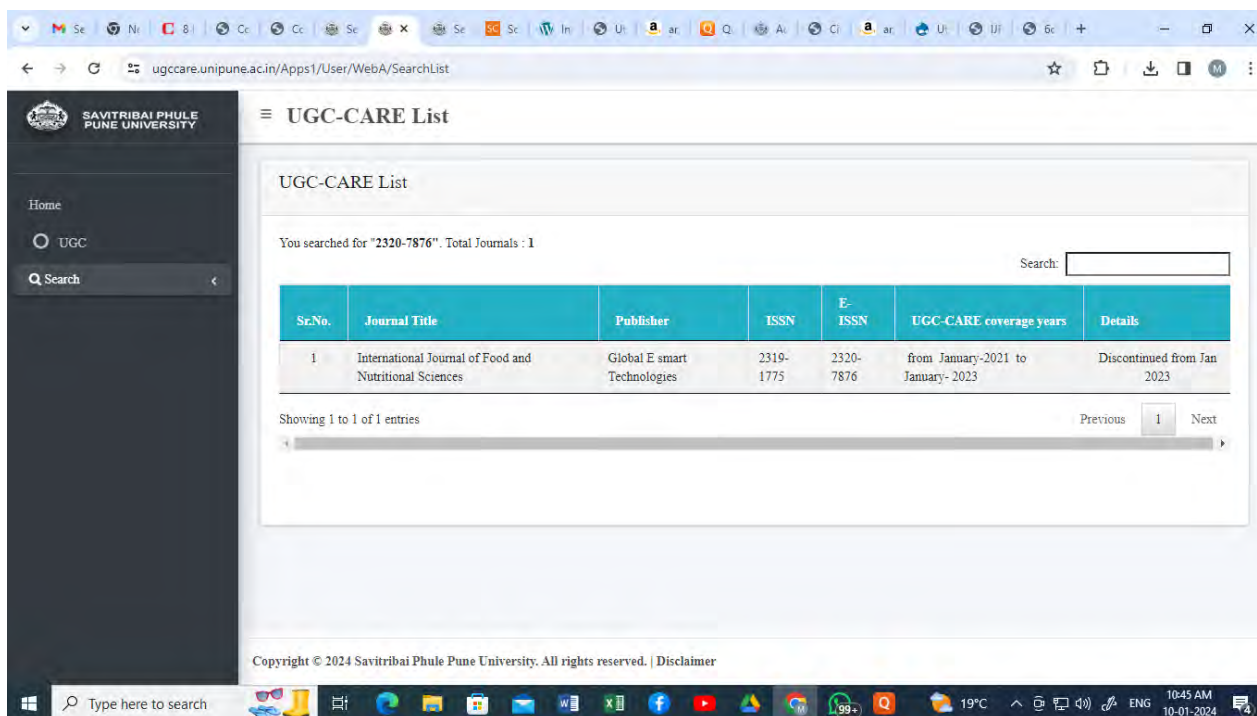
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Journal Paper No.:33

"Bridging The Gap: Effective Teaching Strategies For Slow Learners In Higher Education"		
<p style="text-align: center;">Author: Dr. Prachi Pargaonkar</p>	<p style="text-align: center;">Year of Publication: 2021-22</p>	<p style="text-align: center;">Journal Name: IJFANS International Journal of Food and Nutritional Sciences</p>
<p style="text-align: center;">ISSN: ISSN (Online) 2320-7876</p>		<p style="text-align: center;">Indexed in UGC care list</p>
<p style="color: red; font-weight: bold; font-size: 1.2em;">Link of the Paper:</p> <p style="color: blue; text-decoration: underline;"> https://ijfans.org/issue-content/bridging-the-gap-effective-teaching-strategies-for-slow-learners-in-higher-education-5525 </p>		



The screenshot shows a web browser window displaying the UGC-CARE List search results. The search criteria are "2320-7876", resulting in 1 journal entry. The table below represents the data shown in the screenshot:

Sr.No.	Journal Title	Publisher	ISSN	E-ISSN	UGC-CARE coverage years	Details
1	International Journal of Food and Nutritional Sciences	Global E smart Technologies	2319-1775	2320-7876	from January-2021 to January- 2023	Discontinued from Jan 2023

Showing 1 to 1 of 1 entries. Navigation: Previous | 1 | Next

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“BRIDGING THE GAP: EFFECTIVE TEACHING STRATEGIES FOR SLOW LEARNERS IN HIGHER EDUCATION”

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ABSTRACT:

This research paper delves into the realm of educational inclusivity by focusing on the unique learning needs of slow learners in higher education. Recognizing that diverse cognitive abilities exist among students, the study seeks to identify, support, and empower slow learners through tailored teaching pedagogies. The research conducted a comprehensive assessment of cognitive abilities, including quick learning, critical thinking, problem-solving, analytical and logical skills, and communication aptitude, to identify slow learners. Furthermore, mentors were assigned to provide individualized support, and specific teaching strategies were employed to target the identified weaknesses. The findings reveal that when teaching pedagogies are customized to address the specific needs of slow learners and when individualized mentorship is provided, these students exhibit significant improvements in their academic performance and confidence levels. The research underscores the importance of creating a conducive learning environment that accommodates diverse learning needs and highlights the need for ongoing assessment and tailored interventions to bridge the gap between slow and fast learners. In conclusion, this study offers valuable insights into the enhancement of academic performance and overall confidence among slow learners. It advocates for the implementation of customized teaching strategies, mentorship programs, and continuous assessments in higher education institutions to foster inclusive learning environments where every student can thrive.

KEYWORDS: Effective Teaching, Strategies, Slow Learners.

INTRODUCTION

Students are of equipped with many unique attributes. That is the reason why learning capabilities of everyone is different. Some may be comfortable to speak, while others can express themselves well by writing. Some are good at math while others in fine arts. That is the reason, no one teaching methodology works well for all. It has to be blend of different types of teaching pedagogies viz; experiential + lecture method, participative + report writing. It should be designed in such a manner that; all types of students are able to participate and get learning experience and the desired outcome be reached. Researchers, Sheeja S Varghese, Noorul Aneesa (2021) have emphasized the need for tailored pedagogical approaches to accommodate diverse learning needs.

Virtually all psychologists now believe that there is a generalized intelligence factor, “ g ”, (originally conceptualized by Charles Spearman) that relates to abstract thinking and that includes the abilities to acquire knowledge, to reason abstractly, to adapt to novel situations, and to benefit from instruction and experience (Gottfredson, 1997; Sternberg, 2003). People with higher general intelligence learn faster.

Identifying slow and fast learners is a crucial aspect of effective teaching and learning. It allows educators to provide targeted support and enrichment opportunities, ensuring that every student can reach their full potential. Moreover, recognizing and valuing the diversity in learning pace fosters a more inclusive educational environment that accommodates the individual needs of all students, regardless of their learning speed.

Who are slow learners?

Psychologists use different terms to identify slow learners. Muppudathi (2014) defined a slow learner is a student who has the ability to gain all the necessary academic skills with the exception that her/his depth and rate is below that of an average learner. While Borah (2013), said that slow learners are the ones with slightly below average cognitive abilities. Due to this they may fail to excel in some subjects or classes. This does not necessarily mean that they have any mental disability. They are normal students who cannot study under traditionally accepted educational system (Borah, 2013). There are many reasons for a student to become a slow learner. It can be learning problems due to an alien language (Sparks, Ganschow and Javorsky 1998) or can be reading and writing (Lescano, 1995) or even the surrounding or emotional imbalance (Khan, 2008). To sum up, the characteristics of slow learners can be: Individuals requiring more time and effort to comprehend and apply new information. They exhibit difficulties in grasping complex concepts or skills that their peers find relatively easier. They may also experience lower self-esteem and motivation due to their slower progress, which can affect their overall learning experience. As against this a **fast learner** has few characteristics as students who grasp new information quickly and excel academically. They often display high levels of curiosity, critical thinking, and problem-solving skills. These individuals tend to complete assignments and tasks ahead of schedule and may seek out additional challenges. Fast learners are usually self-motivated and thrive in independent learning environments.

What is Fluid Intelligence?

A very renowned psychologist Raymond Cattell in 1963, conceptualized fluid intelligence as part of the general intelligence matrix. Fluid Intelligence is the ability to think abstractly, reason quickly and problem-solving ability independent of any previously acquired knowledge. In fluid intelligence we can: Solve problems without requiring previous knowledge, use greater abstract thinking to break down issues, puzzles and mental roadblocks to find solutions.

OBJECTIVE OF THE STUDY:

- To evaluate tailored strategies, impact on academic performance and confidence of slow learners in higher education.
- To explore factors affecting slow learner progress in customized teaching methods, including engagement and motivation.
- To offer recommendations for inclusive education and closing the slow-fast learner gap to enhance educational practices.
- To fill research gaps in teaching methods, learner categorization, and pedagogical approaches to enrich slow learners' higher education experience.

LITERATURE REVIEW

Further in-depth literature review in this area shows the need of varied learner centric methods to enrich the learning experience of the students.

1. Small Group Teaching (Sheeja S Varghese, Noorul Aneesa (2021) Teaching Slow Learners and Fast Learners Separately in Small Group Teaching in Dental School- Students Perception, Concern and Impact): This study highlights the importance of small group teaching in dental schools. However, it also reveals a gap in examining the division of students into slow and fast learners based on academic performance. The students show dissatisfaction about the groupism when based on academic performances especially slow learners as it impacted their confidence negatively. However, the study concluded the need for tailored pedagogical approaches to accommodate diverse learning needs.

2. Educational Challenges (Appaji Korikana, 2020, “Slow Learners- A Universal Problem And Providing Educational Opportunities to them to be a Successful Learner”): Addressing the universal challenge of varying learning paces among students, this study draws inspiration from Albert Einstein's philosophy of providing conducive atmosphere to the students to learn. The study highlighted the varying needs and pace of learning among the students. It can be attributed to the various factors like poor memory, lack of conducive atmosphere, and even to some extent psychological factors. It underscores the potential for remarkable progress of slow learners when suitable learning conditions and opportunities are provided.

3. Mixed-Ability Classes (Bilal Zakarneh , Najah Al-Ramahi & Mahmoud Mahmoud ,(2019) Challenges of Teaching English Language Classes of Slow and Fast Learners in the United Arab Emirates Universities): Investigating the complexities faced by educators in mixed-ability English language classes, this research highlights the importance of addressing challenges related to pacing, lesson planning, material adaptation, and motivation among both fast and slow learners. It also highlights the factors to categorize slow learners. According to the authors, slow learners need not necessarily mean they are disabled but they are the ones who cannot study under traditionally accepted educational system.

4. Speaking Skills (Devi Lusiana, Anni Holila Pulungan and Rahmad Husein,(2021) The Recommend Strategy for Slow Learners Difficulties in Learning Speaking at Homeschooling): This study offers recommendations for improving slow learners' speaking skills in an informal learning environment. Their qualitative approach identifies effective strategies like picture describing, role play, and brainstorming.

5. Effective Teaching Strategies (Dr. Rukhshanda Mushtaq, Dr. Majid Jamal Khan, Dr. Tahira Roohi, Uzma Khalid Ghor, 2022. Improving the Academic Performance of Slow Learners through Effective Teaching Strategies): Exploring factors influencing the academic performance of slow learners, this research proposes effective teaching strategies. It highlights the significance of addressing personal, environmental, and emotional factors, emphasizing the role of motivation in student success.

6. Machine Learning (K. Sangeeta, T. PanduRanga Vital, Kalyana Kiran Kumar , 2020 Student Classification Based on Cognitive Abilities and Predicting Learning Performances using Machine Learning Models): This study employs machine learning to categorize students based on cognitive abilities. The authors have agreed here that students' performance is based on their learning ability. Learning ability in terms of their knowledge level, reasoning and their core subject abilities of existing students was mapped for 3 years. Using Machine Learning, the students rate of learning was mapped and new innovative teaching pedagogies were introduced. This innovative approach has the potential to inform personalized learning plans and interventions for slow learners.

7. Technology Integration (Azizeanna Hassan, Murni Mahmud (2018) LEARNING MOTIVATION FOR SLOW LEARNERS WITH TABLET TECHNOLOGY): Focusing on the integration of tablet technology and apps to motivate and engage slow learners, this research suggests that technology can significantly enhance attention, confidence, and enjoyment in learning. However, this paper focused on children with learning disabilities.

RESEARCH QUESTIONS

Based on the above review of literature, researcher felt the need to answer following questions.

1. Can cognitive abilities of slow learners be improved?
2. Can they have engaging learning experiences?

To answer these questions, the researcher felt it apt to carry out a pilot study in which as a first, slow learners were identified by administering a set of students a questionnaire testing their cognitive abilities.

RESEARCH GAP

Segmentation of Slow and Fast Learners: While the literature explores student perceptions of separate classes, there is a need for deeper investigation into the criteria and methods used for categorizing students. Understanding how educators identify slow and fast learners can provide valuable insights.

Effective Teaching Strategies: Despite acknowledging the challenges faced by slow learners, there is a gap in research systematically evaluating the effectiveness of specific teaching strategies for this group. Investigating pedagogical approaches' impact on academic performance and motivation could guide educators.

Mixed-Ability Classes: Although the challenges of mixed-ability classes are explored, further research into innovative teaching methods and classroom management techniques is needed to create an inclusive learning environment for all students.

Technology Integration: The integration of technology in enhancing the learning experience for slow learners is a growing field. Future research should delve deeper into specific technology features and applications that effectively support slow learners and their successful implementation.

Machine Learning in Education: While machine learning models classify students, practical implementation in real educational settings requires exploration. Understanding how machine learning can inform personalized learning plans and interventions for slow learners is promising.

Motivation and Learning: The literature acknowledges motivation's impact on academic performance, but further research into intrinsic and extrinsic motivation and effective cultivation and sustenance of motivation among slow learners is needed.

The researcher decided to concentrate on use of effective teaching strategies to observe the slow learner progression. This research paper aims to contribute valuable insights and recommendations to educational institutions and policymakers, ultimately bridging research gaps and improving the educational experiences of both slow and fast learners.

RESEARCH METHODOLOGY

Variables

The researcher had two set of variables viz; slow and fast learner. The researcher defined slow learner as the one whose overall test score is less than the average of the test scores of all the students who took the test. To calculate the test score, cognitive abilities viz; logic, reasoning, data visualization, decision making and communication skills were considered. Moreover, continuous assessments, observations were used to categorize the students. These students had taken admission for their master's programme in business administration where all these above stated abilities are considered to be extremely essential. A total of 343 students were administered the tests. The objective of this test was to understand whether the idea of categorizing the students into slow and fast helps the identified slow learners improve their cognitive abilities by using teaching pedagogies covering all the said cognitive abilities. This improvement was a continuous process and their scores were monitored 90 days after the original test was administered. This will eventually help the teachers to decide the teaching pedagogy to be used for better learning of the students.

Research Method:

Following process was followed for categorizing the students into slow and fast learner.

1. At the time when the students were admitted, they were given a test to know their cognitive abilities viz; quick learning ability, critical thinking, Problem solving, Analytical, logical ability and communication skills.
2. Their individual scores were determined and then were compared with average score of all the students undertaking the tests.
3. If the scores were more, than the average, then, they were classified as Fast Learners, else, as Slow Learners.
4. Each of the slow learner was assigned a mentor who in turn guided him monitored his progress and guided him for further improvement.
5. At the end of the semester, similar test was administered and the change was observed. The reason for identifying slow learners is to devise a separate teaching pedagogy, taking extra efforts so as to bring them nearer to the average students if not making them a fast learner. This may include tailor made learning plans, additional sessions to name a few. The process also helps in identifying the gaps and helping them fill it up.

Sampling

The process was implemented for 207 students out of the total population of 343 students in the Institute. The students who took the test, did it willingly with no compulsion from the researcher. So, the sample size was around 60%. Of these students, 118 were classified as fast learners and 89 as slow learners. They were evaluated by administering a questionnaire testing their cognitive abilities viz; quick learning ability, critical thinking, Problem solving, Analytical and logical ability.

DATA ANALYSIS

While carrying out data analysis, it was observed that most of the students who participated were following in two major groups. Following were the observations regarding slow learners

Total Number of Students	All criteria are weak	Weak Only in Communication but reasonably good in other parameters
89	50	38

Of the total of 89 slow learners, 50 students (56%) were found weak in all the criteria and remaining (44%) were found week only in communication. It means these 44% students had average logical reasoning and data visualization but lacked in performance as they were not able to express themselves.

The researchers then focused on these 89 students to see their progression. Many activities were taken to improve their identified weaknesses viz; communication, logical reasoning, problem solving and data visualisation. Rubrics were designed in such a manner that their weaknesses can be targeted and improved. These were made part of normal teaching pedagogy which included presentation and report writing (focussing on verbal and written communication), case study solving, carrying out small research projects, role play (problem solving, creativity and communication). Further each one of them was assigned a mentor who took extra efforts to improve on their communication skills. Various activities to improve on their verbal (writing and listening skills) were also carried out.

After a period of 90 days, the tests were administered again and change was noted. Further these changes were mapped with the participant's individual attendance score during the period.

It was observed that re-test was taken by 67(75%) of original 89 identified slow learners. Of them 42 were with all criteria weak. Of these 42 students, 22 showed improvements in their results while 20 (48%) were seen having status quo.

Similarly, for 25 slow learners who were weak only in communication and who took a re-test, 19 students showed significant improvement in their test scores while 6 had a status quo.

OBSERVATIONS:

Identification of Slow Learners: The research successfully identified slow learners among the student population based on their cognitive abilities, including quick learning ability, critical thinking, problem solving, analytical, logical ability, and communication skills.

Classification of Slow Learners: Among the identified slow learners, the study found that 56% of them were weak in all criteria, while the remaining 44% were specifically weak in communication skills but reasonably good in other parameters. This categorization provided valuable insights into the different needs of slow learners.

Progression of Slow Learners: The study focused on improving the weaknesses of slow learners, especially in communication, logical reasoning, problem solving, and data visualization. Various teaching pedagogies, including presentations, report writing, case studies, small research projects, and role play, were used to target these weaknesses. Additionally, mentors were assigned to provide individualized support.

Improvement in Test Scores: After a period of 90 days, a re-test was administered to assess the progress of slow learners. Among those who retook the test, 75% of the students with all criteria weak showed improvements in their test scores. Similarly, 76% of students weak only in communication demonstrated significant improvement in their test scores.

Effect of Focused Teaching Pedagogies: The study observed that when teaching pedagogies were tailored to address the specific weaknesses of slow learners, it resulted in both academic improvement and increased confidence among the students.

FINDINGS:

Tailored Teaching Pedagogies: The research findings suggest that customizing teaching pedagogies to target the weaknesses of slow learners can lead to significant improvements in their academic performance and overall confidence.

Conducive Learning Environment: Providing a conducive learning environment that addresses the unique needs of slow learners can have a positive impact on their progress.

Mentorship and Individualized Support: The assignment of mentors to slow learners and the provision of individualized support play a crucial role in helping these students overcome their weaknesses and excel academically.

SUGGESTIONS:

Implement Customized Teaching Strategies: Educational institutions should consider implementing customized teaching strategies that focus on addressing the specific weaknesses of slow learners. This may include activities like presentations, report writing, case studies, and role play.

Assign Mentors: Assigning mentors to slow learners can provide them with guidance, support, and motivation to improve their performance. Mentorship programs should be an integral part of the educational system.

Continuous Assessment: Regular assessments and monitoring of slow learners' progress are essential to track their improvement and make necessary adjustments in teaching methods.

Student Engagement: Encourage active participation and engagement of slow learners in targeted learning activities. Motivate them to fully participate and take advantage of the tailored pedagogical approaches.

CONCLUSION:

This research paper highlights the importance of identifying and supporting slow learners in the educational system. It demonstrates that when teaching pedagogies are customized to address their weaknesses and when individualized support is provided, slow learners can make significant academic progress and boost their confidence.

The findings emphasize the need for educational institutions to adopt tailored teaching strategies, assign mentors to slow learners, and create a conducive learning environment that accommodates diverse learning needs. By doing so, institutions can bridge the gap between slow and fast learners, ultimately leading to a more inclusive and effective educational system.

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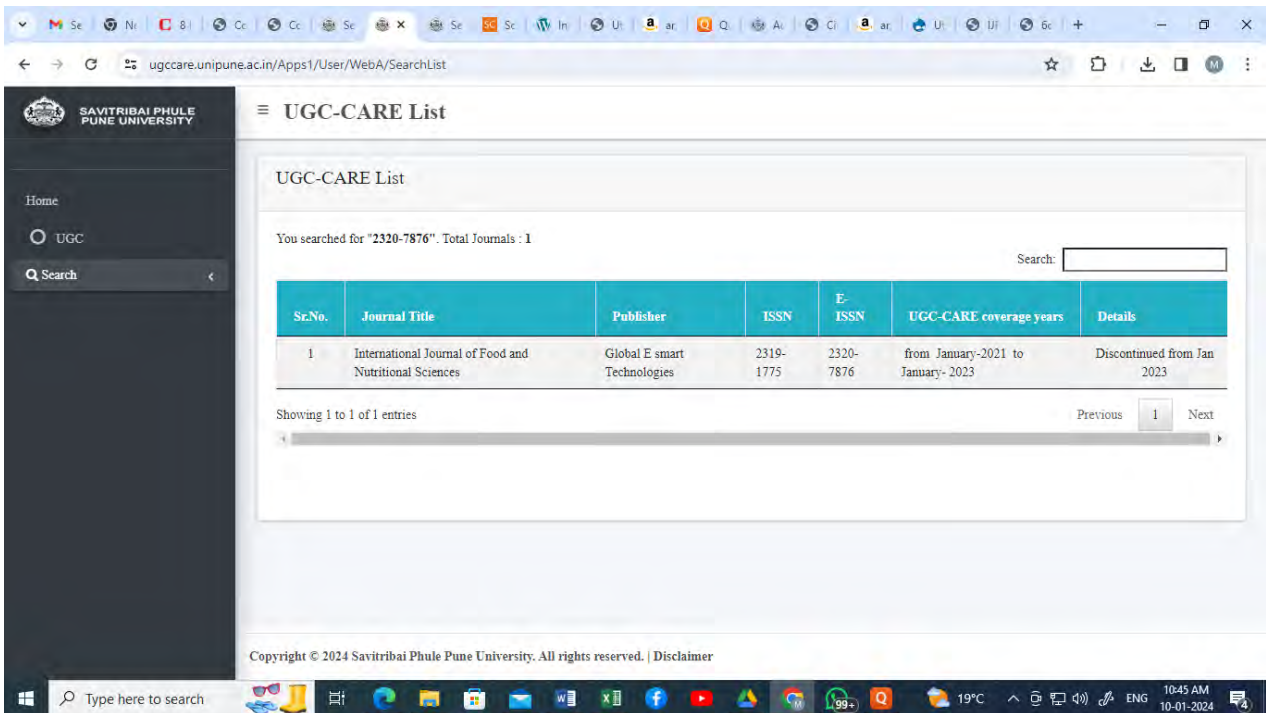
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**REVIEW OF RELATIONSHIP BETWEEN FIRM LIFE CYCLE AND
CAPITAL STRUCTURE WITH SPECIAL REFERENCE TO INDIAN
FIRMS**

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Abstract

Firm has its own life cycle irrespective of its age. Many factors affect this determination of life cycle. Researcher through in-depth literature review has tried to determine effective determinant for firm's life cycle. Further, the researcher has also reviewed previous studies for understanding capital structure theories and its determinants. The researcher also reviewed if firm's funding strategies change as it moves from one stage of life cycle to other. The researcher found Dickinson's proposition of using firm's cash flow as a substitute to determine its stage in life cycle very apt and useful. Strong relationship between firm's stage in life cycle and its funding strategies was also observed by the researcher. It was thus concluded by the researcher that using firm's cash flow as a substitute to determine its stage in life cycle will enable firm to take effective capital structure decisions.

Keywords: Life cycle, Cash flow, Capital structure, Funding Strategies

Introduction

Capital Structure has been long discussed topic in the field of finance. Firm has to choose between its internally generated funds, or external funds which may be either in form of debt or equity. Judicious use of each one of them is a must as they involve cost and risk. The firm has to weigh between cost and risks involved for the each of the source mentioned above. Many researchers have tried to find out the reasons why firm decides on a particular capital structure and have also tried to generalize the conditions conducive to choose between debt and equity. One such reason to choose a particular source of fund is the life cycle in which the firm is in. Every firm goes through various life stages. Previous researches have proved that age cannot be the sole factor to determine the life-cycle stage. There are many other attributes that contribute to decide the life stage and also the movement of the company from one stage to other. Each stage in the firm's life is characterized by its unique performance behavior in terms of product, leadership, financing the investments. As at each stage, requirement of funds vary, it would be interesting to find out which factor is significant that helps firm choose a particular source. Previous researches have proved that unless a challenge faced in a particular stage is overcome, firm cannot progress to other stage of its life. Researcher, here is trying to make an attempt to find out the relationship between the capital structure decision taken by the firm and life-stage it is in.

Researcher reviewed various papers defining firm's life stages emphasizing on various attributes. Research work carried out in the field of capital structure decision was also reviewed. Based on the above reviews, researcher decided to use one of the life stage attributes, that is cash flows of the firm, and see its relationship with capital structure decisions.

Firm's Life Stages and its attributes: Firm's life cycle has been much researched topic over time. From early management scholars (March and Simon 1958; Lawrence PR, 1967)), to recent



ones (Miller et al. [2009](#); Gulati et al. [2012](#)), everyone has attributed and accepted the importance of understanding organization's life cycle in decision making. However, the focus in more recent studies has shifted to solve more complex challenges like outsourcing and competence development. These theories argue that as people, plants have life, organization also goes through stages and at each stage they have different attributes and have to face different challenges. It can be maintaining growth or deciding on raising funds required for meeting requirements of that stage. This may not have relation with age of the firm.

As pointed out by Black (1998), firm's life stage can be related to extension of product life cycle and not age. This is because a firm may deal with multiple products each having a different life cycle, similarly, it may compete with different industries (Dickinson, 2011). Taking age as a factor to determine life cycle hence may not be correct (Black, 1998) as the firm might have switched on to a new product, or new technology. It is hence possible that relatively young firm may see early decline than the older firm which reinvents itself. This eventually leads to reliving the stages all over again.

Major theories have categorized firm's life into various stages and also the attributes that determine life cycle. Gilbraith (1982) stresses on firm increasing its size as it moves from one stage to another and also emphasizes on growth related to the product life cycle.

Adizes (1979) on other hand focused on interrelationship between flexibility and control than its age, sales or assets, or number of employees. He proved that firms tend to be flexible but uncontrollable in their growth phase. He stressed on overcoming growth problems of successive stages to progress from one stage to another for which good leaders and managers would be needed (Adizes, 1999). Courtship, Infancy, Go-go, Adolescence, Prime, Stability, Aristocracy, Recrimination, Bureaucracy, and Death were the five stages in which the firm's life cycle was categorized (Adizes, 1999).

Anthony and Ramesh (1992) one of the earlier proponents who highlighted that firm's performance was highly influenced by its life cycle. Life cycle in this research was based on growth in turnover, dividend paid, Capex and firm age. The probable reason why life cycle depended on other variables can be that there was no mandate of disclosing cash flow statement within their sample period. They divided firm's life cycle into three periods viz; Growth, mature and Decline (Anthony and Ramesh, 1992). It was observed by the researchers that during growth phase, sales growth and capital expenditure are high while dividend is low. They found young companies in this group. As the firm enters mature stage, all the three variable were found to be medium and in the decline stage dividend payout was high while capital expenditure and sales growth was found to be low. Their outcomes resonate with the outcomes of Dickinson (2011).

DeAngelo (2006) et al. and Kim and Suh (2009) considered retained earnings as a way to define and identifying firm's life stage. Retained earnings were considered to define firm's life stage given its relationship with leverage. However, higher retained earnings may not suggest that the stage of firm's life cycle. It is possible that, firm's management may have given out high dividend resulting is lesser retained earnings. More empirical than conceptual studies were done by Miller and Friesen (1984) who empirically demonstrates the merging of five life stages: birth, growth, maturity, revival, and decline. This can happen due to certain factors either internal or external which are may be peculiar to the firm or generic that enable identify firm's life cycle.



Dickinson (2011)'s paper considers cash flow from operations, financing activities and investments as an element to decide firm's life stage. The paper empirically demonstrates that, profitability and growth change over time, as the firm moves through its life stages which are in lines with the theory. "Introduction, Growth, Maturity, Shake-out and Decline" (Dickinson, 2011) were the five stages that were used for the study.

Introduction Stage: The firm that is in the introduction stage will have negative cash from operations and investments; however, its cash from financing activities will be positive.

Growth Stage: As the firm moves from introduction to growth, cash from operating and financing activities will be positive, but as it is growing, it will need to invest in assets and hence its cash from investing activities will be negative.

Mature Stage: Further, as it becomes mature, it will have positive cash from operations, while investing and financing activities will show negative cash flows. At this stage, the firm will be earning enough to pay off its debt (if any) or pay high dividends to its shareholders. Firms will strive hard to maintain this or growth stage so that optimum risk reward ratio can be maintained.

Shakeout Stage: After maturity, it will eventually move to a shake-out stage. According to Dickinson, there can be three possibilities in this stage. Firstly, all the three cash flows can either be negative. Firm will not have enough cash from operating activities, but it will have to invest trying to maintain its maturity stage. Also, it will have pressures to pay off the debt or dividend. Second scenario can be that some of them have all three cash flows positive. This will be the case, where the firm is getting cash from operating activities; however, it also has a pressure to pay its financing liabilities for which it might borrow. It is also possible that it might be forced to sell off its investment resulting in positive cash from investing activities. And the last scenario can be that cash from operations and investment activities is positive, but cash flow from financing can be negative.

Decline Stage: According to Dickinson, the firm that is in decline stage will always have negative cash flow from operations and that from investments will be positive. However, some of the firms may have positive cash from financing activities and some may have it negative.

All the stages are summarized in the following table based on review of Dickinson's (2011) study:

Cash flows	Birth	Growth	Maturity	Shakeout	Decline
Operations	-ve	+ve	+ve	- ve/+ve/+ve	-ve
Investment	-ve	-ve	-ve	- ve/+ve/+ve	+ve
Financing	+ve	+ve	-ve	-ve/+ve/-ve	-ve

(-ve indicate "Negative" and +ve indicate "Positive")



Thus this paper considers cash flows as a primary signal to know the life stage of any firm. Cash flow was considered as a proxy. It also captures differences in a firm's profitability, growth, and risk; that will help in better understanding of correlation between capital structure and firm's life stages. It seconds the findings put forth by Black (1998) that age of the firm does not define its life stage. Dickinson stresses the possibility of a firm by-passing all the stages and directly jump from introduction stage to decline stage. This might happen if the product is positioned well in the market. It may be because of inappropriate pricing strategy, improper segment selection or mistiming of product launch. All these factors will eventually get reflected in either cash from operating activities, investment activities or financing activities.

Thus it can be concluded that, there can be various determinants that can be attributed to define life stages of a firm. Above literature review demonstrates various attributes that can be linked to define life stages of the firms. Cash flows, Product development and life cycle, Retained earnings, Flexibility and Control, Sales growth, Capital Expenditure are primarily considered to review the life stages of the firm.

Researcher after analyzing various research papers on firm's life cycle and their attributes found Dickinson's approach to decide firm's life cycle to be more pertinent as it sounds more organic. It captures efficiency, and allocation of resources as well as the risk involved throughout the life stages of the firm.

Study done by Adizes focuses more on qualitative aspects like flexibility and control to define firm's life cycle. In the current research, as researcher would like to establish relationship of firm's life cycle with capital structure decision, these qualitative aspects will be difficult to quantify as there will be lot of subjectivity involved in terms of decision making. While management of some firms in a particular stage may wish to stick with equity capital than borrow as they would not like to increase their financial risk, leadership of other firms may have an aggressive approach and borrow more than issuing equity as they might fear loss of control. Due to this subjectivity involved, researcher does not intend to use Adizes' division of life cycle.

Other relevant bifurcation was by Anthony and Ramesh (1992). They have taken financial and quantifiable parameters like growth in turnover, dividend paid, Capex as attributes to divide the firm's life cycle. Though quantifiable and those that can be easily related to capital structure decisions, it does not give overall and apt picture. In case of dividend payout, low dividend payout can either be because management of the firm decides to keep profit aside for future profitable investments or maybe they don't have enough profits from operations that can be distributed as dividends. This is not conclusive evidence of firm being either in a growth stage or mature stage. Some firms may declare dividend out of past profits, which in such a case do not reflect current operational efficiency of the firm. Growth in turnover and Capex are just a part of many factors that will affect the life cycle of any firm. Apart from that investment in other assets and not the property plant and equipment will also throw light on the firm's life cycle. Also, profits earned, debt repaid will help in judging the life-cycle of the firm. J. Aharony, et.al. (2006.) tried to find out what gives better information cash flow or accrual system of accounting to determine firm's life cycle. They observed that the information generated by cash flow statement has more explanatory power for the growth period than that the one provided by accrual system of accounting. This reinforces the need and importance of cash flow as a variable in deciding firm's life cycle.



Approach was taken by Dickinson of that of cash flows is more apt and covers all aspects mentioned above. Using cash flow as a proxy variable cover overall financial check-up of the firms. The changing dynamics of the industry, its need to mandatorily make its presence felt across the globe, change in customer mindset, analyzing a firm based on purely accounting measures or on measures that are totally subjective will not lead to a clear picture. The shift of focus from minimizing cost to enriching the consumer experience has increased the importance of analyzing the firm as a whole than taking only handpicked financial variables. These changing times require a tool which will cover all the aspects of business albeit quantitatively. It will thus be prudent show cash flow as a measure of the organic movement of the firm from one stage to the other as it not only captures the variables considered by Anthony and Ramesh (1992), but also considers other variables like product development, investment in other avenues, repayment of debt to name a few. It thus helps in understanding the firm's decision in a holistic way. Importance of cash flow as a predictor for firm's life cycle stage was emphasized for their constancy across life cycles (J. Aharony, et.al. 2006.).

Capital Structure theories and its determinants

Studies from determinants of capital structure to very recent studies that co-relate firm's life cycle to capital structure have been carried out. They highlight the change in firm's strategies over its life cycle.

Each of the proposed theories laid different importance to different parameters. One of the initial theories was that of static trade off theory put forth by Myers (1984). This theory proposes that firms will choose a capital structure that leads to maximization of firm's valuation. This will be done by them by trade-off between bankruptcy costs and the tax benefits. This happens because debt is more cost effective, more profitable firms tend to borrow more to reduce the tax burden. Few researchers like Kayhan and Titman (2004) established empirically that firms do move towards their target debt as mentioned in the theory. It was also found that as the firm progresses through its life stages, it shows different patterns of using debt. As it was shown in the study carried by Graham, (2000) that size, liquidity and profitability of the firms have significant relation with use of debt. His study showed that, when these three factors increase along with less distress costs for a firm; such firms tend to have lower levels of debt. On other hand, firms having unique products, less asset security or bright growth opportunities have shown lower levels of leverage. Further such firms have been found either in introductory or growth stage of their life Graham, (Myers S. , 2003)2000). Titman (1994) highlighted that typically firms in pre-mature stages have chances of high distress cost and thus would be less inclined to borrow money. Bradley et al. (1984) found that if the firm's earnings are volatile then it will have inverse relationship with firm leverage. One can further conclude that such firms are likely to be young. To sum up, one can say that, firms will follow trade-off theory depending on in which life stage they are currently in. Firms in pre-mature and mature stages will borrow less, while firms who have stability of earnings will tend to borrow more.

Pecking order theory as put forth by Myers argued that firms try to follow a particular order to finance their projects. Myers S. C., Majluf (1984) put forth that firm does not have optimal capital structure. Initially, they use internal funds, then the debt and lastly they go public (Myers,1984). Many other studies have supported pecking order majorly being (Titman and Wessels, 1988, Fama and French, 1988; Myers, 1993; Strebulaev 2007) who suggested an inverse relation of leverage



with profitability. It means that if the firm does not have sufficient retained earnings, it will issue debt. A correlation between raising or paying off debt and financial deficit was observed in few studies (Helwege and Liang, 1996, Shyam-Sunder and Myers, 1999). However, there are many studies who have concluded that firms do not follow Pecking order essentially. (Fama and French 2005, Helwege and Liang 1996). Firms try to find out ways mentioned in pecking order by bringing in right issues (Fama and French 2005). Also, risk plays a major role (Titman, 1988) in raising debt from the market (Helwege and Liang 1996),

According to third theory which is prevalent in the literature of capital structure is market timing theory. This theory suggest that firms are not bothered about costs as suggested by static trade off theory or about a particular order as suggested by pecking order. They tend to follow financial markets. It assumes mis-pricing of assets that can be detected by the firm better than the markets themselves. Instances cited that highlight the cases when firms tend to issue equity are, when managers see the deviations in market prices and its value (Baker, et al., 2003; Campello and Graham, 2010) and when market price of their shares is higher as at such a time the issue costs (Bayless and Chaplinsky, 1996).

Capital Structure and Firm's Life Cycle

Firms' decision may change with the change in their life cycle stage. It is empirically proved by Castro et.al.(2014) that business life cycle surely has an impact on choice of leverage. Strong correlation between market to book value ratio to leverage has been found which indicates that firms especially in their growth and mature stages of life cycle do not necessarily try to exploit favourable market conditions (Castro et.al. (2014). Firms in their younger days will rely more on equity as they will have limited borrowing capacity or fewer profits. As they move towards the growth phase and mature phase their reliance on debt might increase as they will have established themselves in their respective domain. To back this, the researcher found studies analyzing firm's life stage and capital structure. Frank and Goyal, (2003) mentioned that capital structure is different for smaller and younger and high growth firms and that larger firms follow pecking order theory. Lemmon and Zender (2010) studied publicly traded firms and concluded positive relationship between size and level of debt and that such large firms were found to be at a mature stage of their life cycle. As against this, small high-growth firms have debt capacity concerns. Bulan and Yan (2010) divided the firms into two stages viz; growth and maturity and found that financing behavior of mature firms to be more consistent with pecking order than growing firms. Firelinghouse et al. (2005), Teixeira and Coutinho (2005) found that firms adopt financing strategies depending on their life cycle. Further, as pointed by (Lin, et. al., 2015), decision makers need to have well-balanced product and financial markets.

Research Gap and Scope of further research

Based on the above literature review on firm's life cycle and its attributes and the capital structure theories, researcher found Dickinson's classification to be more relevant to study the capital structure decisions. As it is based on cash flows, accounting estimates and rules won't impact intercompany analysis adversely and also will enable prudent classification about the life cycle of the firm. As in, if two firms are using different method of depreciation, then the impact on profits will be different in spite of them being having same level of business risk. Dickinson's use of cash flow will enable the researcher to form the holistic view about the firm across various stages. Firm



might have different attitude to look at debt depending on their stage of life cycle. Also, it might change their view when it moves from one stage to other. Thus, the relationship between capital structure determinants and firm's life cycle will throw light on how Indian firms decides their capital structure based on their life stages using cash flow as a factor with respect to a particular sector or across all sectors. This relationship was emphasized by (Lin, et. al.; 2015) wherein the researchers showed how cash flow patterns capture more information than firm's age and that it has proved to have strong effect on firm's funding strategies

Further research to test whether the relationships between determinants of capital structure holds true with respect the life cycle will throw newer insight in the field of capital structure. Also, whether the significance of a particular determinant differs with the change in the stage of life cycle can be tested. As in whether profitability remains a significant determinant across all stages or is more significant in a particular stage out of all five stages. It will thus help to understand whether the firms follow pecking order irrespective of their life-cycle or whether life-cycle determines their path.

The shakeout stage defined by Dickinson can be tested for Indian firms. A study on single product firm vis-à-vis diversified firm would help us understand whether diversified firms tend to be in one stage for long as compared to single product firm. One can also study whether product development helps the firm retain the same stage or what factors contribute to the switch from one stage to the other for Indian companies.

Researcher can also test the relationship of Dickinson's proxy of cash flow and its funding strategies with respect to industry based classification viz; traditional and emerging or product based or service based classification. Given the emerging trends like acquisition, merger, it would be interesting to see firm's funding strategies in such cases with cash flow life-cycle at the core.

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**AN OVERVIEW OF THE ACHIEVEMENTS OF THE INSOLVENCY AND
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Journal Paper No.:36

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Author: Dr. Shalaka Sakharekar	Year of Publication: 2021-22	Journal Name: Bengal, Past and Present, UGC care Group 1 Journal Print Only
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IMPACT OF COVID-19 ON DIFFERENT SECTORS IN INDIA: CONCISE STUDY OF LITERATURE

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IMPACT OF COVID-19 ON DIFFERENT SECTORS IN INDIA: CONCISE STUDY OF LITERATURE**Dr. Shalaka Sakhrekar**Associate Professor, SKN Sinhgad School of Business Management, Maharashtra, India,
sakhrekar@yahoo.co.in**ABSTARCT :**

In today's world, as everyone knows that to setback because of pandemic like Covid-19, the Indian Government announced complete lockdown in the country from 24 March 2020 and was then extended to 3 May 2020 by the Indian Government. The Government needs to lockdown so that the lives of the Indians can be saved. This has severely affected various sectors of our country.

This paper is study of literature on COVID-19 impact on different sectors. The researcher have studied various papers available on this topic. This paper points out to some of the best articles available on the subject.

KEYWORDS : COVID-19, Sectors etc.**INTRODUCTION :**

COVID-19 has acted as a spark or major component for digital adoption in different sectors. In general those who are from financially weak background impacted more in Covid-19 pandemic. Some people have to take break in their work during pandemic. The impact was more severe for disadvantaged people and their families, causing interrupted work, compromised nutrition, childcare problems, and various sectors and consequent economic cost to families who could not work. At the same time various sectors have also affected badly.

The pandemic throw light on various issues like Individual responsibility, digital learning, child health care (Physical and Psychological), housing, internet, disability services, entertainment sector, tourism sector, Banking sector and many more. Here researcher has considered some limited sectors out of those affected by COVID-19.

OBJECTIVES :

1. To study the literature for finding out the impact of COVID-19 on different sectors.

RESEARCH METHODOLOGY :

Study is based on secondary data. Secondary data is collected from different research papers.

THE IMPACT OF COVID-19 ON EDUCATION SECTOR :

Showkat Ahmad Dar and Dr. Naseer Ahmad Lone¹ Observed that the outbreak of COVID-19 has taught us that change is unavoidable. This situation challenged the educationalists to shift to an online mode of teaching. The article includes the importance of online learning and Strengths, Weaknesses, Opportunities, & Challenges (SWOC) analysis of e-learning modes in the time of crisis. This Research paper includes suggestions for academic institutions of how to deal with challenges associated with online learning. The Research paper will attempt an analysis of COVID-19 impact on education, Role and importance of Internet.

Researcher has suggested that India should accept the full technology for development of education, Provide Internet facility to all without any discrimination, teachers should take training of handling of digital platforms.

Edeh Michael Onyema, Dr. Nwafor Chika Eucheria, Dr. Faith Ayobamidele Obafemi, Shuvro Sen, Fyneface Grace Atonye, Dr. Aabha Sharma and Alhuseen Omar Alsayed² :

Here researcher has unvestigated the impact of COVID-19 on education. Data were collected through structured questionnaires from 200 respondents that consist of various stakeholders of education system. The outcome of study is to show that COVID-19 has adverse effects on education including, learning interruption, less access to education and research related facilities, Job losses and increased student responsibilities. Many educators relied on technology to ensure continued online learning during this period of pandemic. However, online education was stuck because of poor infrastructures like network, power, poor digital skills. Purpose of this paper was for examine the impact of COVID-19 and various challenges on online education. Researcher has observed that , Poor digital skills and electricity, School policies, Network issues, Inadequate facilities, Lack of training and funding, Resistance to change are the major barriers for online education.

Pravat Kumar Jena³ has observed that the education sectors of India as well as world are badly affected by this. Nearly 32 crore learners stopped going to the schools/colleges and all educational activities halted in India. This pandemic has taught evrybody that change is unavoidable. It has worked as a trigger for the educational institutions to grow and opt for online platforms, which have not been used before. The education sector has continuously trying for survival in crises with digitization.. In this study required data were collected from various reports prepared by national and international agencies, various authentic websites, journals and e-contents relating to impact of COVID-19 on educational system. This study has concluded that COVID-19 has negatively impacted the education sector of India. Stakeholders of education system have tried various digital platforms but India is not fully equipped for usage of such platforms. Now it is very urgent and important that educational institutions should strengthen their infrastructure and skill sets for facing the situation like pandemic.

Ms. Toshika Pareek, Dr. Kiran Soni⁴ : Researcher has discussed about covid-19 and its impact on school education in the Indian context and also the impact is analyzed from a gender perspective. For this purpose, researcher has taken sample size 100 and sample units were selected from public and private sector schools of Udaipur. Outcome of this research tells us that online classes are the best possible solution in this pandemic. And to achieve this target India needs trained and skilled teachers. School management, Govt. are required to train teachers for the online learning system.

THE IMPACT OF COVID-19 ON BANKING SECTOR :

Demirguc-Kunt, Asli; Pedraza, Alvaro; Ruiz-Ortega, Claudia⁵ . : Here researcher has analyzes bank stock prices around the globe to evaluate the impact of the COVID-19 pandemic on the banking sector. Role of financial sector policy announcements on the performance of bank stocks has also studied in this paper. As per the study banking systems are under significant stress. The effectiveness of policy interference has been mixed. Measures of liquidity support, borrower assistance, and monetary easing

diluted the adversarial impact of the crisis, but this case is not for all banks and not in all circumstances.

Poonam Sharma , Dr. Neha Mathur⁶ : Here researcher has studied serious impact of lockdown during Covid-19 pandemic on banks. As per the outcome of this study, because of lockdown in Covid-19 pandemic some banks were struggled hard due to deposits, as loans are protected by deposits. The condition of private banks may compel customers to lend less, which may pointed out poor liquidity. That time the RBI has given a 3 months grace period to all banks which has brought some relief from the rules governing bad credit detection, but banks NPA have increased. In pandemic lockdown RBI has taken a lot of steps in doing business in the banking sector. There was relaxation of deadline for bad credit rules during this period and barred borrowers from paying dividends for that year. The situation of Banks has worsened due to the lockdown. But after the lockdown period it may take longer to return to normal. As per the recommendations of researcher, the RBI should focus on the financial system and its context to maintain liquidity in this period. After the lockdown , provide loan facility to keep all small and medium enterprises on track. Government should try to reduce the uncertainty in the economy and financial stress. Money and Capital market must get operated properly. The government should try to make the economy strong enough to avoid d the crises.

Dr. Chanduji P. Thakar⁷ : Researcher has observed that reduced productivity and lockdown have already started to take a charge on the financials of the corporate sector, Supply chain, manufacturing interruptions and severely damaged health systems need a heavy public fund to continue operations smoothly. With economic growth poised to slow down — the International Monetary Fund has cut India's GDP growth estimate to 1.9 per cent for 2020-21 — and because of this the banking sector whose prospects are closely tied with the economy is bound to bear the impact. This slowdown leads the potential job losses and cause stress in banks' loan books. Income from tourism, entertainment sectors among many sectors have already damaged the economic situation. It includes support for banks to provide tolerance to otherwise economically possible households and businesses in this period of pandemic. In the researcher's view two implications follow for the future of banking first one will be operate in a financial system that is oversupplied with liquidity and interest rates which are extremely low. And second one is Government will be a key player in the financial sector should provide guarantees, back-stops and more direct fiscal support for borrowers whose businesses and cash flows bear the impact. This brings the issue of how banks' loan books are likely to look in the future since major economic disturbances always lead to an boom in risk perception and a flight to quality. This means that banks will prefer those borrowers whose cash flows are visible and strong for loans. Bigger companies on an average are less default than smaller ones and the flight to quality could translate to flight to size. Banks remain highly risk hostile and the agreement among industry leaders is that most companies in consumer-oriented sectors at the moment are now operating with less than 70 percent of their capacity. The banking sector's condition depends on the economy recovery. All hopes are towards the government's upcoming fiscal stimulus package.

Dr. Asif Perwej⁸ : As per the study, The worldwide spread of Covid-19, the Bank operations have been hampered. This pandemic has severely impacted nearly every industry across the globe. In attempt to recover from this impact, new strategic initiatives and preparation is required. Banks must continue to pull technology and build flexibility in their infrastructure to direct these challenges. The operational and technical challenges for both the customers and employees highlighted a deficiency and general lack of alertness in banking system. The immediate learning from this current situation will add the

much needed care towards digitizing and optimizing the bank's backend operations. And in some banking functions there is need of complete digitization.

THE IMPACT OF COVID-19 ON ENTERTAINMENT SECTOR :

Yusra Khan⁹ : - Researcher has studied the impact of the coronavirus pandemic on the media and entertainment industry of India. Actually this industry is very large and gives employment to huge number of people. And this industry involves internet, TV, radio, newspaper, magazine, photography, cinema, publishing, etc. Researcher has collected data from 110 people who are working in entertainment industry.

And on the basis of this collected data researcher has got the results as below:

- Nearly 56% people's income has decreased during this pandemic.
- More than half of the sample has faced the network problem.
- Most of the work has either cancelled or delayed
- Nearly 57 % people are saying that income because of advertisement has been decreased.
- Maximum people said work from home is not good or suitable.

After observing all responses researcher has concluded his study that , people in the media and entertainment industry is facing the adverse impact of the pandemic.

Dr. Sheetal Mahendher, Akshita Sharma, Pragya Chhibber, Aman Hans¹⁰ : The purpose of this paper was to study the impact of Covid-19 on Digital Entertainment Industry like Netflix, Amazon Prime, Zee5 etc. The study shows the habit of binge-watching with respect to various factors like age and profession. It brings out how age and profession affect the binge-watching, their platform on which they watch the shows and movies and the other aspects like pocket-friendliness, consumer friendliness, awareness of the child lock measures. Because of this pandemic, people are staying at home and all the entertainment services are at halt so consumers have shifted their preference to other entertainment platforms.

The researcher has concluded this study as : Age affects the comfort ability of the viewers to watch on these over the top platforms. Age has a certain effect on the viewers watching shows on these platforms as elderly people are not so much comfortable with the technology. People found it better to invest in these OTT platforms rather than in a DTH connection.

IMPACT OF COVID-19 ON TOURISMSECTOR IN INDIA:

Sanjita Jaipuria, Ratri Parida, Pritee Ray¹¹ : As per the researcher, the most dynamic sector is the tourism industry that benefits many other sectors like lodging, catering, transportation, retail, entertainment etc. contributing to economic growth and recovery globally. The tourism industry has dramatically affected by COVID—19. In this paper researcher has make three contributions as well as novelties. 1. Well understanding of the mutual interplay between the COVID-19 and Tourism Sector. 2. An enriching contribution is made by predicting foreign tourist arrivals. 3. Decision has been proposed for the various stakeholders of this industry to recover this sector from current scenario. This paper is beneficial for stakeholders and policymakers in strategic and operational planning based on forecasted values.

Md Ozair Arshad, Shahbaz Khan, Abid Haleem, Hannan Mansoor, Md Osaid Arshad and Md Ekrama Arshad¹² : This study develops an appropriate model to forecast the expected loss of foreign

tourist arrivals in India in COVID-19 pandemic. Since the foreign tourist arrival follow a trend as per the season. Researcher has forecasted the expected foreign tourist arrival in India from March 2020 to December 2020. The outcome of this proposed model are then compared with the Holt-Winter's (H-W) model to check the strength of the proposed model. By considering data, researcher's opinion is, proposed model seeks to manifest the monthly arrival of foreign tourists and also elaborates on the progressing expected loss of foreign tourists arrive for the next three quarters and is increasing respectively. Thus, in the next three quarters, there will be an enormous downfall of foreign tourist arrivals, and there is a need to adopt appropriate measures. This comparison between proposed model and H-W model demonstrates that proposed model is better model than H-W model.

Divya Vasant Jagdale, Dr Heena Ganatra¹³ :

Here researcher is trying to understand the tourism sector's importance in Indian economy and examine the impact of COVID-19 on the Indian tourism sector. And also evaluated the impact on tourism and indirectly on the economy of the country. Researcher has suggested that, Travel and tourism companies will have to recover the trust of people to travel again after the pandemic. Tourism sector relies strongly on trust and so it will take a longer time to return to normal Before tourists step out for travel they ensure about situation and must feel safe and secure. Travelling companies need to regain the trust of passengers and ensure safety and security by disinfecting destination, including hotels and restaurants to accommodate them safe from Covid-19.

CONCLUSION :

It is observed that all the researchers emphasizes on the aggressive moves for recovery. As per the conclusion of most of the researchers, we have to improve our infrastructure and prepare for future digital world. All Stakeholders of all these sectors should get acquainted with digital medium.

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Journal Paper No.:37

A Report: Fire in Indian Hospitals a Preventive Study based on District General Hospital Fire Accident (Jan.2021) Bhandara District Maharashtra, India

Author:
Dr. Roza Parashar

Year of Publication:
2021-22

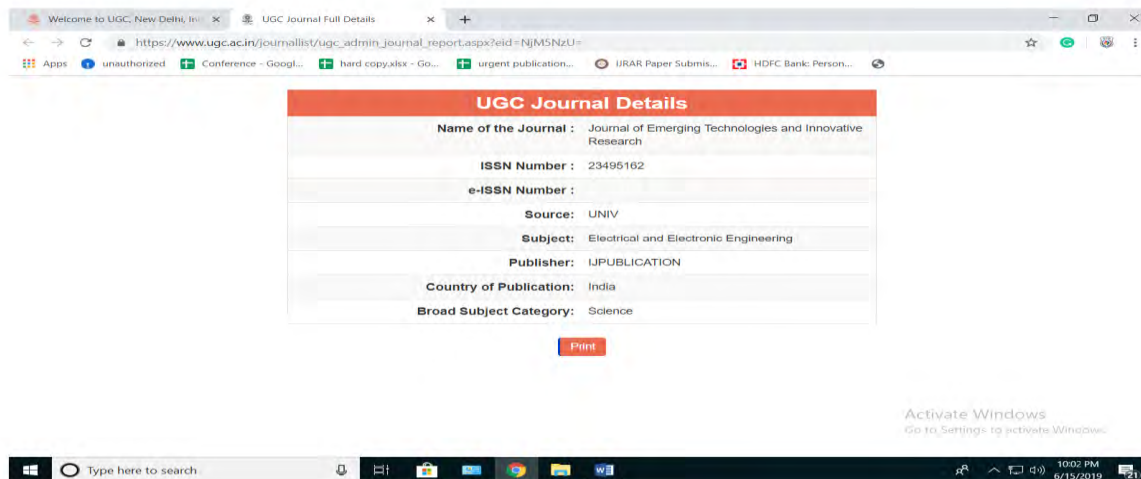
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A Report: Fire in Indian Hospitals a Preventive Study based on District General Hospital Fire Accident (Jan.2021) Bhandara District Maharashtra, India

Dr Jyoti G. Naktode – Principal Research Investigator

Dr. Naresh S. Kolte- Research Coordinator

Dr.Roza A.Parashar-Research Investigator

Mr. Harsh S. Yadav- Research Investigator

Prof Amol Singh Rotele- Research Investigator

Athawale College of Social Work Bhandara, Maharashtra (India)-441904

Preface of the Report:

The basis of this report and findings is the research done by students of Athawale College of Social Work, Bhandara in their projects in collaboration with District General Hospital Bhandara. From last five years students of Athawale college of Social work are doing their research project on different medical and psychiatric issues related to society. On the basis of data collected and analyze by students and respective faculty in charges these findings were reported.

The motivation and support behind this study,

❖ Maharashtra Social Work Educators, Management & Staff Forum,Nagpur:

It is vision of president of the forum Dr. Chandansingh Rotele to foster optimal health and well-being, equal human rights and a just society. Also to prepare future social work professionals for leadership in areas of culturally-informed, community-engaged practice, policy, and research, with a particular emphasis on persistent and emerging social problems in rapidly diversifying rural areas locally, nationally and globally.

Forum always aims to provide an evidenced based assessment of the value of professional development in social work for social workers some of the challenges and hurdles that exist to its development an dstructured

implementation and emphasis on the provisions and supervision for quality sustainable professional development.

❖ **District General Hospital, Bhandara:**

District general hospital help our students by giving permission to do research work and field work placement in the hospital premises.

❖ **District General Hospital Patient Welfare Committee, Bhandara:**

Committee members are Mr.Sandeep Kadam (President), Dr.R.S.Fharukhi (Secretary), Dr.Chandansingh Rotele (Member) and Mr.Moinur Rehman Sheikh (Member). This committee work for Serve as a consultative body to enable active citizen participation for the improvement of patient care and welfare in health facilities. Ensure that essentially no user fees or charges are levied for treatment related to care in pregnancy, delivery, family planning, postpartum period, newborn and care during infancy, or related to childhood malnutrition, national disease control programmes such as Tuberculosis, Malaria, HIV/AIDS, etc. and other government funded programmes which are provided as assurance or service guarantees to those accessing public sector health facilities. Decide on the user fee structure for outpatient and inpatient treatment, which should be displayed in a public place and be set at rates which are minimal and do not become financial barrier to accessing healthcare. Ensure that those patients who are Below Poverty Line, vulnerable and marginalized groups and other groups as may be decided by the state government, do not incur any financial hardship for their treatment, and create mechanisms to cover part/full costs related to transport, diet, and stay of attendant. Develop mechanisms to guard against denial of care to any patient who does not have the ability to pay, especially for services that are being provided at the government's expense.

❖ **Athawale College of Social Work, Bhandara:**

Athwale College of Social Work always work for the social cause by organizing health checkup camps, blood donation camps , ARSH (Adolescent Reproductive and Sexual Health) programme, Non communicable disease awareness programme, Cancer Awareness Programme, National Nutrition programme, Aids week programme, T.B. awareness programme, Puls-polio programme, ect. There is a Help Desk in Government Hospital, Bhandara for helping the stranger/needed one who are seeking information and guidance in Government Hospital setting. This Help Desk too runs by our student under the guidance of Officiating Principal Dr.Sarla Shanaware and Dr. Jyoti Naktode, In-charge, Department of Medical & Psychiatric Social Work, Bhandara.

❖ **Place of Higher Learning & Research centre, Athawale College of Social Work, Bhandara:**

Dr. Naresh Kolte is Incharge of Higher Learning & Research Centre, Athawale College of Social Work, Bhandara. Under his guidance our students are getting motivated to do higher education and research. The role of research in an academic institution is significant for its sustainability and development, and it is imperative to have knowledge-driven growth based on innovation. The quest for knowledge is the basic principle behind research. The quality of research work directly translates to the quality of teaching and learning in the classroom, thereby benefiting the students, the society and the country.

Abstract:

This report is the study of fire accident occurred in District General Hospital ,Bhandara on Jan.2021. In this report numbers of points are covered like importance of government hospitals in public healthcare, service provided by the healthcare department, causes due to which the accident occurred. Also in this report some important precautionary measures have been suggested to avoid such incidence.

1. Introduction:**1.1 About Bhandara District:**

Bhandara,town,north eastern Maharashtra state, western India. Bhandara District is an administrative district in the state of Maharashtra in India. It is known as the “District of Lakes”. Bhandara has a mixed economy with agriculture, industries and forest resources.. Bhandara is known for its large production of rice. Tumsar, a tahsil town, is a noted rice market. Bhandara town is also known as “Brass City” owing to the presence of a large brass products industry. Bhandara has several tourist destinations, like Ambagad Fort, Brahmi, Chinchgad, and Dighodi.The district is also known for the Ordnance Factory Bhandara of the Ordnance Factories Board, which manufactures products for the Indian Armed Forces. It is located on an estate which is commonly known as Jawaharnagar colony. This is the only Kendriya Vidyalaya in the Bhandara district. There is one Navodaya Vidyalaya (brain child of Late Prime Minister Rajiv Gandhi) in Navegoan Bandh. Ashok Leyland, a Hinduja Group Company, has a production facility at Gadegaon near Bhandara. Sunflag Iron Steel company and Shivmangal Ispat Pvt. Ltd. are other major industrial undertakings in the district.Bhandara is known as the rice bowl of Maharashtra. Bhandara is also home to a huge ordnance factory that manufactures products for the armed forces.

Covering an area of 3716 km², the district of Bhandara is segregated into two sub-divisions, Bhandara and Sakoli,that are further divided into seven talukas. Bhandara sub-division is divided into four talukas: Bhandara, Tumsar, Pauni and Mohadi. Sakoli sub-division is divided into three talukas: Sakoli, Lakhani, and Lakhandur.According to the 2011 census Bhandara district has a population of 1,200,334, roughly equal to the nation of Timor-Leste[3] or the US state of Rhode Island. This gives it a ranking of 397th in India (out of a total of 640). The district has a population density of 294 inhabitants per square kilometre (760/sq mi). It has a literacy rate of 83.76%. 98% people of the population speak Marathi. Bhandara city has many people from other Indian states as well as people belonging to the world’s major faiths.There are three Vidhan Sabha constituencies in this district: Tumsar, Bhandara (SC) and Sakoli. All of these are part of the Bhandara-Gondiya Lok Sabha constituency(as shown in Fig.1).

Bandhara has a mixed economy including agriculture, manufacturing and forest resources. With several ancient temples and historical monuments, along with lakes, parks and sanctuaries, Bhandara attracts many tourists. In 2006 the Ministry of Panchayati Raj named Bhandara one of the country’s 250 most backward districts (out of a total of 640). It is one of the twelve districts in Maharashtra currently receiving

funds from the Backward Regions Grant Fund Programme (BRGF). For health care facility there is district general hospital in Bhandara district, 8 rural hospitals and 33 primary health care centers are available.

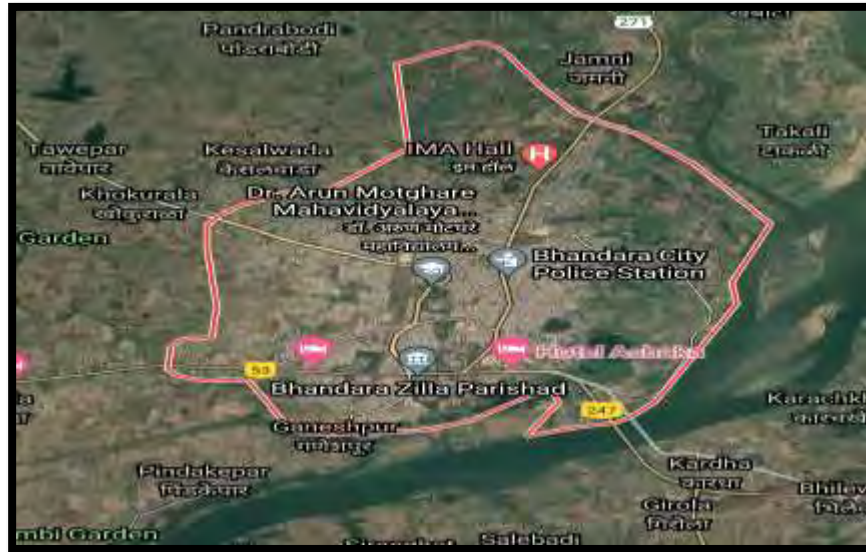


Fig.1: Map of Bhandara District (Google map)

1.2 District Government Hospital Bhandara:

District General Hospital was established in the year 1935. In the beginning the structure and facility of the hospital was limited. But today hospital has vast workspace with all the medical facilities. Hospital provide patient treatment with specialized medical and nursing staff and medical equipment. It has an emergency department to treat urgent health problems ranging from fire and accident victims to a sudden illness. Hospital has 450 beds which are used for intensive care and additional beds for patients who need long-term care. Hospital O.P.D. has number of departments which include accident room, Cycle Cell, Mental Illness, Pediatric department, Physiotherapy ,ECG,Dental,NCD,X-ray,Sonography, Research Lab,HIV,Blood bank,Family welfare etc.





Fig.2 General Hospital in map of Bhandara District (Google map)

1.3 Importance of General Hospitals in Society:

In today's time, both pollution and population are increasing at an alarming rate, which has led to multiple health issues. The poor among all are the worst affected. To improve the quality of health among the poor, educating the poor is the first step. Diseases such as jaundice and diarrhea are caused by consumption of unclean water. The government should ensure that the quality of water supplied in the areas where the poor live is clean and healthy. Since the poor cannot afford expensive medical treatments, free medical check-up camps should be organised for them on a regular basis so that early detection can help in minimising the risk of disease. Charitable hospitals should also be opened for them. The government should also extend support to the poor for the treatment of life-threatening diseases. According to a 2018 study, almost 122 Indians per one lakh die due to poor quality of healthcare each year. Due to increasing pollution, health issues are also increasing rapidly. There is an urgent need to strengthen healthcare policies in the country, especially for poor and the needy. Organise free advanced medical check-up camps for them so that deadly diseases can be detected at an early stage and timely treatment can be provided to those who live below the poverty line. Charitable hospitals should be opened in rural areas so that money for the treatment of diseases such as cancer can be raised in time. The poor must also be educated about various health issues and the treatment for the same.[1]

Primary health facilities are the basic need of everyone in society. Gone are the days when services of doctors were socially justifiable. Nowadays, hospitals have become a business and profit making organizations. After the introduction of liberalization, privatization and globalization by the government in 1991, the health sector has been badly affected. Treatment in private hospitals is out of the reach of the common man, let alone the poor. As far as the situation of government and civil hospitals is concerned, their

reliability is losing its meaning day-by-day owing to the lack of proper basic amenities and expert doctors. There are reliable government hospitals, but getting treatment there is also a dream for the poor. Government regulation of deduction of the ESI is mandatory in many cases but even there, employers fail to create awareness among their employees about the benefits available to them under this scheme. Cost of various treatments, including subsidized rates, should be made transparent so that general public, especially the poor, can become aware about the benefits given to them by the government. Investment in the healthcare sector should be increased in the budget. Pharmaceutical companies should also be ordered to sell medicine at reasonable prices to the poor.[2]

Provision of basic health facilities should be part of the Fundamental Rights. The poor are mostly deprived of advanced medical facilities as the expenses of medicines and other treatments are beyond their reach. It is very common and saddening that owing to lack of funds, the poor have to lose life. So, it is one of the prime responsibilities of the state and Centre government to ensure and provide medical assistance to the poor and the needy. The poor, who earn below the minimum listed income by the government, should be enlisted by the state governments and must be provided medical cards so that at the time of need, they can show the card in any hospital and avail proper treatment. Special hospital or clinics should be also established for their treatment. In state budgets, a part should be reserved for providing medical help to the poor. Free routine check-up camps should also be organised regularly so that they may be able to detect a disease in advance and get treated for the same. The poor must be educated through counselling and seminars on maintaining their health. If the government has been successful in eradicating polio, it has the capability to provide the poor free treatment.[3-4]

In a country like India, there is a huge inequality of wealth distribution amongst the poor and the rich. A major part of India's population live below the poverty line (BPL) and are deprived of the basic human necessities, including healthcare. Thus, it is the responsibility of the government to ensure the safety of health of its BPL citizens. There are many government hospitals in various cities that ensure cheap and affordable treatment for the poor, but effective implementation is rarely observed in such institutions. Besides making effective policies, government must ensure its effective implementation. Since most poor people are not even aware of such policies, they are exploited by the concerned authorities in the process of receiving affordable healthcare facilities. To put an end to such malpractices, NGOs and state governments must hold regular seminars for the poor to educate them of the healthcare policies and schemes available for them. There is usually a lot of paper work and other formalities which the kin of the patients have to fill, but at the time when medical facilities are required, the illiterate poor find it difficult to ask for help. Even if they succeed in fulfilling the formalities, they are not in the condition to pay for emergency treatment. People's trust in free medical facilities is built only if the government ensures high quality facilities even for the poor. To ensure distribution of medical help amongst the poor, government must ensure cheap and quality services to the patients and also make them aware of the policies to avoid exploitation.[5]

There are many reasons why poor people are not able to get good medical facilities. The primary reason is the high fees of private doctors. The government should build more government hospitals so that the poor can get medical facilities easily and at affordable prices.

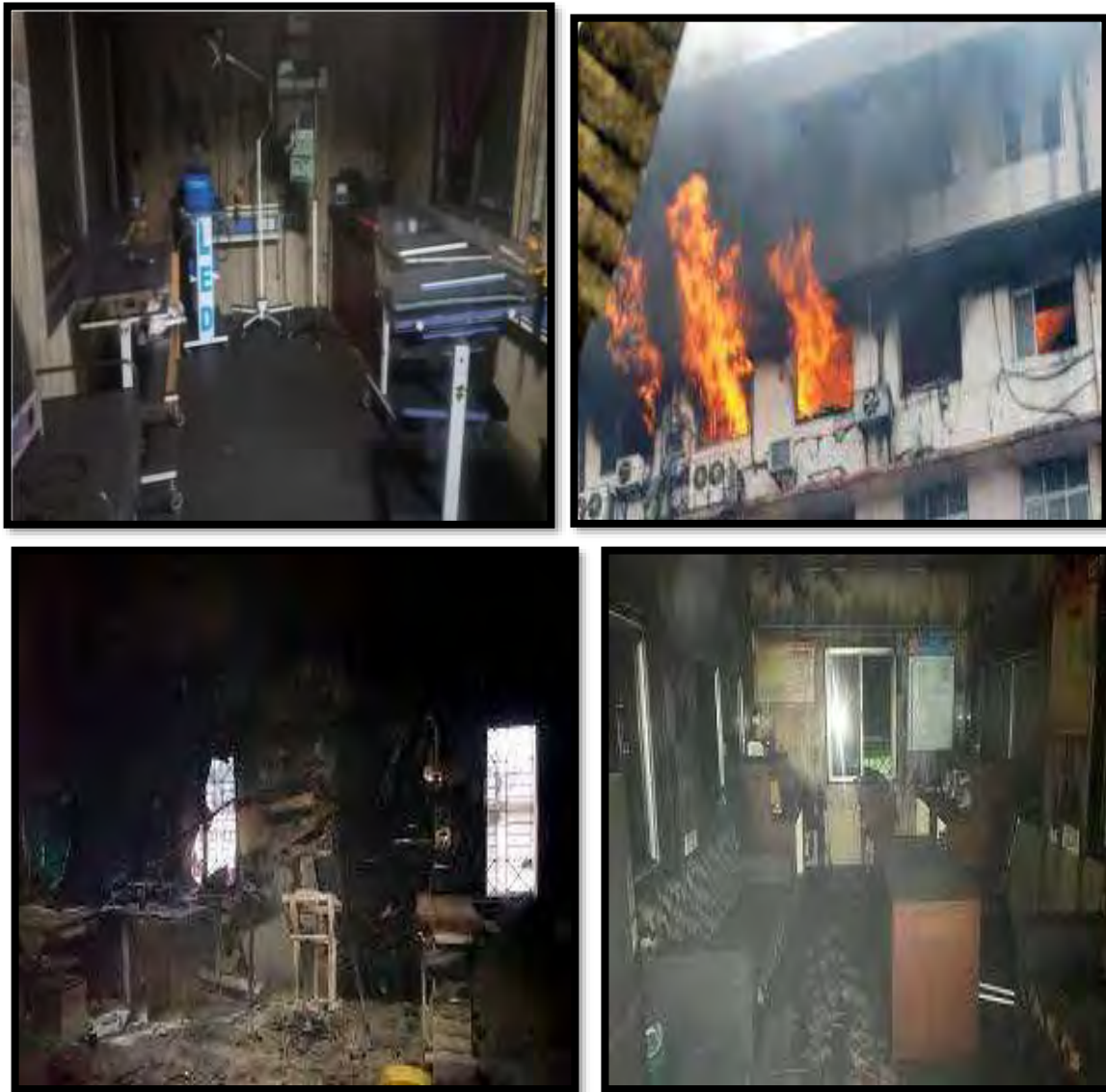
1.4 Heart wrenching tragedy of District General Hospital Fire Bhandara:

1.4.1 Print and Digital Media Report:

In January 2021 a horrible incident occurred in general hospital district Bhandara, which took away the lives of 10 new born within a blink of eye parents loss their babies. This incident was a headline of every news paper and news on digital media. This report covered each and every report published with photographs of that fire accident by news agencies during that time

As per Times of India news On 09/01/21 At 2:00 am on Saturday morning the fire brigade unit at Bhandara in Maharashtra received a call from the district general hospital after a fire broke out in the neonatal ICU. "It took the firemen only seven or eight minutes to reach the hospital because it is very close by," said Vinod Jadhao, Chief Officer, Municipal Councillor's office Bhandara. However, by the time the firemen climbed their ladder and entered the smoke-filled ICU rooms, ten infants had already lost their lives."Seven babies were rescued from the first ICU room. After clearing out that room, when we reached the second unit (the special newborn care unit) we realised that due to the smoke, and the fire all ten babies in there had passed away," he added. Jadhao recalled that in one end of the room was a heap of melted plastic equipment, medicines and wires. "There were no big blazing flames, but it looked like the kind of fire that's caused by a short circuit. Although, it is for the experts to ascertain," he added. "The firemen took one-and-a-half hours to complete the rescue operation, and everyone from the medical staff to the police helped," said Jadhao. "The entire floor had to be vacated. While the medical staff had already begun shifting the patients, we also joined in and helped," he added.

By the time morning arrived, a tsunami of grief, outrage and condolences had poured in on social media. From Prime Minister Narendra Modi, Maharashtra Chief Minister Uddhav Thackeray to other political leaders, many lamented the 'tragic' and 'heart-wrenching' incident.



(Photo Reference Times of India, Lokmat News, Indian Express, The Hitwada...)

As per The Hindu news ,At least 10 newborn children died in a fire that broke out at the sick newborn care unit (SNCU) of Bhandara Civil Hospital, some 65 kms from Nagpur, on Saturday early morning. Seven newborns were rescued from the hospital immediately after the fire broke out at around 2.00 am, said Pramod Khandate, the civil surgeon of Bhandara district. He added that an inquiry has been ordered into the incident. “The fire brigade personnel have succeeded to rescue seven newborn children but could not save 10 other babies,” Khandate said.

As mentioned in The Indian Express news, There were 17 newborns admitted at the SNCU unit of the hospital when the fire broke out. A doctor and a nurse were on duty at the time of the incident. The nurse first noticed the smoke coming from the neonatal section and informed the hospital authorities. Fire brigade was called immediately, which rescued seven babies, who were then shifted to another ward, said Khandate.

The civil surgeon added that the patients in the ICU ward, dialysis wing and the labour ward were also shifted to other wards for safety after the incident. The fire brigade personnel reached the spot with fire tenders and started the rescue operation with the help of hospital employees. All the infants killed in the blaze

were between a month and three-months old. Three to four infants were charred to death while the rest of the casualties happened as oxygen supply was cut. The exact cause of death would be ascertained after the post-mortem of the bodies, Dr Khandate said.

The cause of the fire in the four-storey building is yet to be ascertained. However, preliminary investigations suggest that a short circuit could have caused the tragedy. It was said that electric warmers were being used at the neonatal unit at the hospital. Bhandara district health officer Prashant Uike said that the SNCU is a 36-bed ward. The ages of the deceased children ranged between a few days and a few months. Many parents, whose babies were among 10 new borns have blamed the staff for 'dereliction of duty'. Hospital authorities ignored safety norms, claim families.

Kin of Geeta and Vishwanath Behere, whose two-month-old daughter was among the 10 babies who perished in the blaze, blamed the hospital authorities for "dereliction of duty". They claimed that no doctor or nurse was present in the unit when the fire broke out. They blamed the hospital administration for the tragedy, and sought action against those responsible.

Vandana Sidam from Ravanwadi in Bhandara gave birth to a girl at Pahela primary health centre on January 3. The baby was shifted to the district hospital unit as its weight was below normal. Family members of Vandana, whose husband was working in Pune when the tragedy happened, have blamed the hospital authorities for the fire and sought action against officials, who they claim, ignored safety norms.

(Source of Reference: Times of India ,Jan 9, 2021, 15:32 IST ,Times of India,The Hindu **Mumbai, January 09, 2021 08:0, THE INDIAN EXPRESS** January 20, 2021)

Following are the name of 17 new born babies present in Sick Newborn Care Unit (SNCU) on 09/01/21 night

S.N.	Name of Mother	Gender	Address	Present Status
1	Mrs.Hirkanya H.Bhanarkar	F	Post. Usgao,Ta-Sakoli	Dead(Girl)
2	Mrs.Priyanka J.Basheshankar	F	Post.Jam Ta-Mohadi	Dead(Girl)
3	Mrs.Yogita V.Dhusle	F	Post. Ta-Bhandara	Dead(Boy)
4	Mrs. Sushma P.Bhandari	F	Post. Morgao Arjuni, Ta-Gondiya	Dead(Girl)
5	Mrs.Geeta V.Behere	F	Post.Bhojpur, Ta-Bhandara	Dead(Girl)
6	Mrs. Durga V. Rahangdale	F	Post. Takla, Ta.- Mohadi	Dead(Girl)
7	Mrs. Sukeshni D.Agare	F	Post. Usarla, Ta.- Mohadi	Dead(Girl)
8	Mrs. Kavita B. Kubhare	F	Post. Sitesara Alesur, Ta-Tumsar	Dead(Girl)
9	Mrs. Vandana M. Sidam	F	Post. Ravanwadi, Ta.- Bhandara	Dead(Girl)
10	Unknown boy child	M	-----	Dead(Boy)
11	Mrs.Shyamkala Shende	F		Safe

12	Mrs.Diksha D.Kandate	F		Safe
13	Mrs.Anjana V.Bhonde	F		Safe
14	Mrs.Chetna Chochre	F		Safe
15	Mrs. Karishma Kanhaya	F		Safe
16	Mrs.Sonu Manoj	F		Safe
17	Unknown Lady	F		Safe

Table: List provides by General Hospital Bhandara

1.4.2 Support Provided by the Government:

Maharashtra government announced Rs 5 lakh for the families of those infants who died in the Bhandara district general hospital fire on Saturday, Prime Minister Narendra Modi on approved an ex gratia of Rs 2 lakh from the Prime Minister's National Relief Fund to such families and announced Rs 50,000 to those who were seriously injured. Governor of Maharashtra announced ex-gratia of 2 lakhs for the kin of deceased in the fire incident.

1.4.3 Reactions of Political Leaders of India:

President Ram Nath Kovind also condoled the death of children.

Maharashtra Opposition leader Devendra Fadnavis demanded an immediate probe.He said "I demand an immediate probe in the fire incident at Sick Newborn Care Unit (SNCU) of Bhandara District General Hospital.I have also asked the government to take strict action against the culprits,"he said

President Ram Nath Kovind



Prime Minister Narendra Modi hoped for early recovery of those injured. He said "Heart-wrenching tragedy in Bhandara, Maharashtra, where we have lost precious young lives. My thoughts are with all the bereaved families.He added" I hope the injured recover as early as Possible".

Prime Minister Narendra Modi



Maharashtra chief minister Uddhav Thackeray rushed to Bhandara on Sunday and assured all possible help and time-bound probe to the kin of the ten infants who were killed in a fire accident at the district general hospital. "This terrible tragedy has left me speechless. the chief minister said while telling the family members that

the Maharashtra government is standing with them in these times of the crisis.

Uddhav Thackeray

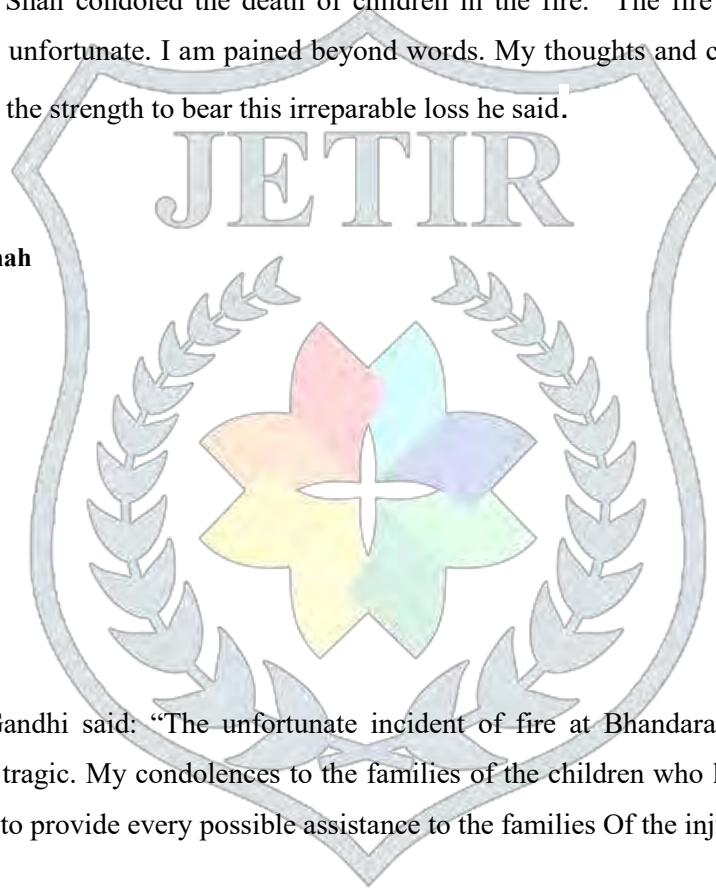


Union Home Minister Amit Shah condoled the death of children in the fire. “The fire accident in Bhandara district hospital, Maharashtra is very unfortunate. I am pained beyond words. My thoughts and condolences are with bereaved families. May God give them the strength to bear this irreparable loss he said.

Union Home Minister Amit Shah



Congress leader Rahul Gandhi said: “The unfortunate incident of fire at Bhandara District General Hospital in Maharashtra is extremely tragic. My condolences to the families of the children who lost their lives. I appeal to the Maharashtra Government to provide every possible assistance to the families Of the injured and deceased.”



Congress leader Rahul Gandhi

Rajnath Singh too offered his condolences. "Deeply saddened by the death of infants in a tragic fire at the District Hospital Bhandara, Maharashtra. My heartfelt condolences to the bereaved families," he tweeted.



Shri.Rajnath Singh



Maharashtra Governor BS Koshiyari has expressed condolences to the families of the infants who died in the fire at Bhandara hospital."Extremely saddened to know about the most tragic incident of fire at Bhandara Civil Hospital. I convey my deepest condolences to the families of the innocent children who lost their lives," Governor Koshiyari said.

Maharashtra Governor B.S. Koshiyari

1.5 Findings and Preventive Study

1.5.1 Fires in Indian hospitals:

Loss of human life and property by fire is always distressing. Hospital fire happens with alarming frequency and potentially devastating consequences in hospitals around the world. Fire may be initiated in a hospital for the most ordinary reasons, such as electrical short circuit, heating due to electrical overload, cooking oil or gas in the kitchen, stored inflammable liquid, arson, or smoking in bed. Most hospital fires generally originate from three distinct sources: 1) inflammable liquids, such as alcohol-containing solutions (eg, certain prepping solutions) and other volatile chemicals, such as ether or acetone used in the operating room (OR), which become even more fire-prone in the presence of oxygen (O_2) and nitrous oxide (N_2O); 2) a small spark or heat that originates in equipment operating near the zone of application of O_2 to patients; and 3) in components of O_2 gas lines, liquid O_2 tanks, and cylinders that carry pure O_2 (near 100%). Metals become readily involved in such fires.[6-8]

A compilation of 19 events since 2011 found 17 (90%) in government hospitals. Internal errors responsible for the fire accidents were (18/19) due to short-circuit except one which was due to inappropriate use of the hospital basement. Basement, meant for parking, was used as a storehouse for liquefied petroleum gas cylinders, torn mattresses, and wooden boxes. It also housed a pharmacy, a central storeroom, and a biomedical department, all containing inflammable articles. Overloaded electricity point, improper uninterrupted power supply load and acids in the battery, false ceiling panel lined with thermo coal, faulty electric wirings, and overheating leading to burning of wires were some of the causes of electrical fires reported. Safety in health-care institutions is not just a matter of poor planning/regulation but also reflects deeper malaise prevalent in all sectors, including health care, as safety does not necessarily sell.[8-10]

Most of the short-circuit-related fire gutted the air-conditioning unit in areas such as intensive care unit (ICU) receiving ventilator support, X-ray room, incubator of neonatology unit, pediatric ICU, children's ward, dialysis ward, operation theater, and biomedical equipment's storeroom. Sometimes, these places have equipment such as ventilators with heavy and fluctuating power load, making them vulnerable for short-circuiting. Oxygen enrichment of air is primarily responsible for many fires. The amount of ignition energy needed to initiate fire reduces in the presence of higher O_2 concentration and any heat/spark may be the source of ignition. Split air conditioners in ICUs, neonatal ICU, and operating rooms are the source of many such fires, though several other equipment in hospitals have similar vulnerability.[11] In air-conditioned buildings with no natural ventilation, most victims die due to inhaling carbon monoxide from smoke; smoke in the building also hampers rescue efforts.

The electricity load on the day of commissioning a hospital almost doubles from when the facility is designed, and it further goes up nearly 25% annually.[12] No hospital or authority ever estimates correctly, at the time of licensing, the patient load, how many machines it will have, and the required safety checks. The situation is worse in government hospitals where a sheer number of people overwhelm the resources in no

time. Over a period of time, minor repairs, haphazard extensions, and replacements might cause some wires to come in contact with each other or create short-circuit, which may cause a very high current flow through wires and cause fire.[13-15]

Majority of the hospital fires are electrical, caused due to overloading, short-circuit etc., In view of this, the following suggestions can be made:

1. Intelligent building design to assure hazard prevention, risk mitigation, assurance of life safety, property protection, and continuity of operations and functioning. No hospital building should be put to function unless a building utilization (BU) certificate is obtained from a competent authority. Similar certificates should be obtained for electrical fittings, lifts, etc. Regulations as per the National Building Code should be adhered to and NOC from the concerned Fire Department should be obtained before operationalizing the hospital and should be renewed annually. An effective fire safety program should be in place which addresses and monitors the four important parameters namely means of access through approach roads and open spaces and means of escapes such as external staircases and firefighting equipment. In high-rise hospitals, escape chutes[9] may be installed which ensure rapid and safe shifting of everyone including the bedridden patients
2. A disaster action plan, including four points based on rescue, alarm, confine, and extinguish, for firefighting procedures with standard operating procedures, should be prepared and prominently displayed with assigned roles to different persons, with their contact details. Regular/periodic training of all the staff and mock drills for rapid safe evacuation should be carried out. An alarm system with a public address system in the hospital to inform everyone about the emergency/disaster must be in place. It may not work in case of electricity failure; hence, it must have a power backup. Suitable linkage with nearby hospital (s) is a must to avoid delay for the treatment of critical patients
3. A simple solution for electrical accidents leading to fire is to estimate proper load and keeping some buffer before operationalizing, not to make too many changes to the electrical circuiting, and, if any alternation is done, capacity of the wire used should be kept in mind. Indian hospitals need to make several changes in the arrangement of equipment and practice of handling O₂ gas, as well as create awareness among hospital staff, doctors, and administrators.

1.6 Methodology:

Data collected by students and their guide by visiting the hospital and interaction with hospital authorities as well as doctors. Google searches led to the web links of newspapers and television clips that reported hospital fire incident. From these news items, efforts were made to determine source of fire.

1.7 Precautions Measures to prevent Fire accident in Hospitals:

Hospitals have many patients admitted in critical condition. Many people who would have mobility issues and many would not even be alert in case of an emergency. By ensuring Fire Safety in hospitals, we can prevent Fire Accidents. Hospitals stack a lot of combustible materials like chemicals, Cylinders, Surgical Equipment, etc. And many hospitals also have an inbuilt Kitchen or Canteen. A Fire Accident may have a lot of casualties

as the Fire may become uncontrollable in minutes. So, the hospital management should ensure that their buildings are Fire Safe all the times.

1. Strict adherence to the Fire Safety Laws

It is important for all buildings in India to be compliant with the National Building Code of India (NBC) Guidelines. This specifies the Fire Safety of a building.

2. Fire Drills for the staff

The staff should be trained to handle emergency situations. If they are in a state of panic, they may not be in a position to help patients who need assistance. Periodical Fire Drills for the staff prepare them for emergency situations. The Evacuation becomes much easier when the staff is prepared.

3. Fire Safety System

The hospital premises should have Fire Safety system in place. The Extinguishers, Exit Paths, Sprinklers, Hydrant, etc should be regularly checked and kept ready at all times. This ensures the building is always Fire safe.

4. Fire Safety Audit

Periodical Fire Safety Audits are also necessary. This helps the hospital management to know if there are any potential Fire Hazards. The audit also suggests preventive measures if there is any risk. The next time you visit a hospital get more aware, ask the hospital administration if they follow any of the Fire Safety guidelines mentioned above. If you are uncomfortable with the response inform the local Fire authorities and ask them to take action. You may just be doing a good deed in saving someone in your family or someone else's family.

1.7.1 Instructions for Fire Safety for Hospital Staff

Instructions for Personal Safety All Hospital Staff should know:-

- (1) The location of Manually Operated Electronic Fire Alarm (MOEFA) push button Fire alarm boxes.
- (2) Location of the Fire extinguishers, Hose Reel, etc. provided on their respective floors.
- (3) The nearest exit from their work area,
- (4) Their assembly point.

List of B.S.W. and M.S.W. Students for last 3 years who had done research projects in District General Hospital Bhandara

1.	Ms. Puja Prakash Balpande	B (Medical and Psychiatric)	The Analysis of the Views of the College Teaching Faculties over Organ Donation. Special Reference: Teaching Faculties Working at Colleges in Bhandara	Prof. Sunil B. Uikey
2.	Ms. Surekha Dadaram Gaidhane	B (Medical and Psychiatric)	A Study of the Problems Faced by the Parents of the Malnourished Children Special Reference: Parents of the Registered Malnourished Children District General Hospital, Bhandara	Prof. Jyoti Nagtode
3.	Ms. Shraddha Hansraj Badole	B (Medical and Psychiatric)	A Study of the Problems Faced by the Patients Receiving Treatment for Breast Cancer Special Reference: Registered Breast Cancer Women Patients of Rashtrasant Tukadoji Maharaj Regional Cancer Hospital Nagpur 2016-2017	Prof. Sunil Uikey
4.	Ms. Arti Ramprasad Paswan	B (Medical and Psychiatric)	A Study of the Women Suffering from HIV/AIDS Special Reference: Registered Women Patients Suffering from HIV/AIDS at Saarthi Welfare Organization	Prof. Jyoti Nagtode
5.	Ms. Vaishali Wamanrao Thawkar	B (Medical and Psychiatric)	A Study of the Opinions of the Patients on the Treatment given to	Prof. Jyoti Nagtode

			suffering from Tuberculosis Special Reference:Registered Patients Suffering from Cancer at Regional Cancer Hospital Bhandara	
6.	Ms. Krupali Anil Imalkar	B (Medical and Psychiatric)	A Study of Physical and Mental Status Suffering from Leprosy Special Reference: Registered Leprosy Patients at Rural Hospital, Lakhni	Prof. Jyoti Nagtode
7.	Ms. Ashwini Dashrath Gaydhane	B (Medical and Psychiatric)	A Study of the Problems Faced by Childless Couples Special Reference: Registered Childless Couples of Sukhad Nursing Home Bhandara and Sawsi Nursing Home Bhandara	Prof. Sunil B. Uikey
8.	Ms. Ashwini Ratan Raghote	B (Medical and Psychiatric)	A Study of Positive Impact on Health of the People Practicising Yogasan and Pranayam. Special Reference:People doing Yoga and Pranayam in Yoga Camp at Patanjali Yogsamiti, Bhandara	Prof. Sunil B. Uikey
9.	Ms. Ashwini Arvind Raut	B (Medical and Psychiatric)	A Study of the Health Problems of the Patients Suffering from Sickle Cells and its Treatment Special Reference: Registered Patients Suffering from Sickle Cells at District General Hospital, Bhandara	Prof. Sunil B. Uikey
10.	Ms. Gitika Nilkanth Gahane	B (Medical and Psychiatric)	A Study of Pre-Delivery and Post-Delivery Facilities provided by Primary Health Center to the	Prof. Jyoti Nagtode

			Pregnant Women Special Reference:Registered Pregnant Women Patients at Primary Health Center at Shahpur, District Bhandara	
11.	Ms. Kiti Ramnath Meshram		A Study of the Health Problems and Treatment Procedures of the Patients Suffering from Sickle Cells Special Reference: Registered Patients atRural Hospital, Bhandara and Lakhni	Dr. Jyoti Nagtode
12.	Ms. Punangi Anil Ilamkar		A Study of Physical and Mental Status of Patients Suffering from Leprosy Special Reference:Registered Patients Suffering from Leprosy at Rural Hospital Lakhno	Dr. Jyoti Nagtode
13.	Ms. Ishwari Prabhakar Borkar		A Study of Physical, Mental and Economic Problem of Patients Suffering from Diabetes Special Reference:Registered Diabetic Patients at Government Rural Hospital, Mohadi	Dr. Jyoti Nagtode
14.	Ms. Diksha Dilip Kakde		A Study of Physiological and Health Status of People having High Blood Pressure Special Reference:Registered High Blood Pressure Patients Suffering atRural Hospital, Risama	Prof. Sunil B. Uikey
15.	Ms. Pramila Tukaram Funde		A Study of the Effects of Corona Virus over the School going	Prof. Sunil B. Uikey

			Children Special Reference: School Children of Shri Vidya Girls High School , Satgaon (Sakhritola)	
16.	Ms. Diksha Dilip Kakde		A study of Mental and Physical Status of People having High Blood Pressure Special Reference: Registered Patients Suffering from High Blood Pressure at Rural Hospital Risama	Prof. Sunil B. Uikey
17.	Ms. Shweta Devendra Chandrikapure		A Study of the Problems Arising During the Treatment of Corona Patients Special Reference:Registered Covid Patients at Covid Care Center, Amgaon	Prof. Sunil B. Uikey
18.	Mr. Sadanand Rajiramji Nimgade		A Study of Increasing Rate of Consumption of Tobacco by Women and its Impact on their Physical and Mental Health Special Reference: General Class Women of Consuming Tobacco Products from Pachgaon, Neri, Varthi, Taluka Mohadi	Prof. Sunil B. Uikey
19.	Mr. Harsh Yadav		An Empirical Study of People Living with Hypertension and its Consequences on their Social, Economical and Health Status	Dr. Naresh Kolte
20.	Mehram		A Study of the Opinions and Views of the People practising Yogasan	Dr. Mangala Katre
21.	Nilesh Madhukar		The Utility of Herbal	Prof. Jyoti

	Thote		Plants within the Forest Area in Human Health: A Study Special Reference: The Family at Minsi Village at Adyal Forest Area, Pawni Taluka, Bhandara district	Nagtode
22.	Ms. Snehal Asaram Shivankar		A Study of the Effect on Educational, Mental and Health Status of the Students during Covid-19 Lockdown Special Reference: Trainee/Girl Students at Government Industrial Center, Bhandara	Dr. Jyoti Nagtode
23.	Ms. Payal Tukaramji Selokar		A Study of the Facilities Provided to Women Patients before and during the Delivery at Government Rural Hospital Special Reference: Registered Pregnant Women Patient at Government Rural Hospital, Mohadi	Dr. Jyoti Nagtode

1.8 Summary of the Report:

Fires can be devastating, especially in a hospital where a large number of people who need to be evacuated may be vulnerable – immuno compromised, on life support, and incapable of moving on their own. There are special requirements that must be met with while evacuating such people in case of fire emergencies. But before that – “fires must be prevented”. Most fire-related hazards are caused due to carelessness and improper handling of goods. One of the places where it is difficult to evacuate people in case of a fire breakout is a hospital. Evacuating people from hospitals during a fire hazard is challenging because it involves moving patients who are immobile and are unable to help themselves. The real challenge is evacuating high dependency people before the fire spreads in the vicinity. Therefore, it is important that hospitals and other health care centers have adequate fire prevention and safety measures in place. Prevention is the key in the case of fire-related accidents especially when places like hospitals are concerned. Every hospital must have

well-planned exit ways and well-maintained firefighting equipment to ward off the casualties and damage to assets. By ensuring fire safety in hospitals, we can prevent fire accidents. Hospitals stack a lot of combustible materials like chemicals, cylinders, surgical equipment, etc. And many hospitals also have an inbuilt kitchen or canteen. A fire accident may have a lot of casualties as the fire may become uncontrollable in minutes. So, the hospital management should ensure that their buildings are fire safe all the times.

The fire accident took place in District General Hospital Bhandara on Jan.2021, is a horrible incident and the loss of parents can never be compensated but increasing the manpower, proper training to handle such situations, proper resources and timely audit of the hospitals helps in to avoid accident like this.

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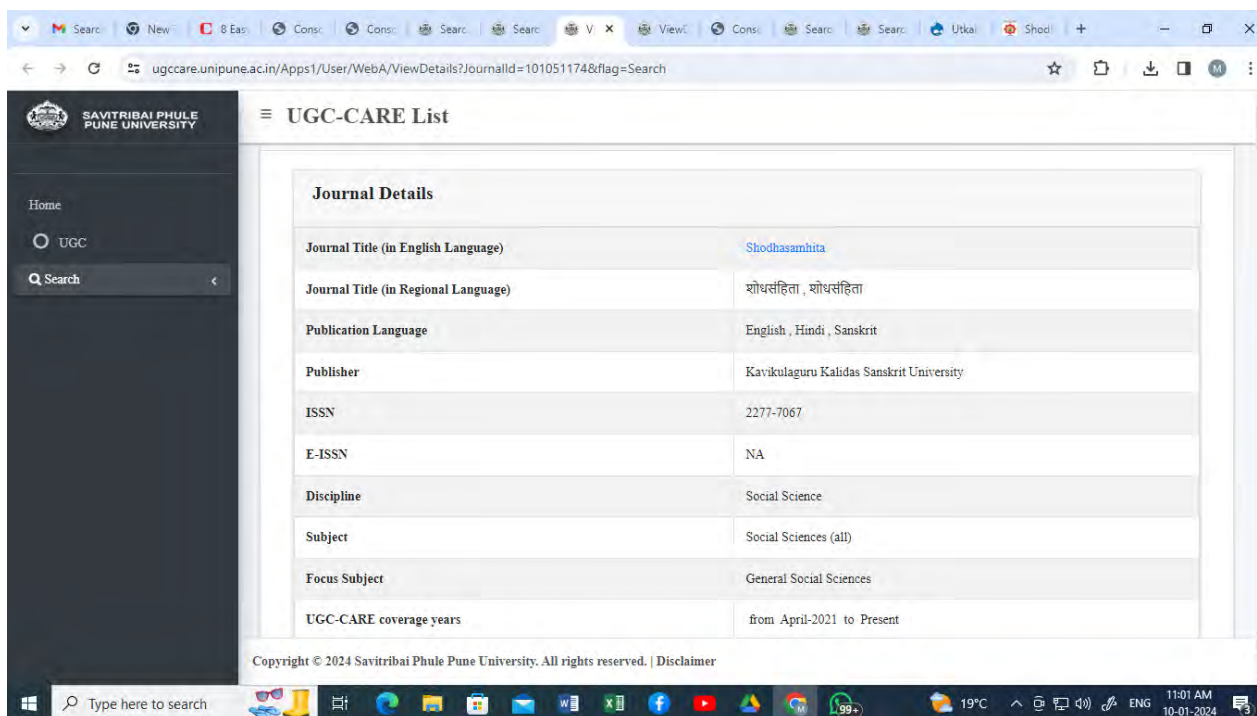
Journal Paper No.:38

FACULTY DEVELOPMENT: IMPORTANCE, PROBLEMS AND EXPECTATIONS OF FACULTY MEMBERS

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Journal Details	
Journal Title (in English Language)	Shodhasamhita
Journal Title (in Regional Language)	शोधसंहिता , शोधसंहिता
Publication Language	English , Hindi , Sanskrit
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ISSN	2277-7067
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Subject	Social Sciences (all)
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FACULTY DEVELOPMENT: IMPORTANCE, PROBLEMS AND EXPECTATIONS OF FACULTY MEMBERS

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**FACULTY DEVELOPMENT: IMPORTANCE, PROBLEMS AND EXPECTATIONS
OF FACULTY MEMBERS**

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Abstract:

Educational Institutions seeks to improve the quality of teaching by teachers. The Institutions have initiated different forms of training according to the areas of expertise in order to improve skills and effectiveness of teaching. Nearly every Institution is involved in the movement to raise education standards. This research investigates the effectiveness of such teacher training on the performance of teachers. This study is focused on the role of training for personal and academic development of teachers. Paper also covered the expectations of teaching staff from higher authority. It also identifies the factors which hampers the performance. Data is collected from 50 teachers by using a simple random technique.

Key Words: Impact, Performance, Teacher, Training and Development.

Introduction:

Teachers should create a culture of learning, development and growth. Good teachers are inspiring leaders. Just as leaders need to be nurtured continuously, faculty in a B-school also need to be developed as they are responsible for developing the business leaders of future. B-School Faculty are close to both classroom and the corporate world. After the United states, India has the maximum number of business schools in the world(Philip,2009).

The faculty of B-school are in the center of all academic activities. They are not only delivering contents but they also act as role models for the students and inspire them. They play a primary role in building the character and competence of the students. Educational institutions can get more return on investment on faculty in terms of productivity, creativity, morale, satisfaction etc.. Faculty development is one of the main strategies for quality education.

An effective teacher has to be a learner first. Today the field of knowledge is rapidly expanding through published books, articles digital network etc.

As the business world is changing exponentially, new practices are replacing the old practices. The knowledge base of faculty becomes obsolete quite fast. And for this reason B-school has to pay constant attention to the growth of faculty.



Same case is with teaching technology which is continuously changing. IT should be made an integral part of management education content and delivery. Class room learning is being supported by web based learning resources. Some faculty develop technology phobia and do not use new technologies because of which they are unable to add optimal value to their students and thus their teaching effectiveness suffers.

When faculty members are continuously growing and upgrading themselves, they encourage their students to learn and experiment in their lives. If faculty are not learning themselves, they are highly likely to fail in developing a learning mindset and environment among their students. That is high faculty engagement is responsible for productivity and satisfaction. Faculty members are the major driver of competitive advantage. Faculty development programmes results into the development of competencies required for the effective performance of faculty roles.

Objectives:

- 1) Identify whether teacher training is beneficial for professional development as well as for teaching performance.
- 2) Find out different tools of faculty development.
- 3) Identify the modern tools on professional development.
- 4) Identify the factors which are necessary to improve teaching skill.

Literature Review:

Punia and Kundu(2005) Researcher has suggested various sources of quality in management education like faculty development programmes is one of them. They examined the importance and availability of various faculty attributes, such as communication, command over the subject, sincerity and commitment, interest generated in the class, encouragement for class participation, accessibility of teacher in and out of class etc.

Gaff(1975) pointed out that an educational institutions can get high return on investment in faculty in terms of productivity, creativity, morale, satisfaction of faculty.

Rao(2004) pointed out that faculty deficit is a major factor of poor quality of management education.

Sinha(2004) stated that the two glaring gaps in the B-school system are the availability of qualified faculty and a professionally driven quality assurance system.

Mangaraj(1996) examined the quality assurance strategies in management education and suggested faculty development is one of best strategies for quality education.

Mishra(2002) stated that no education system can exist without competent faculty. Teacher should not only impart education but also inspire his students.

Svinicki(2002) stated that investment on faculty yields best return in a B-School. They recommended that faculty development should an important priority of higher education institutions.



Research Methodology:

The applied methodology of study is the use of questionnaire. The participants are the people that employed Management institutions in Pune.

The research seeks to collect the data through primary as well as secondary sources.

A) Primary data were collected using self-administered questionnaire distributed to 50 faculty members. Out of which 32 faculty members filled up the questionnaire properly which gives the findings mentioned below.

B) Secondary Data :

Sources :

- **Use of library-** Relevant data will be collected through books, journals, newspapers etc.
- **Use of Internet-** Internet will be extensively used to seek data from the websites of various Institutes.
- **Published/ Unpublished data-** Information will be collected from Organizational Records of management institutes. Researcher reviewed some research papers also.

C) Sampling Method

Researcher will use random sampling method to select 50 faculty members of the management institutes.

Analysis And Findings:

A major reason behind the lack of investment in faculty development is :

- 1) The institutional leaders do not sincerely believe that faculty is the major driver of competitive advantage. Good infrastructure is necessary but not sufficient for institutional excellence.
- 2) Most faculty members are loaded with excessive teaching and they are getting very less time for learning and research.
- 3) Faculty members especially in B-Schools are indeed the role models for students. They are closely involved in character building and career coaching for their students in their assignments, projects and other work.
- 4) New faculty members experience greater stress especially areas like time constraints, lack of collegial relations, inadequate feedback, recognition and reward, unrealistic expectations, insufficient resources, lack of balance between work and personal life.
- 5) B-School faculty members are responsible for developing managers of future, and for this knowledge about industrial practices is required which they can achieve through industry internships.
- 6) Conferences and seminars provide an excellent opportunity to faculty to share new academic developments and to network with fellow colleagues. A faculty member presents his work in such conferences and get feedback about it



Suggestions:

- 1) Organizations and its leaders have to invest in faculty development more consciously and systematically.
- 2) Faculty load is decided in such a manner that a faculty member distributes his time among various academic roles and learning is not put on the sideline.
- 3) Institution has to build good library resource to help faculty in self study.
- 4) The institutional leader is expected to discuss performance and competency related data with the faculty to improve their competencies.
- 5) Faculty members have to review previous performance and accordingly develop the performance and learning plan. And it should be discussed with Institutional leaders.
- 6) Mentoring is another powerful way to grow a young faculty member. Mentor can provide various teaching methods, tips to deal with performance issues in a free environment.
- 7) Student feedback is also important to understand the quality of content and delivery of instructions from faculty.
- 8) Peers can also help one another in improving the teaching performance.
- 9) Organizational leaders should counsel the young faculty members for personal effectiveness and career.
- 10) Faculty members should have higher level of self awareness and reflexivity.
- 11) Industry internship will help faculty member insight into industrial practices and managerial experience.
- 12) Motivate faculty members and tell them to participate in seminars or conferences.

Conclusion:

Faculty development is very important component of the institutional excellence. Their knowledge, professional expertise and industry insights are dependent of their exposure, developmental experiences, self study etc. Faculty development is a continuous process because developmental process may change from one phase of professional growth to another. Organization leaders need to integrate faculty development as part and parcel of his leadership style.

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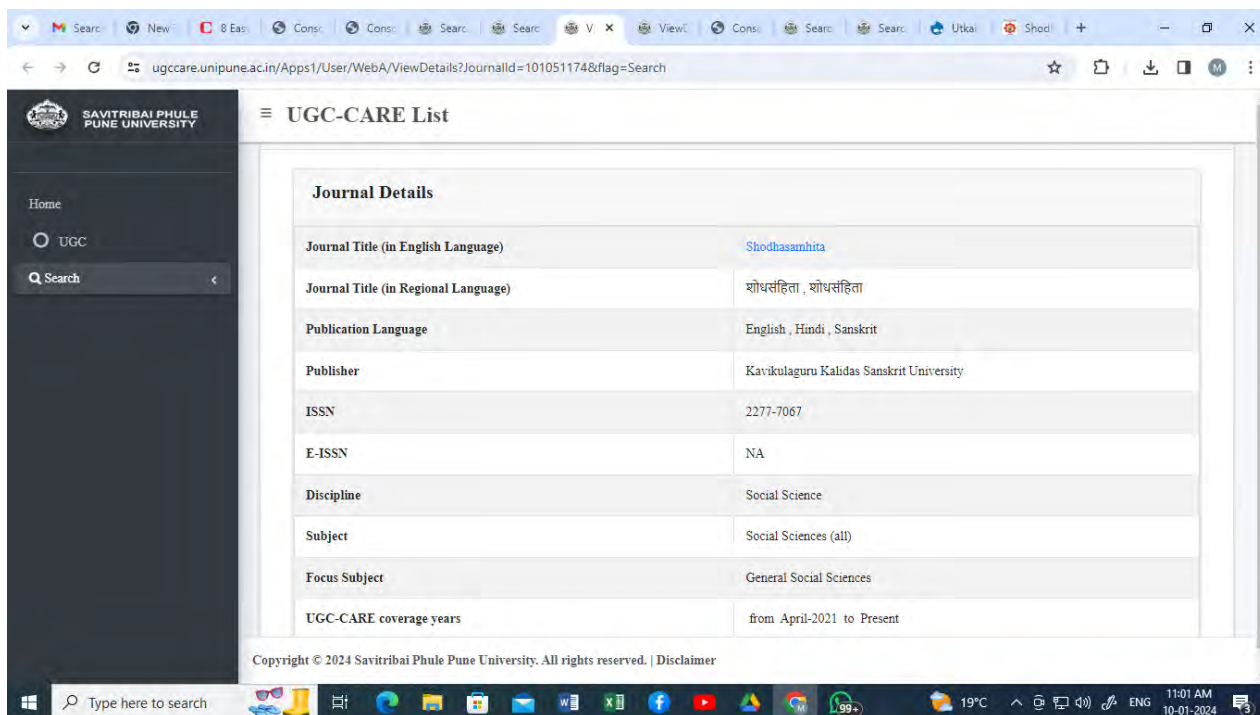
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Abstract:

The world is facing 3 major issues like ‘Change in environmental condition, serious pollution and availableness of varied energy resources. The drop-off of fossil fuels, sudden modifications in surroundings or environment, ozonosphere reduction, etc. has made us to think about the challenging, difficult life that will occur in future. And because of this, it needs major modification in energy infrastructure and adopting inexperienced green methods. There is lot of need of renewable, biodegradable, and eco-friendly product, processes, and services. Transition from fuel, oil, gas, coal to solar, tidal, geothermal is extremely needed and not only awareness but applying these things practically is essential and important.

So terribly limited attention in innovation and entrepreneurship research on topics like global warming, changes in energy consumption and other such trends is paid and switch to those things will contribute a lot. Innovative business concepts have the ability not simply to generate profit, but to resolve essential, critical environmental issues and transform underserved communities also. The optimum solutions will come from among these communities. That’s why “Green For All” is committed to providing materials that encourage and empower girls and other people of color to become business leaders.

Keywords: Green methods, eco-friendly product and services, innovation, entrepreneurship

Introduction

Invention is the first prevalence of an associated insight for a new product or process where innovation is that the first de ide to implement it (Fagerberg, 2004). Road map from Invention to Innovation is that the key of survival among this decade. Each inventive, new insight should be thought about as potential, possible seed for Innovation and nurtured for viability.

Green Innovation:

Responding to inexperienced green challenges and responsibilities with new business insights is that the crux of new recent green innovation i.e. in every stage of business- its idea, design phase, manufacturing, production techniques, Transportation, used equipments, wastage etc.



Hardware or Software system innovations associated with new green product or processes together with technology that relates to reduction/prevention of Pollution, Energy sources, new green product, Procurement of energy management.

By new green innovation we tend to ask the new technologies developed to

1. mitigate environmental damage from waste and resource over-exploitation,
2. Innovations to moderate human contributions to climate change.
3. Innovations that manage the transition from fuel to renewable energy.

Entrepreneur:

These are people who conceive new business and taking risk needed to convert insights into reality. They

- Identify new business ventures
- Incubate insights
- Champion the adaption

Green Entrepreneur

Private or public actions that execute insights, policies, and practices introduced in new green innovations. New Green entrepreneurs' vital function is not only to achieve economic growth but also environmental and social amendments.

We can define/identify a green business as one that does a minimum of four things:

1. preserves or enhances environmental quality.
2. provides family-supporting wages and benefits, with safe operating conditions.
3. provides access to training and a transparent, clear career track.
4. Inclusive of gender, race, geographic and age diversity.

Green businesses may additionally be committed to environmental and social justice initiatives such as reduction of greenhouse gas emissions and other environmental pollutants; the application/ use of renewable energy sources and energy-efficiency measures; the conservation of natural resources and energy; the minimization of waste; and also the creation of jobs in underserved communities

Objectives

- 1) To understand the mega challenges in climate/ environment.
- 2) Understand the extent to which the technological changes to be created for shifting to maximum use of eco-friendly products
- 3) Considering environmental responsibility, the efforts to be taken to generate new/ inexperienced green ideas and evaluating it from theoretical insights to actual implementation.



- 4) To understand the Government schemes or policies to achieve the opportunities.

Research Methodology:

This research is based on secondary data.

Secondary data is collected from different published reports, books, web sites etc.

Observations:

Scope of Renewable energy in India:

For study we have taken only two sources, Solar and Tidal energy

Potential solar energy in India:-With about three hundred clear, sunny days in one whole year, India's theoretical solar energy reception, on only its land area, is about 5 Petawatt-hours per year (PWh/yr) (i.e. 5 trillion kWh/yr or about 600 TW). The daily average solar energy incident over India varies from 4 to 7 kWh/m² with about 1500–2000 sunshine hours per year (depending upon location), which is far more than current total energy consumption. For example, assuming the efficiency of PV modules were as low as 10%, this would still be a thousand times greater than the domestic electricity demand projected for current year. Developing renewable energy can help India increase its energy security, decrease the adverse impacts on the local environment, lower its carbon intensity, contribute to more balanced regional development. The country has set a goal of capacity addition of 62,000 megawatt in the 11th Five Year Plan during the 2012-2017. The scope for investment in the power sector over the next few years is well over \$400 billion.

Potential tidal energy in India: Tides are generated through a mix of forces exerted by the gravitational pull of the sun and also the moon and also the rotation of the earth. The relative motion of the three bodies produces totally different tidal cycles which affect the range of the tides. In addition, the tidal range is increased substantially by local effects such as shelving, funneling, reflection and resonance. Energy is extracted from tides by creating a reservoir or basin behind a barrage and then passing tidal waters through turbines in the barrage to generate electricity. Tidal energy is extremely site specific and needs mean tidal differences greater than 4 meters and also favorable topographical conditions, such as estuaries or certain types of bays in order to bring down costs of dams etc. Since India is surrounded by sea on three sides, its potential to harness tidal energy has been recognized by the Government of India. The most attractive locations are the Gulf of Cambay and the Gulf of Kachchh on the west coast where the maximum tidal range is 11 m and 8 m with average tidal range of 6.77 m and 5.23 m respectively. The Ganges Delta in the Sunderbans in West Bengal also has good locations for small scale tidal power development. The maximum tidal range in Sunderbans is approximately 5 m with an average tidal range of 2.97 m.



The identified economic tidal power potential in India is of the order of **8000-9000 MW** with about 7000 MW in the Gulf of Cambay about 1200 MW in the Gulf of Kachchh and less than 100 MW in Sunderbans.

So because of tom of scope in renewable and alternative green businesses the new entrepreneur will take the opportunity in this field. New wave of entrepreneurs are capitalizing needs of rural poor, who lack power and booming cities with unfulfilled power needs. Initial challenges facing renewable energy in India have largely been overcome. Indian power distributors have become the key roadblock in the growth of renewable energy

Business Opportunity:

1) Renewable Energy Alternatives, New Green Collar Job coaching/Training, and new Green Business Incubators:

To curb global warming, we need to scale back our consumption of fossil fuels and swiche instead to alternative; renewable sources of energy on an outsized scale (e.g., solar, wind and geothermal energy). Which will need a variety of new policy rules and tax incentives to push the utilization of renewable energy by householders and businesses alike. These governmental efforts, combined with general interest in clean energy, are expanding the marketplace for such products and services. Rising entrepreneurs will take advantage of this opportunity in a variety of ways:

Solar installation: Installing and maintaining water heaters etc.

Green-Business Incubator: Support- first-time entrepreneurs aiming to solve environmental and social issues in their communities.

Wind Turbines: Distribute or install minor or small wind turbines

Job Training: Whether as a for-profit business or a non-profit organization, train low-income residents to be the green-collar staff of the future. *Example: Veterans Green Jobs in Denver, Colorado*

Expand Access to Renewable: Develop an innovative business model that increases access to renewable-energy technologies.

2) Transportation

Many avenues of transportation (such as ancient/traditional, gasoline-engine cars) contribute to global climate change by releasing greenhouse gases into the atmosphere. Gas-powered cars additionally produces smogginess in our cities, which may harm overall public health. Starting a business that offers alternative transportation solutions can benefit both the climate/environment and community health.

Electric Bike and Scooter business organizations (Dealership)

Refurbishing Bicycles: Freshen up and sell used bikes.



Community Bike-Share Program: *Example: SmartBike dc*

Green Cab Company: Use hybrid vehicles to assist people get wherever they're going.

Promoting different Transportation: Start a non-profit to search out innovative ways to push different varieties of transportation.

Car-Sharing Program.

Area wise Business Hubs :

3) Green Product Innovation and Consumer Goods Retail

Consumers are getting additional attentive to the health and environmental impacts of the products they use daily. (e.g., the big amounts of water and pesticides required to produce cotton). Demand for safe, effective, non-toxic products that do not hurt the environment/surroundings is steadily growing. Opportunities abound for innovative entrepreneurs to satisfy this demand with home-based businesses.

Organic Clothes: Design and manufacture organic garments for babies and adults using sustainable materials like organic cotton and natural dyes.

Example: WilloToons in San Francisco

Online Retail: In-cash the advantage of a growing market by selling goods online, such as sustainable baby products or green home and bath related products.

Example: Flipcart.com

Natural Make-Up and Body Care: Market all-natural make-up and body care items, made up of organic ingredients and not tested on animals.

Green Everyday Products: Develop daily-use items that help consumers cut their greenhouse.

4) Become Part of the ReUse Revolution

Salvage: Become a salvage expert, removing, selling, and putting in used building materials for a profit.

Furniture: Prepare the furniture out of scrap materials, or freshen up old furniture to be sold as improved.

Clothes: Design and manufacture garments from recycled or used material/fabrics.

5) Green Home- and Office-Cleaning Services

As awareness about the health and environmental impacts:

Green Housecleaning: Provide/offer green housecleaning services using all-natural and biodegradable/perishable cleaning supplies.

Example: Home Green Home in San Francisco, California

Green Janitorial Services: Offer green janitorial service for offices or schools.

6) Green Information Technology (IT)



Computers and other IT material (e.g., data switches, routers and servers) are essential to several businesses operating in the world. Several medium and large businesses dedicate important/significant space to this equipment, creating data centers in centralized, secure, temperature-controlled conditions. Most companies are looking to save money by reducing the costs associated with their data center operations, which have significant power requirements, without sacrificing quality or security.

Efficiency Consulting: Offer businesses analysis of their data centers' energy consumption and propose cost-saving changes.

Green Data Center Design and Construction:

IT Training: Enhance overall efficiency by teaching best practices to IT teams at large corporations.

E-Cycling: Recycle electronic waste.

Some start up examples are :

- ✓ EcoRight Founded in 2017 in Ahemdabad. It's eighteen product lines in around eleven e-commerce websites. The startup says it makes things that are ethically, socially, legally and environmentally audited as per the standards. These products are made with innovative material to make it better for environment. Each of the purse designs features an eco-friendly message or a pun to unfold awareness concerning the harmful effects of plastic material. The team has additionally started manufacturing and supplying of masks amid the COVID-19 irruption.
- ✓ Two ladies Pallavi and Prachi Agarwal generated invented Chalk and Chuckles that helps to give shape to children's learning, skills, and experiences with the help of the games they play. Some entrepreneurs discourage the use of gadgets like a smartphome, laptop, PSP, and so on, to entertain children, quoting the impact on the child's psychological growth or cognitive growth. The Chalk and Chuckles team helps families to unplug and connect with one another while building character values and learning skills. The startup's USP is to supply/offer games, toys, crafts, and activity boxes, primarily focusing on the child's learning and growth, creativeness and imagination, care and affiliation, discovery, and thinking. The startup creates each product keeping the earth and the environment in mind. The toys are handcrafted MDF (Class I), and are printed using soy-based ink. Each of its products is tested for compliance on international safety standards and none of them run on batteries or chargers.



- ✓ Love Organically is a beauty manufacturing brand which claims to produce 100 percent natural and chemical-free products. It was owned by Deepshika Deshmukh who was a student of Ayurveda. She has conducted in-depth research and consultations with experts from the Ayurveda field, as well as doctors, on her family's skin nutrition secrets. Every product includes nutrients from flower extracts, essentials oils, and aromatic botanicals.
- ✓ Krya Sustainable Goodies was owned by Srinivas Krishnaswamy and Preethi Sukumaran in 2010 to make environment-friendly products. The entrepreneurs say they use natural ingredients. They began by manufacturing organic laundry detergent, the startup has expanded its product line to incorporate hair, skin, and other home care solutions. Krya Sustainable Goodies produces goods that address the issues of sustainable city living. Based on the principles of Ayurveda, the startup says its products are natural, vegan, and organic in nature. The laundry detergent is claimed to be 100% plant-based.
- ✓ Finding inspiration from traditional textiles, fashion startup MINC creates contemporary eco-friendly garments which are sustainable and present a contemporary Indian fusion style. It was owned by Mini Varkey Shibu and Kochery C Shibu in 2007. Mini is an alumnus of the National Institute of Design, and Kochery was alumnus of National Defense academy. The startup designs garments only by using natural fabrics, azo-free environment-friendly dyes, and closure made from natural materials like wood, coconut, etc. It also promotes khadi and green living through eco-fashion.

Some Government Plans:

Government provides many plans. Some recent are listed below:

- a) *Loan For Rooftop Solar Power Projects.*
- b) National Clean Energy Fund (NCEF) Refinance
- c) IREDA Scheme For Discounting Energy Bills.
- d) Bridge Loan Against MNRE Capital Subsidy (Solar water heating chaneels)
- e) Bridge Loan Against Generation-Based Incentive (GBI) (Wind energy producer)
- f) Sustainable Finance Scheme

Conclusion:

There is lot of awareness in people. Rather people and new entrepreneur should move towards the green ideas. As there are several opportunities in this field, grabbing these opportunities will lead to social and environmental welfare.



New business starters should take the risk to develop the own economy keeping environment healthy as government is also putting its full effort towards such rising Ecopreneurship.

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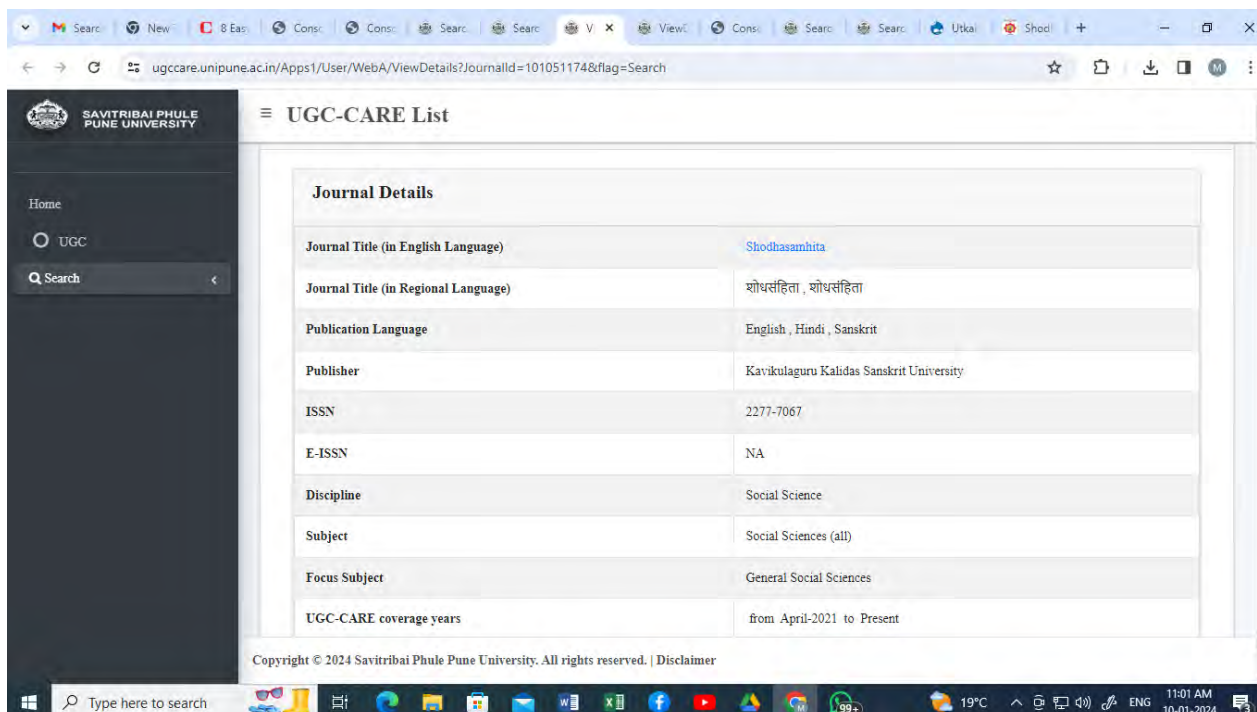
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The role of Employee Empowerment practices in the Organizational Development

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Abstract: The purpose of this paper is to examine the importance of employee empowerment and its impact on organizational development. The approach applied in this research is qualitative and quantitative. This article covers employee empowerment best practices in organizations, the advantages and disadvantages of employee empowerment, and challenges in the employee empowerment process. Organizations that implement employee empowerment practices perform better in the competitive arena. Satisfied and motivated employees always contribute to the profitability of the organization. Empowerment is a management concept that emphasizes employees become more productive and motivated to do their jobs when given the right responsibilities and resources. Motivated and committed employees are always highly satisfied with their job.

Keywords: Employee Empowerment, Job Satisfaction, Organizational Development.

Introduction

Organizational development depends on the performance of employees. There is a direct correlation between job performance and organizational effectiveness. When people's job performance is compromised for any reason, organizational development is affected. Employees are the true capital of the organization. The contribution of the employees is remarkable for the successful operation of the organization.

Employee performance is closely related to job satisfaction. The happiest employees are committed to their work, and this directly impacts job performance. Always satisfied employees perform better than dissatisfied employees. As everyone knows, there are a number of factors that affect job satisfaction, such as, employee participation in decision-making processes, etc.

Employee empowerment is the process of empowering employees to make their own decisions and to be involved in decisions that affect the organization as a whole. An empowering benefit is that you get people who are deeply connected to the organization's success.



Employee empowerment is defined as the manner in which an organization gives its employees a degree of independence and control in their day-to-day activities. The key principle of employee empowerment is to equip employees with the tools to make important decisions and to help them make the right decisions.

In the organization, decision making is the most important function at any level of management. Today's business environment is so fast and changing so rapidly that in order to operate in such a business environment, companies need help from all levels of management. For day-to-day operations, it is more convenient to delegate certain responsibilities to employees. At the same time, lower-level employees and managers have a deeper knowledge and understanding of many key processes and procedures that get the job done and helps turn an organization's strategic vision into reality.

Objectives of the study

1. To examine the employee empowerment practices in the organization.
2. To explore advantages and disadvantages of employee empowerment.
3. To find out the challenges in the empowerment of the employee.
4. To learn the role of employee empowerment practices in the organizational development.

Best practices in the organization to improve Employee Empowerment in the workplace

It pays incredibly well to empower employees, but it takes significant effort to implement it in the organization. Employee empowerment is a cultural issue. Start implementing best practices throughout your organization, only then you can create a positive and trustworthy environment that is conducive to employee empowerment. Organizations that foster an environment of trust, clear communication, delegation, and accountability tend to be good at empowering employees. Some key practices that help managers and leaders empower their people are:

- 1. Vision:** Vision of the organization must be clear to each and every employee of the organization. A clear vision statement motivates employees and outlines the ultimate goals of the organization for growth and success. Whatever the activities going on in the organization, it should match to organizational vision and mission statement. The people who are clear about the vision, their work contributes towards the success of the organization.
- 2. Communication:** Clear communication among the top level management and the employees are the key factor of organizational development. Effective communication conveys your message properly so that employees get understand company policies and procedures. Effective communication builds employee morale and satisfaction, which drives them for commitment and loyalty.



3. **More responsibility:** Delegating additional responsibilities to employees improve their capabilities and grow them for entirely new roles. This will strengthen the team's ability to work autonomously and helps them develop professionally.
4. **Involve employees in decision-making:** When employees have the opportunity to share their opinions and share their knowledge with others, it encourages strong teamwork among employees. Involving employees in decision-making shows that you trust them and value their opinions.
5. **Give Rewards and Recognition Rewards:** To empower employees through recognition, offer them words of support, encouragement, and appreciation. Recognize their achievements by offering employees rewards and bonuses, this leads to greater employee engagement. It shows respect and appreciation for their efforts. This shows that the employer trusts them to do their job well. In addition, it motivates employees to work harder to prove their best.
6. **Engaging employees in transformational change:** Employee engagement in the transformational change is a primary requirement to the success of change management process. If employees are actively engaged in their job, they will take initiative and support the changes happened in the organization. Even they are ready to give some innovative ideas. Accept their ideas, give constructive feedback and provide necessary resources to develop their ideas.
7. **Provide opportunities for professional growth:** Professional growth is closely linked to empowering employees. The organization must invest in education and development and invite employees to attend business conferences or events to develop their skills. Employees should take responsibility for their own projects and start thinking seriously; So, they are ready for new opportunities. When employees have to take advantage of these opportunities, they feel valued members of the organization.
8. **Create supportive and empowering environment:**
When a person is empowered, they have the ability to do something and know it gives them the confidence they need to succeed. Employee empowerment refers to how a company gives its employees everything they need to succeed. However, this requires more than just resource allocation. Of course, companies must provide their employees with the tools, training and skills they need to succeed. Business leaders, HR professionals and their peers play a key role in creating a supportive and nurturing environment. Internal employee development is a reward for the skills, knowledge and experience of the employee. All levels of the organization must be empowered, including managers and senior executives. Create a culture of employee empowerment, set up mentoring circles and brainstorming sessions, and guide new hires through orientation. Make sure no one is excluded from the empowerment activity initiated by the organization.



Advantages of Employee Empowerment: Empowerment is an important component of employee engagement and it offers many benefits, including: increased productivity and profitability reduce the absenteeism, reduced the employee turnover, etc.

1. **Employee motivation:** In many researches it has been found that empowerment is a major motivator to employees. When employees feel trusted and empowered, they are ready to solve problems and take decisions. They enthusiastically participate in the all activities and gain success.
2. **Faster problem solving:** Employees are aware about ground level reality, they know the issues and problems and also how to solve it. Empowered employees take a quick action and find out the solutions. It makes their work easier and faster, ultimately the productivity increases.
3. **Increased moral and profitability:** Empowered employees working without continual oversight from a manager or supervisor tend to feel more respected. When employees have autonomy to make their own decisions then artificial obstacles in the progress of tasks are removed and they move towards the success, it boosts their moral. When employees carry meaningful responsibilities within the organization and take their own decisions, they can directly contribute to the organizational profitability.
4. **Management stress reduced:** Higher level managers are busy with strategy formation, project planning, resource allocation and customer centric activities. If they have trapped with day-to-day decision making and lower-level activities they can't concentrate on the bigger picture. To work in such environment is feeling like a burden. Better to allocate some work to the employees and involve them in decision making, so that management stress could reduce.
5. **Improved staff retention:** The employees, who are more satisfied, more engaged, more empowered are less likely to want to change their jobs. Empowerment leads to greater satisfaction in the workplace. The immediate effect of job satisfaction is shown in the staff retention. Retention of motivated employees is the key of success of the organization. High employee turnover increases the expenses of the organization. Increasing turnover of employees had a negative impact on organization's performance, productivity and morale. Always employee retention practices improve organization's productivity.
6. **Improved creativity:** Empowered employees enjoy more freedom in the workplace. They are voluntarily come forward to do extra work with innovative ideas. These employees are more committed to meaningful goals, and used their creativity to achieve them.

Disadvantages of Employee Empowerment

1. **More risk:** Decision making is required the highly expertise and experienced persons. All employees are not experts or experienced, there are more chances of increasing number of mistakes at the time of decision making. It will affect to the reputation of the



organization. It is very risky at the time of empowering employees by adding them in decision making process.

- 2. Decreased efficiency:** When employees have autonomy to make decisions, there is no uniformity in decisions. There is lack of coordination among employees, which can create problems down the line. When employees are busy with some other works, they can't focus on their own work. It may reduce the efficiency of the workers. If employees are distracted, they may work slower, it will badly affect to the productivity.
- 3. Accountability Issue:** When employees are empowered, they feel that there is no need to report to higher authority. The boundaries of authority become blurred; this may hamper the professional relationship. Accountability issue may arise, no one is ready to take the responsibility of the mistakes, and employees may start blaming others. It will create an environment of distrust; there is no control over employees.
- 4. Poor decision making:** Lack of expertise and experience the quality of decisions are very poor. Poor decisions create the conflict, ultimately it will affect to the productivity of the organization. Success of the project is depended on the proper planning, skill sets of team leader and team members, and proper decision making.

Challenges of empowering employees

- 1. Insufficient Training:** To maintain organizational standard supervisors and employees are needed to follow policy of the organization. Proper training is required to strengthen the skill set of the employees. Business ethics and values must be followed by everyone is the challenge in the process of empowering employees. Organization must take care that employees do not work as per their own individual values, they should follow organizational objectives and mission and vision.
- 2. Disconnect messages:** According to Dawn Media Group, it encourages employees to think about their ability to work. This can be a challenge in customer service for example, a manufacturer handles a similar situation differently than a company. When two clients make two different decisions in the same case, it can create a disconnect between the client and the company.
- 3. Lethargic Managers:** Some managers may feel that their employees are incapable of securing a company and these managers may still cling to an employee manager's business model, reducing an employee's ability to execute the model can affect. In this case, it is helpful for stakeholders to make a commitment to work closely with their employees and give them confidence in their recruitment model so that they fully understand its power.
- 4. Organizational breakdown:** As employees gain more confidence in control, they feel empowered to make more decisions. Managers must have their own clear ways or be able to take risks that break down hierarchies within the structure of routines and make it difficult for them to control their employees.



Research Methodology

This study is based on the descriptive research design and involves the use of questionnaires as a research tool. To achieve the study objectives, data were collected from primary and secondary sources. Primary data were collected from selected employees of the private educational institutions in the city of Pune. The sampling method was used to select the random sample. The desired sample size was 200 Employees. Five-point Likert Scale was the instrument to measure responses. To analyze the data percentage method was used.

Data Analysis

Table 1. Responses of the employees

Sr. No.	Research Questions	Never	%	Rarely	%	Sometimes	%	Always	%	Often	%
1	Are you involved in decision making process which affect to your work?	17	8.5	54	27	74	37	43	21.5	12	6
2	Are you getting opportunity to suggest improvements in your organization?	78	39	57	28.5	33	16.5	20	10	12	6
3	Are you participating in setting the goals and objectives for your job?	10	5	20	10	35	17.5	60	30	75	37.5
4	Have you access to the information which needed for the decision making?	23	11.5	41	20.5	56	28	42	21	38	19
5	Are your supervisor values your suggestions and requests?	8	4	32	16	40	20	76	38	44	22
6	Are your supervisor encouraging you to suggest ways to improve job quality?	9	4.5	35	17.5	10	5	94	47	52	26
7	Are your supervisor encouraging you to suggest ways to improve productivity?	6	3	4	2	10	5	120	60	60	30
8	Do you feel that your supervisor encourages you to develop your job skills?	14	7	20	10	12	6	98	49	56	28
9	Do you feel that your supervisor concerned	6	3	31	15.5	52	26	84	42	27	13.5



	about your professional development?										
10	Are your supervisor keeps informing you about job problems?	8	4	32	16	50	25	84	42	26	13
11	Is the top management shares information with all level employees?	28	14	46	23	66	33	48	24	12	6
12	Is the top management accepting ideas and suggestions given by lower-level employees?	28	14	46	23	66	33	48	24	12	6
13	Is the top management interested in training people for their advancement?	10	5	20	10	60	30	80	40	30	15
14	Is there open and free discussion regarding upcoming changes with all employees?	26	13	38	19	58	29	54	27	24	12
15	Are you feeling competent to perform the tasks required for your position?	0	0	6	3	10	5	120	60	64	32
16	Are you confident about your capabilities and skills?	0	0	0	0	5	2.5	124	62	71	35.5
17	Have you the authority to make the necessary decisions to perform your job well?	10	5	16	8	20	10	100	50	54	27
18	Is your top management trust on you to make appropriate decisions in your job?	23	11.5	41	20.5	56	28	42	21	38	19
19	Have you an opportunity for interdependence and freedom in your job?	6	3	31	15.5	52	26	84	42	27	13.5
20	Are you satisfied with your job?	0	0	0	0	5	2.5	124	62	71	35.5
22	Are you motivated to continue your job?	0	0	0	0	5	2.5	124	62	71	35.5



Findings

- Above table shows that 37% employees sometimes get opportunity to involve in decision making process, 21.5% employees were always involve in decision making and only 6% employees were continuously participated in decision making process. Whereas 27% employees were very rarely participated and 8.5% employees were never participated in the decision-making process.
- Most of the employees very rarely or never get any opportunity to suggest improvements in the organization. 16.5% employees said that sometimes they get opportunity to suggest improvement in organization. Very few employees get such opportunity always or often.
- More than 67% employees were participated always or often in setting goals and objectives for their job. Few employees said that sometimes they were involved and few employees were never participated in setting goal of their job.
- There was a mixed opinion about the access of data which needed for the decision-making process. Some employees said always they get access, some employees said sometimes they get access and some employees said they never get access of the data which needed for the decision-making process.
- 38% employees said that their supervisor always values their suggestions and request, 22% employees said often, 20% employees said sometimes supervisor values their suggestions and 16% employees said rarely and 4% employees said never supervisor values their suggestions and request.
- Most of the employees said that their supervisor always encourages them to suggest ways to improve job quality. Some of the employees were not agree with this, they said very rarely supervisor encourages them to suggest ways to improve job quality.
- 90% employees said that supervisors were always or often encourage them to suggest ways to improve productivity. Whereas very few employees were said rarely or sometimes, supervisor encourages them to suggest ways to improve productivity.
- Most of the employees feel that their supervisor always encourages them to develop their job skills.
- More than 50% employees said that their supervisors were always or often concerned about their professional development. 26% employees said that sometimes they were concerned and few employees said that very rarely they were concerned about their professional development.
- More than 50% employees said that supervisors always keeps informing about job problems, 25% employees said sometimes they inform, whereas remaining employees said that rarely or never keeps informing about job problems.
- Above data shows that only 6% employees said that top management regularly shares information with all level employees, 24% employees said always, 33% employees said sometimes 23 % employees said rarely and 14% employees said never.



- Only 6% employees said that top management regularly accept ideas and suggestions given by lower level employees, 24% employees said always, 33% employees said sometimes 23 % employees said rarely and 14% employees said never.
- 15% employees said that top management is often interested in training people for their advancement. 40% employees said that top management is always interested, 30% employees said that sometimes interested, 10% employees said rarely and 5% employees said never top management interested in training people for their advancement.
- In the organization 19% employees said that very rarely happened the open and free discussion regarding upcoming changes with all employees. 29% employees said that sometimes it's happened, 27% employees said always its happened and 12% said regularly its happened in the organization. Whereas only 13% employees said that it's never happened.
- More than 92 % employees always or often feeling competent to perform the tasks required for their position. Very few employees are sometimes competent or rarely competent.
- Almost all the employees are confident about their capabilities and skills.
- More than 77% employees feel that they have always authority to make the necessary decisions to perform their job well. 10% employees feel that sometimes they have authority and 8% employees feel that rarely they have authority. Whereas 5% employees feel that they don't have any authority to make necessary decisions to perform their job well.
- 19% employees said that top level management often trust on them for appropriate decision making in their job, 21% employees said that top management always trust on them, 28% said sometimes, 20.5% said rarely and 11.5% employees said that never top management trust on them.
- 52% employees said sometimes, 42% employees said always, 13.5% employees said often and 31 % employees said rarely they have an opportunity for interdependence and freedom in their job. Only 3% employees said there was no freedom.
- More than 97% employees were satisfied with their job, and motivated to continue their job with the same organization.

Conclusion

Employee Empowerment is the thought process of broad minded and open cultured management. To minimize the burden of management and release the stress, it is better to involve employees in the decision-making process. Now a day's employees are very much aware about their status, power and recognition. Salary is not only criteria to satisfy employees and retain them for a longer period with organization. Management should think about the physical as well as psychological needs of the employees. Human beings are very much satisfied with this feeling that they are not only serving for this organization but they are



important part of it. Their opinion, thinking, suggestions get matter in the organization. This is the proud feeling for the employees. This feeling motivates them to keep engaged themselves with productive work. Ultimately it is in the favor of organizational development and profitability.

Though the employee empowerment contributes to the productivity and profitability, top managements are reluctant to give freedom to involve employees in the decision making. Especially in India when the facts and figures have been collected for this study, it shows that very few organizations rarely giving opportunities to their employees to involve in the decision-making process. Sometimes middle level managers or supervisors ask opinion to the employees for day-to-day activities or related to their job improvement. In this competitive world to achieve success, organization should develop the culture of empowerment at all the levels. Then only we can say that Business World has extended its boundaries.

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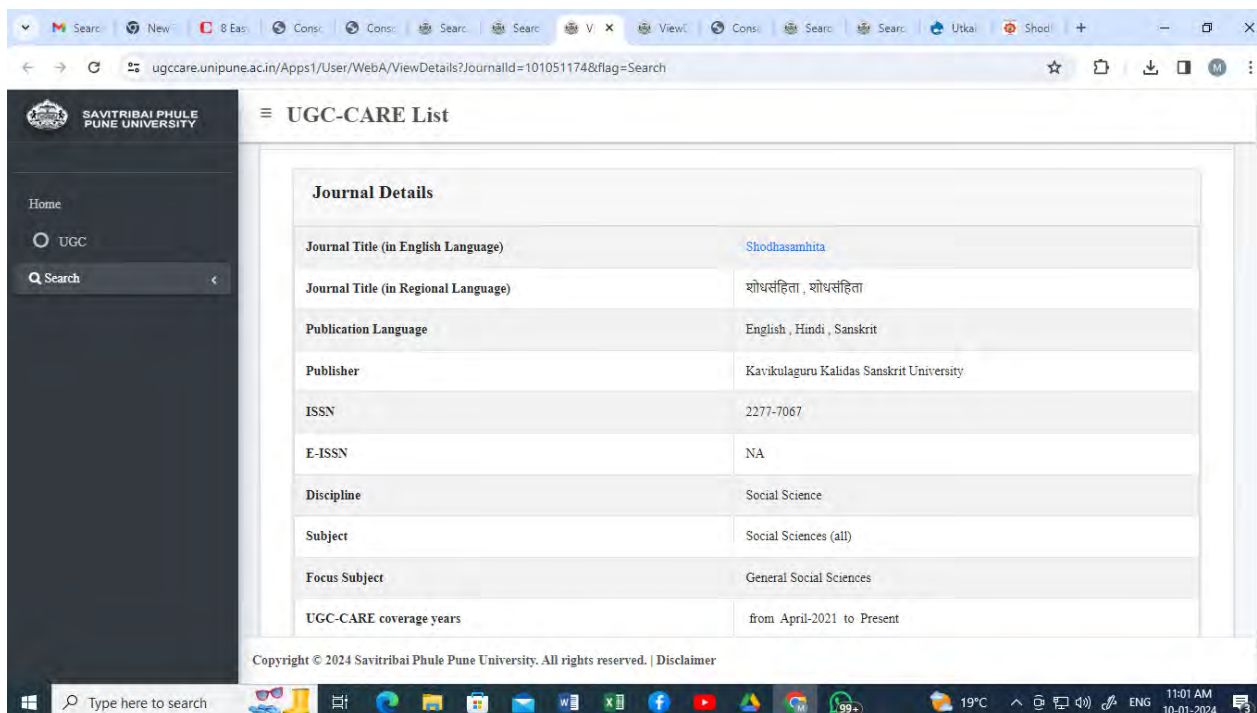
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MARKETING PRACTICES OF PRIVATE HIGHER EDUCATIONAL INSTITUTES: A CHANGING SCENARIO IN MAHARASHTRA WITH SPECIAL REFERENCE TO PUNE CITY.

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Abstract:

This paper deals with the different marketing practices favoured by private higher educational institutes resulting in the emergence of private universities in Pune. Students and parents are effectively attracted to achieve a career-oriented success that leads to maximizing the prosperity of their stakeholders with various marketing strategies.

As marketing of Private higher educational institutions⁸ are much more inspirational, gratifying and operative to explore job-oriented courses involved in the teaching and learning process in India¹⁹.

Keywords: *Educational Marketing, Marketing mix, social media marketing, Private university, Private higher educational institutes.*

1.1 Introduction:

1.1 a. Marketing by American Marketing Association: “Marketing is the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large.”¹

Table No. 1.1 Marketing mix¹⁰

Sr.no	Elements of marketing mix of educational services	
1	Product	Higher Educational courses /Expert opinion by Global mentor
2	Price	Academic Course fees
3	Place	International /National /domestic
4	Promotion	Methods of creating awareness

(Source: Researchers compilation)

Marketing of higher educational services deals with identifying the client's need (career), by creating different types of career-oriented courses and disseminating their knowledge through promotional activities in order to stay in the market and make a profit for the stakeholders through marketing practices⁹.



1.2 Review of literature:

1. Philip Kotler and Fox (1995), The study gives information about educational service marketing and the Process for the same. Marketing involves designing the institutions offering to the targeted market that needs to meet and desires and using effective pricing, communication, and distribution to inform, motivate, and service these markets. A practical method used to capture the defining features of the educational marketing concept is comparative analysis with other marketing areas. The study clarified the importance of educational marketing services².
2. Curtis, Abratt, & Minor (2009), The research study discussed corporate branding in higher educational institutes also playing a significant role in the decision-making process of many parents and prospective students³.
3. Gibbs (2011), Research studies believed that ethical conduct is essential in the marketing of educational services. A more sophisticated and knowledgeable consumer demand that higher education institutions provide a more personalized marketing message⁴.
4. Clagett (2012) The public review of colleges or universities as profitable organizations shifted when higher educational leaders began to see academic programs as products and students as customers⁵.
5. Murray & O 'Neill (2012) The focus of the niche product offerings is the uniqueness that customers can perceive its essence or higher quality standards. It is believed that university marketing leaders may use these strategies to develop tailored marketing campaigns to attract Latino prospective students and parents⁶.
6. Pugsley, L., (2004) In this Respect, Romanian universities are less experienced due to a lack of business and cooperation with Environmental representatives. In higher education, the price is often associated with academic tuition fees, which are a fundamental revenue source for many people at higher educational institutes. The Price of Education is one of the critical criteria for university selection, which both students and parents are concerned about the financial implications of coming to university. However, require special consideration in pricing strategies. The impact on the target profile and the University's image as a whole, as some consumers consider more expensive services⁷.

1.3 Objectives:

1. To find awareness of private higher educational institutes among students and the aspiring parents in Pune city.
2. To study marketing practices of private higher educational institutions in Pune city.
3. Social Marketing media privileged in marketing of Private higher educational institutes.

1.4 Research Methodology¹⁵:



Table No. 1.4 Research plan

Sr. No	Parameter	Description
1	Type of Research	Ex Post Facto Descriptive Research
2	Nature of Research	Quantitative & Qualitative Research
3	Research Instrument	Structured Questionnaire
4	Type of Products	Professional courses Undergraduate and postgraduate offered by higher educational institutes.
5	Sampling Method	Convenient sampling Method
6	sample size	350 (200 students,100 parents, 50 teachers) were selected in Pune city
7	Sources of Data Collection	1. Primary Sources and 2. Secondary sources
8	Primary Sources	Structured questionnaire and field survey
9	Secondary sources	Nationals and International journals, Research papers, Magazine, e-resources.
10	Rating Scales Used	Likert Scale
11	Data Interpretation	Bar graph, Pie chart / Tables

(Source: Researchers compilation)

1.5 Data analysis and interpretation

1. Marketing impact over spreading awareness in society.

Table 1.5.1 Response collected

* Cross Tab		SD	DA	N	A	SA	Total
1.Student	Count	62	5	48	45	40	200
	%	31%	3%	24%	23%	20%	100%
2.Parents	Count	21	16	9	22	32	100
	%	21%	16%	9%	22%	32%	100%
3.Teachers	Count	10	8	12	8	12	50
	%	20%	16%	24%	16%	24%	100%
Total		93	29	69	75	84	350



(Source: Primary data and excel output)

From the above Table number 1.5.1, it is found that 45(23%) students agree and 40(20%) students Strongly agree that they are influenced by marketing of private higher Educational Institutes in Pune. Research study revealed that 22% parents and 32 % are strongly influenced by the marketing impact of private higher education institutions in Pune.

The 8 (16%) and 12 (24 %) Teachers strongly believe marketing is an edging tool in spreading awareness in the society. The

2. Marketing mix opted by Private higher educational institutes

Table 1.6.2 Response for Marketing mix

* Cross Tab	No Use	Marketing Mix ¹⁰			Total
		3 Ps	4 Ps	7ps	
1.Student	35	32	52	81	200
	17.5%	16.0%	26.0%	40.5%	100.0%
2.Parents	12	19	21	48	100
	12.0%	19.0%	21.0%	48.0%	100.0%
3.Teachers	7	8	12	23	50
	14.0%	16.0%	24.0%	46.0%	100.0%
Total	54	59	85	152	350

(Source: Primary data and excel output)

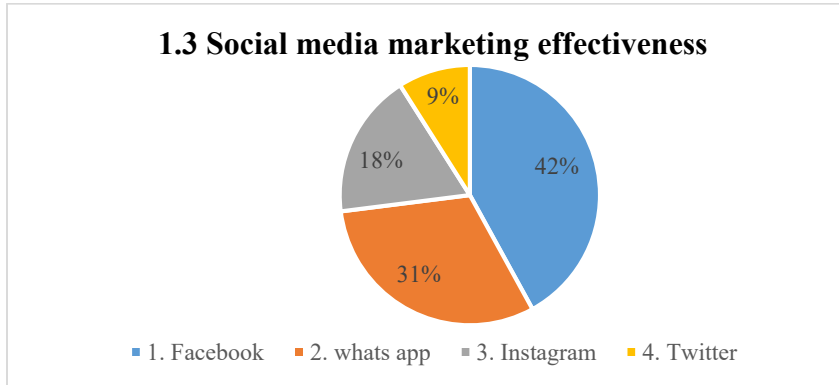
Marketing mix opted by private higher education institutes for attracting the students are working perfectly. The different private higher education institutes opt for a variety of marketing mix such as product price place and promotions process Physical evidence and the people related was the policies utilizing maximum resources to generate competitive advantages by delivering there services effectively.

It is found that analysis of marketing higher educational institutes¹⁸ which are opting 3 P's of marketing are very few in number 32(16%). Marketing mix update by private higher education institute for utilizing 4 P's of marketing found to be 52(26%) and bracket 81(40.5%) Student's responded that are premiere higher educational institute's obtained 7Ps of marketing there are effectively working to catch the maximum flock of the students as they are utilizing their maximum strength.

19% Parents responded that the private higher education Institutions are opting 3 P's of marketing whereas 21% parents responded that they obtained 4 Ps of marketing effectiveness increases as they opt 7 P's of marketing responded by 48 % parents.

As per the Teacher's opinion 3 P's of marketing opted by 16 % of Institutes and 24% of the institutes are practicing 4ps of the marketing whereas 46% Teachers responded that 7 P's of marketing mix for promoting their Institute and spreading their awareness in society.

3. Role of social media in Marketing of Private higher educational institutes in Pune.



From Figure 1.3 above, the research study found that 42% of institutions are in favour of Facebook social media marketing.

The social media marketing mix booming now a days with its positive impact on various Private higher educational institutes enlightening their successful stories on WhatsApp, Facebook, Instagram, Twitter etc¹³.

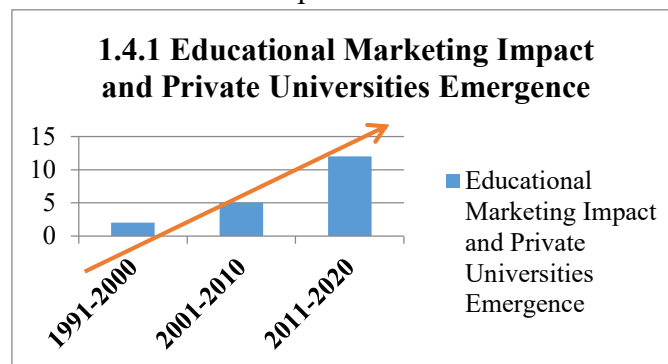
The social networks Facebook play a crucial role in the marketing of private higher education offerings. Facebook social media marketing is considered the best for daily news and mainstream curriculum activities.

Instagram social media marketing uses private higher educational institutes by 18%. It is claimed that many of the major institutions that promote their institutions post pictures of the successful selected students campus drive.

Twitter media marketing is noticed by 9% of private universities. It is claimed that academic news is only published on Twitter by the institutions during the semester each year.

4. Marketing of private higher educational policies led to the emergence of new private universities in the last decade¹⁷.

Graph no.1.4.1





(Source: Researchers compilation from secondary data)

Everyone is trying to reach the highest level in Throat Slit competition, business strategies utilize optimal resources to gain competitive advantage with the help of high trending marketing mediums and factors responsible of marketing of higher educational services¹⁶.

Application-driven technologies and electronic resources, such as print media marketing, are growing exponentially to effectively promote business in new ways.

Privatization and globalization have buzzed in the Modern era, everyone is trying to get new opportunities by preferring higher education in private higher educational institutes students and parents and awareness of private higher education institutes is at its peak level.

It is observed that the private higher educational institutes leverage their quality of service within time and service delivery to promote a professional course that fully meets the demand of the current market⁸. Marketing and its impact are increasing day by day. The subject structure maintained by the private higher education institutes affects the minds of the students, leading to the emergence of private universities¹⁴. Private universities offer career-oriented courses as well as the academic curriculum each designed according to the needs of the industry, welcome refreshments for participating in the new opportunities. The positive ethics behind marketing of higher educational institute at its peak.¹¹

It is found that many of the institutes are utilizing their total strength on advanced marketing practices to prove their quality of education in pune.

The private University handles its emergence, fulfilling the students' demand for getting the jobs it leads the emergence of Private universities in Pune.

1.6 Conclusions of the research study:

The following are the outcomes of the research

1. The importance of marketing helped in spreading awareness in society and gave an edge to choose the best college in Pune.
2. The emergence of private universities helped to society enhancing the quality education services to sustain new generation in global market.
3. Social Media marketing developed as emerging sharpened tool in gathering information from youth as well as fulfilling demand for committed choice.
4. Private University maintains quality and commitment completion are the recent trends in business studies meets industrial demand at global level¹².
5. Marketing practices of private higher education institutions have worked effectively to develop qualified personnel for upcoming technological challenges and opportunities in a new era.
6. Higher Education Marketing gives the market an advantage of the educational product umbrella recovers to niche marketing²⁰.



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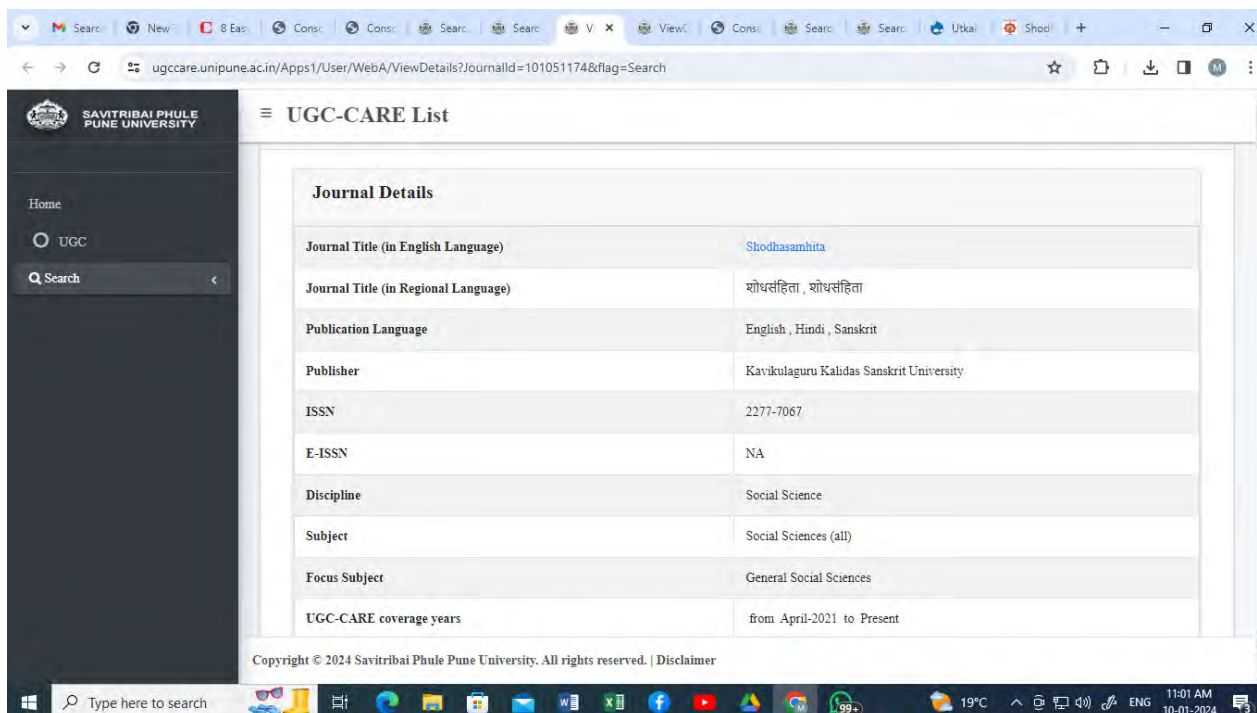
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A STUDY ON RANKING OF VARIOUS FINANCIAL OBJECTIVES IN FINANCING PLANNING AND IMPORTANCE OF EDUCATION PLANNING IN INDIVIDUALS HUMAN LIFE CYCLE.

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**A STUDY ON RANKING OF VARIOUS FINANCIAL OBJECTIVES IN FINANCING
PLANNING AND IMPORTANCE OF EDUCATION PLANNING IN INDIVIDUALS
HUMAN LIFE CYCLE.**

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Abstract

Present study focus on various components of financial planning and importance of education planning in individual's household. Human life cycle consist of different phases and required money in every phase as per need , goals and dreams. In the present study Education planning from finance perctive was discussed. Primary data was collected from 425 respondents in pune city. The main objective of this paper is to discuss mechanism of financial planning, find out preferences for various goals while financial planning and discuss education planning with the help of example .The present study also thownlight on Financial planning and Individual life cycle , financial goals , type of planning required to achieve these goals & different investment avenues.

Keywords: financial planning, education planning, investment instruments, goals

Introduction:

Financial planning refers to systemactic procedure of managing your money to achieve personal monetary satisfaction.In todays world, expectaions about individual goals are increase due to various factors like increase in income level, increse literacy level of the individual, broder perspective towards life, realization of money in to saving and investments etc.financial plnning plays important role in achieving individuals dreams and enjoying life with ease.

Personal Financial Planning process: In the process of financial planning individual need to collect information from family tree.There should be transferancy about information.

Objectives of the study:

1. To study various mechanism of financial planning
2. To find out preferences for various goals while financial planning
3. To discuss process education planning and human life cycle

Research Methodology:

The present paper analyzes the data collected from primary sources and converts them into some useful information. This paper includes assembling of primary data that is collected through personal interview of individual residing in Pune city. Based on collection and analysis of data observations are made. The data were analyzed by using Statistical Package for Social Sciences version 20.0 and MS-Excel 2010. For the present study Cronbach Alpha is 0.800 which is more than 0.7. The values of Cronbach's Alpha is acceptable and desirable, as these values are more than 0.700, confirming that both the scales are reliable enough to be used for further analysis. Hence, this questionnaire has been considered for the study.

Total respondents considered for the study are 425 working individuals. Present paper also collect data from secondary sources and come to the conclusion of the information.



Data Analysis and observations:

Financial planning and Individual life cycle: Every stage of human life cycle financial planning plays significant role.

Table No.1: Human life phases and goals

Age group	Financial Objective	Individual Life goal
20-30	Protection against risk , cash flow planning to meet regular expenses	Basic Wealth Protection
30-40	Provide financial security and support	Basic Wealth Protection
40-50	Develop comfortable standard of living	Wealth Accumulation
50-60	Provide for comfortable retirement	Wealth Accumulation
60-80 and more	Estate planning	Wealth Distribution

Financial planning and wealth goes hand in hand. Once individual achieve financial objective, individual start creating wealth. Basic wealth protection achieved through cash Management, Credit Magement or Debt Management, Risk magement and Tax Management. Wealth accumulation attained by retirement planning and basic financial security. Wealth distribution is last phase of financial life cycle of the individual. Wealth is distributed by proper estate planning. Individual needs to plan in discipline manner to achieve wealth. Basic wealth protection, wealth accumulation and wealth distribution are depending on financial planning of an individual. Similarly, financial planning of individual depends on living phase of an individuals and corresponding financial objectives.

Financial Planning process:

Step 1:

Individual need to collect financial information about family like income sources, monthly expenses, and expected additional expenses in a year like festival expenses etc., assets of the family, liabilities of the family and individual. It is helpful to determine current financial situation of the individual and household.

Step 2: After collection of financial information about household, household need to enlarge financial goals or objectives of individual and household



Step 3: In this step financial objectives are finalized, come to a decision about main concern of households, time period required to achieve the objectives.

Individual needs to plan their money in a systematic manner so that financial goals or individual dream to be achieved. List of different types of financial goals and type of planning required to achieve these goals are given below:

Sr.No.	Financial objective	Component of Financial planning
1	To make sure a secure Retirement life	Retirement Planning
2	To abide Children's Education costs	Education planning
3	To acquire own House	Investment planning
4	To execute Marriage of Child or ren's marriage ceremony	Investment planning
5	To purchase a Car	Investment planning
6	To meet any unnoticed events cost	Contingency Planning
7	To decrease Income tax	Tax planning
8	To ensure possessions are passed on smoothly to dependents	Estate planning
9	To protect dependents income in the event of death or disability	Insurance planning
10	To increase in an investments or higher returns	Investment planning
11	To reduce credit card burden and other personal expenses	Cash flow planning
12	Higher education for children	Education planning
13	To create and protect wealth for an Individual and family	Estate planning
14	To manage liquid assets to fund the short-term financial needs	Contingency Planning

Source: Researchers Compilation

Step 4: Collection of information about investment options available in the market.

Following table represent list of various investment options for an Investment.



Gold	Fixed Deposits	Senior Citizens Savings Scheme (SCSS)
Mutual fund Investment	Time deposits	National Pension System (NPS)
Stocks	Overnight funds	Public Provident Fund (PPF)
Bonds	Liquid funds	Reverse Mortgage
Exchange Traded Funds (ETFs)	High-interest savings accounts	Real Estate Investment
Kisan Vikas Patra	Recurring Deposits	Provident fund
National Saving Schemes	Insurance – life , Medical	Sukanya Samuridhi Yojana
ULIP schemes		

Source: Researchers Compilation

Step 5: after collection of information about different investment options compare returns of each and ready with alternatives for an investment based on analysed information from market, friends, agents, secondary sources etc.

The following factors should be considered when making investing decisions:

- Age of Investor
- Goal – short term and long term
- Income and economic dependents
- Risk profile of investor

Step 6 : Prepare financial plan according to financial goals long term and short term , financial components like Tax planning, Insurance planning , education planning, retirement planning , estate planning ,cash flow planning, contingency planning etc.

Step7: Evaluation of various investment substitutes as per financial goals

Step 8 : Execution of financial plan as per portfolio prepared during the process

Step 9: Monitoring of the financial plan on regular interval and make necessary changes in financial goals and investment patters.

Step 10: Review of the financial plan and revision of financial plan as per new objectives and situation of the household.

Preference of Individuals for financial objectives while financial planning

	Mean Rank	Rank score
Comfortable Retirement	4.98	3
Bear Children's Education cost	3.61	1



Buy House	3.84	2
Perform Child/ren's Marriage	6.88	9
Buy Car	5.21	6
Bear Cost of any unforeseen event	5.06	4
Achieve growth in Investment	6.14	7
Reduce Liability	5.18	5
Ensure assets passed smoothly to dependents	7.33	10
Reduce income tax liability	6.78	8

Source: Field Study Observations

Details of Preference test and Significance value

Test Statistics	
N	425
Kendall's W ^a	.174
Chi-Square	664.373
Df	9
Asymp. Sig.	.000
a. Kendall's Coefficient of Concordance	
Source: Field Study Observations	

Test Statistics: Kendall's Coefficient

Significance level: 0.05

Respondents were asked to rank their preference of financial objective for financial planning. First rank of preference was given to children education followed by buy house , comfortable retirement ,bear the cost of any unforeseen event, reduce liability ,buy car, achieve growth in investment ,reduce income tax liability ,perform child / ren’s marriage and last preference was given to ensure assets are passed smoothly to dependents. As sig. value is less than 0.05, respondents have not given equal weight to all the financial objectives

Education planning: during study it has been observed that children education expenses ranked first for many households. In this situation proper education planning need to be done so that during schooling period childrens should be face any financial problems. For higher education needs more money as compare to traditional courses.

Educational planning is the monetary arrangement made by a household for educational development of childrens with the aim of making education more effective and efficient without financial obstacles.



Suggestive plan for education planning:

1. Analyse present income statement, Personal financial statement of the family
2. Make a list of Different course for your child as per childrens intrests and skillset
3. Find out Present value of courses along with alteratives options
4. Prepare chart or table which indicate future value of present courses.
5. Prepare Investment plan in different phases of education based on cost estimation of education.
6. Create basket of Investment as per age of child, risk profile of Individual
7. Monitoring of investment on periodic basis
8. Review plan and change investment peridically

Investment Avenues Preferences

Investment Avenues	Mean Rank	Score Rank
Insurance	2.60	1
Fixed Deposit/Recurring Deposit	2.85	2
Stock	5.93	6
Bonds and Debentures	7.11	9
Real Estate	4.80	3
Gold and Precious Metal	4.87	4
Public Provident Fund	5.92	5
NSC/KVP/Post office scheme	6.42	8
Mutual Fund	6.29	7
National Pension Scheme	8.21	10

Source: Field Study Observations

Respondents were asked to rank their preferences of investment avenues for financial planning. First preference was given to Insurance followed by fixed deposit, real estate, gold and precious metal, Public Provident Fund (PPF), Stock, Post office schemes, bonds and last preference was given to National Pension Scheme. As sig. value is less than 0.05, respondents have not given equal weight to all the investment avenues.

Example of Education planning:

Mr.Vedant Jain is 42 years old salaried individual situated at Mumbai. Cash Flow details of the person are as follows:

Cash Inflow	Present Situation	Suggested
Salary income	Rs.1.4 Lakhs per month	Rs.1.4 Lakhs per month



Cash Outflow		
Household Expenses	Rs.50000 per month	Rs.50000 per month
Children education	Rs.30000 per month	Rs.30000 per month
Insurance premium	0	Rs.2466 per month
Investment	Rs.58000 per month	Rs.55218 per month
Total Outflow	Rs.1.38 Lakhs per month	Rs.1.37 Lakhs per month
Surplus	Rs.2000	Rs.2316

Source: Researchers Compilation

Assets	
Cash	Rs.4 Lakh
Debt	
Fixed Deposit	RS.66 lakh
EPF	Rs.53 Lakh
PPF	Rs.38 Lakh
Debt Fund	Rs.30 Lakh
Gratuity	Rs.20Lakh
Gold Investment	Rs.10 Lakh
NPS	Rs.3 lakhs
Equity Mutual Fund	Rs.95 Lakh
No Liability	
Net Worth	Rs.3.19 Cr.

Source: Researchers Compilation

Goal No.	Goal of the Individual	Future Cost	Monthly investment needed
1	Child education (1 st Children)	Rs.38.9 Lakhs	



2	Child Education (2 nd Children)	Rs.51.8 lakhs	
3	Higher Education (1 st Children)	Rs.1.1 Cr.	
4	Higher Education (2 nd Children)	Rs.1.5 Cr.	Rs.33800
5	Contingency Fund	Rs.4.8	
6	Buy own House	Rs.1.8 Years	
7	Wedding (1 st Children)	Rs.57.1 Lakhs	
8	Wedding (2 nd Children)	Rs.72.1 Lakhs	Rs.3418
9	Retirement Planning	Rs.3.97 Cr.	Rs.1800
10	Risk protection		

Investible Surplus:Rs.55218

Source: Researchers Compilation

Assumptions:

Annual return 12 % for equity funds and 7% for debt funds, Inflation: 7%

Goal No.	Goal of the Individual	Future Cost	
1	Child education (1 st Children)	Rs.38.9 Lakhs	7 years
2	Child Education (2 nd Children)	Rs.51.8 lakhs	11 Years
3	Higher Education (1 st Children)	Rs.1.1 Cr.	11 years
4	Higher Education (2 nd Children)	Rs.1.5 Cr.	14 Years
5	Contingency Fund	Rs.4.8 Lakhs	
6	Buy own House	Rs.1.8 Cr.	4 Years
7	Wedding (1 st Children)	Rs.57.1 Lakhs	18 years
8	Wedding (2 nd Children)	Rs.72.1 Lakhs	22 years
9	Retirement Planning	Rs.3.97 Cr.	18 years
10	Risk protection		

Source: Researchers Compilation



Goal No.	Goal of the Individual	Investment Made
1	Child education (1 st Children)	Equity Fund
2	Child Education (2 nd Children)	Equity Find
3	Higher Education (1 st Children)	PPF , Mutual Fund
4	Higher Education (2 nd Children)	PPF , Mutual fund
5	Contingency Fund	Cash , Fixed deposit
6	Buy own House	Fixed deposit , Mutual Fund
7	Wedding (1 st Children)	Gold
8	Wedding (1 st Children)	Gold
9	Retirement Planning	EPF, National Pension scheme , Gratuity
10	Risk protection	Insurance Term plan by Employer: Rs.2.4 Cr. Health Insurance from Employer : Rs.24 Lakhs

Source: Researchers Compilation

Conclusion:

It has been observed that education planning should be the first goal of the family who is having children. Buying own house and retirement provision is also important along with the education planning. Individual need to collect information about different investment avenues and prepare portfolio as per income, risk tolerance level, age, expenses, safety and security about investment avenues. Education planning is a need of hour in today's situation. People can take the assistance from financial planner to achieve goals and ease of life.

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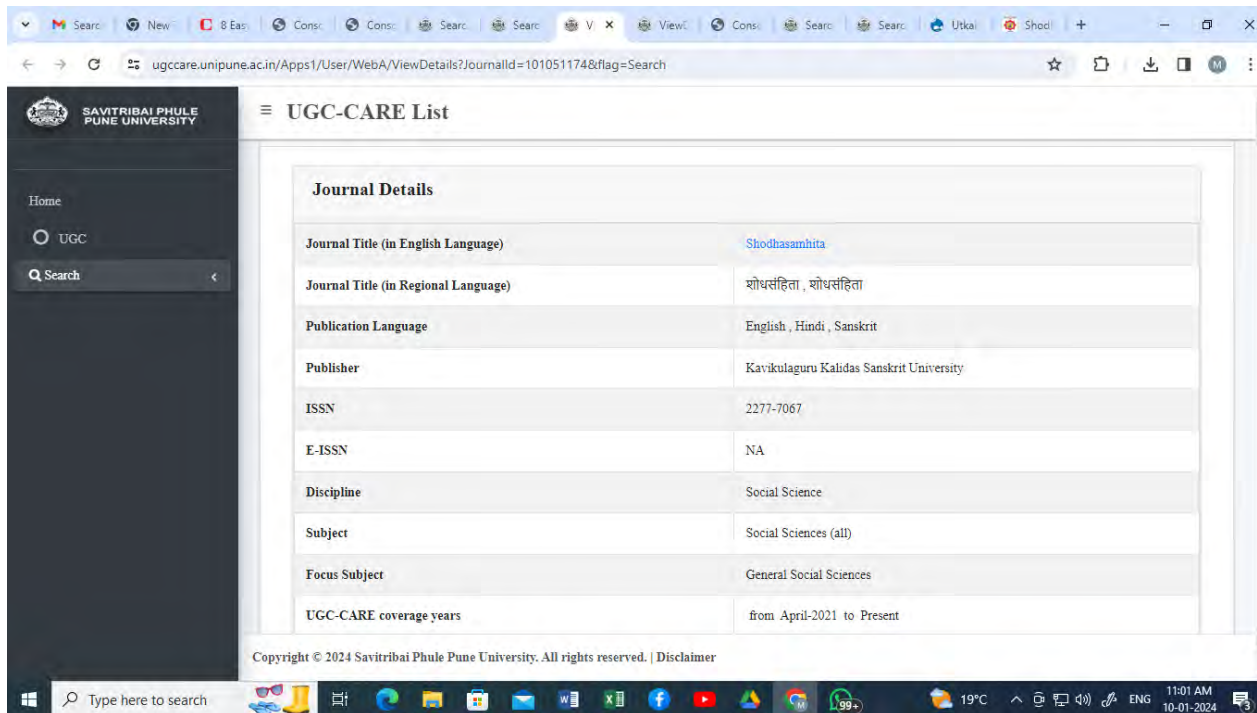
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Journal Details	
Journal Title (in English Language)	Shodhasamhita
Journal Title (in Regional Language)	शोधसंहिता , शोधसंहिता
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STRESS AMONG STUDENTS AND WORKING PROFESSIONALS

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Abstract:

Stress is the emotional and physical strain caused as a result of one's response to what happens around him or her. The stress is biological response to some stimulus. The natural ability of the body to deal with stress is called as stress response. Now a days stress is becoming an increasing problem for every human being. Everybody goes through stress be it relation demands, work, household tasks, children's school education, financial situation etc. Some stress is normal, but too much stress can cause damage to health. Stress may be positive or negative. The negative stress adversely affects and individual's ability to function effectively in life. The positive stress helps one to handle event effectively and perform well even under pressure. It brings motivation, competitiveness, happiness and healthy life.

The objective of this paper is to describe the terms stress and its symptoms, causes and methods to reduce the stress. The segmentation of stress is done on the basis of students and working professionals. The study is done with the help of standard textbooks, leading journals, magazines, articles and records. It is found that there may be differences in the frequency with which every individual experienced certain stress related disorders as well as differences in psychological, physiological reaction accompanying stress. The stress explores its negative and positive effects on all aspects of life of human being. It is suggested that with the help of various stress reducing techniques, every individual respective of age and profession try to reduce negative stress and convert it into positive energy to leave a peaceful, healthy and happy life. Positive stress is important for overall development of life, relations, health and status.

Keywords: Positive stress, Negative stress, Causes, symptoms, Stress reducing techniques etc.

Introduction:

Stress is nothing but the forces that tends to strain or deform a body. It is mentally or emotionally disruptive influence. It is an unpleasant state of affair and irritating or annoying condition of mind stress is inevitable in almost many levels. Everybody goes through stress be it relationship demands, work, household tasks, children's schools education, financial situation, attitude, physical fitness, age, health, habits etc. It is an inborn instinct which helps you to deal with everyday difficulties but if it goes on for too long, it can harm your physical as well as psychological health making it difficult for you to handle day to day living and attempt has been made in this paper to highlight term stress, its symptoms, it's causes and methods to reduce the stress.



Stress word was derived from the Latin word “Stringi”. Meaning of this Latin word “stringi” means “To be drawn tight”. Previously i.e. in 15th century the term stress was used to describe troubles or pain. It is any state that causes people to lose their equilibrium be it mentally, physically or emotionally. Later in 16th century the stress was used to describe the burden, force or pressure on person’s body or soul. After that in 17th century stress denoted hardship, straits, adversity and affliction. In 18th, 19th and 20th centuries it meant, “Force pressure, strain or strong efforts.

In medical terms stress is defined as “a physical or psychological stimulus that can produce mental tension or physiological reactions that may lead to illness”.

Stress is not always necessarily harmful. **Hans Selye**, the father of modern stress defines this term as “stress is non specific response of the body to any demands made upon it”. Stress is not necessarily bad - it all depends on how you take it. The stress of excite full, creative, successful work is beneficial. But stress of failure, humiliation or infection is harmful. “Stress may result in ether negative things or positive things.

Objectives

- 1) To study stress, its symptoms, causes and methods to reduce the stress.
- 2) To study factors associated with stress among students.
- 3) To study factors associated with stress among working professionals.
- 4) To find the techniques to reduce the level of stress among students and working professionals.

Literature Review:

According to A. E. Rafferty and M.A.Griffin(2007) The Three Types of environmental uncertainties: economic, political and Technology causes stress. People become anxious about job security in economic uncertainties. Political uncertainties also stressful and because of new innovations computers, automations creates threats too many people and cause them stress because of chances of losing jobs.

Accirdung to Steffy and Jones, workplace stress and indicators of coronary disease risk. They states that tension anxieties, irritability, boredom etc. are psychological stresses in working professionals. The job related stress can cause job related dis-satisfaction.

T. H Macan(1994) explained how Time management is important in job. He states that the individual should understand and utilize basic time management principles to reduce tensions, anxieties created by job demands.



According to Zhulkifli(1988), teenagers especially those who are students always face problems in adjusting, learning problems, career management and also problems in solving personal and social issues. These are the factors that contribute to stress in life.

RESEARCH METHODOOOGY:

The present study basically being based on secondary data exclusively relies on information collected from the standard textbooks, leading journals, magazines and internet.

SIGNIFICANCE OF THE STUDY :

During the past 15-20 years stress level of different categories is rapidly increasing because of several reasons. Stress may vary: they may be in the form of day to day worries, major events, and prolonged problematic situations, competition or from certain thoughts, perceptions that invoke negative emotions the factors causing stress in a person are called as stressors.

What Happens During Stress :

When a person responds to factors that cause stress, his/her body undergoes many changes. The Nervous System and certain hormones get activated. These hormones Quicken heart rate, breathing, metabolism and blood pressure. The body begins to sweat as a preventive measure to keep it temperature cool. These responses by the body to counter a stressful situation, helps a person to handle the event effectively and perform well even under pressure. However after tackling the stressful event, the body returns to normal position. Natural ability of the body to deal with stress is called as stress response. Any event where the body fails to respond in this manner can cause stress which affects health, everyday performance and behavior adversely.

Nature of stress :

Stress is either for short period or for long term. Similarly, stress can be either mild or is severe. The stress is mainly divided into Positive(good) which stimulates a person or negative(bad) which detracts from efforts.

Positive stress (Good Stress):

Positive stress is about controlled stimulation. The person has chosen to take on this form of stress and has a plan of action to reduce the stress. Positive stress results with more energy enthusiasm and motivation which lead to higher performance, productivity and success. A perfect example of this is a student appearing for exam. If a student has positive stress on his mind he works hard and studies hard, and he can give more time and more efforts which gives him success.

Negative stress(bad stress) :

A definition of negative stress centers on the fact that this stress is out of our control. Negative stress is stress that you do not want, or would not choose and cannot walk away from. For



example: working professional, meeting the boss’s deadline is stressful in a bad way because he or she did not set the deadline and cannot walk away from it. For a student, getting excellence in the exam is stressful in a bad way as parent’s expectations are too high and efforts are too low.

The major variation between positive and negative stress are:

- Positive stress stimulates and action is taken consequently however negative stress offers depression, tension.
- In case of positive stress one will get to know the cause of stress and he or she can control it but in case of negative stress one cannot able to know anything and it is beyond the control which results in dangerous things.
- In case of positive stress adapting and adjusting to new stress is easier because the person knows the aims and outcomes that are desired of the stressful actions. But in case of negative stress a person cannot anticipate the extent of consequences.

Signs of stress :

The globalization and liberalization has taken place in 21st century which increased competition in all the sectors which is affecting all the age groups with high level of stress. Negative stress ends in symptoms like tension, anxiety, irritation, fighting, depression, weight loss, lack of interest in anything, increased consumption of alcohol, smoking etc. The signs of stress is also physical, mental or emotional which affects everybody in numerous ways. Following is the list of some symptoms of stress:

Table 1: Signs/symptoms of stress

Physiological	Psychological	Behavioral
<ul style="list-style-type: none"> - Headache, - Back ache, - Rashes, - Stomach ache, - Increase urination, - High blood pressure, - Weight loss, - Weight gain, - Constipation, - Heart Attack, - Ulcer, - Cancer, - Arthritis, - Allergies, - Weakness, 	<ul style="list-style-type: none"> - Restlessness, - Anxiety, - Nervousness, - Frustration, - Lack of interest in anything - Fear in ability, - Absent minded, - Depressed, - Anger, - Madness, - Lower self esteem 	<ul style="list-style-type: none"> - Neglected looks - Difficulty in decision making, - Increased job dissatisfaction, - Over eating, - Under eating, - Increase intake of alcohol, - Lack of trust, - Jealousy, - Nail beating, - Hair pulling, - Lip smacking - Finger tapping,



- Sleep disruption		- Non-stop talking
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Causes of stress :

The causes of stress could vary as per completely different classes. This paper is principally concentrating on causes of stress for two classes students and dealing with professionals.

For Students :

Here we considered school and college going students

School students :

As educational requirements get additional stringent in all levels of education, students all over experience considerable School stress. Now-a-days school students are suffering from vast syllabus, lots of homework, heavy competition, tight schedule of regular exams and extra-curricular activities.

College Students :

College students are starting to shift from a life that is dependent on others to a life that needs them to release the dependency and start carrying their own responsibilities which results into stress. Today students have a lot of stress because of different reasons. There are many things that cause stress for college students, college related issues, relationships, fashion, family background, uncertainty and lack of identity and peer pressure.

Different issues associate with College also cause stress for students these days. It can be caused by them doing so badly in the college that they give up all hope of doing something worthwhile with their lives, or it could be caused by just not living up to their own standards. Stress gets created because of the method people use to deal with things like smoking and drinking, which are dangerous ways of dealing with stress.

Another cause of college stress is relationships. Relationship stress can be caused by not leaving up to their partner's expectation or just plainly by breaking up with someone that they really did care for. Also it can be caused by an individual liking, if that feeling is not mutual. Most students use alcohol, tobacco or drugs to make relax from stress. That's why for some college students stress makes them sick and their immune system gets run down.

Moreover the cause of the stress is peer pressure. Peer pressure is when "friends" Persuade you to doing something against your liking or you are not willing to do it. Similarly maybe you want to do it and you just don't have the courage to do it and your friends took you into it. Peer pressure can be broken down into two areas; good peer pressure and bad peer pressure. Bad or dangerous



peer pressure is being forced into doing something that you didn't want to do. Friends have a tendency to think that they know what is best for you, and if you are friends are like some of ours, they always offer their opinion whether it is wanted or not. Many students are weak to deal with bad peer pressure because they are afraid of being rejected, losing friends, being teased and they don't know how to say “no”. Some students don't think about consequences and they cannot explain why they are not interested that's why peer pressure can cause stress.

For working professionals :

here we consider male and female workers.

The working professionals may be male or female are suffering from many reasons like tensions, workload, health, attitude, family and financial problems which results into stress.

Table-2: The causes of stress for students and working professionals

Students	Working Professionals
Changing residence, or moving to an unfamiliar place.	Divorce or marriage
Violence or injury, Family conflicts	Financial problems, Certain health conditions or disease
High expectations from parents and teachers	Death/ hospitalization/ operations of someone you love/ physical deficiency
Competition	competition among the Kali colleagues
Exam fear, Punishment fear	Poor work conditions or moving to an unfamiliar place
Insecure feeling	Violence or injury
Loneliness	Family conflicts/ conflict between subordinates/colleagues.
Lack of confidence	Busy schedule / Lack of rest too much travel/ lack of sleep
Love and affair	Threat of unemployment job safety
Relationships with friends	Self-respect, Ego, attitude, short tempered, arrogance
Impact of TV, movies, internet, friends	Heavy workload/ Odd working hours



Attitude, Short Tempered	Job responsibilities, Financial responsibilities, Loan burden.
poor concentration	Job term and conditions / Lack of skill

Strategies for managing stress :

1. For students :

1) Manage Time Wisely : Students can avoid their lot of stress if they plan ahead with good time management skills. Setting up schedule for study, breaking up their studies into smaller chunks, and other time management skills are essential to reduce stress.

2) Get organized :

Being organized can bring you the peace of mind that comes from knowing where everything is, remembering deadlines and test dates, and clearing of mind of some of the mental clutter that dis- organization brings. Keep a calendar, a schedule and a filing system for school/ college assignments and other activities which helps to prevent significant amount of stress.

Know your learning style :

we don't all learn in the same way. It's important to know whether you are a visual, Kinesthetic or auditory learner as you can tailor your study practices around your particular learning style and make success is here to attain.

Get enough sleep :

It students want their performance to be optimum they need to be well rested. Research shows that those who are taking or getting less sleep, are facing more trouble in learning and remembering, and are perform poorly in many areas. Work a schedule in such a way that you get enough sleep, or take power naps which helps to reduce stress

Parents roll :

Students and parents should understand each other. Parents should follow the technique to reduce the stress of their child.

- Build your child self-esteem
- Positive communication with your child
- Teach social skills
- Be a friend of your child

Exercise and nutritious diet: One should do the exercise regularly, and eating habits should be healthy, one should focused on balanced diet with sufficient nutrition. Yoga, music, sports,



hobbies are some of the techniques to reduce the stress. Students should avoid eating junk food which is affecting their health.

Positive attitude:

College life is wonderful. It is like a golden period. This period is to enjoy and chill out. So beat out that stress and enjoy your life to the fullest.

2. For working professionals:

1) Physical exercise :

Physical fitness helps the body to cope better with stress. Regulation and regulated physical exercise like walking, jogging, swimming, cycling, playing outdoor games etc. is highly useful in combating stress directly and indirectly.

2) Relaxation

Relaxation techniques are useful for the mind. Find time to relax and pull out. Relaxation can help the body's immune mechanism to improve, with measurably increased level of white blood cells in the blood stream. Meditation is the state where the mind experiences intense joy, peace or serenity, greatest silence, bliss etc. Individual can function more efficiently and with more potential. it helps in achieving goal. Bio feedback technique is also one of the relaxation technique with the help of Machines.

3) Behavioral self control:

Through this technique and individual can control himself or herself. They should manage their behavior to reduce stress. Keep good relationships. After all nobody is perfect and people do tend to disappoint you at times. Talking to people often removes barriers and provides emotional relief. According to Emil Coue, the key to self cure is to remember the phrase "Everyday in every way I am getting better and better.

4) Changing the way of reaction :

Knowing the early symptoms of stress can help you to handle stress better. Once you have identified the symptoms, try to avoid those factors that trigger stress in you. Often this may not be possible. So the best alternative is to learn to deal with those stressful situations by changing the way you react to them.

5) Networking:

Networking means forming close associations with trusted, empathetic colleagues who are good listeners and confidence Builders. There is relationship between social support and stress reduction. These peers are available when needed and provide support to get the person through stressful situation.



6) Habits:

To convert your bad habits into good habits. Think positively, Forgive yourself and others, Learn from your mistakes, get enough sleep, exercise regularly and eat a healthy balanced diet with sufficient nutrition. Exercise will relieve you from stress and it is also a great way to keep ourselves healthy.

7) Open door Policy:

Most of employees are stressed due to lack of communication, so by encouraging employees to approach their supervisor for any kind of discussion or help, it will lead to voicing frustration and getting question answered.

8) Sincere compliments:

A kind word most of the time act as stress buster. Most of the people are stressed by workload which cannot be reduced but by saying good words, appreciating a person will reduce stress of work and will motivate person towards work.

10) Clear expectation and be a resource:

Sometimes people are stressed as they don't know what exactly is expected from them as there is no clear idea regarding out. Another important thing is before assigning any work there should be a check between the skillset of the person and the responsibilities assigned & whatever resources required for completing the task in fruitful way.

11) Document Everything:

Employee should be a note-taker. When employee make a decision regarding a task, it can seem clear at the time that things will go in a particular way but later due to changes in the decision, the details can be difficult to remember. Such unknown causes an huge amount of stress on employees. So take good notes, and keep them until the project has been completed.

SCOPE FOR THE STUDY :

The limitation of this study is that all the data were collected from secondary source. The stress level may vary from sector to sector, people to people and different age groups. There is a scope for future study by collecting primary and secondary data to analyze stress level among different sectors, segments of people. We can also have the scope to identify the proper technique based on the different types of stress to reduce the stress level among the people.

CONCLUSION:

In every day's life there is normal stress which is necessary to carry out routine works smoothly. Under stress, the brain is emotionally and biochemically stimulated to sharpen its performance.



Always people should try to convert negative stress into positive stress by doing Yoga. Exercises, sports, hobbies and other stress reducing activities which help them to cope up with stress and live healthy and happy life. When stress is associated with academic achievements it is hoped that a suitable teaching and learning method is created so that will not exist among students. Stress free life is important for growth and success. The positive stress helps one to handle the event effectively and perform well even under pressure. It brings motivation, competitiveness, happiness and healthy life.

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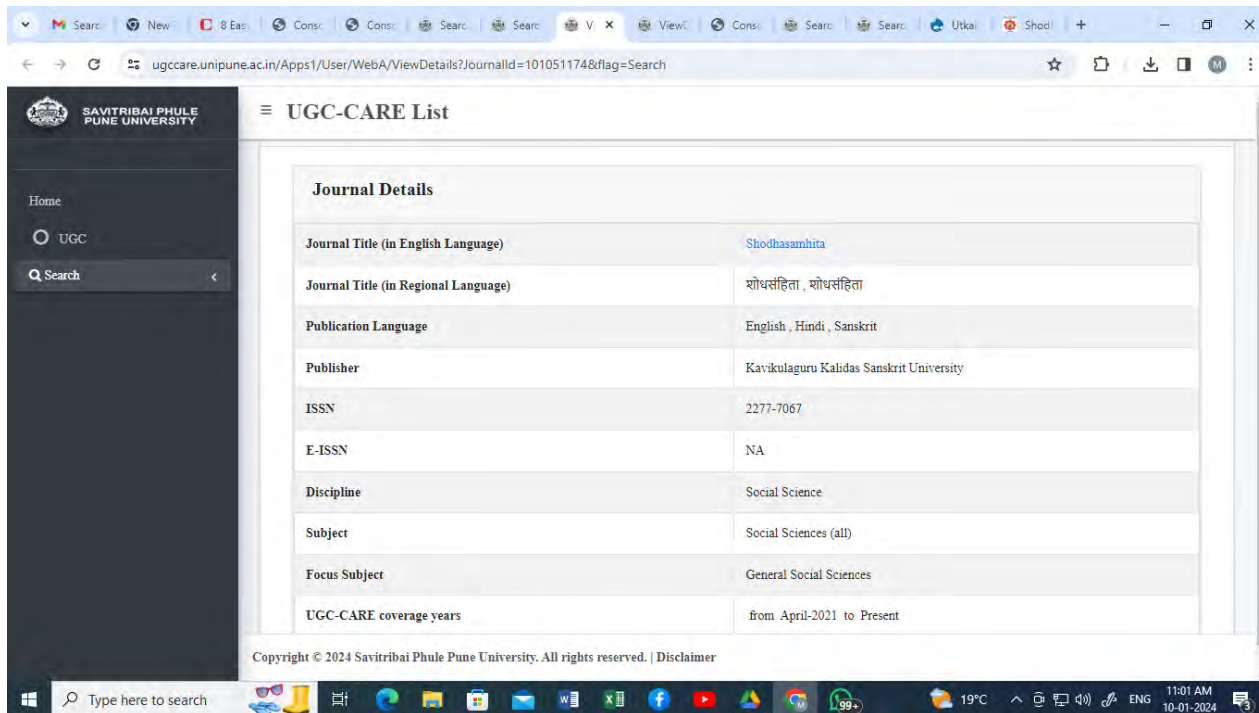
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Journal Paper No.: 44

IMPACT OF DIFFERENT FACTORS ON JOB COMMITMENT		
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Journal Details	
Journal Title (in English Language)	Shodhasamhita
Journal Title (in Regional Language)	शोधसंहिता , शोधसंहिता
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Abstract:

Job Commitment is the major focus of Organizational behavior because of its effect on organizational effectiveness and efficiency. Job Commitment is considered as very desirable behavior because it is associated with other organizational behavior such as organizational performance quality, Organizational citizenship and low job turnover rate.

When job commitment is weak, it results in many negative consequences that lead to the deterioration of an organization including turnover cost, lack of innovation, low morality, motivation and commitment. In order to overcome such disadvantages, many business organizations assume the social responsibility to its employees by way of developing various measures, to create satisfaction in their employees, and create positive attitudes towards the organization which motivate acceptance of the organizational values and goals and motivate them to do the best they can for the benefit of the organization and promote their intention to stay as an active member of the organization.

This study has conducted for finding out the factors which has influence on job commitment. So that in future organizations will work on these factors and improve the situation.

Keywords: Job commitment, influencing factors etc.

Introduction

Job Commitment is the major focus of Organizational behavior because of its effect on organizational effectiveness and efficiency. Job Commitment is considered as very desirable behavior because it is associated with other organizational behavior such as organizational performance quality, Organizational citizenship and low job turnover rate.

According to **Mowdy (1991)** “job commitment is the Strong belief and acceptance of Organizational values and goals by employees, willingness to take the maximum effort and intention to stay as a member of the Organization”.

Robbins (2005) stated that the Job Commitment represents the link between organizational goals and individual’s role that is connected with the goals, values and mission of the organization. Thus, Job Commitment can be described as the process by which both the individual and organizational goals integrate. This integration mostly takes place inside the organization which creates in individuals, positive attitudes towards their organization, strengthens association with the organization, increase in desire to stay in the organization as an active member. Through the



involvement in various good organizational behavior like higher citizenship, behavior, quality of job performance, low employee delay, low turnover rate and absence rates. Thus, Job Commitment is very important for the organization because it reflects a strong two – way relationship between individual employees and organization. Job Commitment does not depend only on individual characteristics and traits, but also on the incentives, benefits, support provided by the organization to achieve self goals which in turn affect this job commitment. A committed employee tends to be closer to his organization and works harder for helping the organization in achieving its targets.

When job commitment is weak, it results in many negative consequences that lead to the deterioration of an organization including turnover cost, lack of innovation, low morality, motivation and commitment. In order to overcome such disadvantages, many business organizations assume the social responsibility to its employees by way of developing various measures, to create satisfaction in their employees, and create positive attitudes towards the organization which motivate acceptance of the organizational values and goals and motivate them to do the best they can for the benefit of the organization and promote their intention to stay as an active member of the organization. This can be achieved if the organizations adopt social practices such as improving workplace conditions, stressing on human relations, providing social welfare programs, health benefits, security and professional safety. Other researchers emphasized on the social responsibility and external important factors such as customers, share holders and affection corporate reputation and performance.

Literature Review

Seif Obeid ALshoel and Waleed M AL-Awawdeh

Researcher has tried to explore the relationship between internal social responsibility and job commitment from Cement Manufacturing Company. The researcher concluded that there was a strong statistically significant relationship between dimensions of internal social responsibility (the organizational culture, administrative policies, change and innovation) combined and job commitment. The organizational structure of the company had an active role in influencing the behavior and commitment of employees, which is to focus on the style of teamwork in the company, and providing open channels of communication between management and employees. The job description and co-ordination in making the organization successful, as well as the employee's participation in goal setting and decision-making encourages and supports positive relations between employees and management. They also concluded that there was no statistically significant relationship between the variables of change and innovation by the company and job commitment, which was due to this lack of attention by employees to the methods and techniques of work matched by the company to develop its business”.

Sayed Akif Hasan and Muhammad I.S.

This study investigated the effects of top level management's spying/snooping in the organization on employees' productivity, job commitment. They concluded the approach of top level management to snoop/spy on the employees' productivity and job commitment affects adversely on the employees. Communications of information through informal sources and by passing hierarchical levels are devastating in numerous ways. Such acts affect employee productivity and



job commitment. Thus snooping over employees especially through other co-workers and employees has more adverse impact on employees' productivity and Job Commitment. The key factors were stress, depression, mental illness and de-motivation and peer-competition. It gives birth to politics within the organizational culture and more business communication conflicts occur when the sources of snooping through coworkers and other means were revealed to the employees.

Research Methodology

Objectives:

- 1) To study the factors influencing the job commitment.

Research Design :

Type of the Research : Explorative

An explanatory study was carried out to know about the factors influencing the job commitment.

Sample of the study: The study was conducted using the survey method. The random sampling method was used to select 100 faculty members from management institutions of Pune city.

Method of data collection: For the purpose of present study necessary data was collected from both, the secondary sources and primary sources.

Secondary sources: Secondary data play important role for this study and consider as backbone of the study. The secondary data of this study includes books, articles in periodical, newspapers, research paper, and journals. It also includes the data collected from the internet.

Primary Data was collected through a structured questionnaire, interview and observation method. In this section questions has been asked to the respondents related to job commitment. The researcher asked the respondents to fill up the questionnaire. The responses received from the respondents were analyzed and tabulated by using Likert scale, ranging from strongly agree(-2) to strongly disagree(2).

Sample Size : Total sample size for this study was 100 respondents. Out of that 20% of the sample was interviewed.

Sampling Method / Technique : The researcher has used Random Sampling method.

Techniques of data analysis : Based on the responses to the questionnaire by respondents, analysis of the data has been made by the researcher.

Statistical tools : Various statistical tools are used for analysis of data. These tools includes percentage, mean, Factor analysis method etc.

Data presentation : The data has been presented by the researcher with help of tabulation, graphically and diagrammatically. The researcher has used various types of graphs and charts to present data in systematic form. These graphs and charts included pie-chart and bar chart.

Section- I. Demographic Information

This is the socio-demographic information of the respondents of the research. This category consists of information about gender, age, educational qualification, designation, salary, work experience of the

respondents. This data is collected to know the personal background of the respondents of the study. This personal information of the respondents helps the researcher to draw further conclusion of this study.



Section- II. Job Commitment

This is the information about job commitment of the respondents of the research. This category consists of information about various attributes of job commitments. This information of the respondents helps the researcher for this study.

It includes, Acceptance of Institutional Values and Goal, Recognition as per performance, Competitive salary structure, Flexibility, Loyal with the Institute, Committed to Job, Ready to put high level of efforts, Concern about continuous success of the Institution, Like challenges in job, Job environment, Work Life balance, Institute encourages for higher education and training to the staff members, Management considers me as important

Factor Analysis of Job commitment

The data collected (n=100) were subjected to Principal Component Analysis with Varimax rotation.

Table A: Communalities

Rotated Component Matrix

	Component		
	1	2	3
jc_1_Accepts institutional values and goals	.859	.070	.042
jc_2_Recognition as per performance	.775	.267	.036
jc_3_Competitive salary structure	.750	.571	-.036
jc_4_Flexibility	.428	.599	.483
jc_5_Like to remain loyal to the Institute.	.668	.476	.250
jc_6_Committed to job	.347	.697	.340
jc_7_Ready for high level of efforts	.726	.400	.378
jc_8_Concern about continuous success of Institute	.665	-.219	.365
jc_9_Like challenges in job	-.005	-.641	-.435
jc_10_Job environment boosting the growth	.135	.141	.844
jc_11_Work life balance	.238	.803	.106
jc_12_Encourages for higher education and training	.005	.255	.691
jc_13_Management considers me as important	.651	.344	-.055

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. a. Rotation Converged in 11 iterations.



The first factor extracted is termed as “**Reward and Recognition**”.

Component 1(Reward and Recognition):

jc_1_Accepts institutional values and goals

jc_2_Recognition as per performance

jc_3_Competitive salary structure

jc_5_Like to remain loyal to the Institute.

jc_7_Ready for high level of efforts

jc_8_Concern about continuous success of the Institute

jc_13_Management considers me as important

The second factor extracted is termed as “**work life balance**”.

Component 2 (work life balance):

jc_4_Flexibility

jc_6_Committed to job

jc_9_Like challenges in job

jc_11_Work life balance

The third factor extracted is termed as “**Scope for growth and development**”.

Component 3 (Scope for growth and development):

jc_10_Job environment boosting the growth

jc_12_Encourages for higher education and training

FINDINGS

Respondents are 100 faculty members from different management institutes in Pune city. Researcher has collected the data through structured questionnaire and also conducted 20% interview of respondents.

The collected data are tabulated and analyzed by using statistical tools. The collected data has been analyzed into 2 sections. The findings of the study are as under. The findings are also divided into 2 sections and are presented as follows :

Section - I – Findings Related to Demographic Profile :

The researcher has collected the data from 100 respondents. Researcher has asked the information regarding demographic profile. And findings are presented as under:

- 1) Majority of the faculty members covered by the study were female.



- 2) Majority of the faculty members were from the younger and matured age group.
- 3) 58% were assistant professors 29% Associate professors and 13% were professors.
- 4) 53% of the respondents were receiving their salaries less than 50,000 and rest of the respondents are getting more than 50,000 salary per month. Most of the management institutes pay consolidated salary.
- 5) 84% of the respondents were having academic experience less than 10 years. Rests of the respondents were having more than 10 years of academic experience.

Section -II – Findings Related to Job Commitment:

The objective of present study is to understand job commitment of Management Institutes. In the questionnaire researcher pose many questions to understand job commitment. The findings of the analysis are as under:

- 1) Faculty members were very unhappy about no recognition.
- 2) Majority of them are thinking that their salary structure is not competitive at all. Most of the Management Institutes are giving consolidated salary to the faculty members. And there is huge variation in consolidated salary structure amongst various Institutes.
- 3) Majority of them are saying that there is no time flexibility.
- 4) Very few were loyal with their Institute. And not getting competitive salary, rigid working time, non recognition, unfriendly environment were the main reasons of disloyal.
- 5) Very few member were committed towards their job. Various factors were responsible for this which includes less salary, non flexibility, and non recognition.
- 6) Majority of the people are not ready to put high level of efforts in job.
- 7) Very few faculty members were concerned about continuous success of the institute.
- 8) All members liked challenges in job.
- 9) Majority of them are opinioned that job environment provided by the management was not boosting the growth.
- 10) Majority of them are saying that institute is not helping them in balancing their work life.
- 11) Very few respondents were encouraged by their institutes for higher studies.
- 12) Most of them thought that their institute was not considering them as an important entity for the Institute.

Fulfillment Of Objectives:

The researcher has studied the job commitment of faculty members working in Management Institutes in Pune city by keeping some objectives in mind. These objectives provide the guidelines to the researcher to carry out further study. This section presents the testing of objectives.

The objectives of the present study were as follows:

1) To study the factors influencing the job commitment.

The important objectives of the present study are to study the factors influencing the job commitment. Researcher wants to find out the factors influencing job commitment.

The researcher carried out the survey using questionnaire, conducting interview, and observation. The responses received from the respondents of the study have helped the researcher to know the



factors influencing job commitment. (Ref. : Table no. A) The responses also help the researcher to know the areas where organizations have to work for increasing the job commitment.

Conclusion and Suggestions:

Institutes have to work on following factors :

- 1)“Reward and Recognition ”
- 2) “work life balance”
- 3) “Scope for growth and development”.

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**ELECTRIC BUSES IN PUBLIC TRANSPORT: PERCEPTION OF THE GREEN
MARKETING APPROACH IN PUNE.**

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Abstract:

"India will achieve net-zero emissions by 2070," Prime Minister Modi said at the COP26 global climate summit in Glasgow¹. As a result, the Indian government is developing guidelines for providing subsidies for the purchase of electric vehicles to promote and motivate people.

This article aims at post purchase consumer's behaviour opt for electric bus service public transport in Pune. The use of electric vehicles in large quantities and its positive impact on the environment to promote green marketing tactics to protect the environment from harmful emissions of carbon. Present study convince message and announcing to public transport instead of private vehicle to save environment from carbon emission. The consumers perception regarding security, comfortless, and environment safety are the premier things studied. EV in the public sector is a mild stone in the predominant promotion of green marketing²¹ in Pune.

Keywords: *Electric vehicles (EV), Green marketing, Promotion of green Marketing, zero emission Policy 2070, post purchase consumer behaviour.*

1. Introduction:

The Earth's atmosphere, which is polluted day after day, tons of non-degradable waste are disposed of every day all over the world. Water bodies are polluted by the addition of undesirable pollutants. Air pollution is also increasing day by day because of several reasons like fossil fuel burning, smoke from industries & vehicles which results in increasing carbon foot print of that area? Firstly, what is carbon foot print? It is nothing but the total amount of greenhouse gases including carbon dioxide and methane that being generated by human action.

Directly or indirectly carbon emission occurs mainly due to smoke emitting from personal vehicles like motorcycle, car, transportation truck and public transports vehicles like Intercity or intra-city busses to overcome this problem of carbon emission from government and even people are buying the "EV" i.e., electric vehicles. For the first time, Maharashtra Chief Minister Udhavji Thakre launched EV in Mumbai.² And in the second phase EV launched in Pune for public transport in Nov 2019 by MSRTC.³

2. Review of literature:

1. Mariadoss et al. (2011) In terms of marketing perspective as explained in the engagement in practices which are sustainable and environmentally oriented is established by an organisation's capabilities to encourage sustainable consumption. Explained as on increasing population the



habitats good or bad habits are also increasing exponentially. But the environmental safety is the aspects main concerned with increasing demands⁴.

2. Agyeman, C.M. (2014), Green products have become conventional and are designed, produced with the point of view that consumers buy them not essentially because of their characteristics, but because non-green alternative offers are inferior to the green product. Sustainability and greenness cannot be separated, but these two aspects are intertwined⁵.

3. Onkar Tupe (2020). Lime lighted on due to the current depletion of fossil fuels and their price increase, there is a need for another energy resource to power the vehicle. The automotive industry sees the electric vehicle as a solution for industry and the environment in India. However, the current market penetration of electric vehicles is relatively low, although governments are implementing the policy for electric vehicles⁶.

4. Mr. A. Rakesh Kumar (2019), Global pollution is on the rise and every effort that is made is to reduce CO₂ emissions and save the Earth. One such effort is the introduction of electric vehicles. The transport sector is one of the largest emitters of CO₂ and therefore it is important to reduce it. The government has developed ambitious plans to introduce electric vehicles to the Indian market and limit the pace with the electric vehicle event around the world. The 2020 National Electric Mobility Mission Plan contains a detailed report on electric vehicles. India faces the great challenge of converting the transport sector from internal combustion engines to electric vehicles⁷.

5. Daft (2008) demarcated a sustainable enterprise as an economic development that creates prosperity and meets the needs of the existing generation, while saving the environment for the next 9 generations⁸.

6. Wong Fuiyeng & Rashad Yazdanifard (2015), the study motivates society about an important advantage of green marketing and opts for green marketing to save the environment. A major advantage of green marketing is getting tax breaks and loans from the government because, like environmental issues, they continue to affect innovative businesses that help the nation, which is a human activity, society now looks at them a lot to live in rural areas, or the unemployed will have concerns⁹.

7. Pretty Bhalla (2018), The Govt. and EV producers have created most trust in society for EV. The study explained about the society is aware of environmental safety benefits and consumers behaviours in depth for accepting EV¹⁰.

Definition; “All the activities intended to create and make possible any exchanges which are anticipated to fulfil human needs or wants in such a way that the contentment out of these needs and wants happens with minimal harmful impact on the natural environment” is known as Green Marketing¹³. By definition we conclude that the green products environment safety ¹⁵and EV vehicles’ one of the examples.

3. Objectives:

1. To Study the concept of green marketing in the perception of electric vehicles in public transport.



2. To know the post purchase behaviour, consumers turn daily to ecological products ²⁰such as electric vehicles for personal use or electric buses of public transport in the city of Pune.

4. Research Methodology:

Table No.4a Research Design¹¹

Sr.no	Contents	Description
1	Universe	Pune Mahanagar Parivahan Mahamandal Ltd. (PMT), Pune City.
2	Population	Selected crowded bus stop of Pune City.
3	Sample frame	Student, working professional, house wife and labours
4	Sample size	278 ¹² (students, house wife, working professional)
5	Type of Research	Ex Postfacto
7	Data sources	Primary and secondary Data sources
8	Primary Sources	Questionnaire online survey
9	Secondary	Nationals and International journals, articles, Magazine, newspapers
10	Question type	Dichotomous, multiple choice, etc
11	Data interpretation	Pie chart, descriptive statical Tables
12	Statistic tools	Percentage, Chi square test

(Source: Researchers compilation)

5. Data analysis and interpretation

The data analysis and hypothesis testing are represented as follows in tables and charts with suitable statistics.

1. Demographic Profile of the respondent:

Table No.5.1 Respondents demographic profile

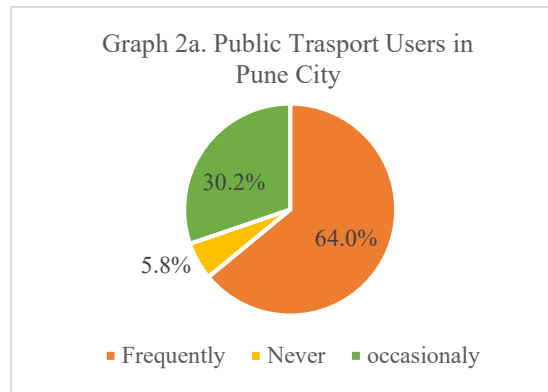
Sr. no	Respondents	Count	Percentage
1	Students	84	30.2%
2	Working Professionals	58	20.9%

3	Labour	88	31.7%
4	House Wife	48	17.3%
	Total	278	100.0%

(Source: Field survey and excel output)

Demographic Profile of the respondent for the present research is found to be the students' respondents are 84(30.2%), The working professional Opting transport found to be 58(20.9%). The professionals of the respondents as a labour are 88(31.7%) and the housewives 48(17.3%) the study reveals that they opt public transport.

2. Consumers perception for opting public transport



The response for public transport users in Pune City opting on daily basis the consumers are found to be 64%, the consumers opt occasionally public transport are found to be 30.2%. The respondents never opt public transport are 5.8%. The respondents never opt public transport are using private vehicle for traveling from home to their offices.

3. Social Awareness of Zero emission effect opting EV in Public Transport

Table no.3.1 response on zero emission.

Respondents	Count	Percentage
1. Yes	162	58.3%
3. No	78	28.1%
4. May be	38	13.7%
Total	278	100.0%

(Source: Field survey and excel output)



The response over awareness of zero emission from the respondent are observed 162(58.8%) the respondents are found to be highly professional and well qualified and there is confusion in found to be 38(13.7%) respondents are literate but not updated with current scenario but opting EV in public transport feels comfortless with AC provision in summer season. And 78 (28.1%) of respondents are unaware of the impact of electric vehicles on public transport and their benefits, the group of respondents found that they were educationally and financially weaker, they found that they ignored the current situations.

4. Factors responsible for Post purchase behaviour ¹⁹

Table 4.1 Response on post perchance Consumer behaviour

* Cross Tab	1.Security	2.Affordable Pricing	3.Comfortable	4.Envirionment safety	Total
1.Students	28	26	18	12	84
2.Working professional	14	18	9	17	58
3.House wife	15	9	17	7	48
4.Labour	34	28	12	14	88
Total	91	81	56	50	278

(Source: Field Survey and Excel output)

4.1 Hypothesis testing

Relationship between profession of consumer and their satisfaction at Electric bus in Public Transport.

Hypothesis testing

H₀ = There is no significant difference between profession of consumer their satisfaction of Using EV at Public transport.

H₁ = There is significant difference between profession of consumer their satisfaction of using EV at Public transport

Table no.4a Pearson's Chi Square¹⁶

Pearson Chi Square	Value	Df	Asymp. Sig. (2-sided)
	17.84 ^a	9	0.037113315



Total No cases	278		1
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(Source: Field Survey and Excel output)

Pearson Chi-Square 17.84^a N of Valid Cases 278 from the above table no. 4a, it is found that the value of Pearson Chi square test at 5% level of significance and at 4 degree of freedom is 17.84. The calculated value of 2-sided asymp significance value (0.03) is less than the standard significance value (0.05) for Pearson Chi square test, hence the null hypothesis 'There is no significant difference between profession of consumer their satisfaction of Using EV at Public transport is rejected and the alternative hypothesis 'There is a significant difference between profession of consumer their satisfaction of Using EV at Public transport.' is accepted. Hence it is inferred from the Pearson chi square test that there is significant association between profession of consumer their satisfaction of Using EV at Public transport.

The results on post-purchase behaviour are positive and are accepted by consumers. The green products have definitely helped society when the users of public transport reach 100% or the private conventional vehicles are replaced by electric vehicles that use subsidies from the Indian government on the first priority basis. It will be the mild stone to reach the goal of zero emissions by 2070.

Conclusion: To study the green marketing approach in society and motivate people to choose public transport. The green marketing influence ¹⁴ is positive in choosing public transport will definitely reach our government policy of zero emissions in 2070. The study concluded that if you are not satisfied with public transport, it is our responsibility to buy a new personal electric vehicle for private transport. Ultimately the study reflected that post purchase behaviour helped to build security and comfort zone among the users. It may be the disadvantage that the lack of electrical energy in the future and the development of new charging stations is a close problem. Recycling or disposal of Lithium batteries are the things that increase trouble and inconvenience we will face in the future.

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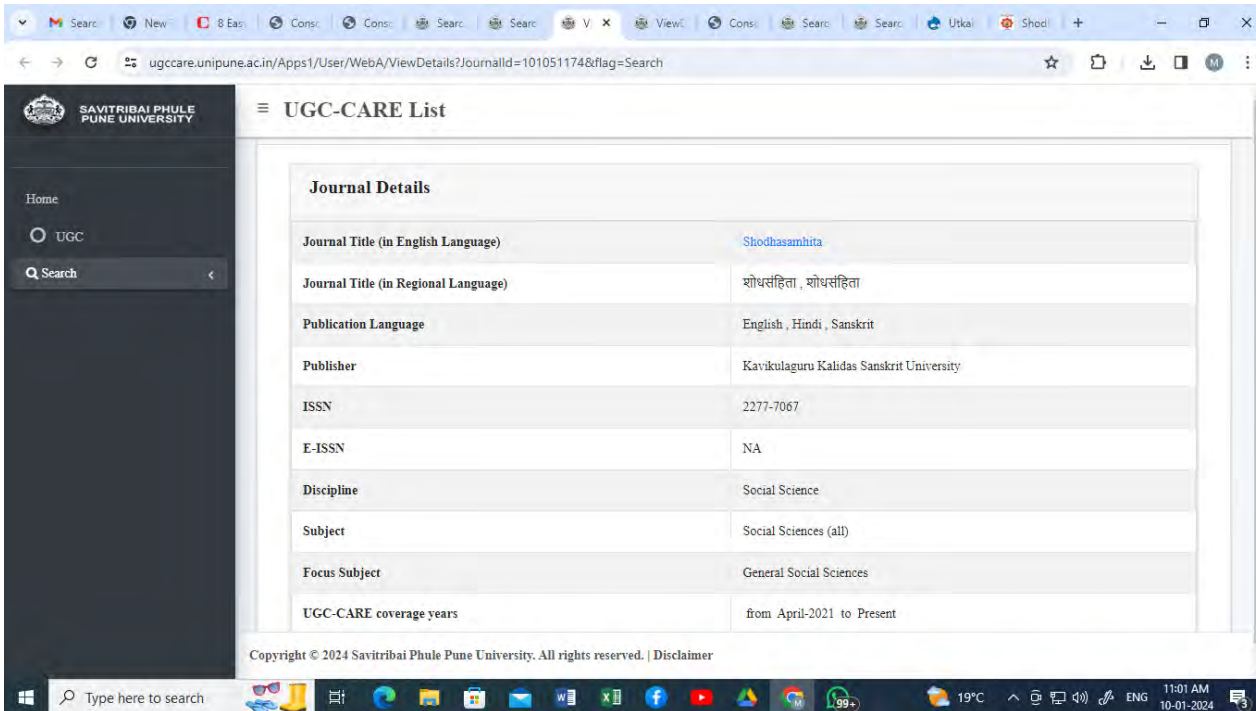
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TEACHERS ROLE IN MAINTAINING QUALITY OF HIGHER EDUCATION

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Abstract:

India holds as a one of the biggest higher education systems in the world. In India education represent 10+02+03 system 10+02 considered as primary and secondary education while above this as the term 'higher education' The higher education system in India consist of a thousands of universities and around 42k colleges imparting better knowledge on youth of India. Ministry of Education regulates these institutions with regulatory body like AICTE and UGC. Institutions in higher education always trying to give quality education to students but it are possible only when teachers in higher education play their role very efficiently and effectively. They have to develop their students' ways of thinking, acting, skills, knowledge, abilities and personal attributes of students according to requirement of their interested field of study therefore quality of higher education depends upon how teacher work in a system. Purpose of this study is to know current scenario in Higher Education, challenges faced to implement quality Higher Education in India, the role of teacher in maintaining quality Higher Education, qualities of effective teacher.

Keywords: Higher education, role of teacher, quality higher education, teacher's role as leader

Introduction:

Teaching is the noblest profession in the world and it is derived from ancient age. It actually helps person to get their thorough personal, spiritual, mental, social & physical potential. Higher education, in which different types of education given in post-secondary institutions of learning and usually providing at the end of a course of study a named degree, diploma, or certificate of higher studies. Higher-educational institutions not only include universities and colleges but also various specialized schools that provide training in fields such as law, theology, medicine, business, music, and art. Training schools for teachers, junior colleges, and technology institutes etc. is also a part of higher education institutes¹

¹ <https://www.britannica.com/topic/higher-education>



In India dropout rate from primary education to higher education is very high. Some of the study suggests that only 10%² of Indian students complete their higher education. There are many reasons for this situation. Few of them like lack of resources, unavailability of employment, and scarcity of quality teachers. The aim of the students who are enrolling for higher education study is to get employment; therefore inclination towards the professional education is increased from traditional education. One of the other motivating factors for higher education is teaching learning process. To enhance employability through higher education process of teaching learning helps enormously. In the seminar we will discuss the problem faced by teachers in higher education while teaching.

Objective of Study:

- To study current scenario in Higher Education
- To study challenges faced by quality Higher Education in India
- To study the role of teacher in maintaining quality Higher Education
- To study the qualities of effective teacher

Current scenario in Higher Education:

National Education Policy Draft Report (2019) by TSR Subramanian suggests that condition of Higher education in India is very poor. Almost 65% of universities provide substandard education. Our most of the colleges comes under below average category. And almost all of them become factory of degrees. Students are taking admission to the higher Education Institution but attendance to the classrooms is average. Classroom teaching has become mere formality to complete academic year quota. The gap between Indian higher education standard and global education standard is widening in recent years. The role of teachers in this worsening situation is important than ever.

Challenges faced by Quality Higher Education in India:

1. Equity
2. Poor Government Budget:
3. Gap between Demand and Supply:
4. Poor Infrastructure:
5. Inadequate Number of Faculty members:
6. Improper Teaching Method:

² https://www.education.gov.in/sites/upload_files/mhrd/files/statistics-new/AISHE%20Final%20Report%202018-19.pdf



7. Low Performance of the Teachers and Principles:

8. Lack of Available Resources:

9. Examination Ridden Curriculum:

10. Poor Financial Condition of the students:

11. Privatization

12. Political Turmoil

All of above are challenges faced by Indian Higher Education in India. To overcome from all these problem teacher working in higher education have to work harder than ever. Quality in higher education is decreasing day by day. The every successful education system is influenced by the quality of teachers, which, in turn depends upon the how effective teaching-learning process is about. Teachers' get opportunity to create suitable changes in society that is by increasing quality of higher education. So, the quality of higher education directly related to quality of those who deliver it. Thus the teacher is most important component of any educational structure. Teachers play very important role in the development and designing of the Content and curriculum, Research and dissemination, Administration and leadership, Teaching and learning and also in developing and upholding the standards of higher education. Here a question comes in notice what should be the role of teacher in keeping quality of higher education so now we discuss role of teacher.

Role of Teacher:

Key roles of teacher in maintaining quality of higher education is-

- Expertise student's job-related education so he/she got placement easily
- Development of well-versed students
- Intellectual Development of student
- To perform that these role very well some important qualities teacher required lets discuss these qualities

Role of Teacher as leader:

1. Resource Provider:

Teachers generally helps colleague by providing or sharing resources to new entrants in the colleges. These resources might include instructional materials, readings, websites, or any other resources to use with students and they might also share such professional resources as books, lesson plans, articles, and assessment rubrics tools.



2. Instructional Specialist:

Instructional Specialist provides help to implement right teaching strategies. The specialists may study research-based classroom strategies (Marzano, Pickering, & Pollock, 2001) and they may choose and suggest best possible strategy to the junior teacher.

3. Classroom Supporter:

Classroom supporter help other teacher in a classroom to implement new ideas, more often by demonstrating, observing and giving feedback as well as by coteaching. It is found that consultation with peers enhanced teacher's self-efficiency. (Blase and Blase (2006))

4. Mentor:

One of the common roles of teacher leader is to work as mentor for novice teacher. Mentor generally serves as role models; familiarize new teacher in a school; advice new teacher regarding procedure, curriculum, practices, policies as well as politics. Mentoring can takes great deal of time and expertise and helps in significant contribution in grooming of a new teacher.

5. Curriculum Specialist:

Understanding how various components of curriculum link together and how to use the syllabus in planning the sessions, instructions and assessment is important for consistent implementation of syllabus.

6. Learning Facilitator:

Enabling and informing about professional learning opportunities among staff members is also a role of teachers in leadership group. When teachers learn from one another and together, they can target how student learning will improve and can fill gap in learning of students (Killion, 2001).

7. College Leader:

Serving on different committee of college like college development committee; acting as head of department; representing a college at some government task forces or committees can be considered as college leader He shares the vision of College and aligned them with his goals and professional ambitions and take responsibilities of the college as a whole.

8. Learner:

Learner is the most important role played by teacher leader. A teacher must learn lifelong for continual improvement use it for the students for increasing their skill sets.



Qualities of Effective Teacher:

Now a day it is prime duty of every individual in society to find out quality teacher who perform his duties and responsibilities with perfection, commitment, and dedication.



Following are qualities effective Teacher:

- Good knowledge of subject
- can deliver the subject knowledge to the understanding level of student
- Simple, logical and systematic presentation of subject matter which is easily understand by students
- Appropriate organization of subject matter
- Good classroom control

All of above are the important qualities of effective teacher because teaching learning process is two way process so it is important to have two way communications between teacher and student for that teacher have to motivate student to ask question in classroom because of which two way communication is easier to maintain in classroom.

Following suggestions are given to teachers to enhance quality of teaching in Higher Education

1. A teacher must update his knowledge and skill. To gain a knowledge teacher must consider himself a student throughout of his life.



2. A teacher must take review of modern references rather than old. A good teacher always follows modern teaching learning process.
3. Teacher must involve modern instruments and techniques because current age is age of science and technology. Teacher must understand that he has to impart truly global education to his students.
4. Teacher must correlate the old syllabus with global issues. Teacher must take active part in updating old, outdated, traditional curriculum and imparting that on the students as well.
5. The good teacher arranges the educational tours because in current scenario education is bonded and limited only for classrooms.
6. Teacher must take role of motivational personality in life of students. Positive and accelerated thoughts are always followed by students. A good teacher who fill the minds of the students with positive, healthy and productive thoughts.
7. A teacher must follow approachable and friendly teaching learning method because strict discipline because sometime it does harm to the grasping power of students.
8. Teachers always give practical knowledge and theoretical knowledge Teachers should not provide always the academic knowledge he/ she must include application of practical, job oriented knowledge which is always useful to the students.
9. A teacher should focus on overall personality development of the students remembering that role of teacher in society is to create best citizen and personnel to serve the nation.
10. A teacher should stress on to create social awareness in the students as India has several types of social problems. Teacher must guide the students to take certain steps to eradicate the social problem.
11. A teacher must emphasis on research work as we know that as compare to other developed countries, research and innovation work is not in the level which we expect. Teacher must not do research work only to getting degrees or to complete assigned work. Meaningful research not only gives teacher satisfaction but also it helps for wellbeing of society.
12. A teacher must do proper guidance counseling, monitoring and controlling of the students with the help of parents and other agencies to maintain the dignity in society.

Conclusion

In continues process of quality development in higher education teachers' plays important role. Apart from teacher other components are also equally important as they support to education like Government, Institutes etc. In higher education teacher must consider himself as nation builder through development of his students, accordingly he has to take steps to make himself eligible to play pivotal role. The government authorities in higher education should take 360⁰ review of system and efforts which make academically suitable to the teachers and students.



For 17% mankind's history, India as one the largest democracy in the dominated the world scene, be it in philosophy, economics, trade, culture and also in education. For major social revolution in India things now required to be done with priority bases to transform its higher education sector. Teacher will play vital role in this process and needed give due recognition to the fraternity. By doing this the test of 21st century could then belong to India.

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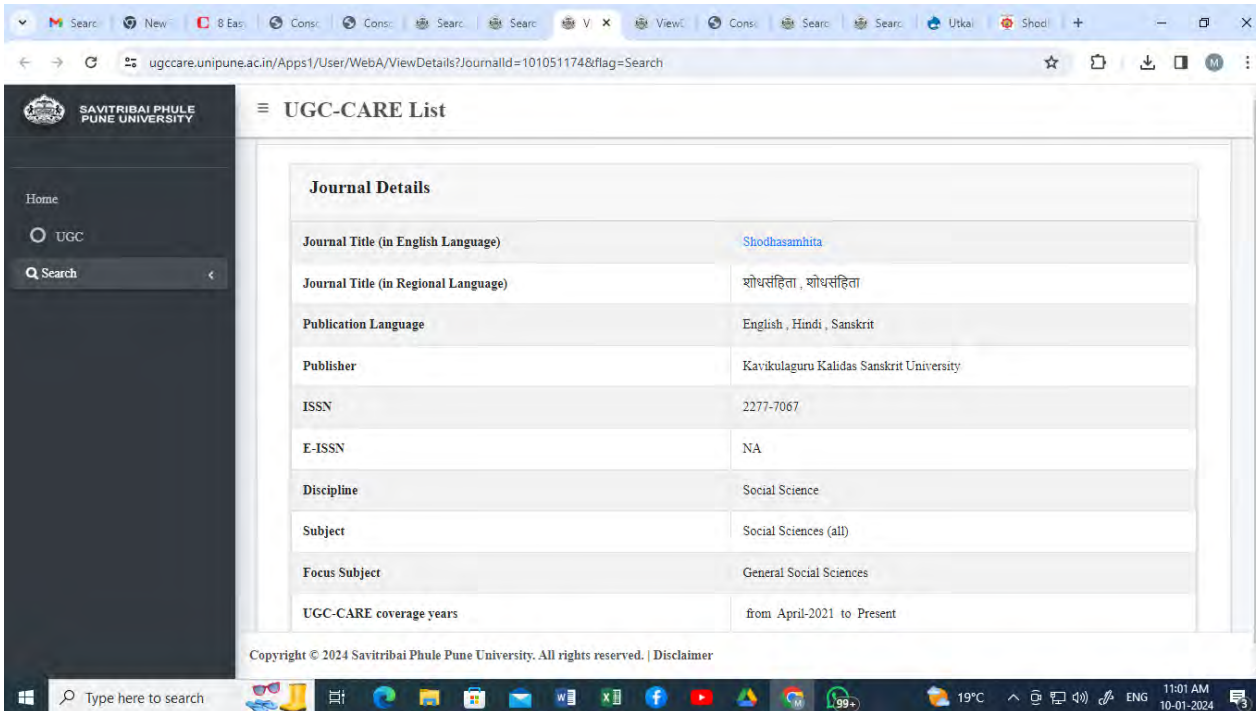
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Abstract

Micro, Small and Medium Enterprise (MSME) is base of Indian Economy. Growths of MSMEs are required to make strong Indian Economy. This study focused on growth of MSME sector and their participation in Indian Export. Role of Indian Government in the growth and modernization of MSMEs is also part of this study. Government of India had taken some measures to develop MSMEs. MSMEs are trustworthy due to its distribution, its small size, the use of indigenous technologies in particular, the intensity of employment and its suitability for rural areas with limited investment. MSME provides great job opportunities in many developing countries. MSMEs require lower investment than Large Scale Industries but also contribute to industrial development in rural and remote areas. Moderate Industrial Growth is one of the most important features of the MSME Sector.

Keywords: Growth of MSME, Government measures to develop MSME sector, Importance of MSME in Indian Economy.

Introduction

The MSME sector has done extremely well and has enabled our country to achieve a wide range of industrial growth and diversity. With its low cost structure and high number of employees, the MSME sector has made significant contributions to job creation and the development of rural industries. The industry is well suited to build on our traditional strengths and knowledge, with a combination of technology, finance and new marketing strategies. Government promotion and protection policies have ensured the presence of the sector in a wide range of products, especially in consumer goods. However, the problem for the sector has been a lack of funding, technology and marketing.

Objectives of the Study

- 1) To study about the growth of Micro, Small and Medium Enterprises in India.
- 2) Find out the role of Government in the development of MSME sector.
- 3) To study the performance of MSME in Indian Economy.

Definition of Micro, Small and Medium Enterprises (MSME)

- A new revised phase of the MSME process was announced under Aatma Nirbhar Bharat Abhiyan, on 13 May 2020. It came into effect on 1 July 2020. As per the previous division of MSME under the Small, Medium and Medium Enterprise Development Act (MSMED)



of 2006. Production business is defined in terms of investment in Plant & Machinery and entities engaged in providing or providing services are defined in terms of investment in machinery. Now there will be no difference between the manufacturing sector and the services.

- The new categories of micro, small, and medium enterprises are:
 - 1) A Micro business, where investment in plant and machinery or equipments does not exceed one crore rupees and turnover do not exceed five crore rupees;
 - 2) Small business, where investment in plant and machinery or equipments does not exceed ten crore rupees and turnover do not exceed fifty crore rupees; and
 - 3) Medium business, where investment in plant and machinery or equipments does not exceed fifty crore rupees and turnover do not exceed two hundred and fifty crore rupees.

Review of Literature

Shrimant M. Birajdar, In his study “A Study of the Small Scale Industries in Economic Development in Kolhapur District”, 2011, he explained that Small Industries Play a Vital Role in the Development of the National Economy. Small business has emerged as a strong and dynamic economic sector. But Small Businesses face many financial problems, raw materials supply, power shortages, old technologies, low energy consumption. To improve the SSI status, Government must provide more focused policies. (Shrimant Birajdar 2011)

Drs. Fred Appiah Fening, in his research paper, Impact of Quality Management Practices on the Performance and Growth of Small and Medium Sized Enterprises (Smes) in Ghana, he offered his view that if firms applied quality management practices, it could have a significant impact. in the performance and growth of SMEs (Dr. Fred 2012)

Dr. Gaurav Lodha, stated in his study, “Small Scale Industries in India: An Evaluation of Productivity in the Post-Liberalised Scenario”, 2012, that Small Industries are the backbone of the Indian Economy but SSI units are facing illness. Improving the status of SSI units The Indian government is making efforts but not enough. Additional efforts are needed to upgrade the SSI. (Dr. Gaurav Lodha 2012)

Subrahmanya K C and Pavan K U, say in their study, "The Importance of Small Industries in the Development of the Indian Economy" that the SSI plays a vital role in the country's growth. SSI contributes about 40% of the total industrial value added to the Indian Economy. The SSI sector creates job opportunities in our country. As Small Industries need more workers. The Small Industries also contribute significantly to the export sector. (Subrahmanya K C & Pavan KU 2013)

M. R. Narayana, “India's Small Industrial Competition Decisions”, emphasizing the availability of skilled workers is one of the factors that determine competition. (M R Narayan 2004)

Singh, Rajesh Kr; Garg, Suresh Kr; Deshmukh, S G, “Comparative Study on Strategies of Indian Small, Medium and Large Scale Organizations”, 2007. This research has highlighted the importance of R&D, IT application and staff training. This study addresses the key factors in investing in employee training and employee well-being. (Singh,Rajesh Garg, Suresh Deshmukh 2007)



Geetendar Gill, revealed in his research on the growth of small industries in India before and after independence. Also, he talks about how independence affects the economic and technological efficiency and elemental production of Small Industries. The researcher highlighted the importance of Small Industries in the Indian Economy. Small Scale Industries provide a large number of jobs. (Geetendar Gill, 2010)

S. Gurusamy, he said in his research that Small Industries are a source of fast and permanent job opportunities. Small Scale Industries are instrumental in equitably distributing the country's income. Small-scale industries leading to urban sprawl and economically backward regions. In developing countries the resources are limited, and the population is growing rapidly, and as a result, the country's economy is dependent on Small Industries. But in India Small Industrial Industries face many challenges. The researcher is trying to analyze the problems of Small Industrial Units in the Industrial Estates of Tamil Nadu. In particular the Emerging Industries are facing problems such as: raw materials, finance, small-scale production, infrastructure, power supply, management and training, transport and marketing. (S. Gurusamy, 1994)

K. A. Michae, discusses the different types of Small Scale industrial units and analyzes the functionality and prospects of the Small Scale industrial units in Tiruchirappalli. The researcher studied the problems the small industry units face and policy strategies to improve the performance of SSI units. (K. A. Michael 2010)

D. Kalaiselvan, analyzes the performance of Small Industries in terms of investment, manufacturing, energy efficiency, profitability, profitability and employment. The researcher finds a link between the social, cultural and economic factors and the growth rate in the formal and informal sector. (d. Kalaiselvan, 2009)

Thamil Pavai, highlighted the problems and prospects of the Small Industries and their socio-economic background in selected areas. (Thamil Pavai, 2006)

Baharul Islam Laskar, he explains in his research that Small and Rural Industries are important in terms of employment opportunities, equitable distribution of national incomes, equitable regional growth and development in rural and urban areas. But these industries are facing many problems related to finance, management and marketing. Developing small and medium enterprises Government policies play an important role. (B.I.Laskar, 2009)

D. Muthukrishan, says in his research, that Small and Medium Enterprises contribute significantly to the national and national economy. Although MSME is facing financial difficulties industrial production is growing. The industrial sector contributed significantly to the country's GDP with a growth rate of 49 percent in 2008-09 with a growth rate of 11 percent. The researcher had provided a list of major industries in India. Also, he mentioned various plans to develop the MSME industry in India. (D. Muthukrishan, 2011)

Sudhir Pande, emphasizes in his research on the terms of Small, Medium and Medium Enterprises. The researcher demonstrates the tendency to produce, employ and export small and medium enterprises. He also discussed the problems facing the industry and the solution to the problems. (Sudhir Pande, 2012)



V. Srinivasakumar, read on the growth of small and medium enterprises as well as the challenges facing the industry and Government policies for industrial development. The researcher learned about the contribution of small and medium enterprises to GDP, job creation, regional development and the Indian economy. (V. Srinivaskumar, 2010)

Siva Nageswara Rao, emphasized the development of small and medium enterprises during the Five Year Plan. He pointed out the problems of smaller units that reduce their ability to compete and grow. (Siva Nageswara Rao, 2012)

Government measures to develop MSME Sector

Udyam Registration: The existing and prospective entrepreneurs file their registration online on Government portal: <http://udyamregistration.gov.in>

Food products, Textile, Apparel, Construction Activities and Construction of Building are the main industrial sectors of registration. Urban Street vendors also included in this list. Retail and Wholesale Traders are allowed to be register on Udyam Registration Portal.

MyMSME: This is web-based application module. This can also access through a mobile app. The office of Development Commissioner (MSME) has launched this app to facilitate the enterprises to take benefit of various schemes.

Direct Benefit Transfer (DBT): All social welfare and subsidized programs of the Government of India are submitted under Direct Benefit Transfer (DBT). Improves cash flow system, easy and fast cash flow and ensures accurate targeting of beneficiaries and reduces fraud and duplication.

Digital Payment: The Indian government is making efforts to develop a small financial economy and provide a digital payment facility for all Indian citizens in a convenient way. The MSME Department has taken many steps to digitally empower the entire MSME ecosystem. The ministry and its affiliated offices received the successful launch of the 'Digidhan Mission'. All offices of the Department of Small, Medium and Medium Enterprises, including affiliated digital offices. At MSME registered under UAM, efforts have been made to spread awareness about the ease and benefits of different payment methods such as BHIM, UPI and Bharat QR code.

MSME SAMADHAAN : This portal helps Small and Medium Businesses to file online complaints about their delayed payments.

MSME SAMBANDH: The MSME Department launched the “MSME-SAMBANDH Portal” on 8 December; 2017. The site helps to monitor procurement through Central Government Ministries, Departments and Intermediate Enterprises (CPSEs) and enables them to share a list of required products / services from MSEs.

MSME SAMPARK: The job site called “MSME SAMPARK” was launched by the Honorable President of India on 27.06.2018. This portal is a digital platform where job seekers and employers can sign up for lucrative deals. CVs are distributed to employers and tasks are provided.

CHAMPIONS: Launched by the Honorable Prime Minister on 1 June 2020, it is an ICT-based technology program to make smaller units larger by assisting and holding hands. The portal not only helps MSMEs in this situation, but also provides guidance on seizing new business opportunities.



AATMANIRBHAR BHARAT ABHIYAAN: Under this, the priority is given to the MSME sector. Multiple package allocated to MSME; various announcements have been made under the Package. In addition to the existing credit-related programs, the Government of India has announced a Credit Assurance Program for the underlying MSMEs. To create the effect of economic recovery Government started the Self Reliant India Fund (SRI Fund). The purpose of the Self Reliant Fund is to meet the growing demand for MSME funds.

Growth and Performance of Micro & Small Scale Industries

National Small Industries Corporation (NSIC) Ltd

National Small Industries Corporation (NSIC) Ltd. was established in 1955 by the Government of India with the aim of promoting, assisting and encouraging the growth of small industries in the country. NSIC continues to be at the forefront of industrial development across the country with its various programs and projects to assist MSMEs in the country. The core functions of the Organization are to promote, assist and encourage the growth of small and medium enterprises in the country, generally in business. Provides a variety of support services for small and medium enterprises by providing their various needs in the raw materials sector; product marketing; credit rating; technology acquisition; adoption of modern management systems, etc. The NSIC directly implements a variety of programs by a dedicated team of experts at all levels and operates with 157 offices located throughout India and one office in Johannesburg (South Africa). National Center for Small, Medium and Medium Enterprises (NIMSME), Hyderabad Enterprise promotion and entrepreneurship development being the central focus of Ni-MSME's functions, the Institute's competencies converge on the following aspects: -

- i) Enabling enterprise creation.
- ii) Capacity building for enterprise growth and sustainability.
- iii) Creation, development and dissemination of enterprise knowledge.
- iv) Diagnostic and development studies for policy formulation.
- v) Empowering the under-privileged through enterprises.

Contribution of MSME in Indian Economy

MSME plays an important role in expanding businesses in India. Small Scale Industries produces a wide range of products and services to meet the needs of the domestic and global market. As per the data available from the Central Statistics Office (CSO), the Department of Statistics and Program Implementation MSME sector contribution to Gross Domestic Product (GDP), is as follows:

Table no. 1. Contribution of MSMEs in Indian Economy at current price.

Year	Total GDP	Share of MSME in GDP (in %)
2011-12	8736329	30.00
2012-13	9944013	30.40
2013-14	11233522	30.20
2014-15	12467959	29.70



2015-16	13771874	29.48
2016-17	15391669	29.25
2017-18	17098304	29.75
2018-19	18971237	30.27

(Source: MSME Annual Report 2018-19 and 2020-21)

Above table shows that MSMEs contribution in the GDP of India is an Average 30%. So Micro and Small Scale Industries are very much important in Indian Economy.

Small Industries Development Bank of India (SIDBI)

SIDBI was established by an Act of Parliament, as the supreme institution for the promotion, financing and development of small-scale industries and for co-ordinating the activities of other institutions engaged in similar activities. It came into effect on April 2, 1990. SIDBI extends direct / indirect financial assistance to SSIs, assisting the entire small and medium enterprise sector across India. A variety of services, including financial support, extended support and advertising, are made available through appropriate direct or indirect aid schemes for the following purposes:-

- Setting up of new projects
- Expansion, diversification, modernization, technology upgradation, quality improvement, rehabilitation of existing units
- Strengthening of marketing capabilities of SSI units.
- Development of infrastructure for SSIs and
- Export promotion.

Table No. 2. Performance of MSME Sector: Employment

Broad Activity Category	Estimated Employment in 2021-22 by MSME in India (in lakh)	Share of MSMEs in total employment in India (%)
Manufacturing	360.41	32
Trade	387.18	35
Other Services	362.22	33
Electricity	0.07	0
All	1109.89	100

(Source: MSME Annual Report 2021-22)

Above table shows that employment of MSME sector was remarkable, more than 30% employment generation estimated in Manufacturing, Trade and Service sector in India.

Export Promotion (Training Programmes on Packaging for Exports)

The DC Office (MSME) has been organizing specialized training programs in the packaging of MSE units through office offices namely MSME-DIs in collaboration with the Indian Institute of Packaging (IIP), Mumbai and other similar institutions since the year. 1979. this training program to educate MSE Entrepreneurs about scientific packaging techniques, the latest design technology



of packaging, to improve their packaging standards and to highlight the importance of packaging in advertising.

Reservation/De-Reservation of Products for Manufacture in the Micro and Small Enterprise sector:

To developing sub-units nationwide The Special Product Retention Policy on SSI (now MSE) was introduced in 1967. The development of economic well-being by increasing employment, productivity and reducing industrial inequality are the objectives of the booking policy. Currently only 20 items are reserved for production only in the small and medium enterprise sector.

Conclusion:The Government of India supports Small, Medium and Medium Enterprises for their growth and performance improvement. The MSME sector has great potential for growth due to the following factors: Less Capital Intensive, Extensive Promotion and Government Support, Funding and Subsidies, Employment Generation, Purchasing Assets, Staff Training, Technical and Management Skills, and Export Promotion

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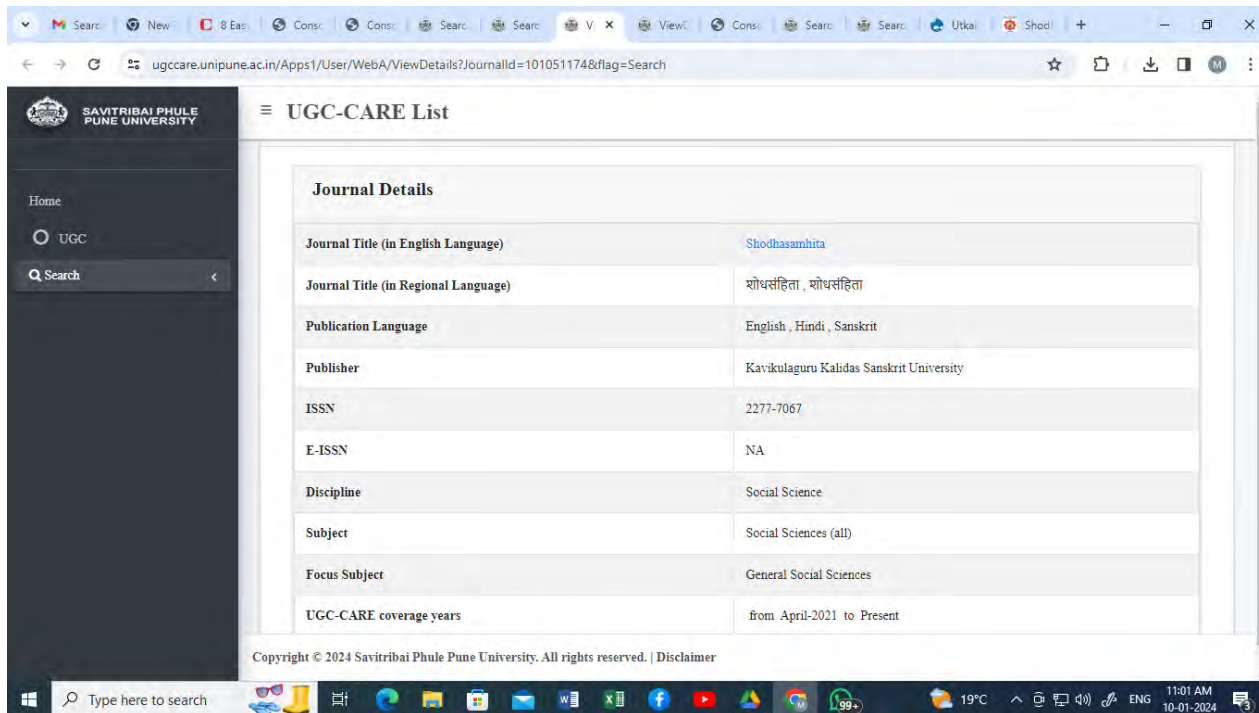
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Journal Paper No.: 48

Library Facilities: Importance, Problems and Expectations		
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Journal Details

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LIBRARY FACILITIES : IMPORTANCE, PROBLEM, AND EXPECTATIONS

Article · October 2023

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LIBRARY FACILITIES : IMPORTANCE, PROBLEM, AND EXPECTATIONS

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Abstract

A library is a treasure house of knowledge. A well- grazed library is an asset to the academy, council, or university. Each academe has a library of its own. . A library is a place where not only books but also magazines, journals, and journals are well grazed for the benefit of the compendiums. A library has always a studious atmosphere. It helps us develop a reading habit. Individual person-llibrary relation plays a vital part in academic, professional, and particular development. And so it is very important part of that organization. This study is focussing on various aspect of this same area like expectation of users, environment of library, Overall performance of the library, different issues or problems with library etc.

Keywords: Library, expectations, Importance, problems etc.

Introduction:

A library is a treasure house of knowledge. A well- grazed library is an asset to the academy, council, or university. Each academe has a library of its own. It's a boon for poor scholars. Information technology has helped in perfecting library installations. still, the functionality of the Internet won't negatively affect the significance of a library. A library is a place where not only books but also magazines, journals, and journals are well grazed for the benefit of the compendiums . Besides this bone can also get the entire atlas, Encyclopaedia etc. to know indeed the nanosecond detail of a thing. A library is a popular place in the academic class A well- grazed library is an asset to a academy, a council, or a university. a pupil or a anthology can increase his knowledge of different subjects by reading in the library during his prayer time. One can modernize one's knowledge by reading regularly in a library. piecemeal from dealing with the traditional published media libraries worldwide have been dealing with electronic coffers for a number of times now and they're frequently looked upon as an important conciliator between the ocean of information available online. A library has always a studious atmosphere. As we enter a library, we find ourselves girdled by books and compendiums . We see books of all kinds and sizes reposing in their separate places, and humorless compendiums eagerly devouring the contents of the books they've picked up from the shelves. What's further, all possible installations are handed to the compendiums . It's a encouragement to reading. It helps us develop a reading habit. Since its gates are open to all and sundry, to rich and poor, to professors and scholars, to scholars and lay-a-taste in books. In short, a library is a standing assignation to the public to come and read books as well as journals and diurnals. So pupil- library relation plays a vital part in academic, professional, and particular development.

Literature Review:

Tella, Owolabi and Attama (2009): Research has applied quantitative as qualitative approach. Sample units are students as staff together with those who work in the school library. The findings showed that students were satisfied with the library collections and services. However, their satisfaction would be enhanced if the school library had been networked with internet.

Kassim (2009) evaluated the library's performance by measuring the users' satisfaction with library services, infrastructure/place/space, collection/information. Sample size was 650 students. The results of the study revealed that the respondents were satisfied. Faculty members were more satisfied than other categories sampled.

Rehman, Shafique and Mahmood (2011) on user perception and satisfaction with reference services in university libraries of Punjab gathered a broad understanding of how users perceive the reference services they receive at Public Sector General University Libraries of the Punjab Province (Pakistan) and their satisfaction with these services. Sample size was 507. And here also results were same. i.e. sample units are satisfied with Library services and other attributes.

Adeniran (2011) : here also results were same that users were satisfied.

Keith, C.L. (2004) The impact media centres on academic achievements. From this weekend say that Institutes library act as media centre. And media Centre plays very vital role in academic achievements

Clarke, S. O. (1999) : Fundamentals of . The author told us that how libraries should be. What are requirements of library.

Committee Survey Report February 10, 2005: Library User Survey : Resources, Facilities and circulation services.

Martin, B.A. (1996) : of school library media Centre collections, expenditures, staffing, and services to student academic achievement. (Doctoral dissertation, Auburn University). The author talks about between the library facilities and the visitors, they are related with each other.

A Survey Report (2010) : The University of Newcastle Australia has done a survey on library customer satisfaction.

Library Philosophy and Practice (2008) : of school libraries in the Educational Development of Students: the Case of Novena University staff School, Kwale, Delta State, Nigeria.

A.G. NKHOMA WAMUNZA: Library Automation: The role and significance of library automation plans

Objectives:

The primary objective of the research work is to provide the library with a way to identify students' concerns. More specifically, the study aims to:

1. Find out the expectations of library users.
2. Analyze an environment maintained in the library.
3. Identify, prioritize, and manage the key issues affecting library visitors.
4. Allow the library's performance to be measured.
5. Provide users with the opportunity to communicate openly and honestly with the management team of the library about the library.

Research Methodology

The researcher seeks to collect the data through primary as well as secondary sources. The applied

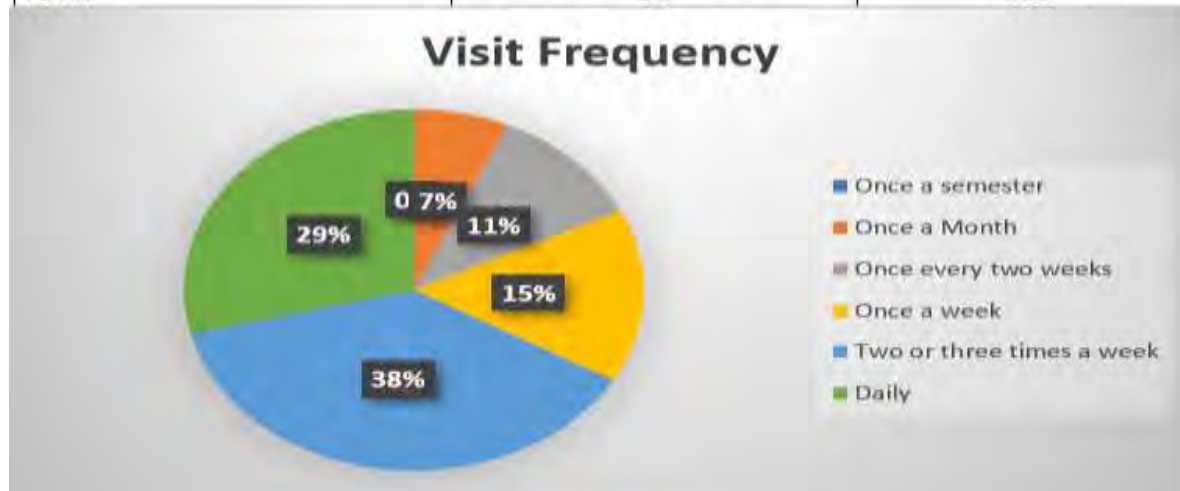
methodology for primary data is the use of structured questionnaires. For secondary data, the information is collected through Books, Research Journals, Magazines, and the Internet. The participants are the staff and students as users of the library. Total 50 questionnaires were distributed to the target group. The researcher got 45 filled questionnaires back. So Sample size for the study is 45. The method used for sampling is Random sampling.

Data Analysis:

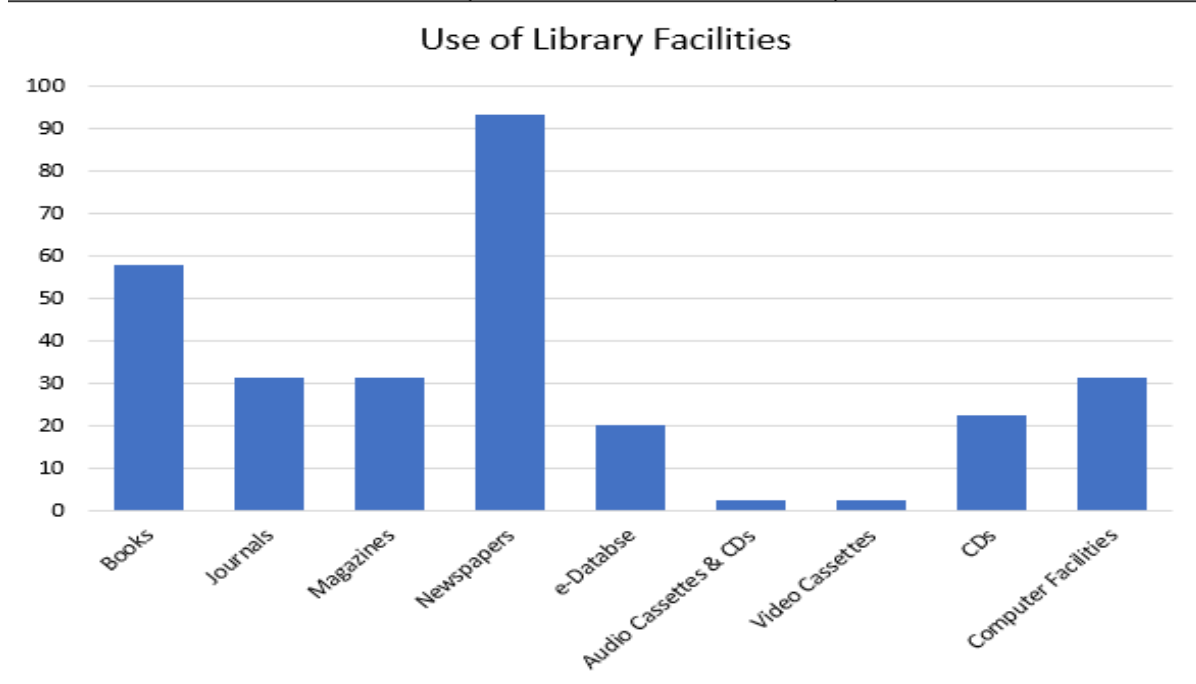
Categories	Number	Percentage
Student	60	66.67
Teaching Staff	20	22.22
Non-Teaching Staff	10	11.11
Total	90	%



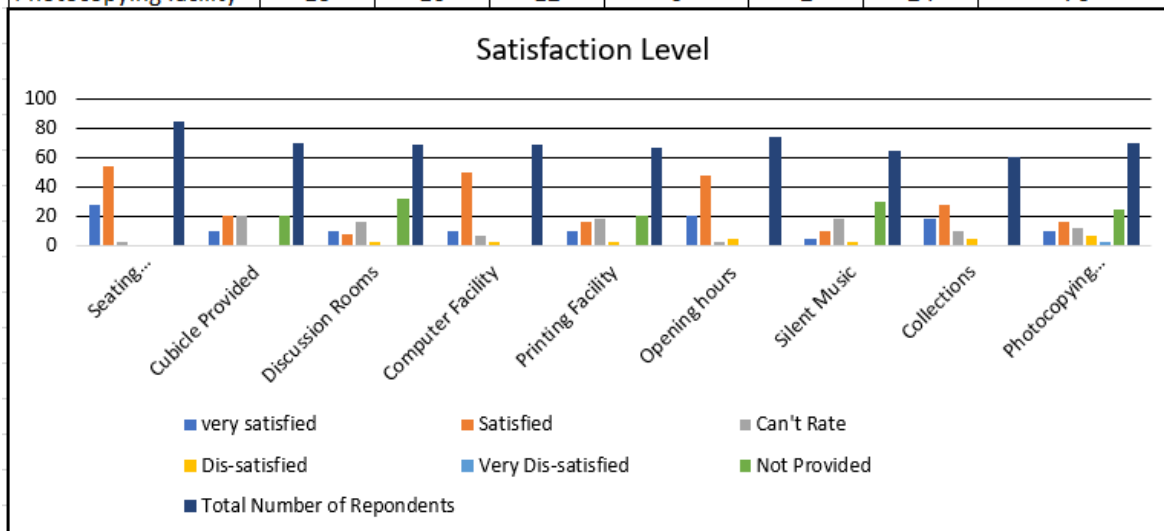
Parameter	Number	Percentage
Once a semester	0	0
Once a Month	6	6.67
Once every two weeks	10	11.11
Once a week	14	15.55
Two or three times a week	34	37.78
Daily	26	28.89
Total	90	100



Parameter	Number	Percentage
Books	52	57.78
Journals	28	31.11
Magazines	28	31.11
Newspapers	84	93.33
e-Database	18	20
Audio Cassettes & CDs	2	2.22
Video Cassettes	2	2.22
CDs	20	22.22
Computer Facilities	28	31.11



Parameters	very satisfied	Satisfied	Can't Rate	Dis-satisfied	Very Dis-satisfied	Not Provided	Total Number of Repondents
Seating arrangements	28	54	2				84
Cubicle Provided	10	20	20			20	70
Discussion Rooms	10	8	16	2		32	68
Computer Facility	10	50	6	2			68
Printing Facility	10	16	18	2		20	66
Opening hours	20	48	2	4			74
Silent Music	4	10	18	2		30	64
Collections	18	28	10	4			60
Photocopying facility	10	16	12	6	2	24	70



Parameters	Number	Percentage
Always	32	35.55
Mostly	44	48.89
Sometime	12	13.33
Never	2	2.22
Total	90	100



Findings:

When evaluating the results, the researcher identified the following significant findings:

1. Analysis of the first question tells us that there are three categorical respondents. These are students, Teaching Staff, and Non-Teaching Staff. The major contribution is of the student category (66.67%). Then teaching staff (22.22%) and then nonteaching staff (11.11%)
2. Researcher took the data about the visit frequency of the respondent.
3. Majority of users are visiting a library two or three times a week. The respondent category that falls under this is teaching staff.
4. Most users visit a library on daily basis. (28.89%) users are visiting on daily basis. Most of the daily visits have the purpose of newspaper reading.
5. For the next step the researcher has collected the data on the basic facilities of the library. And the utilization of these facilities by the users.
6. With respect to the utilization factor books stands at 2nd position. Journals, Magazines and Computer facilities are important to them but at third position. Only 31.11% that is 14 out of 45 visits to the library for these three facilities.
7. The most important is the newspaper. Newspapers is having the highest utilization. 42 out of 45 i.e 93.33% of users visit the library for newspaper reading.
8. For the further part of the research, the researcher has collected data about the satisfaction level of users regarding the basic facilities in the library and the facilities provided to maintain a good environment in the library.
9. Researcher has found that on average the respondents are satisfied with the facilities which are generally provided in every library. Such as sitting arrangements, Computer facility, opening hours, and different collections like Books, Journals, Magazines, newspapers, e-database, and CDs.
10. Now about a few things the respondents are not satisfied with or they have given the rating as can not rate, why it is so? Because most of the things are not provided in libraries for example discussion Rooms, Printing facilities, Photocopying Facility, Silent music etc.
11. Researcher found that visitors and satisfied with the service quality of library staff.

Recommendations

As a researcher, I would like to recommend a few things to library management. While studying I have seen some aspects about which the users are not satisfied,

1. Library management can allow them to take printouts and photocopies and the library can charge for it.
2. In some parts of the library, management can provide cubicle-type of seating arrangements, and discussion rooms, if possible.
3. The concept of silent music is also considerable. During the vacation period, silent music can be played in the library.
4. Library should arrange more number of computers for users.
5. To get an honest opinion about library management can keep a suggestion box in library premises.

Limitations:

A limitation of this research work is the researcher has collected the data from three libraries only. Another one is he/she has considered libraries working for Academic institutions only. He could have extended the scope of research work for public libraries also.

Conclusion:

In the library, I discovered that you could learn by following your nose. And I learned that a book was as close to a living thing as you could get without being one. From this quote, we can understand how much libraries are important for us. Towards the conclusion of this paper:

Users are satisfied with basic amenities but they are demanding for few more as discussed earlier. The users demand more comfort in the library while studying, which means printing photocopy facility, cubicle, silent music, etc. The management of the library can take some initiatives to satisfy the visitors. The questionnaire itself provides feedback to library management about the performance of the library. This research work has provided an opportunity for the users to communicate openly and honestly their opinion about library facilities.

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13. The library is a temple of learning, and learning has liberated more people than all the wars of history (Car Rowan).



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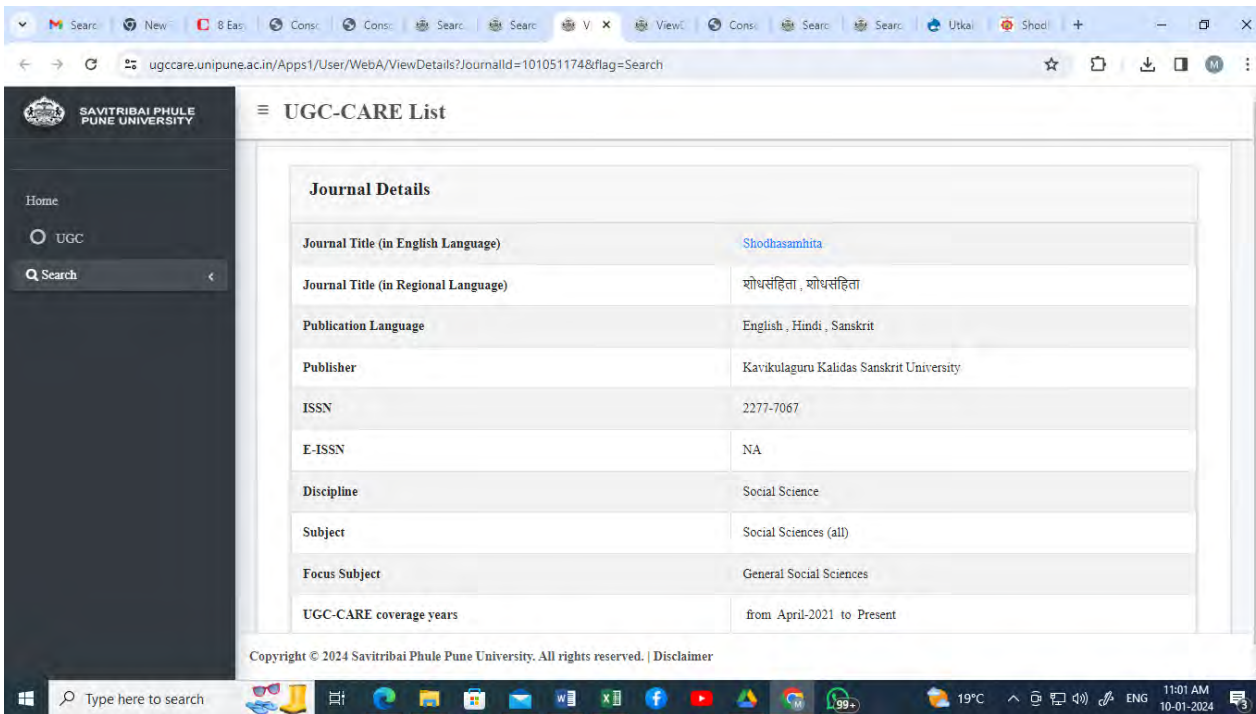
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A STUDY OF PLACEMENT ENHANCEMENT INITIATIVES FOR STUDENTS BY SELECTED MANAGEMENT INSTITUTES IN PUNE CITY

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**A STUDY OF PLACEMENT ENHANCEMENT INITIATIVES FOR STUDENTS BY
SELECTED MANAGEMENT INSTITUTES IN PUNE CITY**

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Dr.Sadhana Ogale, SPPU

Dr.Shalaka Sakharekar, SPPU

Abstract:

In today's world students are looking for better placements along with management program course. In this process competency mapping of the students and placement enhancement initiative plays crucial role for getting good placement in this competitive era. New world adopting technology savvy employees so that training cost as well as precious time will be reduce for the organisation. Present study is focus on training the management students to bridging the gap between academics and corporate is necessary. Management institutes are taking efforts through their respective placement cell for the holistic development of the students to match the global competitive market. This study also covered initiatives taken for placement enhancement and challenges faced by institutes while training the students. For the study data had been collected from secondary source, secondary data collected from the placement cell of selected management institutes in Pune city.

Keywords: (placement enhancement, competency, management, placement cell)

➤ **Introduction:**

Placement Enhancement:

These are the initiatives and enhancement activities carried out specially by management institutes to bridge the gaps between academics and industries and make the students ready to face the challenges of global world. These activities are specially designed as per the management institutes and the requirements of company which are visiting the institutes frequently.

Competency:

Competency are the skill sets needed for specific job. These skill sets are to be known so that the skills are to be matched for the required designation with particular student competencies if there is any gap in the student placed and the specific designation. Required Training is planned to fill the gap. Competency mapping activity is to identify the skill sets of students and identify the competencies needed in current market and to fill the needed gap by placement enhancement activities.

Placement Cell: Placement cell is playing pivotal role of mediating the companies and the students of particular institutes for their final placements. They are working round the year for arranging the various assessments of students to identify the gaps and plan various initiatives, guidance and training programs to develop students in needed skill set required in current market.

➤ **Importance of Placement enhancement training:**

- a) Improvement in various skill set of the student
- b) Identify the strength and weakness of students
- c) Enhancement in knowledge, abilities, Skills
- d) Locating job opportunities and operates round the year in company
- e) Mediator between company and students for their final placements
- f) Identify the requirement of competencies needed for current market
- g) Arranging various certification courses, expertise talk
- h) Arranging Education tour, Industrial visits

➤ **Objectives of the study:**

- 1) To study the placement initiatives carried out at selected management institutes at Pune city
- 2) To study the challenges faced by placement cell for imparting the training to the students
- 3) To study importance of competency mapping for placement

➤ **Research methodology:**

Present study is based on secondary sources. Data was collected from placement cell to understand process of placement enhancement activities and problems faces during this process. Data collected from 20 Management Institutes associated with SPPU on random basis.

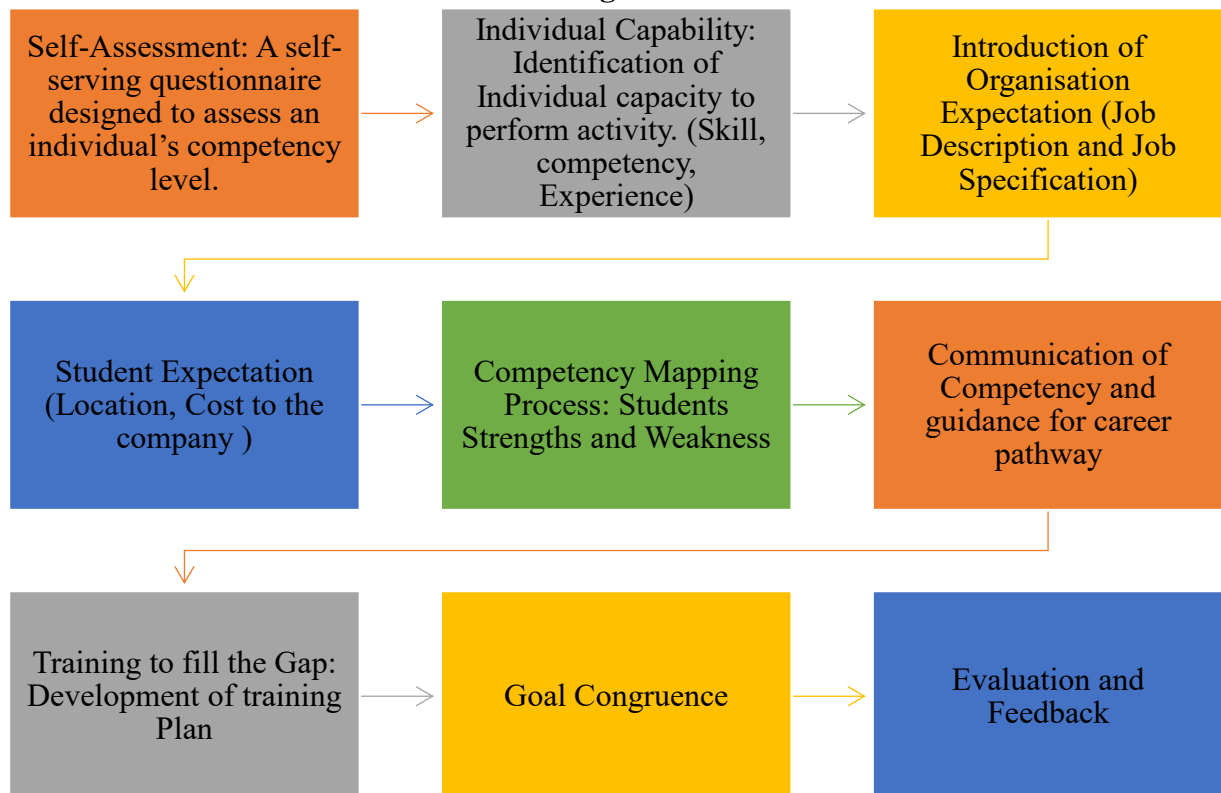
Limitations: Management colleges associated with SPPU only consider for the research work.

➤ **Findings & Observations:**

Training required for following aspect to meet the Gap (Industry Expectations)

- Professional Mentoring
- Drafting email Protocols
- Soft skill (Verbal & Non- verbal Communication)
- Active Networking & Social Skills
- Techno savvy – Sound digital platform knowledge
- Proficient Resume, or CV writing & Covering Letter
- Interview & Group Discussions
- Self-Motivation & Direction skill
- Managing Stress & Compassion
- Goal Setting
- Effective Time Management

➤ **Process of Placement Enhancement Tanning:**



Source: Field Visit Observation

Various Activities / initiatives for Placement Enhancement



Source: Field Visit Observation

➤ **Challenges faced by Placement Cell:**

1. Readiness for relocation
2. Negotiation in salary issues
3. Absentism in the final round
4. Lack of proper Communication skill
5. Lack of domain Knowledge
6. Lack of certifications with respective job profile
7. Lack of knowledge about company
8. Few students are misbehaving during placement process
9. Students are not attentive to attend the training sessions plan by placement cells
10. Not Checking placement emails on regular basis
11. Competition in Number of students in management field
12. Limitation of staff in placement cell
13. Involvement of students in activities is limited
14. Need to accommodate new global culture and market
15. Students are unable to fulfil criteria for campus recruitment
16. Core domain companies recruit small number of students

➤ **Challenges faced by students:**

1. Family issues related to location

2. Getting information on right time
3. Network issues
4. Unable to attend online sessions , telephonic round
5. Find difficult in travelling at long distance
6. High salary expectations from corporate
7. Unable to manage the stress
8. Expected to join MNC / Government jobs / renowned organisations only
9. High cost of living in metro cities
10. Difficulty in acceptance of global culture
11. Finding difficult to do self-assessment
12. No clarity in career objectives

➤ **Suggestions:**

- 1) To take support of third party for skill development, competency
- 2) Need to Develop Competency Mapping set as per industry requirement
- 3) Need to Develop Individual assessment test for student and define standard questionnaire
- 4) Select suitable model for different specialisation
- 5) Collect the feedback from the company after the interviews to understand where students are lacking and accordingly take the actions.
- 6) Collect the feedback from the company after the interviews to understand where students are strong and accordingly guide the next batch.
- 7) Training planned for students should be on real problems in the global market
- 8) Model for assessing the students' progress
- 9) Arrangement of continuous online test
- 10) Uploading / Displaying photos of students who have placed for motivating other students

➤ **Conclusion:**

The Placement Cell of management institutes at SPPU endeavours to help the students to put their best step forward while stepping into the corporate world. Placement cell is the gateway from academics to corporates. They support students help with a better understanding of the expectations and requirements from the industry, but it caters to fulfil them by organizing various placement enhancement initiatives / activities like Seminars, Workshops and Meets, etc for students to meet the expectations of global market. Placement enhancement initiatives are the need of an hour as students shall understand the changing scenario's in upcoming, digitalised industries. It is a need of an hour with the academics students should understand the global corporate environment to match the needs and requirement of industries. Management programs have added internship programs to get an understanding of industries also. Different trainings, guidance and activities for better placements will help students to get placed at right job at right time. Competencies of students should be identifies and gaps should be filled to match the competencies needed by Training programs and continuous grooming for students. It is found out in this research study Management institutes are playing important role for placement enhancement initiatives at management institutes. It helps students to choose their career. This study will help other institutes at different locations for developing their students for better placements in challenging world.

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Journal Paper No.: 50

Operations Excellence Driving Organizational Performance Enhancement : Emerging Global Trends and Industry Practices

Author: Dr. Manoj Kulkarni	Year of Publication: 2021-22	Journal Name: Kalyan Bharti, UGC CARE Group 1 Journal Print Only
ISSN: 2277-7067		Indexed in UGC care list

Link of the Paper:

https://www.researchgate.net/publication/374675802_OPERATIONS_EXCELLENCE_DRIVING_ORGANIZATIONAL_PERFORMANCE

The screenshot shows a web browser displaying the UGC-CARE List search results. The search criteria are "0976-0822", resulting in 1 journal entry. The table below summarizes the search results:

Sl.No.	Journal Title	Publisher	ISSN	E-ISSN	UGC-CARE coverage years	Details
1	Kalyan Bharati (print only)	Kalyan Kumar Dasgupta Memorial Committee	0976-0822	NA	from September-2019 to October-2021	Discontinued from Oct. 2021

Showing 1 to 1 of 1 entries

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OPERATIONS EXCELLENCE DRIVING ORGANIZATIONAL PERFORMANCE ENHANCEMENT: EMERGING GLOBAL TRENDS AND INDUSTRIAL PRACTICES

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Abstract

Given the emerging challenges for business management, the organizational focus on emerging global trends and industrial practices becomes crucial. The planning and configurations of resources to achieve organizational outcomes, particularly in management sciences and engineering, is at the center of operations management as a discipline. The compatibility between operational activities and supply chain management activities, with the aid of technology, is essential for enduring operations and supply chain performance. The adoption of Artificial Intelligence, Blockchain Technology, Six Sigma, and Big Data Analytics to drive the innovation can potentially transform the operations management to significantly enhance the organizational performance.

Keywords: Artificial Intelligence, Blockchain Technology, Six Sigma, Big Data Analytics.

Introduction

The planning and configurations of resources to achieve organizational outcomes, particularly in management sciences and engineering, is at the center of operations management as a discipline. To ensure enduring supply chain performance, the compatibility between operational activities (internal) and supply chain management (external) activities is essential (Bag et al., 2020). In the context of operations excellence driving organisational performance enhancement, four key emerging global trends and industrial practices need a focused consideration. These include Artificial Intelligence, Blockchain Technology, Six Sigma, and Big Data Analytics.

Artificial Intelligence

Competition is becoming more and more intensive on a global scale as information technology develops and evolves. The future of operation and supply chain management (SCM) is expected to change from planning, scheduling, optimisation to transportation, through the aid of artificial intelligence (AI). More and more interest would be generated in machine learning, AI, and other intelligent technologies, in context of SCM. Timely and critical analysis of AI- driven supply chain research and applications becomes crucial in this regard. In moving products across vast distances and in supporting interconnection among various stakeholders including manufacturers, retailers, logistics companies, and consumers, the supply chain (SC) is critical. These linkages can be made accurately, quickly, and

at least cost because of an effective and efficient SC. The information sharing, process integration, and collaboration gain criticality for the success of SC. Technology in the form of IoT and sensors all across the SC would drive the digitization of SC and enable collection of data in real-time (Helo & Hao, 2021).

Blockchain Technology

Blockchain technology is expected to change the size and configuration of supply chain relationships. Blockchain technology has the potential to help a company significantly reduce transaction costs including the needs for intermediation. This would justify doing business with numerous small- and micro-size partners irrespective of their location. Recent supply chain risks and the consequential supply disruptions have prompted companies to rethink supply chain design. Companies used to pursue achieving a “lean supply chain” in the form of supplier rationalization and process integration. The present supply chain risks such as natural disasters and trade wars would potentially persuade companies to redesign their supply chains for higher level of resilience. Setting up contingency plans with alternative supply chains would result into resilience. Utilizing alternative supply chains demands companies can integrate and analyse market intelligence and take action to minimize the impact of a certain disruption in a quick manner. Rather than managing risks at a local level, supply chains need to be redesigned by creating more resilience across the entire system. By constantly improving information technology, the supply chain capability improvement is possible. Small-scale home-based supply chains for customization and personalization are likely to coexist with present large-scale supply chain structure for mass customization (Min et al., 2019)

In view of close ties of Block Chain Technology (BCT) and cryptocurrencies, more applications in the SC finance cluster would be expected. Financing activities such as asset-based lending are mostly decoupled from SC activities while electronic payment systems appear to be well-established and account for the majority of BCT-enabled start-ups. Applications of BCT mostly focus on risk mitigation and efficiency improvements. SCs could be fundamentally reorganized in terms of blockchain networks enabling collaborative value creation and capturing the value potential of comprehensive ecosystems. BCT is likely to enhance existing SC processes substantially and lead to entirely new organizational structures

in the future. However, the initial data input is prone to errors resulting into the ‘garbage in, garbage out’ problem even if information on the blockchain is immutable. There is lack of guarantee that the physical counterpart of the data is not tampered with. Thus, BCT has the potential to improve business processes but it would not make quality checks and audits obsolete, considering the poor data quality in SCs. An open and distributed system such as a blockchain prompts the consideration of the issue of data ownership (Blossey et al., 2019).

Six Sigma

Propagation of Six Sigma through small and medium enterprises is a significant opportunity for its spread and prevalence that may have been largely overlooked. Almost all Six Sigma success stories being based on applications in large companies, may create the impression that Six Sigma is only for large organizations. There is hardly any element in Six Sigma methodology that would suggest that it has to be the monopoly of large companies and multinationals. The much flatter organizational structure observed in smaller organizations is likely to facilitate changes in thoughts and practices. If the required specific resources such as manpower, raw materials, machine time for Six Sigma projects

can be organised, formal change, adoption or standardization of processes would not generate as much resistance as maybe generated in large, multi-location organizations. Smaller companies can capitalize on their organizational nimbleness for leveraging the transformation Six Sigma could create. Many small and medium enterprises tend to operate with sub-optimal practices and processes owing to short production runs and short-term logistic needs. This creates opportunities for effective Six Sigma applications. The focus on statistical thinking in problem solving is important. The traditional deterministic approach should give way to statistical thinking in intractable situations frequently encountered by small and medium enterprises. Compared to a multi-division, multi-cultural or multi-continental organization with its complex structure of business leaders and power centres, the change in mind set is certainly less challenging in a smaller organization (He & Ngee Goh, 2015).

Big Data Analytics

Big Data Analytics (BDA) has comprehensively transformed style of working of almost every organization. The BDA has aided organizations in handling voluminous data in a refined and effective manner. The personnel- and data-driven approaches can maintain a sequence of activities in supply chain management. The success of supply chain processes and achieving competitive edge depends on innovation. New product and process developments are supported

by supply chain innovativeness and focus on a quick response to customer requirements. Higher levels of supply chain and organizational performance are supported by BDA assimilation and routinization. Moving forward in the absence of technological innovativeness would not be desirable considering the current stage of technology and the way it has penetrated our routine activities. However, the organizational challenges for BDA include the challenges regarding data management processes. This is particularly applicable to processes relating to acquiring and storing data, data mining, and the necessary cleansing activities. The second set of challenges include managing privacy, governance of data, the security of data, how the information sharing occurs and managed, and ownership of the data. To realize benefits from technologies, a high level of innovativeness is required (Bag et al., 2020).

Conclusion

Given the complex challenges for business management, the organisational focus on emerging global trends and industrial practices becomes crucial. The adoption of Artificial Intelligence, Blockchain Technology, Six Sigma, and Big Data Analytics can potentially transform the operations management, in turn significantly enhancing the organisational performance.

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The screenshot shows the Scopus 'Source details' page for 'Elementary Education Online'. The page includes the following information:

- Source Name:** Elementary Education Online
- Scopus coverage years:** from 2013 to 2021 (coverage discontinued in Scopus)
- Publisher:** Ankara University Faculty of Education Department Primary Education
- ISSN:** 1305-3515
- Subject area:** Social Sciences: Education
- Source type:** Journal
- Metrics:**
 - CiteScore 2019: 0.5
 - SJR 2019: 0.192
 - SNIP 2022: 0.411
- Actions:** View all documents, Set document alert, Save to source list
- Navigation:** CiteScore, CiteScore rank & trend, Scopus content coverage
- Notification:** Improved CiteScore methodology. CiteScore 2019 counts the citations received in 2016-2019 to articles, reviews, conference papers, book chapters and data papers published in 2016-2019, and divides this by the number of publications published in 2016-2019. Learn more



Organizational Culture

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ABSTRACT

Culture of the workplace is very powerful force, which is consciously and deliberately cultivated and is passed on to the new generation of the employees. Organizations build up their culture for the survival in the market, and for achieving growth under competitive conditions. There are different patterns of culture. This paper is focusing on types, and characteristic of these types. The culture of the organization influences the work that is done in the organization. Organizational culture influences the organization in different aspects.

Keyword: Organization, Culture, Types etc.

INTRODUCTION

Culture of the workplace is very powerful force, which is consciously and deliberately cultivated and is passed on to the new generation of the employees. It is the thread that holds the organization together. Organizations build up their culture for the survival in the market, and for achieving growth under competitive conditions. Every organization has its own culture, like, the personality of an individual which varies from individual to individual.

According to **Peters and Waterman (1982)**¹, "Without exception, the dominance and coherence of culture has proved to be an essential quality of the excellent companies. Moreover, stronger the culture, the more it is directed to the market place, and the less need there is for policy manuals, organization charts, detailed procedures or rules. In these companies, people way down the line knows what they are supposed to do in most situations because the handfuls of guiding values are crystal clear". Hence organizational culture can considerably influence organizations, especially in aspects such as performance and commitment.

The culture of the organization influences the work that is done in the organization. Organizational culture influences the organization in different aspects. In the present era

of competition, organizations need culture such that it increases the employee commitment that shows the level of attachment with the organization and these levels of commitment affect the organization.

Definitions

Although the term organizational culture has been defined by different authors in different ways, **Schein's definition (1990)**² is frequently quoted. According to Schein, organization culture is "A pattern of basic assumptions invented, discovered or developed by a given group as it learns to cope with its problems of external adaptation and internal integration, that has worked well enough to be considered valid, and therefore, is to be taught to new members as the correct way to perceive, think and feel in reaction to those problems."

Ouchi (1981)³ developed theory Z for comparing Japanese Companies with American Companies and concluded that "a company's culture reflects its values and hence it is the culture and not the technology which is the primary cause of difference in functionality of Japanese and American companies".

Peters and Waterman (1982)⁴, in an attempt to "Search for Excellence", emphasized research in organizational culture for linking it with the organization's performance.

Denison (1984)⁵ was the first to propose the measurement of corporate culture based on survey data, followed by the other scholars. In 1997 Denison developed a model of culture and its effectiveness, based on four hypotheses related to the dimensions or traits of organizational culture, which he synthesized into a framework. The first hypothesis, "Involvement", suggests that when members are encouraged to participate, a sense of ownership and responsibility develops, leading to commitment to the organization. The second hypothesis, "Consistency", states that when the organization's culture, comprised of shared beliefs, values and symbols, becomes internalized, consensus and coordination can be achieved more effectively. The third hypothesis, "adaptability", is based on the need for the organization to recognize changes in the external and internal environment and then make an appropriate response to accommodate those changes. The fourth hypothesis, "mission", states that in the presence of a clearly communicated, broadly shared mission, the organization finds purpose, meaning and also direction. These in turn help in defining the appropriate course of action for the organization and its members. All these hypotheses or cultural traits are positively related to effectiveness.

Denison integrated these hypotheses into a framework comprising of two continuums. One contrasts change and flexibility with stability and direction in one axis, and the other contrasts external orientation with internal integration. Thus Denison developed an organizational culture survey instrument (OCSI) to measure four culture traits within the organization.

Each trait is further broken down into three indices as shown below.

OCSI Traits and indices

Involvement Empowerment Team Orientation Capability Development	Consistency Coordination and integration Agreement Core values	Adaptability Organizational bearing Customer Focus Creating change	Mission Strategic direction and intent Goals and objectives vision
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Source: **Fey Fand Denision Dr (2003)**⁶ pg No.686-706

Potter (2003)⁷ defines organizational culture as “the values, beliefs, and norms expressed in actual practice and behavior of the organization’s members.” Culture is the driving force for organizational success and it dictates or embodies the values of the organization.

Organizational culture appears in various forms on different levels, **Hofstede (1990)**⁸ introduced four levels of organizational culture which are shared assumptions, cultural values, behavior and cultural symbols. These support the organization in building organizational culture.

According to **Schein (2010)**⁹, each organizational culture has three levels as follows:

- a) Surface level: It includes symbols, language, Physical Environment, tangible products.
- b) Espoused values: Includes leadership, values.
- c) Basic assumption: Includes perceptions, thoughts, and beliefs.

It has been realized now that organizational culture communicates to all the levels of management because organization achieves its goal when organizational values are shared among all workers of the organization. The work force aligned with the culture of organization gives lot of benefits to the organization.

In 1980, researchers concentrated on organizational culture which was considered as one of the vital aspects determining the organization’s success. Organizational culture comes into picture with the interaction of employees with each other. The formation of culture in the organization involves various factors, such as, the work force, leadership, owner of the organization, size of organization. The culture of the organization motivates employees, which affects the organization’s performance. Researchers have classified culture into strong and weak cultures. The organization having clear and comprehensive shared values and beliefs leads to a strong organizational culture. Strong culture increases the performance of employees by energizing them with better working environment and coordination among employees behavior.

The culture of an organization can be built with the assistance of four major factors, namely, personal and professional characteristics of people within the organization, Organizational ethics, property rights that the organization provides to its employees, and structure of organization.

Each organization develops its own culture with the interaction of these four factors and also may change with time. The development of organizational culture is based on the people that establish organization. The shared values of the people within the organization become unified with the organizational values, which leads to optimum performance. Basically, the cultural values depend on top level management, which also establish ethics for employee interactions. The moral values and ethic values are part of the culture. The establishment of ethic values influences the organizational culture.

Characteristics of Culture

Collins and Porras (2000)¹⁰ state that organizational culture is a system of shared meaning held by members that distinguish one organization from other organizations. These shared meanings are the key characteristics. Organizational values and the essence of an organizational culture can be captured in seven primary characteristics, as follows:

- 1) Innovation and Risk Taking: It is the degree to which employees are encouraged to be innovative and take risks.
- 2) Attention to detail: It deals with the degree to which employees are expected to exhibit precise analysis and attention to details.
- 3) Outcome orientation: The degree to which the management focuses on results or outcomes rather than on the techniques and processes used to achieve those outcomes.
- 4) People orientation: The degree to which management takes into consideration the effect of outcomes on people within the organization.
- 5) Team Orientation: The degree to which work activities are organized around teams rather than individuals.
- 6) Aggressiveness: The degree to which people are aggressive and competitive rather than easy going.
- 7) Stability: The degree to which organizational activities emphasize On maintaining the status quo in contrast to growth.

Each of these characteristics exists in a continuum from low to high. When an organization is appraised on these seven characteristics, we get a complete picture of its organizational culture.

Cultural Web

Mullins (1999)¹¹ has presented a cultural web which brings together different aspects of organizational culture. These are:

- 1) Routines: The ways in which members of the organization behave with each other and also with those outside the organization, which decide how things are done and how they should happen.
- 2) Rituals: They are the special events through which the organization emphasizes on what is important and can include formal organizational processes and informal processes.

- 3) Stories: They are told by members of the organization which include important present events and personalities, dealing with successes, failures, heroes, villains.
 - 4) Symbols: Such as logos, offices, cars, titles, type of languages or terminology commonly used which represent the nature of the organization.
 - 5) Power structures: It includes the most powerful people or groups in the organization based on their management position and security.
 - 6) Control System: The measurement and reward systems that emphasize on what is important to monitor, and to focus attention and act upon, for eg. quality of service, allocation of funds, etc.
 - 7) Organizational structure: It includes power structures and identifies important relationships and activities within the organization and includes both formal structure and control.
- All these aspects of cultural web help define and develop the culture of the organization.

Levels of Organizational Culture

Organizational culture consists of several levels, which differ in terms of visibility and resistance towards change. When it becomes necessary to change the culture of the organization, it becomes difficult to determine the elements which are more or less important, that help in shaping the organization's culture. **Hofstede (1990)**¹² developed a four layered hierarchical model of culture which helps to identify and categorize the elements of culture.

- 1) Shared assumptions: These are least visible and are located at the deepest level. They represent beliefs about reliability and human nature that are taken for granted.
- 2) At the next level there are cultural values which represent collective beliefs, assumptions and feelings about, what things are good, normal, rational and valuable. These values vary from organization to organization. In some organizations employees give value to money while in other organizations they care more about technological innovation or employee well being.
- 3) The next level includes shared behavior including norms which are more visible and easier to change than values, because people may be unaware of the values that bind them together.
- 4) The most superficial level of organizational culture consists of symbols. Cultural symbols are words, gesture, pictures and other physical objects that carry a particular meaning within a culture.

Importance of Organizational Culture

Culture helps to account for variations among organizations and managers, both nationally and internationally. Culture helps in reducing complexity and uncertainty; It provides consistency in outlook and values and helps in decision making, co-ordination and control.

Saiyadin (2003)¹³ has explained the functions of a culture as follows.

1) Culture supports rational management. As creation of work is a time consuming process, it cannot suddenly change the behavior of employees of the organization. Culture communicates to people through symbols, values, physical setting, language and supports rational management tools like technology and structure.

2) Culture facilitates induction of new employees and their socialization through cultural norms and conduct. Thus the culture of the organization inculcates values in the new comer employees which may involve changing his attitude and beliefs to achieve internalized commitment to the organization.

3) Culture promotes a code of conduct by communicating modes of behavior so that employees are conscious of certain behaviors that are expected. It results in the sharing of members' beliefs, values, assumptions, etc. which influence their behavior in a visible way.

4) Subcultures contribute to organizational diversity. Subcultures and subsystems of values, assumptions based on departmentalization, activity centers or geographical locations, provide meaning to local interests of specific groups.

Schein (1999)¹⁴ has suggested that, organizational culture is even more important today than before. Increased competition, globalization, mergers, acquisition, alliances and workforce development have created a greater need for:

1) Co-ordination and integration across organizational units to improve efficiency, quality and various activities of the organization.

2) To promote production and strategy innovation.

3) Processing innovation and the ability to successfully introduce new technologies and programmes.

4) Effective management of dispersed work units and increase work force diversity.

5) Cross cultural management of global enterprises and multinational partnerships.

6) Management of workforce diversity.

7) Facilitation and support of teamwork

Organizational culture helps in maximizing the value of employees as intellectual assets and promotes their intellectual participation and facilitates both, individual and organizational learning, creation and application of new knowledge and willingness to share knowledge with others. Organizational culture, thus is very important in the context of the progress of the organization. The beliefs, stories and symbols of an organization help in shaping the culture of the organization and hence it is necessary for the management to realize that culture is an integral part of their business, and so every effort must be made not only to preserve it but also to improve it.

Robbins (2005)¹⁵ has explained that culture is transmitted to employees in a number of forms, the most potent being stories, rituals, symbols and language.

Factors influencing creation of culture

According to **Jones (2001)**¹⁶ organizational culture develops through the interaction of four factors. Which are:

- 1) The personal and professional characteristics of people within the organization.
- 2) Organizational ethics
- 3) The property rights given to employees by the organization.
- 4) The structure of the organization

The interaction of these factors produces different cultures in different organizations and also causes changes in culture over time. However the ultimate source of organizational culture is the people who constitute the organization.

Formation of Organizational Culture

According to **Robbins (2001)**¹⁷, the original culture of an organization is derived from the founders' philosophy. This culture in turn strongly influences the criteria used for hiring employees. The actions of the current top management set the general climate of what is acceptable behavior and what is not. The socialization of employees depends on the degree of success achieved in matching values of new employees to those of the organization's, in the selection process and on the methods of socialization preferred by the top management. It has further emphasized that once the culture is created, there are various practices within the organization that help in keeping it alive. Three such factors are the selection process, actions of top management and the methods of socialization.

Cultural Assessment

Cultural Assessment helps the organization to analyze the gap between the current and desired culture. As competitive environment changes fast, The organizational culture also needs to change. However, in practice, some of its practices and secondary values are changed, and precious and non negotiable core values are kept intact which leads to the continuity of organizational culture.

Types of Culture

A) Hellriegel, Slocum and Woodman (1995)¹⁸ describe four types of cultures as follows:

1) Bureaucratic culture: An organization that values formality, rules, standard operating procedures and hierarchical coordination has a bureaucratic culture. Long term concerns of bureaucracy are predictability, efficiency and stability.

2) Clan Culture: Tradition, loyalty, personal commitment extensive socialization, teamwork, self management and social influences are the attributes of clan culture. It's members recognize an obligation beyond simple exchange of labor for a salary. The individual long term commitment to the organization is exchanged for the organization's long term commitment to the individual. Individuals hold themselves accountable to the organization for their actions.

3) Entrepreneurial Culture: High level of risk taking dynamism and creativity are the main characteristics of this type of culture. There is commitment to experimentation, innovation and being on the leading edge. Instead of reacting to change, it creates change.

4) Market Culture: The achievements of measurable and demanding goals especially those that are financial and market based, characterize a market culture. High level of competitiveness and profit orientation prevail in the organization. The relationship between individual and organization is contractual. The absence of a long term commitment by both parties results in a weak socializing process.

B) Harrison and Stokes (1993)¹⁹ describe four types of culture as follows:

1) The Power Culture: A power oriented culture is based on an inequality to access resources. The people in a Power use resources either to satisfy or frustrate the needs of others, so as to control behavior of others power oriented leader is firm, fair and generous and has loyal subordinates. In the worst case, power oriented leader leads by fear, and with abuse of power for personal gains.

2) The Role Culture: A role culture oriented organization's structures and systems give protection to subordinates and stability to the organization. The duties, roles and rewards are clearly defined. There is order, rationality, dependability and consistency. So this type of organization provides stability, justice, and efficient performance. People are protected in their jobs and hence, they devote more energy to their work.

3) The Achievement Culture: An achievement culture oriented organization is called as an "aligned" organization, because it aligns people before a common vision or purpose. Such organizations use the mission to attract and release the personal energy of the employees in achieving common goals. There is an inner commitment within these achievement oriented individuals. Many individuals like their work and want to make a contribution to society, thus enjoying an intrinsic reward.

4) The Support Culture: This type of culture is observed in an organization having an organizational climate based on mutual trust between individuals and the organization. In such organizations, people are valued as human beings and this makes people want to come to work and not only because they like their work but also because they care for their colleagues. People contribute towards the organization out of a sense of commitment. Employees feel a sense of belonging and they have a personal stake in the organization.

C) Strong Culture and Weak Culture:

A Strong culture means a high performance culture, representing the core values that are shared by a majority of the organizational members. Strong culture is the system of shared meaning held by organizational members that distinguishes the organization from others. Strong culture exists where members respond to stimulus because of their alignment to organization values. There is a weak culture when there is little alignment with organizational values and hence the control has to be exercised through detailed procedures and bureaucracy.

A strong culture is reflected in the form of healthy behavior, keenness to work hard and a strong desire and willingness to do their best. Behavior towards work efficiency is largely controlled by internal ability and willingness to work hard. It is based on sincerity of participation, involvement, devotion to duty, earnest desire to work and discharge of

responsibilities with confidence and competence. Thus culture acts as a blue print, influencing all aspects of life.

D) Healthy and Unhealthy Cultures:

Shepard (1965)²⁰ used primary mentality assumptions and secondary mentality assumptions. In unhealthy organizational cultures, primary mentality assumptions (coercion, cut-throat competition, compromise of principles) are the norms. In healthy organizational cultures, secondary mentality assumptions (cooperation, collaboration, consensus-seeking behavior) are the norms.

Ruth Benedict (1970)²¹ used concepts of high and low synergy groups and societies. A low synergy group or society is one in which the interests of individuals and the interests of the group as a whole are at odds. A high synergy group or society is one in which the interests of individuals and the interests of the group as a whole are in harmony. Unhealthy organizational cultures are those characterized by low synergy and healthy organizational are those characterized by high synergy.

Gordon (1975)²² has given the characteristics of healthy organizational culture as follows:

- 1) In carrying out the mission of the organization, those in leadership, managerial and facilitative roles in healthy organizational cultures use non-threatening non-coercive and educational approaches that reflect ethical purpose and values.
- 2) The action of those in healthy organizational cultures is not driven by negative motivators such as shame, fear, guilt, anxiety, distrust or hatred. Leaders and managers in healthy organizational cultures are not inclined to act in controlling, manipulative and stress inducing ways that foster such responses.
- 3) Lessons are continuously being learnt from experience, including difficult experiences involving communication breakdowns and other problems, challenges, crises and failures.
- 4) A supportive climate fosters risk taking and learning from difficult or seemingly insurmountable challenges, crises, problems and failures.
- 5) Messengers who convey bad news or who uncover and report on wrong doing or problems are not killed.
- 6) When things go wrong, individuals are not the scapegoat.
- 7) When errors, accidents or failures occur, there is support, forgiveness and understanding for those involved. Determining what went wrong and why or understanding what seems to have gone wrong requires openness, trust and the ability to communicate effectively.

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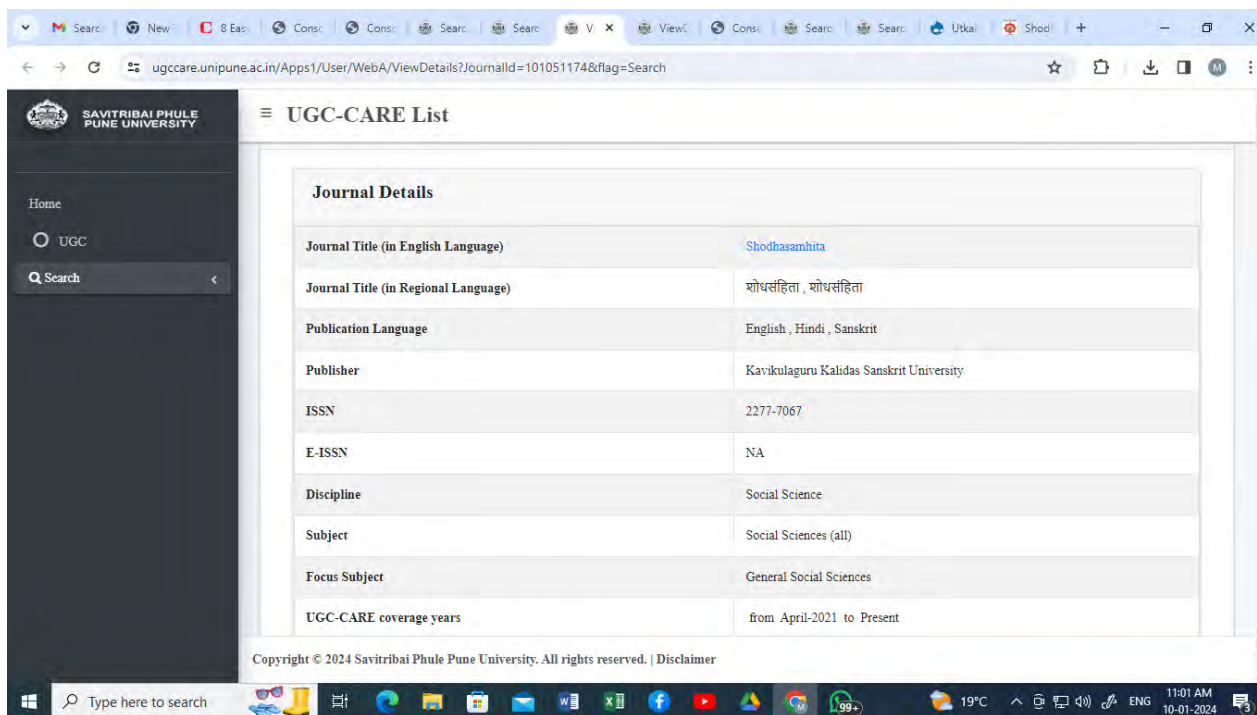
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Journal Paper No.: 52

TEACHERS ROLE IN MAINTAINING QUALITY OF HIGHER EDUCATION		
Author: Dr. Manoj Kulkarni	Year of Publication: 2021-22	Journal Name: Shodhasamhita - UGC Care Listed Research Journal Print Only
ISSN: 2277-7067		Indexed in UGC care list
<p style="color: red; font-weight: bold; font-size: 1.2em;">Link of the Paper:</p> <p style="color: blue; text-decoration: underline;"> https://www.researchgate.net/publication/374628946_TEACHERS_ROLE_IN_MAINTAINING_QUALITY_OF_HIGHER_EDUCATION </p>		



The screenshot shows a web browser displaying the UGC-CARE List page for the journal 'Shodhasamhita'. The page title is 'UGC-CARE List'. The journal details are as follows:

Journal Details	
Journal Title (in English Language)	Shodhasamhita
Journal Title (in Regional Language)	शोधसंहिता, शोधसंहिता
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Publisher	Kavikulaguru Kalidas Sanskrit University
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Discipline	Social Science
Subject	Social Sciences (all)
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UGC-CARE coverage years	from April-2021 to Present

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Abstract:

India holds as a one of the biggest higher education systems in the world. In India education represent 10+02+03 system 10+02 considered as primary and secondary education while above this as the term 'higher education' The higher education system in India consist of a thousands of universities and around 42k colleges imparting better knowledge on youth of India. Ministry of Education regulates these institutions with regulatory body like AICTE and UGC. Institutions in higher education always trying to give quality education to students but it are possible only when teachers in higher education play their role very efficiently and effectively. They have to develop their students' ways of thinking, acting, skills, knowledge, abilities and personal attributes of students according to requirement of their interested field of study therefore quality of higher education depends upon how teacher work in a system. Purpose of this study is to know current scenario in Higher Education, challenges faced to implement quality Higher Education in India, the role of teacher in maintaining quality Higher Education, qualities of effective teacher.

Keywords: Higher education, role of teacher, quality higher education, teacher's role as leader

Introduction:

Teaching is the noblest profession in the world and it is derived from ancient age. It actually helps person to get their thorough personal, spiritual, mental, social & physical potential. Higher education, in which different types of education given in post-secondary institutions of learning and usually providing at the end of a course of study a named degree, diploma, or certificate of higher studies. Higher-educational institutions not only include universities and colleges but also various specialized schools that provide training in fields such as law, theology, medicine, business, music, and art. Training schools for teachers, junior colleges, and technology institutes etc. is also a part of higher education institutes¹

¹ <https://www.britannica.com/topic/higher-education>



In India dropout rate from primary education to higher education is very high. Some of the study suggests that only 10%² of Indian students complete their higher education. There are many reasons for this situation. Few of them like lack of resources, unavailability of employment, and scarcity of quality teachers. The aim of the students who are enrolling for higher education study is to get employment; therefore inclination towards the professional education is increased from traditional education. One of the other motivating factors for higher education is teaching learning process. To enhance employability through higher education process of teaching learning helps enormously. In the seminar we will discuss the problem faced by teachers in higher education while teaching.

Objective of Study:

- To study current scenario in Higher Education
- To study challenges faced by quality Higher Education in India
- To study the role of teacher in maintaining quality Higher Education
- To study the qualities of effective teacher

Current scenario in Higher Education:

National Education Policy Draft Report (2019) by TSR Subramanian suggests that condition of Higher education in India is very poor. Almost 65% of universities provide substandard education. Our most of the colleges comes under below average category. And almost all of them become factory of degrees. Students are taking admission to the higher Education Institution but attendance to the classrooms is average. Classroom teaching has become mere formality to complete academic year quota. The gap between Indian higher education standard and global education standard is widening in recent years. The role of teachers in this worsening situation is important than ever.

Challenges faced by Quality Higher Education in India:

1. Equity
2. Poor Government Budget:
3. Gap between Demand and Supply:
4. Poor Infrastructure:
5. Inadequate Number of Faculty members:
6. Improper Teaching Method:

² https://www.education.gov.in/sites/upload_files/mhrd/files/statistics-new/AISHE%20Final%20Report%202018-19.pdf



7. Low Performance of the Teachers and Principles:

8. Lack of Available Resources:

9. Examination Ridden Curriculum:

10. Poor Financial Condition of the students:

11. Privatization

12. Political Turmoil

All of above are challenges faced by Indian Higher Education in India. To overcome from all these problem teacher working in higher education have to work harder than ever. Quality in higher education is decreasing day by day. The every successful education system is influenced by the quality of teachers, which, in turn depends upon the how effective teaching-learning process is about. Teachers' get opportunity to create suitable changes in society that is by increasing quality of higher education. So, the quality of higher education directly related to quality of those who deliver it. Thus the teacher is most important component of any educational structure. Teachers play very important role in the development and designing of the Content and curriculum, Research and dissemination, Administration and leadership, Teaching and learning and also in developing and upholding the standards of higher education. Here a question comes in notice what should be the role of teacher in keeping quality of higher education so now we discuss role of teacher.

Role of Teacher:

Key roles of teacher in maintaining quality of higher education is-

- Expertise student's job-related education so he/she got placement easily
- Development of well-versed students
- Intellectual Development of student
- To perform that these role very well some important qualities teacher required lets discuss these qualities

Role of Teacher as leader:

1. Resource Provider:

Teachers generally helps colleague by providing or sharing resources to new entrants in the colleges. These resources might include instructional materials, readings, websites, or any other resources to use with students and they might also share such professional resources as books, lesson plans, articles, and assessment rubrics tools.



2. Instructional Specialist:

Instructional Specialist provides help to implement right teaching strategies. The specialists may study research-based classroom strategies (Marzano, Pickering, & Pollock, 2001) and they may choose and suggest best possible strategy to the junior teacher.

3. Classroom Supporter:

Classroom supporter help other teacher in a classroom to implement new ideas, more often by demonstrating, observing and giving feedback as well as by coteaching. It is found that consultation with peers enhanced teacher's self-efficiency. (Blase and Blase (2006))

4. Mentor:

One of the common roles of teacher leader is to work as mentor for novice teacher. Mentor generally serves as role models; familiarize new teacher in a school; advice new teacher regarding procedure, curriculum, practices, policies as well as politics. Mentoring can takes great deal of time and expertise and helps in significant contribution in grooming of a new teacher.

5. Curriculum Specialist:

Understanding how various components of curriculum link together and how to use the syllabus in planning the sessions, instructions and assessment is important for consistent implementation of syllabus.

6. Learning Facilitator:

Enabling and informing about professional learning opportunities among staff members is also a role of teachers in leadership group. When teachers learn from one another and together, they can target how student learning will improve and can fill gap in learning of students (Killion, 2001).

7. College Leader:

Serving on different committee of college like college development committee; acting as head of department; representing a college at some government task forces or committees can be considered as college leader He shares the vision of College and aligned them with his goals and professional ambitions and take responsibilities of the college as a whole.

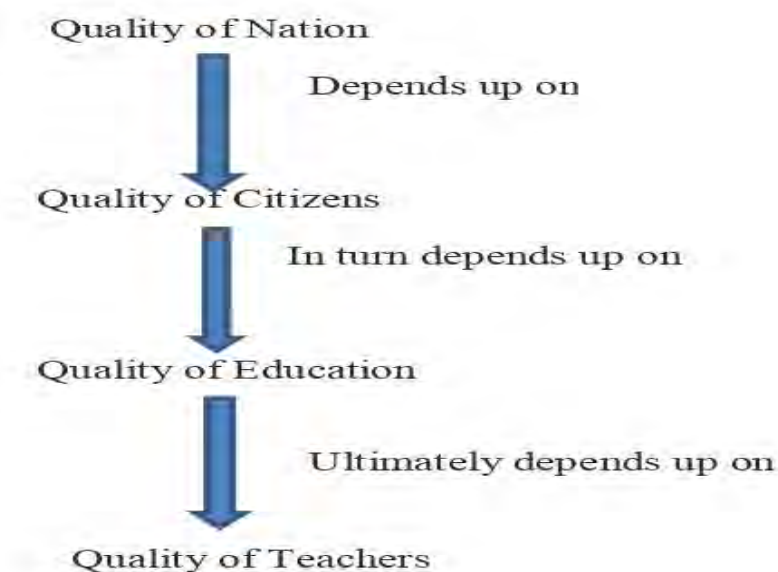
8. Learner:

Learner is the most important role played by teacher leader. A teacher must learn lifelong for continual improvement use it for the students for increasing their skill sets.



Qualities of Effective Teacher:

Now a day it is prime duty of every individual in society to find out quality teacher who perform his duties and responsibilities with perfection, commitment, and dedication.



Following are qualities effective Teacher:

- Good knowledge of subject
- can deliver the subject knowledge to the understanding level of student
- Simple, logical and systematic presentation of subject matter which is easily understand by students
- Appropriate organization of subject matter
- Good classroom control

All of above are the important qualities of effective teacher because teaching learning process is two way process so it is important to have two way communications between teacher and student for that teacher have to motivate student to ask question in classroom because of which two way communication is easier to maintain in classroom.

Following suggestions are given to teachers to enhance quality of teaching in Higher Education

1. A teacher must update his knowledge and skill. To gain a knowledge teacher must consider himself a student throughout of his life.



2. A teacher must take review of modern references rather than old. A good teacher always follows modern teaching learning process.
3. Teacher must involve modern instruments and techniques because current age is age of science and technology. Teacher must understand that he has to impart truly global education to his students.
4. Teacher must correlate the old syllabus with global issues. Teacher must take active part in updating old, outdated, traditional curriculum and imparting that on the students as well.
5. The good teacher arranges the educational tours because in current scenario education is bonded and limited only for classrooms.
6. Teacher must take role of motivational personality in life of students. Positive and accelerated thoughts are always followed by students. A good teacher who fill the minds of the students with positive, healthy and productive thoughts.
7. A teacher must follow approachable and friendly teaching learning method because strict discipline because sometime it does harm to the grasping power of students.
8. Teachers always give practical knowledge and theoretical knowledge Teachers should not provide always the academic knowledge he/ she must include application of practical, job oriented knowledge which is always useful to the students.
9. A teacher should focus on overall personality development of the students remembering that role of teacher in society is to create best citizen and personnel to serve the nation.
10. A teacher should stress on to create social awareness in the students as India has several types of social problems. Teacher must guide the students to take certain steps to eradicate the social problem.
11. A teacher must emphasis on research work as we know that as compare to other developed countries, research and innovation work is not in the level which we expect. Teacher must not do research work only to getting degrees or to complete assigned work. Meaningful research not only gives teacher satisfaction but also it helps for wellbeing of society.
12. A teacher must do proper guidance counseling, monitoring and controlling of the students with the help of parents and other agencies to maintain the dignity in society.

Conclusion

In continues process of quality development in higher education teachers' plays important role. Apart from teacher other components are also equally important as they support to education like Government, Institutes etc. In higher education teacher must consider himself as nation builder through development of his students, accordingly he has to take steps to make himself eligible to play pivotal role. The government authorities in higher education should take 360⁰ review of system and efforts which make academically suitable to the teachers and students.



For 17% mankind's history, India as one the largest democracy in the dominated the world scene, be it in philosophy, economics, trade, culture and also in education. For major social revolution in India things now required to be done with priority bases to transform its higher education sector. Teacher will play vital role in this process and needed give due recognition to the fraternity. By doing this the test of 21st century could then belong to India.

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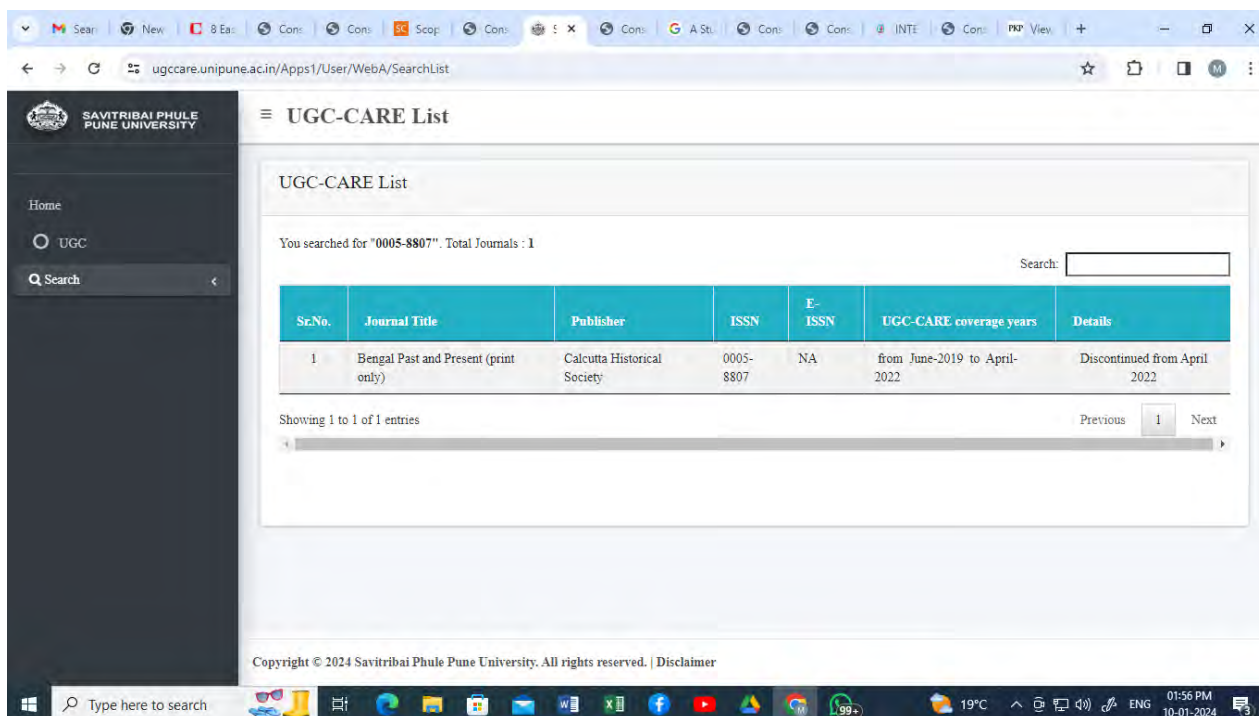
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Journal Paper No.: 53

SOCIO ECONOMIC ENVIRONMENTAL STUDY OF UNORGANISED SECTOR IN INDIAN SENARIO		
Author: Sheetal Sarnot	Year of Publication: 2021-22	Journal Name: Bengal, Past and Present, UGC care Group 1 Journal Print Only
ISSN: 0005-8807		Indexed in UGC care list
<p style="color: red; font-weight: bold; font-size: 1.2em;">Link of the Paper:</p> <p style="color: blue; text-decoration: underline;">Bengal, past & present : journal of the Calcutta Historical Society. INDIAN CULTURE</p>		



The screenshot shows a web browser window displaying the UGC-CARE List search results. The search criteria are "0005-8807", resulting in 1 journal entry. The table below summarizes the search results:

Sr.No.	Journal Title	Publisher	ISSN	E-ISSN	UGC-CARE coverage years	Details
1	Bengal Past and Present (print only)	Calcutta Historical Society	0005-8807	NA	from June-2019 to April-2022	Discontinued from April 2022

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Vol. 140, Issue: (V) January-June 2022

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**SOCIO ECONOMIC ENVIRONMENTAL STUDY OF UNORGANISED SECTOR IN
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Abstract

Each one of us knew that development of human being and rest all other important factors of environment are just due to positive response to the change. Therefore it is said that change is continuous and unavoidable part of life. Each and every segment of our life always dealing with changes; whether it is related to working environment, polity, business strategy, or economy etc. And therefore the study of all such major change making incidences are key concern of human being. And basically each one of us is very much concerned about changes in economic policy because it is closely associated with us as human being and shows the impact. In India all such changed economic decisions have been introduced in 1991 in the form of economic reforms. Policy decision of introducing Liberalisation , Privatisation and globalization concept came in existence in India's controlled mixed economy . That was the first step towards economic reforms i.e. policy change by government of and India adopted and recommended in Indian Economy. In India people are working in Organised and unorganized sector . So Socio economic environmental study of unorganised sector is required. And it has been observed that there is huge difference in organized and unorganized working environment ,culture and financial rewards. We all the time discuss human values and human rights; are they applied in unorganised sector? Basically writing this research paper is has clear focus of reviewing previous research work done in this segment and analyzing it.

Each one of us knew that development of human being and rest all other important factors of environment are just due to positive response to the change. Therefore it is said that change is continuous and unavoidable part of life. Each and every segment of our life always dealing with changes; whether it is related to working environment, polity, business strategy, or economic etc. So the study of all such major change making incidences is key concern of human-being. And basically each one of us is very much concerned about changes in economic policy because it is closely associated with us as human being and affects the common man behavioral pattern.

In context of Indian Economy after independence; major strong influencing economic decisions have been introduced in 1991 in the form of economic reforms. That was the government's Policy decision of introducing Liberalization, Privatization and globalization in India's controlled mixed economy. That was the first step towards economic reforms i.e. policy change by government of India .So then onwards India adopted change in Indian Economy. It is always difficult to introduce change in system, but we all have witnessed it. Especially working class is readily accepting all such reforms positively. If we consider working class of Society in India ; people are working in Organised and unorganized sector. So basically writing this research paper is has clear focus of reviewing previous research work done in this segment and analyzing it.

Objectives of Research Paper

1. To study concept of unorganized Sector.
2. To find out and highlight contribution of researcher in this topic.
3. Also to understand contribution of unorganized sector in India.
4. To study the complications faced by the workers of unorganized sector in India.
5. To analyze the causes for problems faced by the workers of unorganized sector.
6. To ascertain the phases taken by the Government of India to reduce such problem

Limitations

- Study has shortage of field visit and survey
- Lack of access to limited journals
online Research methodology

Data collection

This research is based on secondary sources of data, which include

- Articles
- Journals
- Books

METHODS

- Explorative method
- Analytical method

Introduction

In unorganised sector various work segments are part like Agriculture sector , construction, fisheries, street vendors, petty service providers, salt pans, domestic work, reworks industries, beedi industries etc comprises the overwhelming majority of labourers in the country.

Unorganized sector is manifest by low incomes, unbalanced and irregular employment, and lack of protection either from legislation or trade unions. The workers in unorganized sector are so scattered that the implementation of the Legislation is very inadequate and ineffective.

The growth of Indian economy has been influenced against the informal branch, employing more than 90% of the workforce, while the other branch dominated by law-abiding big firms, seen as a source of revenue to the state and thus, nurtured and supported, employs the rest of the workforce.

for a growth in the Informal sector various factors are responsible like-

- Taxation and regulation which make legal production and trading very expensive.
- Labour and market rigidities.
- Increasing competition due to globalization.
- Poor financial inclusion.
- Poor skill levels in general.
- Low level of Education and vocational skills

In daily life it is observed that unorganized sector is facing major challenges

Labours in the unorganized sector do not have steady employment, secure or sustainable incomes and are not covered by social security protection.

Problems of the workforce- little awareness of workplace hazards, extended work hours, exploitation, no concept of occupational safety/services, lack of implementation of Health & Safety legislation, no concept of Trade/Labour Union, No guaranteed minimum wages, Vulnerable to diseases, etc.

Problems of women workers: Desperately poor low wages, fraudulent contractors, disease-causing environments, Deplorable social conditions, sexual harassment, and women are underpaid compared to

their male counterparts.

The problem of child labour: Hazardous working conditions, Child trafficking, child exploitation.

Problems faced by Govt. - Problem of definition and identification of unorganized labour, workforce uneducated about the benefits, scattered nature of sector, employers avoid any form of regulation, unorganized sectors contribute to almost 60% of GDP (apart from providing livelihood to population) despite this the same labour laws cannot be applied to the unorganized sector.

Impact of Globalization: With the advent of globalization and resultant reorganization of production chains led to a situation where production systems are becoming increasingly atypical and non-standard, involving flexible workforce, engaged in temporary and part-time employment, which is seen largely as a measure adopted by the employers to reduce labour cost in the face of stiff competition.

The alarming expansion of the informal sector, in recent times, has adversely affected employment and income security for the larger majority of the workforce, along with a marked reduction in the scale of social welfare/security programme. Adjusted for inflation unorganized sector workers incomes have often fallen over the last two and half decades, driving them into deeper poverty.

Literature Review

1. "A STUDY ON LABOURERS AND THEIR PROBLEMS IN UNORGANISED SECTOR IN INDIA " By Madhu Balaaji S* and Girija Anil, ML Of Saveetha School of Law, Saveetha University has studied and tried analyze the labours in the unorganized sector and the complications that they face and welfare measures adopted by their employer and government. This paper is published in International Journal of Current Advanced Research ISSN: O: 2319-6475, ISSN: P: 2319-6505,

Available Online at www.journalijcar.org Volume 7; Issue 2(F); February 2018; Page No.9977-9979.

2. Economic Reforms, Labour Markets and Formal Sector Employment: Evidence from India by Nihar Shembavnekar of Department of Economics, University of Sussex, Brighton, BN1 9RH, UK; N.Shembavnekar@sussex.ac.uk Received: 25 January 2019; Accepted: 02 April 2019; Published: 4 April 2019
3. "Growth of Unorganised Sector in India" by Balu Anthony in Year June 2014 in Edition: 1 Publisher: G R A B S Educational Charitable Trust .Research aims on farmed efficiency, nutriment safety, countryside poverty, efficiency of industrial sector, socio-economic conditions of workers in unorganized sector, unemployment problems, employment task and several aspects of unorganized sector in India. This research is useful for quantitative and qualitative research which can contribute in multidisciplinary field.
4. Impact of economic reforms in India With special reference to N I and savings By research scholar Saini, Dolly Under guidance of Vyas N K.this thesis is focuses on National Income and savings , GDP growth rate till 2008 and correlated it on economic reforms
5. Unorganised Sector and its contribution in India in July 2006 By Pankaj KP Shreyaskar. This research is focused on contribution of unorganised non agriculture sector as one segment in income and employment generation. In this research paper contribution of organised and unorganised sector is compared and certain relationship is tried to highlighted in terms of productivity, efficiency and their work environment.
6. "Labourers of Unorganised sectors and their Problems" by Prof. (Dr.) Subhasish Chatterjee Page 4397 IJETST- Vol.||03||Issue||07|| Pages 4397-4405||July||ISSN 2348-9480 2016 International Journal of Emerging Trends in Science and Technology As various research and observations are highlighting burning issues of unorganized sectors labourers and their struggle to meet daily

requirements. This research work contributes in the special regards challenges faced by labourers of unorganized sector and solutions their on.

7. "Economic Reforms, Labour Markets and InFormal Sector Employment: Evidence from India" by Nihar Shembavnekar , in the year 2019 have tried to explain how economic reforms developed a model of financing through Foreign Direct Investment; which ultimately introducing unorganised sector employment post 1991
8. "Situation analysis on the COVID-19 pandemic's impact on enterprises and workers in the formal and informal economy in India" in ILO DWT for South Asia and Country Office for India . this online information available on their site Office for India Published in India. This study basically dealing with Covids 19's impact on Micro, Small and Medium Enterprises (MSMEs) because nearly 120 millian people are getting employment opportunity in it. Study focuses on 1'st wavw and second wave impact on individuals working in such unorganised sector. How much they have struggled for continuation of job. Micro, Small and Medium Enterprises (MSMEs) play a significant role in India Labour's earning capacities decline and increase in health related expenditure has created stress in individual's life. This study focused on socio economic impact of covid 19, and also trying to highlight need for quick and well-planned policy measures to sustain enterprises. This study of few representative states underlines that there is need of government's support for upliftment of MSMEs and workers with full proof planning.
9. "COVID-19 and Women Informal Sector Workers in India" by Shiney Chakraborty In Economic & Political Weekly EPW AUGUST 29, 2020 vol IV no 35 17.this study is done in Delhi from which actual data has gathered related to employment of Women Informal Sector Workers for 2018-19 and pandemic time of first wave march to June 2020.women from this unorganised sector anticipated that they were able to get salary of March 2020but could not get April and May 2020. So author highlighted the need of government's support and minimum wage guarantee Scheme in case of such emergencies for meeting daily requirements.
10. Impacts on Demonetization: Organized and Unorganized Sector by *Dr.S.Balamurugan **B.K.Hemalatha IOSR Journal Of Humanities And Social Science (IOSR-JHSS) e-ISSN: 2279-0837, p-ISSN: 2279-0845. PP 01-11 www.iosrjournals.org has studied demonetization's impact on Indian economy. This study has adopted micro and macro scopic view , which enables us to understand medium and large enterprises and it's response to government policy and small enterprise it's response. medium and large enterprises are not much affected but small enterprises have shown impact of demonetization.
11. "Socio-Economic Status of Unorganised Workers with Reference to Women Beedi Workers in Nanguneri Block of Tirunelveli District " by Kumar Spm , Mr. N. Lakshmanan., ***Dr. S. Mookiah have studied beedi workers ,their level of explitation by the contractors and found that they do not have fundamental facilities. The welfare scheme for women Beedi workers are not availed by them. Socio -economic study highlights the need of Government policy and support for protecting and safeguarding Beedi worker's life.

12. "Impact of Covid-19 on Informal Sector: A Study of Women Domestic Workers in India" by B. S. Sumalatha , Lekha D. Bhat and K. P. Chitra published in The Indian Economic Journal. The research conclusion spot out the burning need to have a Central and state support and policy formation specifically targeting women domestic workers, without which the situation of poverty, health hazards and social exclusion will continue to exist.
13. "Lockdown Impact on Informal Sector in India – University Practice Connect" by By K Chandra Shekar and Kashif Mansoor of Azim Premji University have discussed contribution of informal Sector in Indian Economy in year 2018 -19 and also discussed pandemic impact on it. Few state government policies related to unorganised sector in pandemic time is also heighted.
14. Unorganised sector in India- an overview by P. Govindaraj, N. Kokila, Dr. S. Malathy © 2020 INTERNATIONAL EDUCATION AND RESEARCH JOURNAL . The paper refer to the role of unorganized sectors in India and listed that if the unorganized sector gets controlled to the typical organised sector, the share of the unorganized sector in the Indian economy will eventually be reduced. From 2014, the overall allotment for the Labour and Employment Ministry has seen an increasing movement. 'Make in India' and other government initiatives created impact on unorganized sector.
15. "Employment in Unorganised Manufacturing Sector in India Post Reform Trends and Future Dimensions" by Singh, Charitra Vir in 2011 thesis submitted to Department of Applied Business Economics (Commerce) Dr. B. R. Ambedkar University Agra is studied and taken for review, but this research is done before 2011 and focusing on employment in Unorganised Manufacturing Sector in India Post Reform Trends and Future Dimensions.

Measures taken by the government

As per provisions of The Unorganized Workers Social Security Act, 2008, every unorganized worker shall be eligible for registration.'

Every unorganized worker shall be registered by the district administration.

The State Governments are mandated to register the Unorganized Workers and to provide benefits of welfare schemes other than the three basic social security schemes of the Central Government i.e. (i) life and disability cover, (ii) health and maternity benefits, and (iii) old age protection.

The Central Government has also constituted the National Social Security Board at Central level to recommend to the Central Government suitable schemes for different sections of unorganized workers and to monitor the implementation of schemes and advise the Central Government on matters arising out of the administration of the Act.

Similarly, State Governments/UT Administrations are required to constitute their State/UT Social Security Board to carry out the provisions of the Act.

Social Security Schemes for Workers in Unorganized Sector

The various social security schemes currently in force for the unorganized workers are:

- Indira Gandhi National Old Age Pension Schemes
- National Family Benefit Scheme
- Handloom Weaver's Comprehensive Welfare Scheme
-

Handicraft Artesian Comprehensive Welfare Scheme
Pension to Master Craft persons

- National Scheme for Welfare of Fishermen and Training and Extension.
- Janshree Bima Yojana
- Aam Admi Bima Yojana
- Rashtriya Swasthya Bima Yojana

Way Forward

- Despite multiple schemes running for the unorganized workers, there are various gaps in implementation, identification, awareness and accessibility of various schemes which should be plugged in a timely manner.
- Benefits like maternity allowances, accident relief, natural death compensation, education support for children for higher studies, pension during rainy season should be provided to the unorganized sector workers.
- Both the central and state governments should formulate certain special schemes to support unorganized workers to meet their real needs and requirements.
- Unorganized workers contribute nearly 50 percent to GDP and only about 6% of unorganized workers are covered by social security measures.
- More focus should be made on skilling the unorganized workforce (mainly agricultural labour) to make them better equipped in acquiring jobs in organized sector.
- Therefore the social security measures should cover all the unorganized workers to bring overall development in our country.

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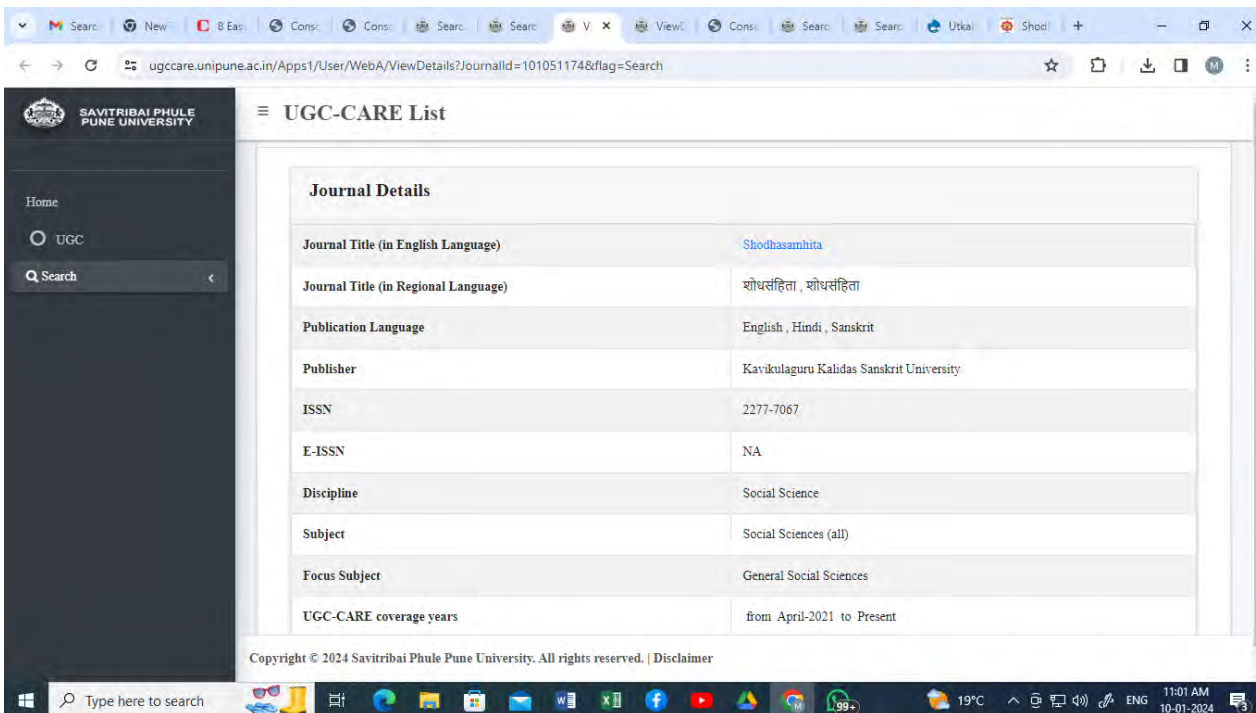
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A Study of the Importance of Personality in Workplace Representation

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Abstract:

Person's personality states to his/her advent, characteristics, attitude, approach and conduct with others. Temperament is at the epicenter of how the persons intermingle with coemployee at workplace regularly. It deals a framework for deliberation on exists aspect like individual, and not identical others. Personality is tangled to an intricate set of systems at work in the intelligence. Understanding how people get it wrong can assist to improve relationships while doing the job. Personality determines the individual's negative and positive things. In a group, a member can give the task to know his or her ability for the work completion. Personality plays an important role at workplace, which impact on the various factors. The employee's personality at workplace matters more, which sets the example to the other employees in the organization. The creation of healthy environment in the organization, where the employees motivates. This motivation factors may leads to increase the productivity and hence helping in maximization of profit of the organization. The dimension of personality and its real appearance while working is a positive note. The expectations from the employees from the employer and their efforts for the betterment for the growth of the organization as well. The good personality of the employees make an impression on the various stakeholders. That also helps in the branding, goodwill in the market as per as organization is concern. It sets an examples to other employees of all levels in the organization ie from top to bottom in the hierarchy of the organization.

Keywords: *Intelligence, dimensions of personality, scales of personality, happiness, growth of organization*

Introduction:

Workplaces are concisely a gathering of individual human beings who have amalgamated to achieve certain explicit goals and objectives. Hence organization behaviour is behaviour of individuals at work. The basic building chunks of workplace are individuals who incline to act either in a group or individually. It is undoubtedly significant elements in shaping rendezvous in work eccentricity. The divergence in individual behavior is fundamentally due to dissimilarities in personality, as individuals differ from one another in their manner of responding to workplace environment. Communication and elasticity are noteworthy sides of existence a front-runner, and considerate the natures of employees can assist to advance together. It is the distinguishing sets of conducts, cognitions and emotions. While peoples are accomplishing their ease areas that can aid to fix the responsibilities which care relates. In case, a reclusive person develops additional extraverted on a specific work may be an indication that he or she upkeeps about the work sufficient to step outside of ease area. Understanding personality, fellow employee's personalities is a requisite part of becoming a good manager. To know about nature helps to



decrease pressures in organization's atmospheres, nurture improved operational associations and development improved existences. The personalities matter at workforce. Personality's issue in worker's choice to stopover in the association is indefinite. Devising the correct natures for the work will result in a healthier work suitable and decrease the expanse of business. Moreover understanding group member's personalities will support to effort healthier with new persons. Members of the team must be able to collaborate and engage with one another. This does not always imply that persons with similar personalities get along well. There are various examinations and techniques that can be used to dig further into a person's background. Their personality and mannerisms, as well as their ability to contribute in the formation of better workplace teams. The better workplace team always fetch a good results. That boost the morale of the employees in the organization. The working atmosphere, work environment, best practices in the organization always the keeps the momentum up in the positive direction which add value in the various processes.

Objectives of the Study:

The basic and important objectives of the study are as follows;

- a) To study the dimensions of personality.
- b) To know about different types of personality.
- c) To investigate the linkage of bringing an individual's personality and ideals to work
- d) To find out the determinants of personality

Research Methodology:

This is undeniably a practical oriented paper, a combination of experience, practice and actual happenings at the work place. Hence author of this paper has endured an extensive study of literature and is rational with recent HR approaches. The main source of primary information is knowhow of industry and academia. The secondary data and basic primary pragmatic information has been collected from appropriate primary sources and farsightedly used to arrive at meaningful findings and prolific conclusion. Simple statistical tools, such as mean, average, tables etc., are used wherever necessary to right size and increase the trustworthiness of the information.

Significance of the Study:

Hence by virtue of this study, efforts are being made to understand the importance of personality in representation at workplace for benefits of employees. Hence it is must to have right candidate with appropriate personality in a healthy working environment along with healthy mind and likeminded colleagues. Hence there is always a need to have balance personality to lead a progressive life.

Statement of the Problem:

The dynamism and global competition has a lot more subsistence challenges with leadership tag. The innovative technology, management excellence, increased customer test and effective services in the changing environment are really great to get best results out of that. Personality traits like accomplishments can-do, assistance or headship positioning, amid others, play a significant role in job concert. Thus, looking to the societal need, researcher has made a sincere attempt, by virtue of this paper to focus on the importance of personality in representation at workplace



Literature Review; A Review on Importance of Personality in Representation at Workplace Dimensions of Personality

A variety of ideas and models have been used to define and restrain personality over the years. Specific theories aim to capture the overall dynamics of personality. The concept of distinct levels of consciousness is one of Freud's foundational ideas. The collective unconscious was added to Jung's idea of the unconscious. There is widespread agreement that there are five main aspects that can be utilised to describe cognitive and social behavior changes. The five dimensions are listed below.

S.No.	Dimension
1.	“Neuroticism”
2	“Extraversion”
3.	“Openness to Experience”
4.	“Agreeableness”
5.	“Conscientiousness”

Neuroticism: Organization always keep the healthy environment so that people working work enthusiastically with togetherness. That help in high morale of the employees. Neuroticism is a degree of touch and emotive mechanism. People having extraordinary stages of neuroticism remain responsive and fluently apprehensive by impetuses in its atmosphere.

Extraversion-introversion: The Extraversion was primarily concerned with social relationship. The introversion preoccupied with his own inner world of fantasy. The people working in the organization in the form of better team work to perform their duties in efficient manner to achieve the respective target.

Openness to experience: It is a level of profundity, breadth, and erroneousness in a person's mind and impulse for practices. Openness of people always trust among the employees in the organization. The transparency in the work culture always established mutual bonding among the various stake holders.

Conscientiousness: It is a degree of objective focused behavior and amount of control over impulses. To be conscious and act accordingly always add value to the personality. This will be useful for the people in the organization to keep the smooth functioning and keeping the healthy environment of the organization.

Types of personality:

Filling and Thinking:

The filling type individuals evaluate and make judgments in a more personal and subjective mode where as thinking type individuals in an impersonal and objective way. The thinking type people feel comfortable when decisions are based on logical reasoning and analysis. On the basis of Jung's typology, the managers could classified into one of the following types.

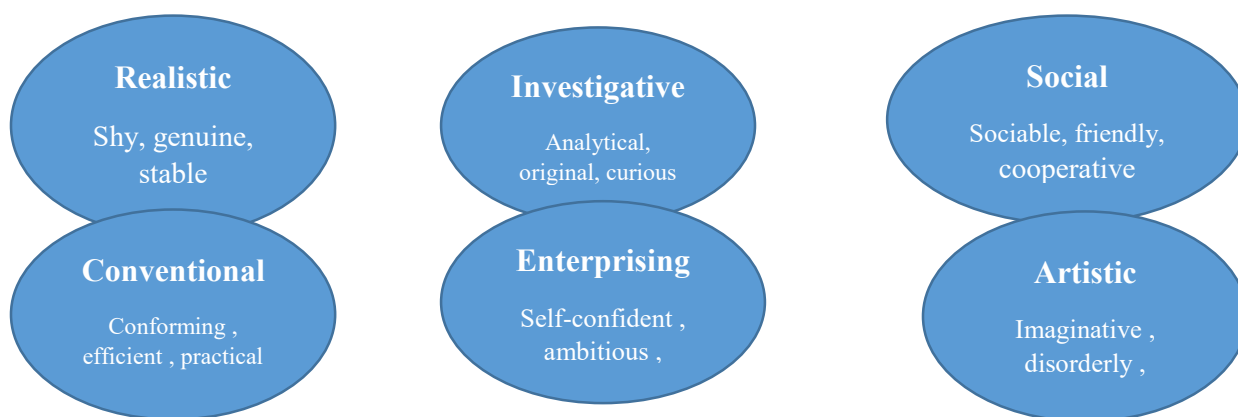
1. **Intuitive Feelers:** These type of managers are quite effective especially in group settings where new ideas are to be formulated. The idea generation which helps in improvising the product design, product look etc. Which helps in increase of sales and hence maximizes the profit.
2. **Sensational Feelers:** Managers with the predisposition are pragmatic. The manager has to keep the morale of the employees at high level. This will help in increase of the productivity/
3. **Intuitive Thinkers:** Managers with these orientation are the proactive change masters. The changes in the behavioral approach of the employees that keep the healthy environment in the organization. That fetches the result and achieve the target.
4. **Sensational Thinkers:** Such managers are seldom wrong with their facts and may prove dependable leaders. The leadership style of the manager must be at positive direction. That keep the momentum of the organization the keeps the things in the right direction.

Linkage of linkage of bringing an individual's personality and ideals to work

In the past establishments were apprehensive merely with nature as its key emphasis was to match individuals to explicit jobs.

Individual Work Appropriate

John Holland's personality-job-fit theory emphasises the work to counterpart job requirements with personality features. Holland describes six personality types and contends that job satisfaction and proclivity to leave are determined by how well individuals match their personalities to the job. According to the theory, when personality and occupation are in sync, satisfaction is highest and turnover is lowest.



Individual- Association Appropriate



If an organisation is dealing with a dynamic and changing environment and requires employees who can easily change tasks and move between teams. It is more important that employees' personalities match the overall culture of the organisation than specific job characteristics. People are drawn to and nominated by organisations that reflect their values, and they leave organisations that do not reflect their personalities.

Determinants of Personality

Following are some of the elements that influence one's personality:

Heredity - Factors that are determined after a person is born are referred to as heredity. The biological makeup of an individual's parents determines his or her physique, attractiveness, body type, complexion, and body weight.

Environment - The environment that an individual is exposed to throughout his or her formative years has a significant impact on his or her personality. Our personalities are shaped by the many cultures in which we were raised, as well as our family histories.

Situation - A person's personality evolves as a result of their current circumstances and conditions. When a person has sufficient savings, he will act differently, and when he is bankrupt, his behavior will immediately shift.

The personality of a person is determined by his or her looks, character, intelligence, beauty, efficiency, and style.

Findings:

A realistic person working in a realistic job is in a better situation than a realistic person working in an investigative job. A realistic person working in a social job is in the most incongruent situation imaginable. Different types of personality study help manager to systemize the work process. Personality enlargement mentors an individual and supports to make a mark of his/her own.

Conclusion:

There is an optimistic and noteworthy association amid extroversion and happiness; in other words, by accumulative the volume of extroversion, happiness will also be amplified. To know about the different types of personality help the managers in various ways. Increased the performance of the persons at work. Rather than dismissing personality traits, employers and employees should embrace this information in the work. People with very attractive personalities can win hearts of people in his /her acquaintance. The healthy environment in the organization that creates the values of the organization strong. Moreover the good personalities of the employees satisfies the stakeholders, build the branding of the organization.



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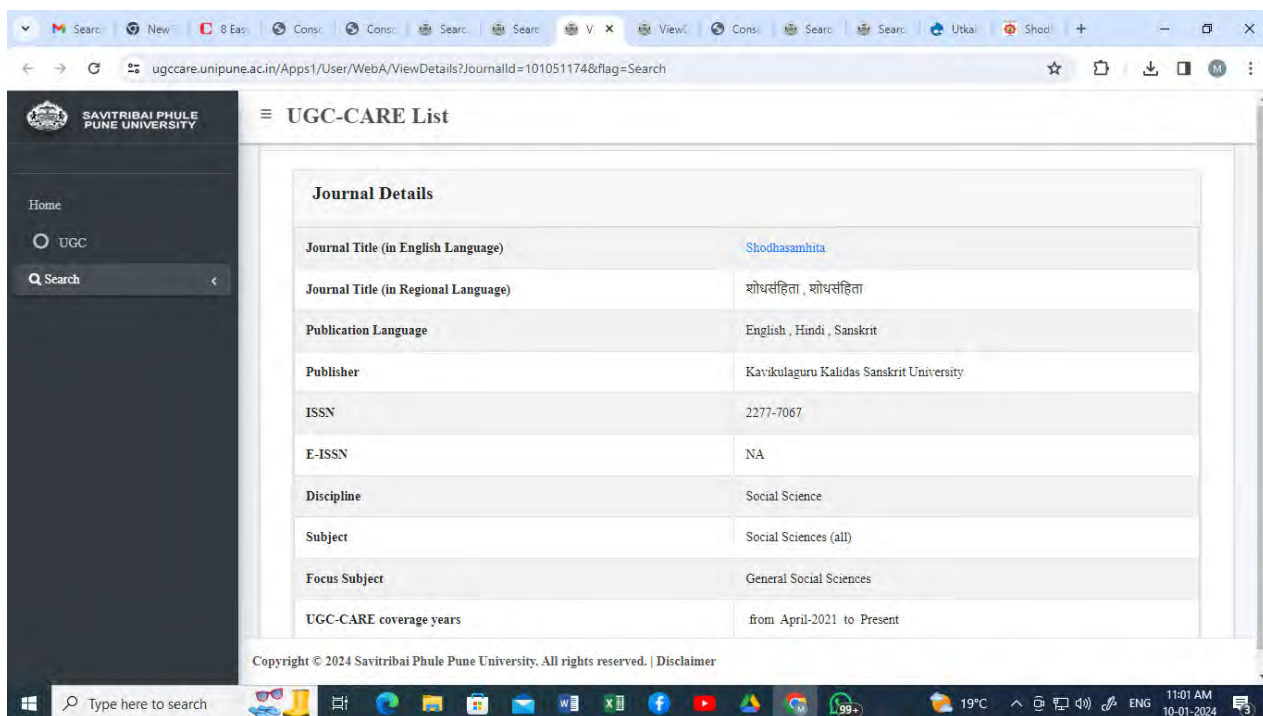
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Journal Title (in Regional Language)	शोधसंहिता , शोधसंहिता
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Subject	Social Sciences (all)
Focus Subject	General Social Sciences
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FACULTY DEVELOPMENT: IMPORTANCE, PROBLEMS AND EXPECTATIONS OF FACULTY MEMBERS

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**FACULTY DEVELOPMENT: IMPORTANCE, PROBLEMS AND EXPECTATIONS
OF FACULTY MEMBERS**

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Abstract:

Educational Institutions seeks to improve the quality of teaching by teachers. The Institutions have initiated different forms of training according to the areas of expertise in order to improve skills and effectiveness of teaching. Nearly every Institution is involved in the movement to raise education standards. This research investigates the effectiveness of such teacher training on the performance of teachers. This study is focused on the role of training for personal and academic development of teachers. Paper also covered the expectations of teaching staff from higher authority. It also identifies the factors which hampers the performance. Data is collected from 50 teachers by using a simple random technique.

Key Words: Impact, Performance, Teacher, Training and Development.

Introduction:

Teachers should create a culture of learning, development and growth. Good teachers are inspiring leaders. Just as leaders need to be nurtured continuously, faculty in a B-school also need to be developed as they are responsible for developing the business leaders of future. B-School Faculty are close to both classroom and the corporate world. After the United states, India has the maximum number of business schools in the world(Philip,2009).

The faculty of B-school are in the center of all academic activities. They are not only delivering contents but they also act as role models for the students and inspire them. They play a primary role in building the character and competence of the students. Educational institutions can get more return on investment on faculty in terms of productivity, creativity, morale, satisfaction etc.. Faculty development is one of the main strategies for quality education.

An effective teacher has to be a learner first. Today the field of knowledge is rapidly expanding through published books, articles digital network etc.

As the business world is changing exponentially, new practices are replacing the old practices. The knowledge base of faculty becomes obsolete quite fast. And for this reason B-school has to pay constant attention to the growth of faculty.



Same case is with teaching technology which is continuously changing. IT should be made an integral part of management education content and delivery. Class room learning is being supported by web based learning resources. Some faculty develop technology phobia and do not use new technologies because of which they are unable to add optimal value to their students and thus their teaching effectiveness suffers.

When faculty members are continuously growing and upgrading themselves, they encourage their students to learn and experiment in their lives. If faculty are not learning themselves, they are highly likely to fail in developing a learning mindset and environment among their students. That is high faculty engagement is responsible for productivity and satisfaction. Faculty members are the major driver of competitive advantage. Faculty development programmes results into the development of competencies required for the effective performance of faculty roles.

Objectives:

- 1) Identify whether teacher training is beneficial for professional development as well as for teaching performance.
- 2) Find out different tools of faculty development.
- 3) Identify the modern tools on professional development.
- 4) Identify the factors which are necessary to improve teaching skill.

Literature Review:

Punia and Kundu(2005) Researcher has suggested various sources of quality in management education like faculty development programmes is one of them. They examined the importance and availability of various faculty attributes, such as communication, command over the subject, sincerity and commitment, interest generated in the class, encouragement for class participation, accessibility of teacher in and out of class etc.

Gaff(1975) pointed out that an educational institutions can get high return on investment in faculty in terms of productivity, creativity, morale, satisfaction of faculty.

Rao(2004) pointed out that faculty deficit is a major factor of poor quality of management education.

Sinha(2004) stated that the two glaring gaps in the B-school system are the availability of qualified faculty and a professionally driven quality assurance system.

Mangaraj(1996) examined the quality assurance strategies in management education and suggested faculty development is one of best strategies for quality education.

Mishra(2002) stated that no education system can exist without competent faculty. Teacher should not only impart education but also inspire his students.

Svinicki(2002) stated that investment on faculty yields best return in a B-School. They recommended that faculty development should an important priority of higher education institutions.



Research Methodology:

The applied methodology of study is the use of questionnaire. The participants are the people that employed Management institutions in Pune.

The research seeks to collect the data through primary as well as secondary sources.

A) Primary data were collected using self-administered questionnaire distributed to 50 faculty members. Out of which 32 faculty members filled up the questionnaire properly which gives the findings mentioned below.

B) Secondary Data :

Sources :

- **Use of library-** Relevant data will be collected through books, journals, newspapers etc.
- **Use of Internet-** Internet will be extensively used to seek data from the websites of various Institutes.
- **Published/ Unpublished data-** Information will be collected from Organizational Records of management institutes. Researcher reviewed some research papers also.

C) Sampling Method

Researcher will use random sampling method to select 50 faculty members of the management institutes.

Analysis And Findings:

A major reason behind the lack of investment in faculty development is :

- 1) The institutional leaders do not sincerely believe that faculty is the major driver of competitive advantage. Good infrastructure is necessary but not sufficient for institutional excellence.
- 2) Most faculty members are loaded with excessive teaching and they are getting very less time for learning and research.
- 3) Faculty members especially in B-Schools are indeed the role models for students. They are closely involved in character building and career coaching for their students in their assignments, projects and other work.
- 4) New faculty members experience greater stress especially areas like time constraints, lack of collegial relations, inadequate feedback, recognition and reward, unrealistic expectations, insufficient resources, lack of balance between work and personal life.
- 5) B-School faculty members are responsible for developing managers of future, and for this knowledge about industrial practices is required which they can achieve through industry internships.
- 6) Conferences and seminars provide an excellent opportunity to faculty to share new academic developments and to network with fellow colleagues. A faculty member presents his work in such conferences and get feedback about it



Suggestions:

- 1) Organizations and its leaders have to invest in faculty development more consciously and systematically.
- 2) Faculty load is decided in such a manner that a faculty member distributes his time among various academic roles and learning is not put on the sideline.
- 3) Institution has to build good library resource to help faculty in self study.
- 4) The institutional leader is expected to discuss performance and competency related data with the faculty to improve their competencies.
- 5) Faculty members have to review previous performance and accordingly develop the performance and learning plan. And it should be discussed with Institutional leaders.
- 6) Mentoring is another powerful way to grow a young faculty member. Mentor can provide various teaching methods, tips to deal with performance issues in a free environment.
- 7) Student feedback is also important to understand the quality of content and delivery of instructions from faculty.
- 8) Peers can also help one another in improving the teaching performance.
- 9) Organizational leaders should counsel the young faculty members for personal effectiveness and career.
- 10) Faculty members should have higher level of self awareness and reflexivity.
- 11) Industry internship will help faculty member insight into industrial practices and managerial experience.
- 12) Motivate faculty members and tell them to participate in seminars or conferences.

Conclusion:

Faculty development is very important component of the institutional excellence. Their knowledge, professional expertise and industry insights are dependent of their exposure, developmental experiences, self study etc. Faculty development is a continuous process because developmental process may change from one phase of professional growth to another. Organization leaders need to integrate faculty development as part and parcel of his leadership style.

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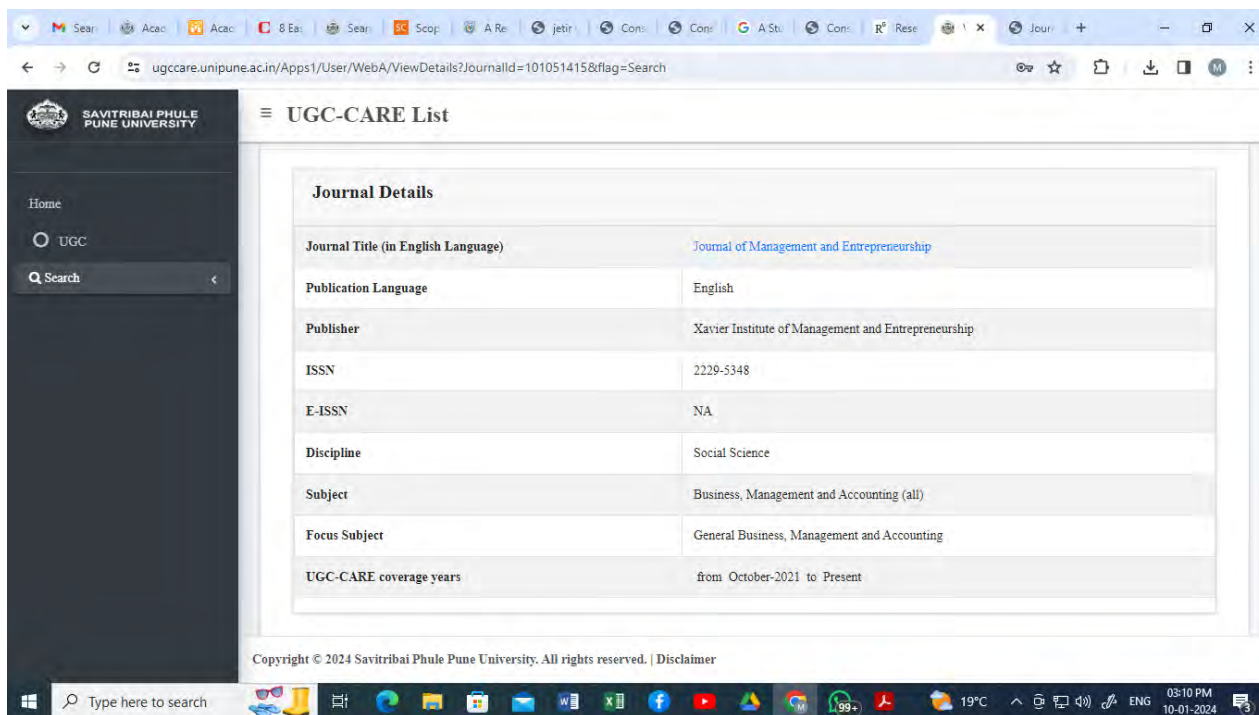
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Journal Paper No.:56

Organization Keeps their Employees Engaged for Organizational Development		
Author: Dr. Sangita Ulhas Gorde	Year of Publication: 2021-22	Journal Name: JOURNAL OF MANAGEMENT AND ENTREPRENEURSHIP
ISSN: 2229-5348		Indexed in UGC care list
<p style="color: red; font-weight: bold; font-size: 1.2em;">Link of the Paper:</p> <p style="color: blue; text-decoration: underline;"> https://www.researchgate.net/publication/374674087_GREEN_INNOVATION_AND_ENTREPRENEURSHIP </p>		



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Journal Title (in English Language)	Journal of Management and Entrepreneurship
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Subject	Business, Management and Accounting (all)
Focus Subject	General Business, Management and Accounting
UGC-CARE coverage years	from October-2021 to Present

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**ORGANIZATION KEEPS THEIR EMPLOYEES ENGAGED FOR
ORGANIZATIONAL DEVELOPMENT**

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Abstract

This study explains the important role of Employee Engagement Activities in the Organizational Development. The purpose of this paper is to examine the significance of Employee Engagement and its effect on Organizational development. This study focused on the characteristics of the engaged employees. This study highlighted some employee engagement activities arranged by TCS for their employees. The organization implementing employee engagement activities perform better in the competitive environment. Satisfied and motivated employees always contribute to the profitability of the organization. Motivated and engaged employees are always highly satisfied with their Job. Employee Engagement program reduced the employee turnover rate and improve the retention rate.

Key Words: Employee Engagement, Organizational Development, Employee Retention, Job Satisfaction.

Introduction

Organization wants to improve the employee engagement for three things like; to improve performance of the organization, retention of the skillful and knowledgeable employees and innovation for the sustainability in the competitive environment.

Employee Engagement is a positive emotional connection to an employee's work. Highly Engaged Employees are more productive and committed to the Organization.

Quantum Workplace defined that "Employee engagement is the strength of the mental and emotional connection employees feel toward their places of work".

Gallup expressed in his study (2008) "Engaged employees as those who are involved in, enthusiastic about and committed to their work and workplace".

Willis Towers Watson defined “Engagement is employees' willingness and ability to contribute to company success”.

Aon Hewitt said that “Employee engagement is the level of an employee's psychological investment in their organization.”

Perrin’s Global Workforce Study (2003) uses the definition “employees’ willingness and ability to help their company succeed, largely by providing discretionary effort on a sustainable basis.” According to the study, engagement is affected by many factors which involve both emotional and rational factors relating to work and the overall work experience.

Robinson et al. (2004) define employee engagement as “a positive attitude held by the employee towards the organization and its value. An engaged employee is aware of business context, and works with colleagues to improve performance within the job for the benefit of the organization. The organization must work to develop and nurture engagement, which requires a two-way relationship between employer and employee.”

Researcher’s study shows that highly engaged employees are more productive and committed to the organization. Engaged employees are emotionally attached to the organization and highly involved in their job with great enthusiasm for the success of their employer. Engaged employees are more dedicated towards their job. Employee morale is high and they are highly satisfied. Engaged employees are inspired to go above and beyond the call of duty to help meet business goals.

Objectives of the Study

To find out the role of employee engagement practices in the organization.

To study the contribution of employee engagement in the organizational development.

To find out the relationship between employee engagement and employee retention.

To know, how employee engagement practices motivate to the innovation in the organization.

Tim Smith (2020) highlighted characteristics of Engaged Employees:

- Engaged employees are emotionally connected to their organization.
- They are loyal to their employer.
- They are self motivated and work hard for the success of the organization.
- They are Productive.
- They know what the requirement of their job is.
- They always speak positively about their employer and motivate their subordinates to work for the organization.
- They willingly continued with the organization for long life.
- Engaged employees are optimistic, solution-oriented, and shows a passion for learning.
- They are team oriented and selfless.

Employee Engagement and Profitability of the Organization

It has been proved by many researchers that employee engagement directly affects an organization's financial health and profitability. Highly engaged employees are more productive and committed to their work. But such types of employees are very few. They have a lot of work to do. They use their full potential at the workplace. They always think about the success of the organization. But at the same time most of the employees just do the show off that they are very busy with their work. Whereas not actively participate in any work. To fill this gap engaged employees burdened with extra work.

Some of the organizations are interested to keep their employees engaged because they know that engaged employees are always motivated and emotionally connected with organization.

Nupur Singh Mallick, (HR Director TCS, UK & Ireland) said that finding people with the right attitude is more difficult than to finding people with right skills. That's why it is needed to retain loyal employees with organization for longer time. To reduce the turnover of employees make them engaged and keep motivated.

Nupur Singh Mallick, (HR Director TCS, UK & Ireland) added that TCS has recorded highest retention rate in the IT industry because of the employee engagement and employee value proposition. Employees of TCS get an opportunity to work in multiple sectors, with different technologies and across diverse teams in order to gain global exposure.

Solomon Markos (2010) “Employee engagement is stronger predictor of positive organizational performance.”

Srikanth Acharya gave some tips in his article “Employee Engagement Activities for Indian Companies”

Organization can arrange different competitions like: Craft and art Competition so employees get chance to show their creativity. Sports competition, Festival, Award night it will boost up to the employees. For the freshness of the mind Yoga and Meditation, Karaoke such type of activities are important.

Srikanth Acharya (October, 2021), “TCS routinely organized sports events to keep their employees motivated. TCS understands that employees can get overwhelmed and has launched ‘TCS Cares’ to reinforce engagement in the workplace. With timely interventions in the form of professional counseling sessions, employees are taken good care of”.

Srikanth Acharya (October, 2021), “Capgemini has a rewards and recognition program through which it nurtures employees to pursue challenging tasks and attain leadership roles. Capgemini’s employee engagement strategy allows employees to ditch the formal wear for casual dressing on... wait for it... *Mondays*”.

Discussion of the study

After doing survey of the some successful and developed organization, it came to know that for the sake of their development and sustainability organizations have started employee engagement activities.

- In successful and developed organization most of the employees are feeling proud to work with this organization.
- Existing employees are satisfied with this organization, so they can recommend to their friends and relatives that this organization is a great place to work.
- Most of the employees are willing to work with same organization for longer period, because this organization is providing the employee engagement practices.
- Organization is providing the opportunities for the development of the employees.

- Organization is giving top priority for the quality and improvement.
- Employees have a strong feeling that they are important for the organization.
- Management is sharing Vision and Mission of the organization with the employees.
- The workers who are working in such type of environment they will not think about shifting their existing organization.
- To improve the productivity of the organization project managers motivate employees to do their best.
- Employees have freedom to implement new innovative ideas in their job related work. They get recognition for their innovation. Employees get monetary and non-monetary award for their innovation.
- Organization assigned challenging job to the motivated employees, and engaged employees try to complete it successfully.
- Most of the employees feel that management have an interest in the career development of the employees.
- Most of the employees are satisfied that they are participating in setting the goals and objectives for their job.
- Most of the employees are getting opportunity to suggest improvements in their working method.
- Some of the employees are involved in decision making process which affect to their job.
- Most of the employees feel proud because management is accepting ideas and suggestions given by all level employees.
- Employees are satisfied that management is interested in training employees for their advancement.
- There is open and free discussion regarding upcoming changes with all employees, so employees are willingly ready to accept the changes.
- Because of the employee engagement activities running in the organization, employees feel more confident about their capabilities and skills.

Conclusion

Feeling of being respectable in the organization motivates employees to participate in each and every activity with full enthusiasm. Motivated and engaged employees are very loyal and play a key role in the development of the organization. Productivity and profitability is based on the employees' active participation and using full potential. Mental and physical capability of the employees is depend on their satisfaction. If knowledgeable and skillful employees get motivated they can innovate different new ideas for their organization. Above study shows that employee engagement activities play important role in the organizational development. Engaged and motivated employees work with the same organization for the long period. They are emotionally connected with the organization and not interested to change often their job. Employee retention rate is high with the organization, which are giving importance to the employee engagement. Management can provide opportunity to the employees to participate in the decision making process and especially when there are many changes in the organization, so that employees can willingly accept all those changes and avoid the conflict situation. By accepting the suggestions and ideas came from the employees; management can prevent the knowledge and talent with the organization for longer period. This will help for the organizational development.

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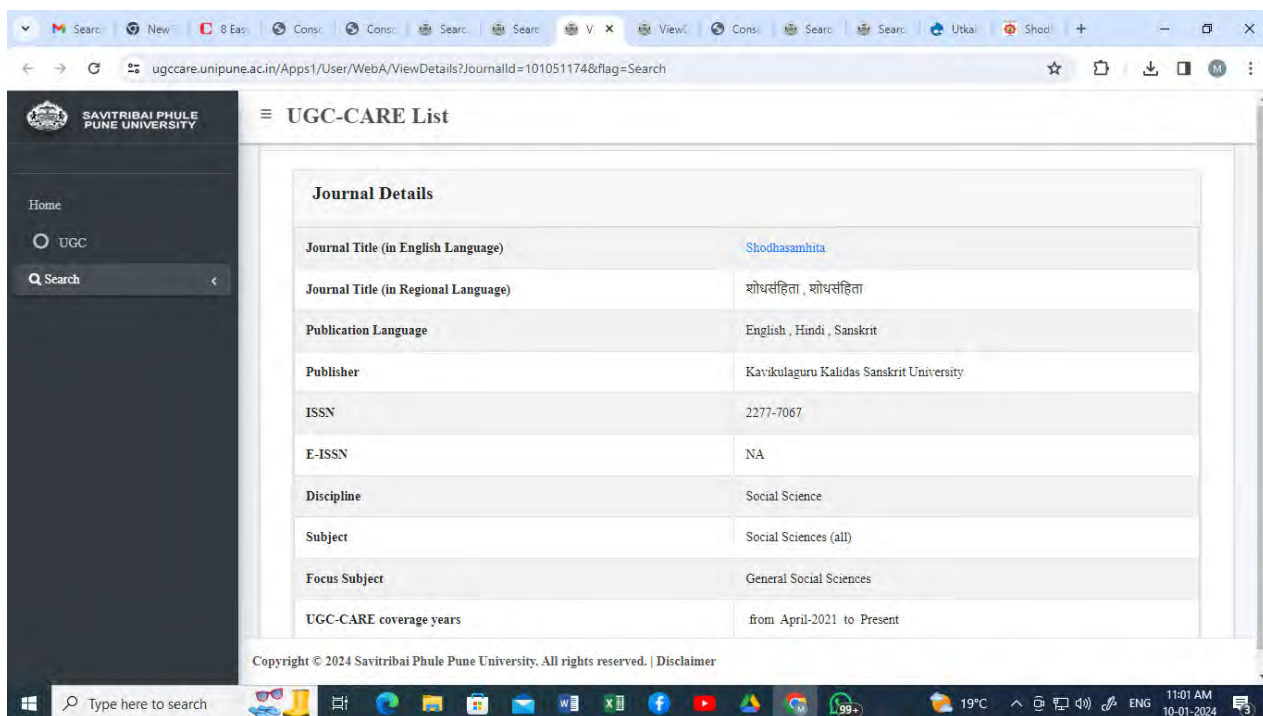
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Gaff(1975) pointed out that an educational institutions can get high return on investment in faculty in terms of productivity, creativity, morale, satisfaction of faculty.

Rao(2004) pointed out that faculty deficit is a major factor of poor quality of management education.

Sinha(2004) stated that the two glaring gaps in the B-school system are the availability of qualified faculty and a professionally driven quality assurance system.

Mangaraj(1996) examined the quality assurance strategies in management education and suggested faculty development is one of best strategies for quality education.

Mishra(2002) stated that no education system can exist without competent faculty. Teacher should not only impart education but also inspire his students.

Svinicki(2002) stated that investment on faculty yields best return in a B-School. They recommended that faculty development should an important priority of higher education institutions.



Research Methodology:

The applied methodology of study is the use of questionnaire. The participants are the people that employed Management institutions in Pune.

The research seeks to collect the data through primary as well as secondary sources.

A) Primary data were collected using self-administered questionnaire distributed to 50 faculty members. Out of which 32 faculty members filled up the questionnaire properly which gives the findings mentioned below.

B) Secondary Data :

Sources :

- **Use of library-** Relevant data will be collected through books, journals, newspapers etc.
- **Use of Internet-** Internet will be extensively used to seek data from the websites of various Institutes.
- **Published/ Unpublished data-** Information will be collected from Organizational Records of management institutes. Researcher reviewed some research papers also.

C) Sampling Method

Researcher will use random sampling method to select 50 faculty members of the management institutes.

Analysis And Findings:

A major reason behind the lack of investment in faculty development is :

- 1) The institutional leaders do not sincerely believe that faculty is the major driver of competitive advantage. Good infrastructure is necessary but not sufficient for institutional excellence.
- 2) Most faculty members are loaded with excessive teaching and they are getting very less time for learning and research.
- 3) Faculty members especially in B-Schools are indeed the role models for students. They are closely involved in character building and career coaching for their students in their assignments, projects and other work.
- 4) New faculty members experience greater stress especially areas like time constraints, lack of collegial relations, inadequate feedback, recognition and reward, unrealistic expectations, insufficient resources, lack of balance between work and personal life.
- 5) B-School faculty members are responsible for developing managers of future, and for this knowledge about industrial practices is required which they can achieve through industry internships.
- 6) Conferences and seminars provide an excellent opportunity to faculty to share new academic developments and to network with fellow colleagues. A faculty member presents his work in such conferences and get feedback about it



Suggestions:

- 1) Organizations and its leaders have to invest in faculty development more consciously and systematically.
- 2) Faculty load is decided in such a manner that a faculty member distributes his time among various academic roles and learning is not put on the sideline.
- 3) Institution has to build good library resource to help faculty in self study.
- 4) The institutional leader is expected to discuss performance and competency related data with the faculty to improve their competencies.
- 5) Faculty members have to review previous performance and accordingly develop the performance and learning plan. And it should be discussed with Institutional leaders.
- 6) Mentoring is another powerful way to grow a young faculty member. Mentor can provide various teaching methods, tips to deal with performance issues in a free environment.
- 7) Student feedback is also important to understand the quality of content and delivery of instructions from faculty.
- 8) Peers can also help one another in improving the teaching performance.
- 9) Organizational leaders should counsel the young faculty members for personal effectiveness and career.
- 10) Faculty members should have higher level of self awareness and reflexivity.
- 11) Industry internship will help faculty member insight into industrial practices and managerial experience.
- 12) Motivate faculty members and tell them to participate in seminars or conferences.

Conclusion:

Faculty development is very important component of the institutional excellence. Their knowledge, professional expertise and industry insights are dependent of their exposure, developmental experiences, self study etc. Faculty development is a continuous process because developmental process may change from one phase of professional growth to another. Organization leaders need to integrate faculty development as part and parcel of his leadership style.

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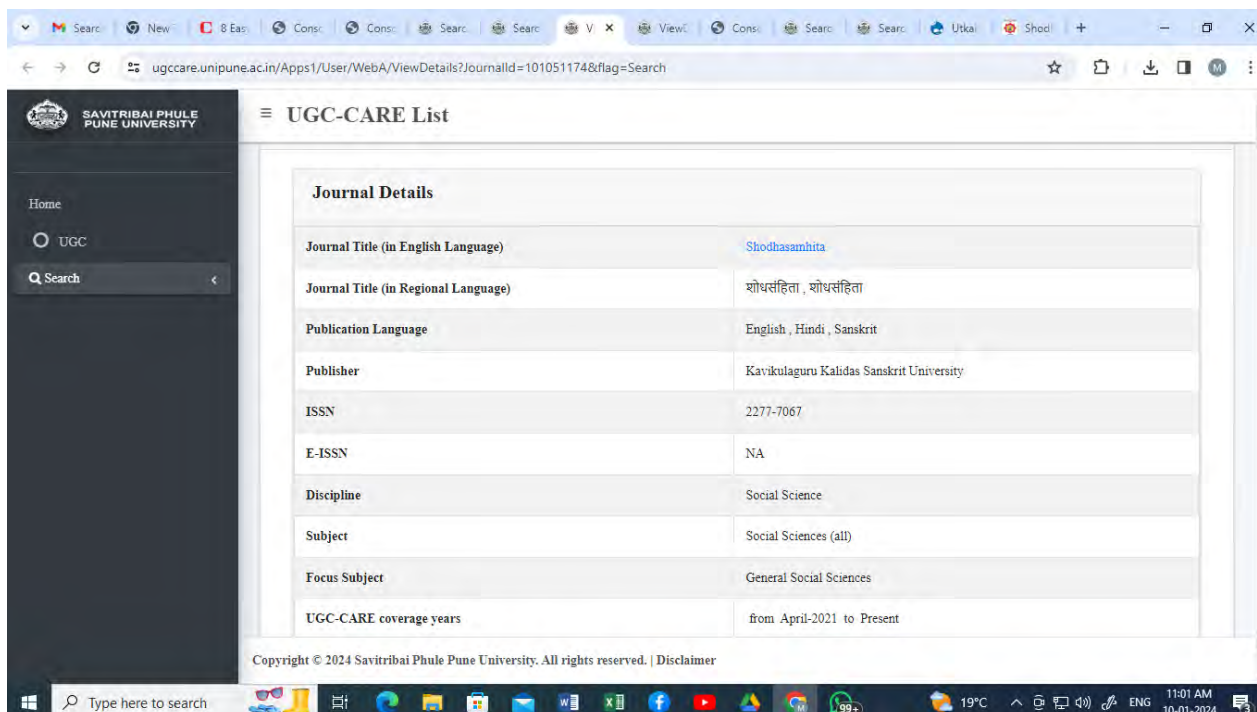
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Journal Title (in Regional Language)	शोधसंहिता, शोधसंहिता
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Abstract:

The world is facing 3 major issues like ‘Change in environmental condition, serious pollution and availableness of varied energy resources. The drop-off of fossil fuels, sudden modifications in surroundings or environment, ozonosphere reduction, etc. has made us to think about the challenging, difficult life that will occur in future. And because of this, it needs major modification in energy infrastructure and adopting inexperienced green methods. There is lot of need of renewable, biodegradable, and eco-friendly product, processes, and services. Transition from fuel, oil, gas, coal to solar, tidal, geothermal is extremely needed and not only awareness but applying these things practically is essential and important.

So terribly limited attention in innovation and entrepreneurship research on topics like global warming, changes in energy consumption and other such trends is paid and switch to those things will contribute a lot. Innovative business concepts have the ability not simply to generate profit, but to resolve essential, critical environmental issues and transform underserved communities also. The optimum solutions will come from among these communities. That’s why “Green For All” is committed to providing materials that encourage and empower girls and other people of color to become business leaders.

Keywords: Green methods, eco-friendly product and services, innovation, entrepreneurship

Introduction

Invention is the first prevalence of an associated insight for a new product or process where innovation is that the first de ide to implement it (Fagerberg, 2004). Road map from Invention to Innovation is that the key of survival among this decade. Each inventive, new insight should be thought about as potential, possible seed for Innovation and nurtured for viability.

Green Innovation:

Responding to inexperienced green challenges and responsibilities with new business insights is that the crux of new recent green innovation i.e. in every stage of business- its idea, design phase, manufacturing, production techniques, Transportation, used equipments, wastage etc.



Hardware or Software system innovations associated with new green product or processes together with technology that relates to reduction/prevention of Pollution, Energy sources, new green product, Procurement of energy management.

By new green innovation we tend to ask the new technologies developed to

1. mitigate environmental damage from waste and resource over-exploitation,
2. Innovations to moderate human contributions to climate change.
3. Innovations that manage the transition from fossil to renewable energy.

Entrepreneur:

These are people who conceive new business and taking risk needed to convert insights into reality. They

- Identify new business ventures
- Incubate insights
- Champion the adaptation

Green Entrepreneur

Private or public actions that execute insights, policies, and practices introduced in new green innovations. New Green entrepreneurs' vital function is not only to achieve economic growth but also environmental and social amendments.

We can define/identify a green business as one that does a minimum of four things:

1. preserves or enhances environmental quality.
2. provides family-supporting wages and benefits, with safe operating conditions.
3. provides access to training and a transparent, clear career track.
4. Inclusive of gender, race, geographic and age diversity.

Green businesses may additionally be committed to environmental and social justice initiatives such as reduction of greenhouse gas emissions and other environmental pollutants; the application/ use of renewable energy sources and energy-efficiency measures; the conservation of natural resources and energy; the minimization of waste; and also the creation of jobs in underserved communities

Objectives

- 1) To understand the mega challenges in climate/ environment.
- 2) Understand the extent to which the technological changes to be created for shifting to maximum use of eco-friendly products
- 3) Considering environmental responsibility, the efforts to be taken to generate new/ inexperienced green ideas and evaluating it from theoretical insights to actual implementation.



- 4) To understand the Government schemes or policies to achieve the opportunities.

Research Methodology:

This research is based on secondary data.

Secondary data is collected from different published reports, books, web sites etc.

Observations:

Scope of Renewable energy in India:

For study we have taken only two sources, Solar and Tidal energy

Potential solar energy in India:-With about three hundred clear, sunny days in one whole year, India's theoretical solar energy reception, on only its land area, is about 5 Petawatt-hours per year (PWh/yr) (i.e. 5 trillion kWh/yr or about 600 TW). The daily average solar energy incident over India varies from 4 to 7 kWh/m² with about 1500–2000 sunshine hours per year (depending upon location), which is far more than current total energy consumption. For example, assuming the efficiency of PV modules were as low as 10%, this would still be a thousand times greater than the domestic electricity demand projected for current year. Developing renewable energy can help India increase its energy security, decrease the adverse impacts on the local environment, lower its carbon intensity, contribute to more balanced regional development. The country has set a goal of capacity addition of 62,000 megawatt in the 11th Five Year Plan during the 2012-2017. The scope for investment in the power sector over the next few years is well over \$400 billion.

Potential tidal energy in India: Tides are generated through a mix of forces exerted by the gravitational pull of the sun and also the moon and also the rotation of the earth. The relative motion of the three bodies produces totally different tidal cycles which affect the range of the tides. In addition, the tidal range is increased substantially by local effects such as shelving, funneling, reflection and resonance. Energy is extracted from tides by creating a reservoir or basin behind a barrage and then passing tidal waters through turbines in the barrage to generate electricity. Tidal energy is extremely site specific and needs mean tidal differences greater than 4 meters and also favorable topographical conditions, such as estuaries or certain types of bays in order to bring down costs of dams etc. Since India is surrounded by sea on three sides, its potential to harness tidal energy has been recognized by the Government of India. The most attractive locations are the Gulf of Cambay and the Gulf of Kachchh on the west coast where the maximum tidal range is 11 m and 8 m with average tidal range of 6.77 m and 5.23 m respectively. The Ganges Delta in the Sunderbans in West Bengal also has good locations for small scale tidal power development. The maximum tidal range in Sunderbans is approximately 5 m with an average tidal range of 2.97 m.



The identified economic tidal power potential in India is of the order of **8000-9000 MW** with about 7000 MW in the Gulf of Cambay about 1200 MW in the Gulf of Kachchh and less than 100 MW in Sunderbans.

So because of tom of scope in renewable and alternative green businesses the new entrepreneur will take the opportunity in this field. New wave of entrepreneurs are capitalizing needs of rural poor, who lack power and booming cities with unfulfilled power needs. Initial challenges facing renewable energy in India have largely been overcome. Indian power distributors have become the key roadblock in the growth of renewable energy

Business Opportunity:

1) Renewable Energy Alternatives, New Green Collar Job coaching/Training, and new Green Business Incubators:

To curb global warming, we need to scale back our consumption of fossil fuels and swiche instead to alternative; renewable sources of energy on an outsized scale (e.g., solar, wind and geothermal energy). Which will need a variety of new policy rules and tax incentives to push the utilization of renewable energy by householders and businesses alike. These governmental efforts, combined with general interest in clean energy, are expanding the marketplace for such products and services. Rising entrepreneurs will take advantage of this opportunity in a variety of ways:

Solar installation: Installing and maintaining water heaters etc.

Green-Business Incubator: Support- first-time entrepreneurs aiming to solve environmental and social issues in their communities.

Wind Turbines: Distribute or install minor or small wind turbines

Job Training: Whether as a for-profit business or a non-profit organization, train low-income residents to be the green-collar staff of the future. *Example: Veterans Green Jobs in Denver, Colorado*

Expand Access to Renewable: Develop an innovative business model that increases access to renewable-energy technologies.

2) Transportation

Many avenues of transportation (such as ancient/traditional, gasoline-engine cars) contribute to global climate change by releasing greenhouse gases into the atmosphere. Gas-powered cars additionally produces smogginess in our cities, which may harm overall public health. Starting a business that offers alternative transportation solutions can benefit both the climate/environment and community health.

Electric Bike and Scooter business organizations (Dealership)

Refurbishing Bicycles: Freshen up and sell used bikes.



Community Bike-Share Program: *Example: SmartBike dc*

Green Cab Company: Use hybrid vehicles to assist people get wherever they're going.

Promoting different Transportation: Start a non-profit to search out innovative ways to push different varieties of transportation.

Car-Sharing Program.

Area wise Business Hubs :

3) Green Product Innovation and Consumer Goods Retail

Consumers are getting additional attentive to the health and environmental impacts of the products they use daily. (e.g., the big amounts of water and pesticides required to produce cotton). Demand for safe, effective, non-toxic products that do not hurt the environment/surroundings is steadily growing. Opportunities abound for innovative entrepreneurs to satisfy this demand with home-based businesses.

Organic Clothes: Design and manufacture organic garments for babies and adults using sustainable materials like organic cotton and natural dyes.

Example: WilloToons in San Francisco

Online Retail: In-cash the advantage of a growing market by selling goods online, such as sustainable baby products or green home and bath related products.

Example: Flipcart.com

Natural Make-Up and Body Care: Market all-natural make-up and body care items, made up of organic ingredients and not tested on animals.

Green Everyday Products: Develop daily-use items that help consumers cut their greenhouse.

4) Become Part of the ReUse Revolution

Salvage: Become a salvage expert, removing, selling, and putting in used building materials for a profit.

Furniture: Prepare the furniture out of scrap materials, or freshen up old furniture to be sold as improved.

Clothes: Design and manufacture garments from recycled or used material/fabrics.

5) Green Home- and Office-Cleaning Services

As awareness about the health and environmental impacts:

Green Housecleaning: Provide/offer green housecleaning services using all-natural and biodegradable/perishable cleaning supplies.

Example: Home Green Home in San Francisco, California

Green Janitorial Services: Offer green janitorial service for offices or schools.

6) Green Information Technology (IT)



Computers and other IT material (e.g., data switches, routers and servers) are essential to several businesses operating in the world. Several medium and large businesses dedicate important/significant space to this equipment, creating data centers in centralized, secure, temperature-controlled conditions. Most companies are looking to save money by reducing the costs associated with their data center operations, which have significant power requirements, without sacrificing quality or security.

Efficiency Consulting: Offer businesses analysis of their data centers' energy consumption and propose cost-saving changes.

Green Data Center Design and Construction:

IT Training: Enhance overall efficiency by teaching best practices to IT teams at large corporations.

E-Cycling: Recycle electronic waste.

Some start up examples are :

- ✓ EcoRight Founded in 2017 in Ahemdabad. It's eighteen product lines in around eleven e-commerce websites. The startup says it makes things that are ethically, socially, legally and environmentally audited as per the standards. These products are made with innovative material to make it better for environment. Each of the purse designs features an eco-friendly message or a pun to unfold awareness concerning the harmful effects of plastic material. The team has additionally started manufacturing and supplying of masks amid the COVID-19 irruption.
- ✓ Two ladies Pallavi and Prachi Agarwal generated invented Chalk and Chuckles that helps to give shape to children's learning, skills, and experiences with the help of the games they play. Some entrepreneurs discourage the use of gadgets like a smartphone, laptop, PSP, and so on, to entertain children, quoting the impact on the child's psychological growth or cognitive growth. The Chalk and Chuckles team helps families to unplug and connect with one another while building character values and learning skills. The startup's USP is to supply/offer games, toys, crafts, and activity boxes, primarily focusing on the child's learning and growth, creativeness and imagination, care and affiliation, discovery, and thinking. The startup creates each product keeping the earth and the environment in mind. The toys are handcrafted MDF (Class I), and are printed using soy-based ink. Each of its products is tested for compliance on international safety standards and none of them run on batteries or chargers.



- ✓ Love Organically is a beauty manufacturing brand which claims to produce 100 percent natural and chemical-free products. It was owned by Deepshika Deshmukh who was a student of Ayurveda. She has conducted in-depth research and consultations with experts from the Ayurveda field, as well as doctors, on her family's skin nutrition secrets. Every product includes nutrients from flower extracts, essentials oils, and aromatic botanicals.
- ✓ Krya Sustainable Goodies was owned by Srinivas Krishnaswamy and Preethi Sukumaran in 2010 to make environment-friendly products. The entrepreneurs say they use natural ingredients. They began by manufacturing organic laundry detergent, the startup has expanded its product line to incorporate hair, skin, and other home care solutions. Krya Sustainable Goodies produces goods that address the issues of sustainable city living. Based on the principles of Ayurveda, the startup says its products are natural, vegan, and organic in nature. The laundry detergent is claimed to be 100% plant-based.
- ✓ Finding inspiration from traditional textiles, fashion startup MINC creates contemporary eco-friendly garments which are sustainable and present a contemporary Indian fusion style. It was owned by Mini Varkey Shibu and Kochery C Shibu in 2007. Mini is an alumnus of the National Institute of Design, and Kochery was alumus of National Defense academy. The startup designs garments only by using natural fabrics, azo-free environment-friendly dyes, and closure made from natural materials like wood, coconut, etc. It also promotes khadi and green living through eco-fashion.

Some Government Plans:

Government provides many plans. Some recent are listed below:

- a) *Loan For Rooftop Solar Power Projects.*
- b) National Clean Energy Fund (NCEF) Refinance
- c) IREDA Scheme For Discounting Energy Bills.
- d) Bridge Loan Against MNRE Capital Subsidy (Solar water heating chaneels)
- e) Bridge Loan Against Generation-Based Incentive (GBI) (Wind energy producer)
- f) Sustainable Finance Scheme

Conclusion:

There is lot of awareness in people. Rather people and new entrepreneur should move towards the green ideas. As there are several opportunities in this field, grabbing these opportunities will lead to social and environmental welfare.



New business starters should take the risk to develop the own economy keeping environment healthy as government is also putting its full effort towards such rising Ecopreneurship.

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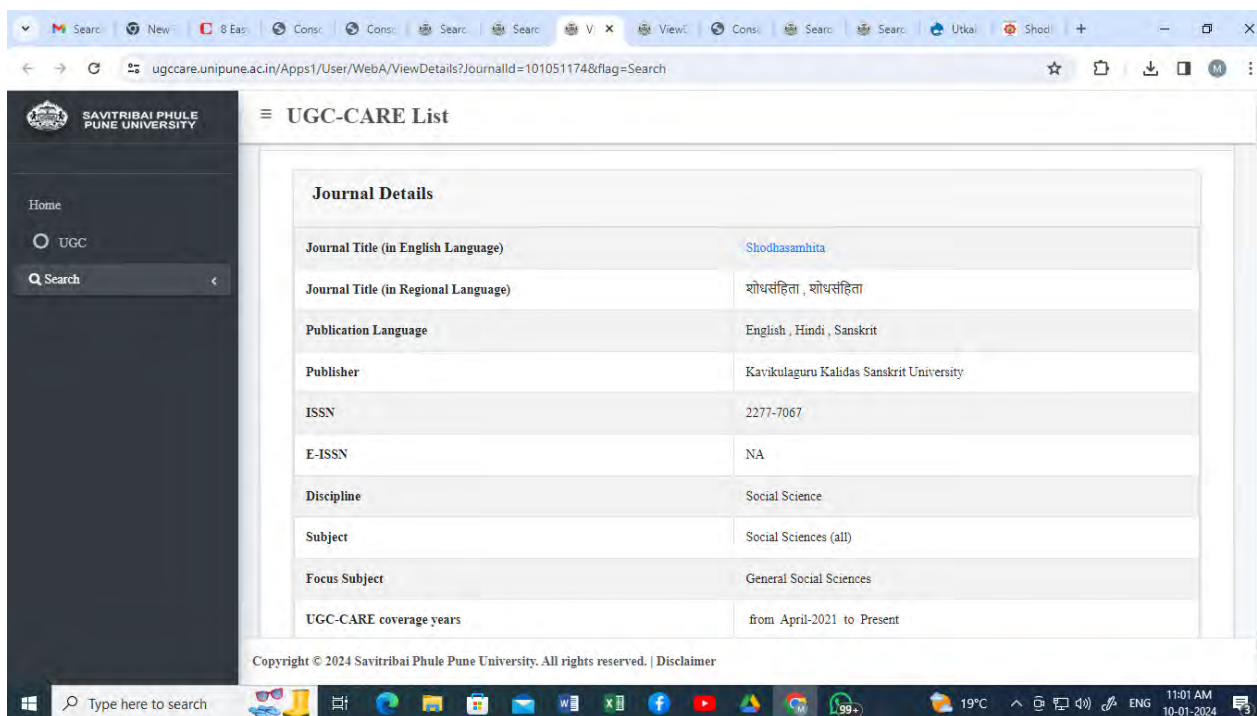
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A STUDY OF PLACEMENT ENHANCEMENT INITIATIVES FOR STUDENTS BY SELECTED MANAGEMENT INSTITUTES IN PUNE CITY

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**A STUDY OF PLACEMENT ENHANCEMENT INITIATIVES FOR STUDENTS BY
SELECTED MANAGEMENT INSTITUTES IN PUNE CITY**

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Abstract:

In today's world students are looking for better placements along with management program course. In this process competency mapping of the students and placement enhancement initiative plays crucial role for getting good placement in this competitive era. New world adopting technology savvy employees so that training cost as well as precious time will be reduce for the organisation. Present study is focus on training the management students to bridging the gap between academics and corporate is necessary. Management institutes are taking efforts through their respective placement cell for the holistic development of the students to match the global competitive market. This study also covered initiatives taken for placement enhancement and challenges faced by institutes while training the students. For the study data had been collected from secondary source, secondary data collected from the placement cell of selected management institutes in Pune city.

Keywords: (placement enhancement, competency, management, placement cell)

➤ **Introduction:**

Placement Enhancement:

These are the initiatives and enhancement activities carried out specially by management institutes to bridge the gaps between academics and industries and make the students ready to face the challenges of global world. These activities are specially designed as per the management institutes and the requirements of company which are visiting the institutes frequently.

Competency:

Competency are the skill sets needed for specific job. These skill sets are to be known so that the skills are to be matched for the required designation with particular student competencies if there is any gap in the student placed and the specific designation. Required Training is planned to fill the gap. Competency mapping activity is to identify the skill sets of students and identify the competencies needed in current market and to fill the needed gap by placement enhancement activities.

Placement Cell: Placement cell is playing pivotal role of mediating the companies and the students of particular institutes for their final placements. They are working round the year for arranging the various assessments of students to identify the gaps and plan various initiatives, guidance and training programs to develop students in needed skill set required in current market.

➤ **Importance of Placement enhancement training:**

- a) Improvement in various skill set of the student
- b) Identify the strength and weakness of students
- c) Enhancement in knowledge, abilities, Skills
- d) Locating job opportunities and operates round the year in company
- e) Mediator between company and students for their final placements
- f) Identify the requirement of competencies needed for current market
- g) Arranging various certification courses, expertise talk
- h) Arranging Education tour, Industrial visits

➤ **Objectives of the study:**

- 1) To study the placement initiatives carried out at selected management institutes at Pune city
- 2) To study the challenges faced by placement cell for imparting the training to the students
- 3) To study importance of competency mapping for placement

➤ **Research methodology:**

Present study is based on secondary sources. Data was collected from placement cell to understand process of placement enhancement activities and problems faces during this process. Data collected from 20 Management Institutes associated with SPPU on random basis.

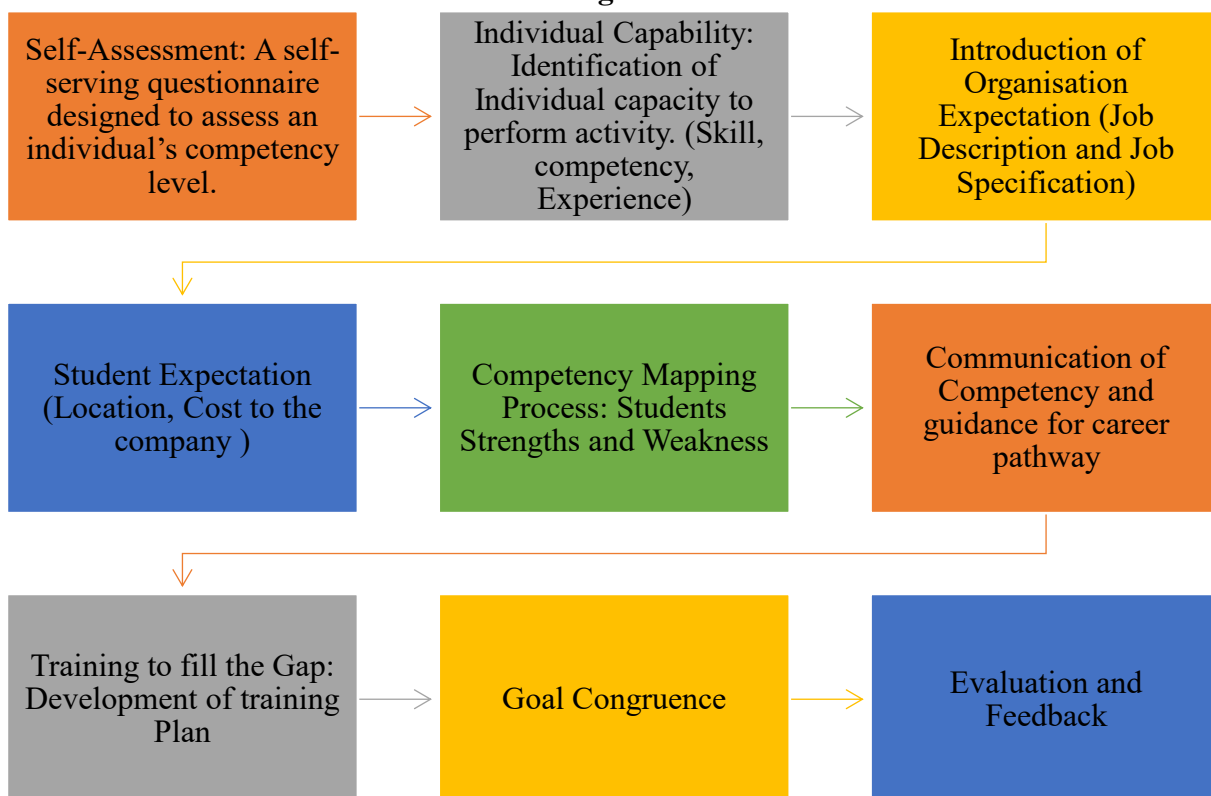
Limitations: Management colleges associated with SPPU only consider for the research work.

➤ **Findings & Observations:**

Training required for following aspect to meet the Gap (Industry Expectations)

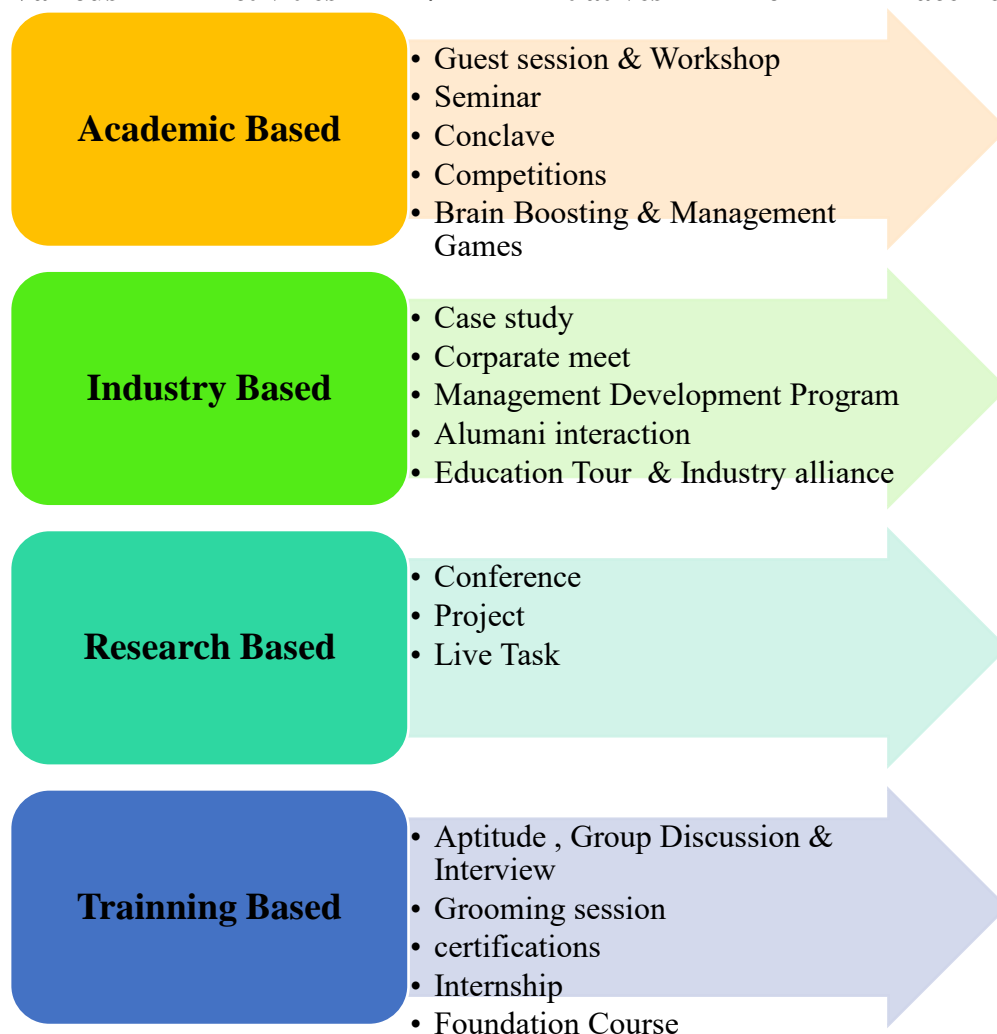
- Professional Mentoring
- Drafting email Protocols
- Soft skill (Verbal & Non- verbal Communication)
- Active Networking & Social Skills
- Techno savvy – Sound digital platform knowledge
- Proficient Resume, or CV writing & Covering Letter
- Interview & Group Discussions
- Self-Motivation & Direction skill
- Managing Stress & Compassion
- Goal Setting
- Effective Time Management

➤ **Process of Placement Enhancement Tanning:**



Source: Field Visit Observation

Various Activities / initiatives for Placement Enhancement



Source: Field Visit Observation

➤ **Challenges faced by Placement Cell:**

1. Readiness for relocation
2. Negotiation in salary issues
3. Absentism in the final round
4. Lack of proper Communication skill
5. Lack of domain Knowledge
6. Lack of certifications with respective job profile
7. Lack of knowledge about company
8. Few students are misbehaving during placement process
9. Students are not attentive to attend the training sessions plan by placement cells
10. Not Checking placement emails on regular basis
11. Competition in Number of students in management field
12. Limitation of staff in placement cell
13. Involvement of students in activities is limited
14. Need to accommodate new global culture and market
15. Students are unable to fulfil criteria for campus recruitment
16. Core domain companies recruit small number of students

➤ **Challenges faced by students:**

1. Family issues related to location

2. Getting information on right time
3. Network issues
4. Unable to attend online sessions , telephonic round
5. Find difficult in travelling at long distance
6. High salary expectations from corporate
7. Unable to manage the stress
8. Expected to join MNC / Government jobs / renowned organisations only
9. High cost of living in metro cities
10. Difficulty in acceptance of global culture
11. Finding difficult to do self-assessment
12. No clarity in career objectives

➤ **Suggestions:**

- 1) To take support of third party for skill development, competency
- 2) Need to Develop Competency Mapping set as per industry requirement
- 3) Need to Develop Individual assessment test for student and define standard questionnaire
- 4) Select suitable model for different specialisation
- 5) Collect the feedback from the company after the interviews to understand where students are lacking and accordingly take the actions.
- 6) Collect the feedback from the company after the interviews to understand where students are strong and accordingly guide the next batch.
- 7) Training planned for students should be on real problems in the global market
- 8) Model for assessing the students' progress
- 9) Arrangement of continuous online test
- 10) Uploading / Displaying photos of students who have placed for motivating other students

➤ **Conclusion:**

The Placement Cell of management institutes at SPPU endeavours to help the students to put their best step forward while stepping into the corporate world. Placement cell is the gateway from academics to corporates. They support students help with a better understanding of the expectations and requirements from the industry, but it caters to fulfil them by organizing various placement enhancement initiatives / activities like Seminars, Workshops and Meets, etc for students to meet the expectations of global market. Placement enhancement initiatives are the need of an hour as students shall understand the changing scenario's in upcoming, digitalised industries. It is a need of an hour with the academics students should understand the global corporate environment to match the needs and requirement of industries. Management programs have added internship programs to get an understanding of industries also. Different trainings, guidance and activities for better placements will help students to get placed at right job at right time. Competencies of students should be identifies and gaps should be filled to match the competencies needed by Training programs and continuous grooming for students. It is found out in this research study Management institutes are playing important role for placement enhancement initiatives at management institutes. It helps students to choose their career. This study will help other institutes at different locations for developing their students for better placements in challenging world.

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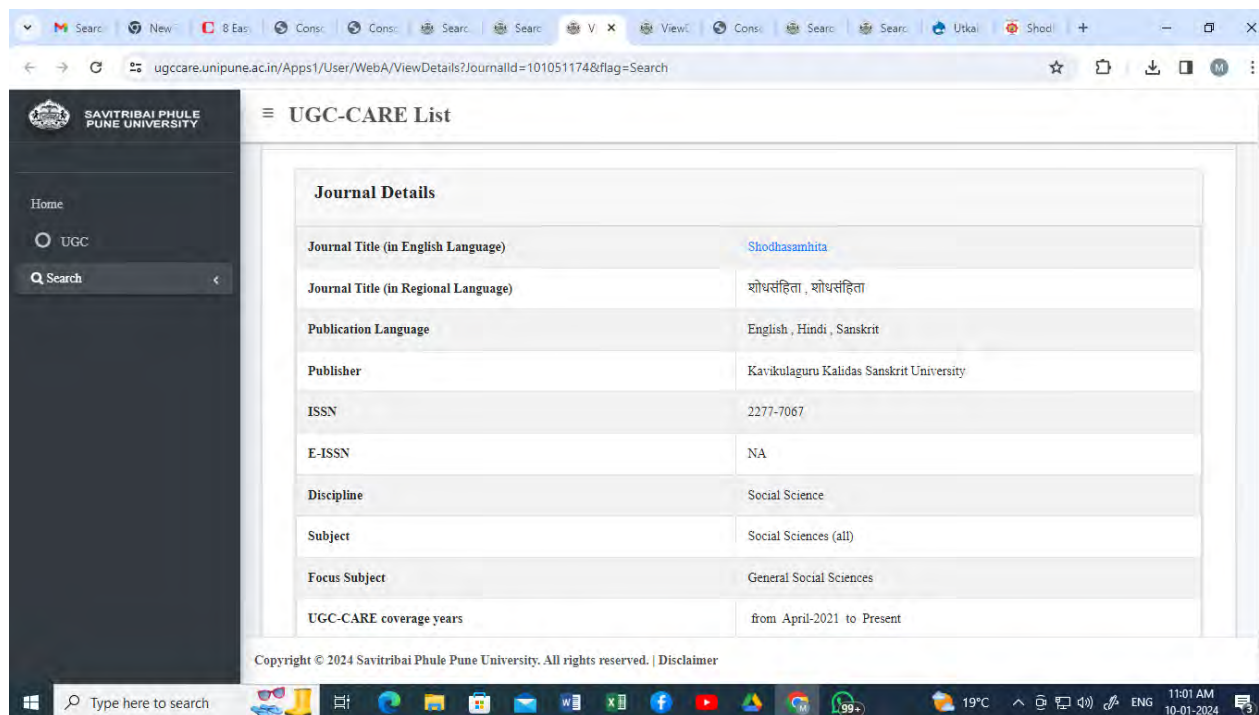
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Publication Language	English, Hindi, Sanskrit
Publisher	Kavikulaguru Kalidas Sanskrit University
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Discipline	Social Science
Subject	Social Sciences (all)
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The role of Employee Empowerment practices in the Organizational Development

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Abstract: The purpose of this paper is to examine the importance of employee empowerment and its impact on organizational development. The approach applied in this research is qualitative and quantitative. This article covers employee empowerment best practices in organizations, the advantages and disadvantages of employee empowerment, and challenges in the employee empowerment process. Organizations that implement employee empowerment practices perform better in the competitive arena. Satisfied and motivated employees always contribute to the profitability of the organization. Empowerment is a management concept that emphasizes employees become more productive and motivated to do their jobs when given the right responsibilities and resources. Motivated and committed employees are always highly satisfied with their job.

Keywords: Employee Empowerment, Job Satisfaction, Organizational Development.

Introduction

Organizational development depends on the performance of employees. There is a direct correlation between job performance and organizational effectiveness. When people's job performance is compromised for any reason, organizational development is affected. Employees are the true capital of the organization. The contribution of the employees is remarkable for the successful operation of the organization.

Employee performance is closely related to job satisfaction. The happiest employees are committed to their work, and this directly impacts job performance. Always satisfied employees perform better than dissatisfied employees. As everyone knows, there are a number of factors that affect job satisfaction, such as, employee participation in decision-making processes, etc.

Employee empowerment is the process of empowering employees to make their own decisions and to be involved in decisions that affect the organization as a whole. An empowering benefit is that you get people who are deeply connected to the organization's success.



Employee empowerment is defined as the manner in which an organization gives its employees a degree of independence and control in their day-to-day activities. The key principle of employee empowerment is to equip employees with the tools to make important decisions and to help them make the right decisions.

In the organization, decision making is the most important function at any level of management. Today's business environment is so fast and changing so rapidly that in order to operate in such a business environment, companies need help from all levels of management. For day-to-day operations, it is more convenient to delegate certain responsibilities to employees. At the same time, lower-level employees and managers have a deeper knowledge and understanding of many key processes and procedures that get the job done and helps turn an organization's strategic vision into reality.

Objectives of the study

1. To examine the employee empowerment practices in the organization.
2. To explore advantages and disadvantages of employee empowerment.
3. To find out the challenges in the empowerment of the employee.
4. To learn the role of employee empowerment practices in the organizational development.

Best practices in the organization to improve Employee Empowerment in the workplace

It pays incredibly well to empower employees, but it takes significant effort to implement it in the organization. Employee empowerment is a cultural issue. Start implementing best practices throughout your organization, only then you can create a positive and trustworthy environment that is conducive to employee empowerment. Organizations that foster an environment of trust, clear communication, delegation, and accountability tend to be good at empowering employees. Some key practices that help managers and leaders empower their people are:

- 1. Vision:** Vision of the organization must be clear to each and every employee of the organization. A clear vision statement motivates employees and outlines the ultimate goals of the organization for growth and success. Whatever the activities going on in the organization, it should match to organizational vision and mission statement. The people who are clear about the vision, their work contributes towards the success of the organization.
- 2. Communication:** Clear communication among the top level management and the employees are the key factor of organizational development. Effective communication conveys your message properly so that employees get understand company policies and procedures. Effective communication builds employee morale and satisfaction, which drives them for commitment and loyalty.



3. **More responsibility:** Delegating additional responsibilities to employees improve their capabilities and grow them for entirely new roles. This will strengthen the team's ability to work autonomously and helps them develop professionally.
4. **Involve employees in decision-making:** When employees have the opportunity to share their opinions and share their knowledge with others, it encourages strong teamwork among employees. Involving employees in decision-making shows that you trust them and value their opinions.
5. **Give Rewards and Recognition Rewards:** To empower employees through recognition, offer them words of support, encouragement, and appreciation. Recognize their achievements by offering employees rewards and bonuses, this leads to greater employee engagement. It shows respect and appreciation for their efforts. This shows that the employer trusts them to do their job well. In addition, it motivates employees to work harder to prove their best.
6. **Engaging employees in transformational change:** Employee engagement in the transformational change is a primary requirement to the success of change management process. If employees are actively engaged in their job, they will take initiative and support the changes happened in the organization. Even they are ready to give some innovative ideas. Accept their ideas, give constructive feedback and provide necessary resources to develop their ideas.
7. **Provide opportunities for professional growth:** Professional growth is closely linked to empowering employees. The organization must invest in education and development and invite employees to attend business conferences or events to develop their skills. Employees should take responsibility for their own projects and start thinking seriously; So, they are ready for new opportunities. When employees have to take advantage of these opportunities, they feel valued members of the organization.
8. **Create supportive and empowering environment:**
When a person is empowered, they have the ability to do something and know it gives them the confidence they need to succeed. Employee empowerment refers to how a company gives its employees everything they need to succeed. However, this requires more than just resource allocation. Of course, companies must provide their employees with the tools, training and skills they need to succeed. Business leaders, HR professionals and their peers play a key role in creating a supportive and nurturing environment. Internal employee development is a reward for the skills, knowledge and experience of the employee. All levels of the organization must be empowered, including managers and senior executives. Create a culture of employee empowerment, set up mentoring circles and brainstorming sessions, and guide new hires through orientation. Make sure no one is excluded from the empowerment activity initiated by the organization.



Advantages of Employee Empowerment: Empowerment is an important component of employee engagement and it offers many benefits, including: increased productivity and profitability reduce the absenteeism, reduced the employee turnover, etc.

1. **Employee motivation:** In many researches it has been found that empowerment is a major motivator to employees. When employees feel trusted and empowered, they are ready to solve problems and take decisions. They enthusiastically participate in the all activities and gain success.
2. **Faster problem solving:** Employees are aware about ground level reality, they know the issues and problems and also how to solve it. Empowered employees take a quick action and find out the solutions. It makes their work easier and faster, ultimately the productivity increases.
3. **Increased moral and profitability:** Empowered employees working without continual oversight from a manager or supervisor tend to feel more respected. When employees have autonomy to make their own decisions then artificial obstacles in the progress of tasks are removed and they move towards the success, it boosts their moral. When employees carry meaningful responsibilities within the organization and take their own decisions, they can directly contribute to the organizational profitability.
4. **Management stress reduced:** Higher level managers are busy with strategy formation, project planning, resource allocation and customer centric activities. If they have trapped with day-to-day decision making and lower-level activities they can't concentrate on the bigger picture. To work in such environment is feeling like a burden. Better to allocate some work to the employees and involve them in decision making, so that management stress could reduce.
5. **Improved staff retention:** The employees, who are more satisfied, more engaged, more empowered are less likely to want to change their jobs. Empowerment leads to greater satisfaction in the workplace. The immediate effect of job satisfaction is shown in the staff retention. Retention of motivated employees is the key of success of the organization. High employee turnover increases the expenses of the organization. Increasing turnover of employees had a negative impact on organization's performance, productivity and morale. Always employee retention practices improve organization's productivity.
6. **Improved creativity:** Empowered employees enjoy more freedom in the workplace. They are voluntarily come forward to do extra work with innovative ideas. These employees are more committed to meaningful goals, and used their creativity to achieve them.

Disadvantages of Employee Empowerment

1. **More risk:** Decision making is required the highly expertise and experienced persons. All employees are not experts or experienced, there are more chances of increasing number of mistakes at the time of decision making. It will affect to the reputation of the



organization. It is very risky at the time of empowering employees by adding them in decision making process.

- 2. Decreased efficiency:** When employees have autonomy to make decisions, there is no uniformity in decisions. There is lack of coordination among employees, which can create problems down the line. When employees are busy with some other works, they can't focus on their own work. It may reduce the efficiency of the workers. If employees are distracted, they may work slower, it will badly affect to the productivity.
- 3. Accountability Issue:** When employees are empowered, they feel that there is no need to report to higher authority. The boundaries of authority become blurred; this may hamper the professional relationship. Accountability issue may arise, no one is ready to take the responsibility of the mistakes, and employees may start blaming others. It will create an environment of distrust; there is no control over employees.
- 4. Poor decision making:** Lack of expertise and experience the quality of decisions are very poor. Poor decisions create the conflict, ultimately it will affect to the productivity of the organization. Success of the project is depended on the proper planning, skill sets of team leader and team members, and proper decision making.

Challenges of empowering employees

- 1. Insufficient Training:** To maintain organizational standard supervisors and employees are needed to follow policy of the organization. Proper training is required to strengthen the skill set of the employees. Business ethics and values must be followed by everyone is the challenge in the process of empowering employees. Organization must take care that employees do not work as per their own individual values, they should follow organizational objectives and mission and vision.
- 2. Disconnect messages:** According to Dawn Media Group, it encourages employees to think about their ability to work. This can be a challenge in customer service for example, a manufacturer handles a similar situation differently than a company. When two clients make two different decisions in the same case, it can create a disconnect between the client and the company.
- 3. Lethargic Managers:** Some managers may feel that their employees are incapable of securing a company and these managers may still cling to an employee manager's business model, reducing an employee's ability to execute the model can affect. In this case, it is helpful for stakeholders to make a commitment to work closely with their employees and give them confidence in their recruitment model so that they fully understand its power.
- 4. Organizational breakdown:** As employees gain more confidence in control, they feel empowered to make more decisions. Managers must have their own clear ways or be able to take risks that break down hierarchies within the structure of routines and make it difficult for them to control their employees.



Research Methodology

This study is based on the descriptive research design and involves the use of questionnaires as a research tool. To achieve the study objectives, data were collected from primary and secondary sources. Primary data were collected from selected employees of the private educational institutions in the city of Pune. The sampling method was used to select the random sample. The desired sample size was 200 Employees. Five-point Likert Scale was the instrument to measure responses. To analyze the data percentage method was used.

Data Analysis

Table 1. Responses of the employees

Sr. No.	Research Questions	Never	%	Rarely	%	Sometimes	%	Always	%	Often	%
1	Are you involved in decision making process which affect to your work?	17	8.5	54	27	74	37	43	21.5	12	6
2	Are you getting opportunity to suggest improvements in your organization?	78	39	57	28.5	33	16.5	20	10	12	6
3	Are you participating in setting the goals and objectives for your job?	10	5	20	10	35	17.5	60	30	75	37.5
4	Have you access to the information which needed for the decision making?	23	11.5	41	20.5	56	28	42	21	38	19
5	Are your supervisor values your suggestions and requests?	8	4	32	16	40	20	76	38	44	22
6	Are your supervisor encouraging you to suggest ways to improve job quality?	9	4.5	35	17.5	10	5	94	47	52	26
7	Are your supervisor encouraging you to suggest ways to improve productivity?	6	3	4	2	10	5	120	60	60	30
8	Do you feel that your supervisor encourages you to develop your job skills?	14	7	20	10	12	6	98	49	56	28
9	Do you feel that your supervisor concerned	6	3	31	15.5	52	26	84	42	27	13.5



	about your professional development?										
10	Are your supervisor keeps informing you about job problems?	8	4	32	16	50	25	84	42	26	13
11	Is the top management shares information with all level employees?	28	14	46	23	66	33	48	24	12	6
12	Is the top management accepting ideas and suggestions given by lower-level employees?	28	14	46	23	66	33	48	24	12	6
13	Is the top management interested in training people for their advancement?	10	5	20	10	60	30	80	40	30	15
14	Is there open and free discussion regarding upcoming changes with all employees?	26	13	38	19	58	29	54	27	24	12
15	Are you feeling competent to perform the tasks required for your position?	0	0	6	3	10	5	120	60	64	32
16	Are you confident about your capabilities and skills?	0	0	0	0	5	2.5	124	62	71	35.5
17	Have you the authority to make the necessary decisions to perform your job well?	10	5	16	8	20	10	100	50	54	27
18	Is your top management trust on you to make appropriate decisions in your job?	23	11.5	41	20.5	56	28	42	21	38	19
19	Have you an opportunity for interdependence and freedom in your job?	6	3	31	15.5	52	26	84	42	27	13.5
20	Are you satisfied with your job?	0	0	0	0	5	2.5	124	62	71	35.5
22	Are you motivated to continue your job?	0	0	0	0	5	2.5	124	62	71	35.5



Findings

- Above table shows that 37% employees sometimes get opportunity to involve in decision making process, 21.5% employees were always involve in decision making and only 6% employees were continuously participated in decision making process. Whereas 27% employees were very rarely participated and 8.5% employees were never participated in the decision-making process.
- Most of the employees very rarely or never get any opportunity to suggest improvements in the organization. 16.5% employees said that sometimes they get opportunity to suggest improvement in organization. Very few employees get such opportunity always or often.
- More than 67% employees were participated always or often in setting goals and objectives for their job. Few employees said that sometimes they were involved and few employees were never participated in setting goal of their job.
- There was a mixed opinion about the access of data which needed for the decision-making process. Some employees said always they get access, some employees said sometimes they get access and some employees said they never get access of the data which needed for the decision-making process.
- 38% employees said that their supervisor always values their suggestions and request, 22% employees said often, 20% employees said sometimes supervisor values their suggestions and 16% employees said rarely and 4% employees said never supervisor values their suggestions and request.
- Most of the employees said that their supervisor always encourages them to suggest ways to improve job quality. Some of the employees were not agree with this, they said very rarely supervisor encourages them to suggest ways to improve job quality.
- 90% employees said that supervisors were always or often encourage them to suggest ways to improve productivity. Whereas very few employees were said rarely or sometimes, supervisor encourages them to suggest ways to improve productivity.
- Most of the employees feel that their supervisor always encourages them to develop their job skills.
- More than 50% employees said that their supervisors were always or often concerned about their professional development. 26% employees said that sometimes they were concerned and few employees said that very rarely they were concerned about their professional development.
- More than 50% employees said that supervisors always keeps informing about job problems, 25% employees said sometimes they inform, whereas remaining employees said that rarely or never keeps informing about job problems.
- Above data shows that only 6% employees said that top management regularly shares information with all level employees, 24% employees said always, 33% employees said sometimes 23 % employees said rarely and 14% employees said never.



- Only 6% employees said that top management regularly accept ideas and suggestions given by lower level employees, 24% employees said always, 33% employees said sometimes 23 % employees said rarely and 14% employees said never.
- 15% employees said that top management is often interested in training people for their advancement. 40% employees said that top management is always interested, 30% employees said that sometimes interested, 10% employees said rarely and 5% employees said never top management interested in training people for their advancement.
- In the organization 19% employees said that very rarely happened the open and free discussion regarding upcoming changes with all employees. 29% employees said that sometimes it's happened, 27% employees said always its happened and 12% said regularly its happened in the organization. Whereas only 13% employees said that it's never happened.
- More than 92 % employees always or often feeling competent to perform the tasks required for their position. Very few employees are sometimes competent or rarely competent.
- Almost all the employees are confident about their capabilities and skills.
- More than 77% employees feel that they have always authority to make the necessary decisions to perform their job well. 10% employees feel that sometimes they have authority and 8% employees feel that rarely they have authority. Whereas 5% employees feel that they don't have any authority to make necessary decisions to perform their job well.
- 19% employees said that top level management often trust on them for appropriate decision making in their job, 21% employees said that top management always trust on them, 28% said sometimes, 20.5% said rarely and 11.5% employees said that never top management trust on them.
- 52% employees said sometimes, 42% employees said always, 13.5% employees said often and 31 % employees said rarely they have an opportunity for interdependence and freedom in their job. Only 3% employees said there was no freedom.
- More than 97% employees were satisfied with their job, and motivated to continue their job with the same organization.

Conclusion

Employee Empowerment is the thought process of broad minded and open cultured management. To minimize the burden of management and release the stress, it is better to involve employees in the decision-making process. Now a day's employees are very much aware about their status, power and recognition. Salary is not only criteria to satisfy employees and retain them for a longer period with organization. Management should think about the physical as well as psychological needs of the employees. Human beings are very much satisfied with this feeling that they are not only serving for this organization but they are



important part of it. Their opinion, thinking, suggestions get matter in the organization. This is the proud feeling for the employees. This feeling motivates them to keep engaged themselves with productive work. Ultimately it is in the favor of organizational development and profitability.

Though the employee empowerment contributes to the productivity and profitability, top managements are reluctant to give freedom to involve employees in the decision making. Especially in India when the facts and figures have been collected for this study, it shows that very few organizations rarely giving opportunities to their employees to involve in the decision-making process. Sometimes middle level managers or supervisors ask opinion to the employees for day-to-day activities or related to their job improvement. In this competitive world to achieve success, organization should develop the culture of empowerment at all the levels. Then only we can say that Business World has extended its boundaries.

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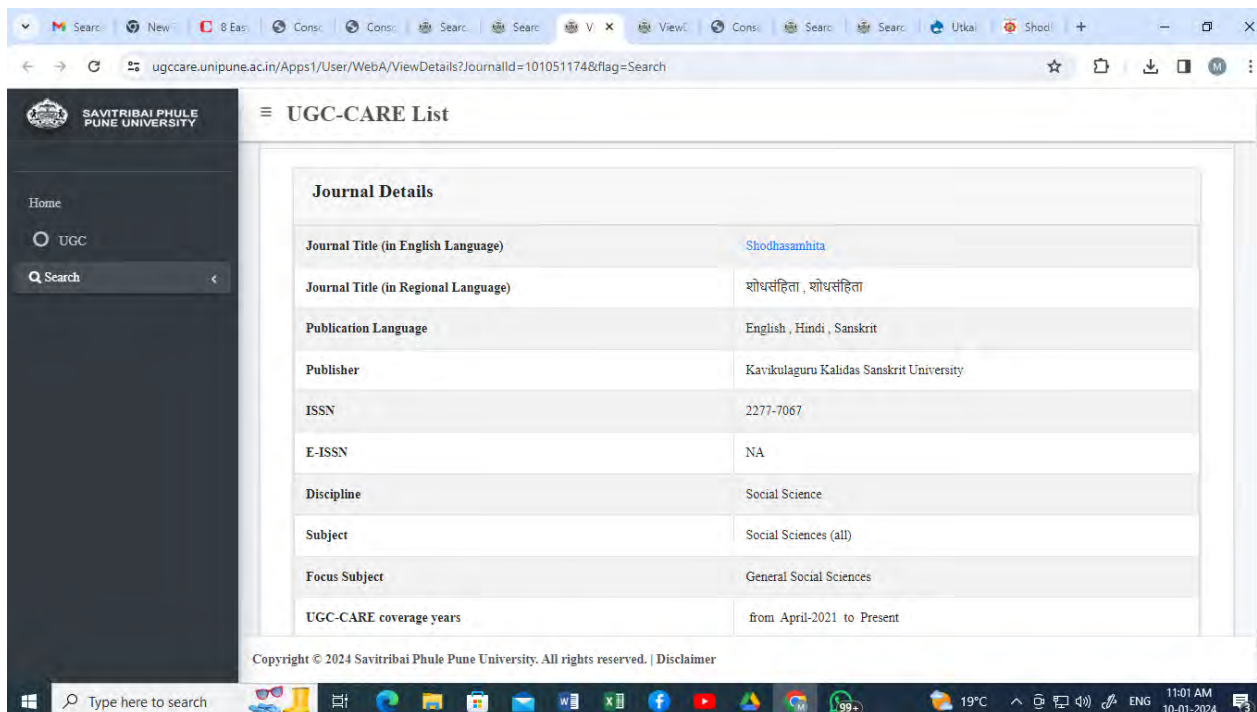
Journal Paper No.: 61

MARKETING PRACTICES OF PRIVATE HIGHER EDUCATIONAL INSTITUTES: A CHANGING SCENARIO IN MAHARASHTRA WITH SPECIAL REFERENCE TO PUNE CITY.

Author: Dr.Sadhana Ogale	Year of Publication: 2021-22	Journal Name: Shodhasamhita - UGC Care Listed Research Journal Print Only
ISSN: 2277-7067		Indexed in UGC care list

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https://www.researchgate.net/publication/373923722_MARKETING_PRACTICES_OF_PRIVATE_HIGHER_EDUCATIONAL_INSTITUTES_A_CHANGING_SCENARIO_IN_MAHARASHTRA_WITH_SPECIAL_REFERENCE_TO_PUNE_CITY



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Journal Title (in English Language)	Shodhasamhita
Journal Title (in Regional Language)	शोधसंहिता, शोधसंहिता
Publication Language	English, Hindi, Sanskrit
Publisher	Kavikulaguru Kalidas Sanskrit University
ISSN	2277-7067
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Subject	Social Sciences (all)
Focus Subject	General Social Sciences
UGC-CARE coverage years	from April-2021 to Present

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MARKETING PRACTICES OF PRIVATE HIGHER EDUCATIONAL INSTITUTES: A CHANGING SCENARIO IN MAHARASHTRA WITH SPECIAL REFERENCE TO PUNE CITY.

Dr. Ram Kolhe, Assistant Professor

Dr Shalaka Sakhrekar, Associate Professor

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Sinhgad School of Business Management, Pune -41

Abstract:

This paper deals with the different marketing practices favoured by private higher educational institutes resulting in the emergence of private universities in Pune. Students and parents are effectively attracted to achieve a career-oriented success that leads to maximizing the prosperity of their stakeholders with various marketing strategies.

As marketing of Private higher educational institutions⁸ are much more inspirational, gratifying and operative to explore job-oriented courses involved in the teaching and learning process in India¹⁹.

Keywords: *Educational Marketing, Marketing mix, social media marketing, Private university, Private higher educational institutes.*

1.1 Introduction:

1.1 a. Marketing by American Marketing Association: “Marketing is the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large.”¹

Table No. 1.1 Marketing mix¹⁰

Sr.no	Elements of marketing mix of educational services	
1	Product	Higher Educational courses /Expert opinion by Global mentor
2	Price	Academic Course fees
3	Place	International /National /domestic
4	Promotion	Methods of creating awareness

(Source: Researchers compilation)

Marketing of higher educational services deals with identifying the client's need (career), by creating different types of career-oriented courses and disseminating their knowledge through promotional activities in order to stay in the market and make a profit for the stakeholders through marketing practices⁹.



1.2 Review of literature:

1. Philip Kotler and Fox (1995), The study gives information about educational service marketing and the Process for the same. Marketing involves designing the institutions offering to the targeted market that needs to meet and desires and using effective pricing, communication, and distribution to inform, motivate, and service these markets. A practical method used to capture the defining features of the educational marketing concept is comparative analysis with other marketing areas. The study clarified the importance of educational marketing services².
2. Curtis, Abratt, & Minor (2009), The research study discussed corporate branding in higher educational institutes also playing a significant role in the decision-making process of many parents and prospective students³.
3. Gibbs (2011), Research studies believed that ethical conduct is essential in the marketing of educational services. A more sophisticated and knowledgeable consumer demand that higher education institutions provide a more personalized marketing message⁴.
4. Clagett (2012) The public review of colleges or universities as profitable organizations shifted when higher educational leaders began to see academic programs as products and students as customers⁵.
5. Murray & O'Neill (2012) The focus of the niche product offerings is the uniqueness that customers can perceive its essence or higher quality standards. It is believed that university marketing leaders may use these strategies to develop tailored marketing campaigns to attract Latino prospective students and parents⁶.
6. Pugsley, L., (2004) In this Respect, Romanian universities are less experienced due to a lack of business and cooperation with Environmental representatives. In higher education, the price is often associated with academic tuition fees, which are a fundamental revenue source for many people at higher educational institutes. The Price of Education is one of the critical criteria for university selection, which both students and parents are concerned about the financial implications of coming to university. However, require special consideration in pricing strategies. The impact on the target profile and the University's image as a whole, as some consumers consider more expensive services⁷.

1.3 Objectives:

1. To find awareness of private higher educational institutes among students and the aspiring parents in Pune city.
2. To study marketing practices of private higher educational institutions in Pune city.
3. Social Marketing media privileged in marketing of Private higher educational institutes.

1.4 Research Methodology¹⁵:



Table No. 1.4 Research plan

Sr. No	Parameter	Description
1	Type of Research	Ex Post Facto Descriptive Research
2	Nature of Research	Quantitative & Qualitative Research
3	Research Instrument	Structured Questionnaire
4	Type of Products	Professional courses Undergraduate and postgraduate offered by higher educational institutes.
5	Sampling Method	Convenient sampling Method
6	sample size	350 (200 students,100 parents, 50 teachers) were selected in Pune city
7	Sources of Data Collection	1. Primary Sources and 2. Secondary sources
8	Primary Sources	Structured questionnaire and field survey
9	Secondary sources	Nationals and International journals, Research papers, Magazine, e-resources.
10	Rating Scales Used	Likert Scale
11	Data Interpretation	Bar graph, Pie chart / Tables

(Source: Researchers compilation)

1.5 Data analysis and interpretation

1. Marketing impact over spreading awareness in society.

Table 1.5.1 Response collected

* Cross Tab		SD	DA	N	A	SA	Total
1.Student	Count	62	5	48	45	40	200
	%	31%	3%	24%	23%	20%	100%
2.Parents	Count	21	16	9	22	32	100
	%	21%	16%	9%	22%	32%	100%
3.Teachers	Count	10	8	12	8	12	50
	%	20%	16%	24%	16%	24%	100%
Total		93	29	69	75	84	350



(Source: Primary data and excel output)

From the above Table number 1.5.1, it is found that 45(23%) students agree and 40(20%) students Strongly agree that they are influenced by marketing of private higher Educational Institutes in Pune. Research study revealed that 22% parents and 32 % are strongly influenced by the marketing impact of private higher education institutions in Pune.

The 8 (16%) and 12 (24 %) Teachers strongly believe marketing is an edging tool in spreading awareness in the society. The

2. Marketing mix opted by Private higher educational institutes

Table 1.6.2 Response for Marketing mix

* Cross Tab	No Use	Marketing Mix ¹⁰			Total
		3 Ps	4 Ps	7ps	
1.Student	35	32	52	81	200
	17.5%	16.0%	26.0%	40.5%	100.0%
2.Parents	12	19	21	48	100
	12.0%	19.0%	21.0%	48.0%	100.0%
3.Teachers	7	8	12	23	50
	14.0%	16.0%	24.0%	46.0%	100.0%
Total	54	59	85	152	350

(Source: Primary data and excel output)

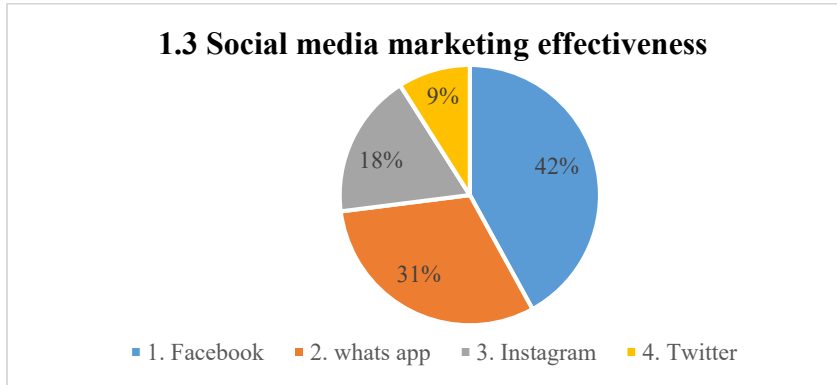
Marketing mix opted by private higher education institutes for attracting the students are working perfectly. The different private higher education institutes opt for a variety of marketing mix such as product price place and promotions process Physical evidence and the people related was the policies utilizing maximum resources to generate competitive advantages by delivering there services effectively.

It is found that analysis of marketing higher educational institutes¹⁸ which are opting 3 P's of marketing are very few in number 32(16%). Marketing mix update by private higher education institute for utilizing 4 P's of marketing found to be 52(26%) and bracket 81(40.5%) Student's responded that are premiere higher educational institute's obtained 7Ps of marketing there are effectively working to catch the maximum flock of the students as they are utilizing their maximum strength.

19% Parents responded that the private higher education Institutions are opting 3 P's of marketing whereas 21% parents responded that they obtained 4 Ps of marketing effectiveness increases as they opt 7 P's of marketing responded by 48 % parents.

As per the Teacher's opinion 3 P's of marketing opted by 16 % of Institutes and 24% of the institutes are practicing 4ps of the marketing whereas 46% Teachers responded that 7 P's of marketing mix for promoting their Institute and spreading their awareness in society.

3. Role of social media in Marketing of Private higher educational institutes in Pune.



From Figure 1.3 above, the research study found that 42% of institutions are in favour of Facebook social media marketing.

The social media marketing mix booming now a days with its positive impact on various Private higher educational institutes enlightening their successful stories on WhatsApp, Facebook, Instagram, twitter etc¹³.

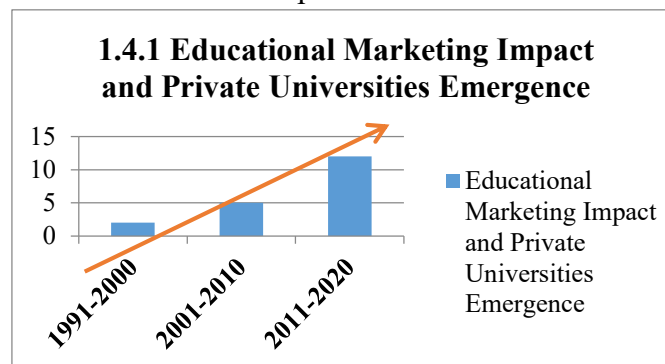
The social networks Facebook play a crucial role in the marketing of private higher education offerings. Facebook social media marketing is considered the best for daily news and mainstream curriculum activities.

Instagram social media marketing uses private higher educational institutes by 18%. It is claimed that many of the major institutions that promote their institutions post pictures of the successful selected students campus drive.

Twitter media marketing is noticed by 9% of private universities. It is claimed that academic news is only published on Twitter by the institutions during the semester each year.

4. Marketing of private higher educational policies led to the emergence of new private universities in the last decade¹⁷.

Graph no.1.4.1





(Source: Researchers compilation from secondary data)

Everyone is trying to reach the highest level in Throat Slit competition, business strategies utilize optimal resources to gain competitive advantage with the help of high trending marketing mediums and factors responsible of marketing of higher educational services¹⁶.

Application-driven technologies and electronic resources, such as print media marketing, are growing exponentially to effectively promote business in new ways.

Privatization and globalization have buzzed in the Modern era, everyone is trying to get new opportunities by preferring higher education in private higher educational institutes students and parents and awareness of private higher education institutes is at its peak level.

It is observed that the private higher educational institutes leverage their quality of service within time and service delivery to promote a professional course that fully meets the demand of the current market⁸. Marketing and its impact are increasing day by day. The subject structure maintained by the private higher education institutes affects the minds of the students, leading to the emergence of private universities¹⁴. Private universities offer career-oriented courses as well as the academic curriculum each designed according to the needs of the industry, welcome refreshments for participating in the new opportunities. The positive ethics behind marketing of higher educational institute at its peak.¹¹

It is found that many of the institutes are utilizing their total strength on advanced marketing practices to prove their quality of education in pune.

The private University handles its emergence, fulfilling the students' demand for getting the jobs it leads the emergence of Private universities in Pune.

1.6 Conclusions of the research study:

The following are the outcomes of the research

1. The importance of marketing helped in spreading awareness in society and gave an edge to choose the best college in Pune.
2. The emergence of private universities helped to society enhancing the quality education services to sustain new generation in global market.
3. Social Media marketing developed as emerging sharpened tool in gathering information from youth as well as fulfilling demand for committed choice.
4. Private University maintains quality and commitment completion are the recent trends in business studies meets industrial demand at global level¹².
5. Marketing practices of private higher education institutions have worked effectively to develop qualified personnel for upcoming technological challenges and opportunities in a new era.
6. Higher Education Marketing gives the market an advantage of the educational product umbrella recovers to niche marketing²⁰.



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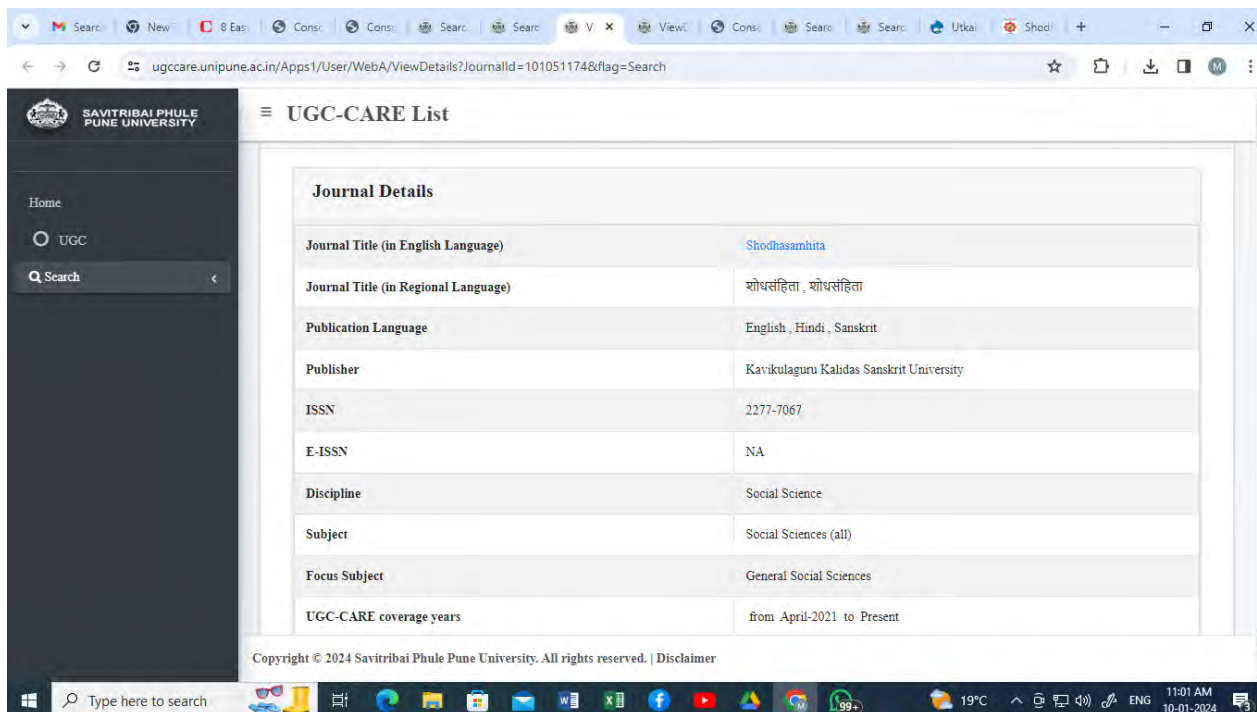
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Journal Paper No.: 62

TEACHERS ROLE IN MAINTAINING QUALITY OF HIGHER EDUCATION		
Author: Mayuri Yadav	Year of Publication: 2021-22	Journal Name: Shodhasamhita - UGC Care Listed Research Journal Print Only
ISSN: 2277-7067		Indexed in UGC care list
Link of the Paper: https://www.researchgate.net/publication/374628946_TEACHERS_ROLE_IN_MAINTAINING_QUALITY_OF_HIGHER_EDUCATION		



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Publication Language	English , Hindi , Sanskrit
Publisher	Kavikulaguru Kalidas Sanskrit University
ISSN	2277-7067
E-ISSN	NA
Discipline	Social Science
Subject	Social Sciences (all)
Focus Subject	General Social Sciences
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Abstract:

India holds as a one of the biggest higher education systems in the world. In India education represent 10+02+03 system 10+02 considered as primary and secondary education while above this as the term 'higher education' The higher education system in India consist of a thousands of universities and around 42k colleges imparting better knowledge on youth of India. Ministry of Education regulates these institutions with regulatory body like AICTE and UGC. Institutions in higher education always trying to give quality education to students but it are possible only when teachers in higher education play their role very efficiently and effectively. They have to develop their students' ways of thinking, acting, skills, knowledge, abilities and personal attributes of students according to requirement of their interested field of study therefore quality of higher education depends upon how teacher work in a system. Purpose of this study is to know current scenario in Higher Education, challenges faced to implement quality Higher Education in India, the role of teacher in maintaining quality Higher Education, qualities of effective teacher.

Keywords: Higher education, role of teacher, quality higher education, teacher's role as leader

Introduction:

Teaching is the noblest profession in the world and it is derived from ancient age. It actually helps person to get their thorough personal, spiritual, mental, social & physical potential. Higher education, in which different types of education given in post-secondary institutions of learning and usually providing at the end of a course of study a named degree, diploma, or certificate of higher studies. Higher-educational institutions not only include universities and colleges but also various specialized schools that provide training in fields such as law, theology, medicine, business, music, and art. Training schools for teachers, junior colleges, and technology institutes etc. is also a part of higher education institutes¹

¹ <https://www.britannica.com/topic/higher-education>



In India dropout rate from primary education to higher education is very high. Some of the study suggests that only 10%² of Indian students complete their higher education. There are many reasons for this situation. Few of them like lack of resources, unavailability of employment, and scarcity of quality teachers. The aim of the students who are enrolling for higher education study is to get employment; therefore inclination towards the professional education is increased from traditional education. One of the other motivating factors for higher education is teaching learning process. To enhance employability through higher education process of teaching learning helps enormously. In the seminar we will discuss the problem faced by teachers in higher education while teaching.

Objective of Study:

- To study current scenario in Higher Education
- To study challenges faced by quality Higher Education in India
- To study the role of teacher in maintaining quality Higher Education
- To study the qualities of effective teacher

Current scenario in Higher Education:

National Education Policy Draft Report (2019) by TSR Subramanian suggests that condition of Higher education in India is very poor. Almost 65% of universities provide substandard education. Our most of the colleges comes under below average category. And almost all of them become factory of degrees. Students are taking admission to the higher Education Institution but attendance to the classrooms is average. Classroom teaching has become mere formality to complete academic year quota. The gap between Indian higher education standard and global education standard is widening in recent years. The role of teachers in this worsening situation is important than ever.

Challenges faced by Quality Higher Education in India:

1. Equity
2. Poor Government Budget:
3. Gap between Demand and Supply:
4. Poor Infrastructure:
5. Inadequate Number of Faculty members:
6. Improper Teaching Method:

² https://www.education.gov.in/sites/upload_files/mhrd/files/statistics-new/AISHE%20Final%20Report%202018-19.pdf



7. Low Performance of the Teachers and Principles:
8. Lack of Available Resources:
9. Examination Ridden Curriculum:
10. Poor Financial Condition of the students:
11. Privatization
12. Political Turmoil

All of above are challenges faced by Indian Higher Education in India. To overcome from all these problem teacher working in higher education have to work harder than ever. Quality in higher education is decreasing day by day. The every successful education system is influenced by the quality of teachers, which, in turn depends upon the how effective teaching-learning process is about. Teachers' get opportunity to create suitable changes in society that is by increasing quality of higher education. So, the quality of higher education directly related to quality of those who deliver it. Thus the teacher is most important component of any educational structure. Teachers play very important role in the development and designing of the Content and curriculum, Research and dissemination, Administration and leadership, Teaching and learning and also in developing and upholding the standards of higher education. Here a question comes in notice what should be the role of teacher in keeping quality of higher education so now we discuss role of teacher.

Role of Teacher:

Key roles of teacher in maintaining quality of higher education is-

- Expertise student's job-related education so he/she got placement easily
- Development of well-versed students
- Intellectual Development of student
- To perform that these role very well some important qualities teacher required lets discuss these qualities

Role of Teacher as leader:

1. Resource Provider:

Teachers generally helps colleague by providing or sharing resources to new entrants in the colleges. These resources might include instructional materials, readings, websites, or any other resources to use with students and they might also share such professional resources as books, lesson plans, articles, and assessment rubrics tools.



2. Instructional Specialist:

Instructional Specialist provides help to implement right teaching strategies. The specialists may study research-based classroom strategies (Marzano, Pickering, & Pollock, 2001) and they may choose and suggest best possible strategy to the junior teacher.

3. Classroom Supporter:

Classroom supporter help other teacher in a classroom to implement new ideas, more often by demonstrating, observing and giving feedback as well as by coteaching. It is found that consultation with peers enhanced teacher's self-efficiency. (Blase and Blase (2006))

4. Mentor:

One of the common roles of teacher leader is to work as mentor for novice teacher. Mentor generally serves as role models; familiarize new teacher in a school; advice new teacher regarding procedure, curriculum, practices, policies as well as politics. Mentoring can takes great deal of time and expertise and helps in significant contribution in grooming of a new teacher.

5. Curriculum Specialist:

Understanding how various components of curriculum link together and how to use the syllabus in planning the sessions, instructions and assessment is important for consistent implementation of syllabus.

6. Learning Facilitator:

Enabling and informing about professional learning opportunities among staff members is also a role of teachers in leadership group. When teachers learn from one another and together, they can target how student learning will improve and can fill gap in learning of students (Killion, 2001).

7. College Leader:

Serving on different committee of college like college development committee; acting as head of department; representing a college at some government task forces or committees can be considered as college leader He shares the vision of College and aligned them with his goals and professional ambitions and take responsibilities of the college as a whole.

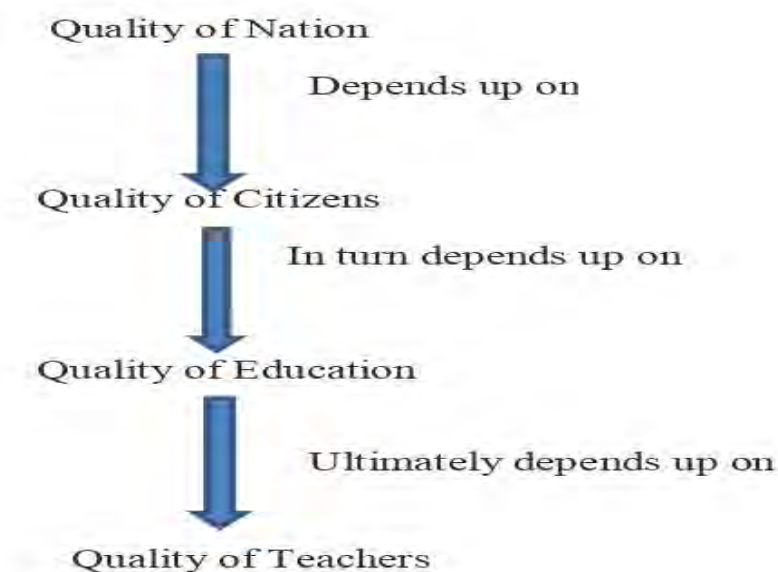
8. Learner:

Learner is the most important role played by teacher leader. A teacher must learn lifelong for continual improvement use it for the students for increasing their skill sets.



Qualities of Effective Teacher:

Now a day it is prime duty of every individual in society to find out quality teacher who perform his duties and responsibilities with perfection, commitment, and dedication.



Following are qualities effective Teacher:

- Good knowledge of subject
- can deliver the subject knowledge to the understanding level of student
- Simple, logical and systematic presentation of subject matter which is easily understand by students
- Appropriate organization of subject matter
- Good classroom control

All of above are the important qualities of effective teacher because teaching learning process is two way process so it is important to have two way communications between teacher and student for that teacher have to motivate student to ask question in classroom because of which two way communication is easier to maintain in classroom.

Following suggestions are given to teachers to enhance quality of teaching in Higher Education

1. A teacher must update his knowledge and skill. To gain a knowledge teacher must consider himself a student throughout of his life.



2. A teacher must take review of modern references rather than old. A good teacher always follows modern teaching learning process.
3. Teacher must involve modern instruments and techniques because current age is age of science and technology. Teacher must understand that he has to impart truly global education to his students.
4. Teacher must correlate the old syllabus with global issues. Teacher must take active part in updating old, outdated, traditional curriculum and imparting that on the students as well.
5. The good teacher arranges the educational tours because in current scenario education is bonded and limited only for classrooms.
6. Teacher must take role of motivational personality in life of students. Positive and accelerated thoughts are always followed by students. A good teacher who fill the minds of the students with positive, healthy and productive thoughts.
7. A teacher must follow approachable and friendly teaching learning method because strict discipline because sometime it does harm to the grasping power of students.
8. Teachers always give practical knowledge and theoretical knowledge Teachers should not provide always the academic knowledge he/ she must include application of practical, job oriented knowledge which is always useful to the students.
9. A teacher should focus on overall personality development of the students remembering that role of teacher in society is to create best citizen and personnel to serve the nation.
10. A teacher should stress on to create social awareness in the students as India has several types of social problems. Teacher must guide the students to take certain steps to eradicate the social problem.
11. A teacher must emphasis on research work as we know that as compare to other developed countries, research and innovation work is not in the level which we expect. Teacher must not do research work only to getting degrees or to complete assigned work. Meaningful research not only gives teacher satisfaction but also it helps for wellbeing of society.
12. A teacher must do proper guidance counseling, monitoring and controlling of the students with the help of parents and other agencies to maintain the dignity in society.

Conclusion

In continues process of quality development in higher education teachers' plays important role. Apart from teacher other components are also equally important as they support to education like Government, Institutes etc. In higher education teacher must consider himself as nation builder through development of his students, accordingly he has to take steps to make himself eligible to play pivotal role. The government authorities in higher education should take 360⁰ review of system and efforts which make academically suitable to the teachers and students.



For 17% mankind's history, India as one the largest democracy in the dominated the world scene, be it in philosophy, economics, trade, culture and also in education. For major social revolution in India things now required to be done with priority bases to transform its higher education sector. Teacher will play vital role in this process and needed give due recognition to the fraternity. By doing this the test of 21st century could then belong to India.

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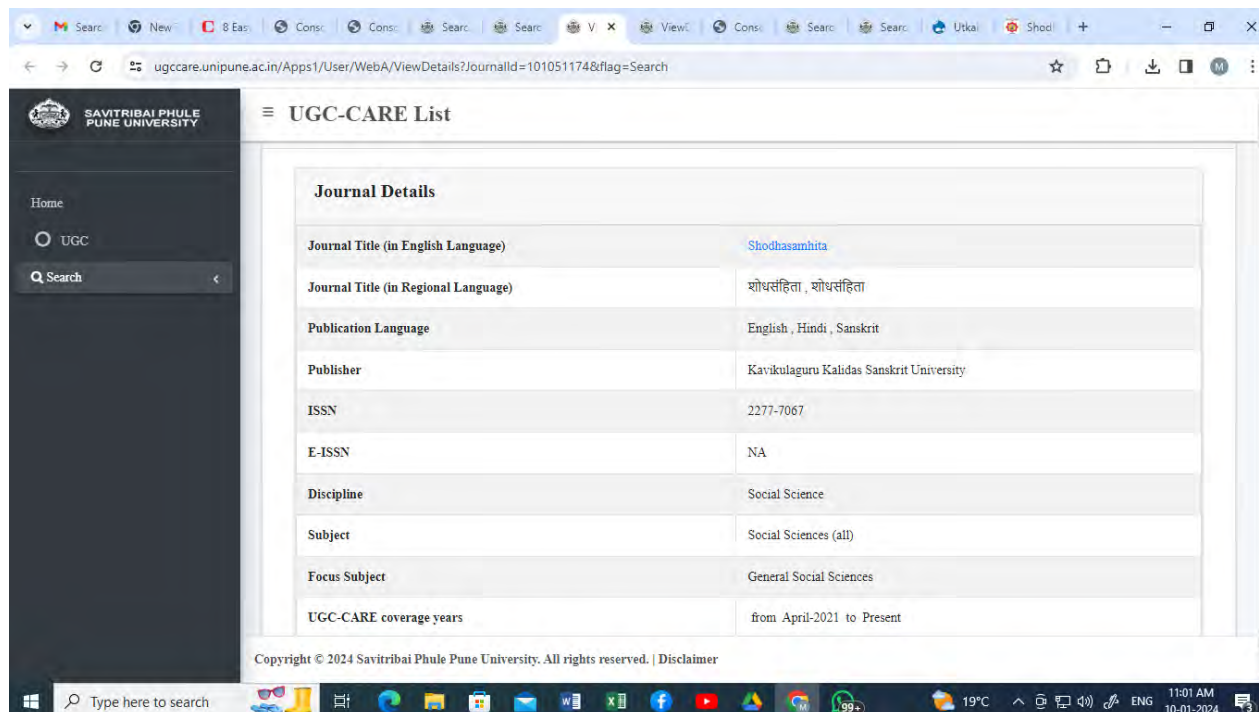
Journal Paper No.: 63

A STUDY ON RANKING OF VARIOUS FINANCIAL OBJECTIVES IN FINANCING PLANNING AND IMPORTANCE OF EDUCATION PLANNING IN INDIVIDUALS HUMAN LIFE CYCLE.

Author: Dr. Shalaka Sakharekar	Year of Publication: 2021-22	Journal Name: Shodhasamhita - UGC Care Listed Research Journal Print Only
ISSN: 2277-7067		Indexed in UGC care list

Link of the Paper:

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Journal Details	
Journal Title (in English Language)	Shodhasamhita
Journal Title (in Regional Language)	शोधसंहिता, शोधसंहिता
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Publisher	Kavikulaguru Kalidas Sanskrit University
ISSN	2277-7067
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Discipline	Social Science
Subject	Social Sciences (all)
Focus Subject	General Social Sciences
UGC-CARE coverage years	from April-2021 to Present

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**A STUDY ON RANKING OF VARIOUS FINANCIAL OBJECTIVES IN FINANCING
PLANNING AND IMPORTANCE OF EDUCATION PLANNING IN INDIVIDUALS
HUMAN LIFE CYCLE.**

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Abstract

Present study focus on various components of financial planning and importance of education planning in individual's household. Human life cycle consist of different phases and required money in every phase as per need , goals and dreams. In the present study Education planning from finance perctive was discussed. Primary data was collected from 425 respondents in pune city. The main objective of this paper is to discuss mechanism of financial planning, find out preferences for various goals while financial planning and discuss education planning with the help of example .The present study also thownlight on Financial planning and Individual life cycle , financial goals , type of planning required to achieve these goals & different investment avenues.

Keywords: financial planning, education planning, investment instruments, goals

Introduction:

Financial planning refers to systemactic procedure of managing your money to achieve personal monetary satisfaction.In todays world, expectaions about individual goals are increase due to various factors like increase in income level, increse literacy level of the individual, broder perspective towards life, realization of money in to saving and investments etc.financial plnning plays important role in achieving individuals dreams and enjoying life with ease.

Personal Financial Planning process: In the process of financial planning individual need to collect information from family tree.There should be transferancy about information.

Objectives of the study:

1. To study various mechanism of financial planning
2. To find out preferences for various goals while financial planning
3. To discuss process education planning and human life cycle

Research Methodology:

The present paper analyzes the data collected from primary sources and converts them into some useful information. This paper includes assembling of primary data that is collected through personal interview of individual residing in Pune city. Based on collection and analysis of data observations are made. The data were analyzed by using Statistical Package for Social Sciences version 20.0 and MS-Excel 2010. For the present study Cronbach Alpha is 0.800 which is more than 0.7. The values of Cronbach's Alpha is acceptable and desirable, as these values are more than 0.700, confirming that both the scales are reliable enough to be used for further analysis. Hence, this questionnaire has been considered for the study.

Total respondents considered for the study are 425 working individuals. Present paper also collect data from secondary sources and come to the conclusion of the information.



Data Analysis and observations:

Financial planning and Individual life cycle: Every stage of human life cycle financial planning plays significant role.

Table No.1: Human life phases and goals

Age group	Financial Objective	Individual Life goal
20-30	Protection against risk , cash flow planning to meet regular expenses	Basic Wealth Protection
30-40	Provide financial security and support	Basic Wealth Protection
40-50	Develop comfortable standard of living	Wealth Accumulation
50-60	Provide for comfortable retirement	Wealth Accumulation
60-80 and more	Estate planning	Wealth Distribution

Financial planning and wealth goes hand in hand. Once individual achieve financial objective, individual start creating wealth. Basic wealth protection achieved through cash Management, Credit Magement or Debt Management, Risk magement and Tax Management. Wealth accumulation attained by retirement planning and basic financial security. Wealth distribution is last phase of financial life cycle of the individual. Wealth is distributed by proper estate planning. Individual needs to plan in discipline manner to achieve wealth. Basic wealth protection, wealth accumulation and wealth distribution are depending on financial planning of an individual. Similarly, financial planning of individual depends on living phase of an individuals and corresponding financial objectives.

Financial Planning process:

Step 1:

Individual need to collect financial information about family like income sources, monthly expenses, and expected additional expenses in a year like festival expenses etc., assets of the family, liabilities of the family and individual. It is helpful to determine current financial situation of the individual and household.

Step 2: After collection of financial information about household, household need to enlarge financial goals or objectives of individual and household



Step 3: In this step financial objectives are finalized, come to a decision about main concern of households, time period required to achieve the objectives.

Individual needs to plan their money in a systematic manner so that financial goals or individual dream to be achieved. List of different types of financial goals and type of planning required to achieve these goals are given below:

Sr.No.	Financial objective	Component of Financial planning
1	To make sure a secure Retirement life	Retirement Planning
2	To abide Children's Education costs	Education planning
3	To acquire own House	Investment planning
4	To execute Marriage of Child or ren's marriage ceremony	Investment planning
5	To purchase a Car	Investment planning
6	To meet any unnoticed events cost	Contingency Planning
7	To decrease Income tax	Tax planning
8	To ensure possessions are passed on smoothly to dependents	Estate planning
9	To protect dependents income in the event of death or disability	Insurance planning
10	To increase in an investments or higher returns	Investment planning
11	To reduce credit card burden and other personal expenses	Cash flow planning
12	Higher education for children	Education planning
13	To create and protect wealth for an Individual and family	Estate planning
14	To manage liquid assets to fund the short-term financial needs	Contingency Planning

Source: Researchers Compilation

Step 4: Collection of information about investment options available in the market.

Following table represent list of various investment options for an Investment.



Gold	Fixed Deposits	Senior Citizens Savings Scheme (SCSS)
Mutual fund Investment	Time deposits	National Pension System (NPS)
Stocks	Overnight funds	Public Provident Fund (PPF)
Bonds	Liquid funds	Reverse Mortgage
Exchange Traded Funds (ETFs)	High-interest savings accounts	Real Estate Investment
Kisan Vikas Patra	Recurring Deposits	Provident fund
National Saving Schemes	Insurance – life , Medical	Sukanya Samuridhi Yojana
ULIP schemes		

Source: Researchers Compilation

Step 5: after collection of information about different investment options compare returns of each and ready with alternatives for an investment based on analysed information from market, friends, agents, secondary sources etc.

The following factors should be considered when making investing decisions:

- a) Age of Investor
- b) Goal – short term and long term
- c) Income and economic dependents
- d) Risk profile of investor

Step 6 : Prepare financial plan according to financial goals long term and short term , financial components like Tax planning, Insurance planning , education planning, retirement planning , estate planning ,cash flow planning, contingency planning etc.

Step7: Evaluation of various investment substitutes as per financial goals

Step 8 : Execution of financial plan as per portfolio prepared during the process

Step 9: Monitoring of the financial plan on regular interval and make necessary changes in financial goals and investment patterns.

Step 10: Review of the financial plan and revision of financial plan as per new objectives and situation of the household.

Preference of Individuals for financial objectives while financial planning

	Mean Rank	Rank score
Comfortable Retirement	4.98	3
Bear Children's Education cost	3.61	1



Buy House	3.84	2
Perform Child/ren's Marriage	6.88	9
Buy Car	5.21	6
Bear Cost of any unforeseen event	5.06	4
Achieve growth in Investment	6.14	7
Reduce Liability	5.18	5
Ensure assets passed smoothly to dependents	7.33	10
Reduce income tax liability	6.78	8

Source: Field Study Observations

Details of Preference test and Significance value

Test Statistics	
N	425
Kendall's W ^a	.174
Chi-Square	664.373
Df	9
Asymp. Sig.	.000
a. Kendall's Coefficient of Concordance	
Source: Field Study Observations	

Test Statistics: Kendall's Coefficient

Significance level: 0.05

Respondents were asked to rank their preference of financial objective for financial planning. First rank of preference was given to children education followed by buy house , comfortable retirement ,bear the cost of any unforeseen event, reduce liability ,buy car, achieve growth in investment ,reduce income tax liability ,perform child / ren’s marriage and last preference was given to ensure assets are passed smoothly to dependents. As sig. value is less than 0.05, respondents have not given equal weight to all the financial objectives

Education planning: during study it has been observed that children education expenses ranked first for many households. In this situation proper education planning need to be done so that during schooling period childrens should be face any financial problems. For higher education needs more money as compare to traditional courses.

Educational planning is the monetary arrangement made by a household for educational development of childrens with the aim of making education more effective and efficient without financial obstacles.



Suggestive plan for education planning:

1. Analyse present income statement, Personal financial statement of the family
2. Make a list of Different course for your child as per childrens intrests and skillset
3. Find out Present value of courses along with alteratives options
4. Prepare chart or table which indicate future value of present courses.
5. Prepare Investment plan in different phases of education based on cost estimation of education.
6. Create basket of Investment as per age of child, risk profile of Individual
7. Monitoring of investment on periodic basis
8. Review plan and change investment peridically

Investment Avenues Preferences

Investment Avenues	Mean Rank	Score Rank
Insurance	2.60	1
Fixed Deposit/Recurring Deposit	2.85	2
Stock	5.93	6
Bonds and Debentures	7.11	9
Real Estate	4.80	3
Gold and Precious Metal	4.87	4
Public Provident Fund	5.92	5
NSC/KVP/Post office scheme	6.42	8
Mutual Fund	6.29	7
National Pension Scheme	8.21	10

Source: Field Study Observations

Respondents were asked to rank their preferences of investment avenues for financial planning. First preference was given to Insurance followed by fixed deposit, real estate, gold and precious metal, Public Provident Fund (PPF), Stock, Post office schemes, bonds and last preference was given to National Pension Scheme. As sig. value is less than 0.05, respondents have not given equal weight to all the investment avenues.

Example of Education planning:

Mr.Vedant Jain is 42 years old salaried individual situated at Mumbai. Cash Flow details of the person are as follows:

Cash Inflow	Present Situation	Suggested
Salary income	Rs.1.4 Lakhs per month	Rs.1.4 Lakhs per month



Cash Outflow		
Household Expenses	Rs.50000 per month	Rs.50000 per month
Children education	Rs.30000 per month	Rs.30000 per month
Insurance premium	0	Rs.2466 per month
Investment	Rs.58000 per month	Rs.55218 per month
Total Outflow	Rs.1.38 Lakhs per month	Rs.1.37 Lakhs per month
Surplus	Rs.2000	Rs.2316

Source: Researchers Compilation

Assets	
Cash	Rs.4 Lakh
Debt	
Fixed Deposit	RS.66 lakh
EPF	Rs.53 Lakh
PPF	Rs.38 Lakh
Debt Fund	Rs.30 Lakh
Gratuity	Rs.20Lakh
Gold Investment	Rs.10 Lakh
NPS	Rs.3 lakhs
Equity Mutual Fund	Rs.95 Lakh
No Liability	
Net Worth	Rs.3.19 Cr.

Source: Researchers Compilation

Goal No.	Goal of the Individual	Future Cost	Monthly investment needed
1	Child education (1 st Children)	Rs.38.9 Lakhs	



2	Child Education (2 nd Children)	Rs.51.8 lakhs	
3	Higher Education (1 st Children)	Rs.1.1 Cr.	
4	Higher Education (2 nd Children)	Rs.1.5 Cr.	Rs.33800
5	Contingency Fund	Rs.4.8	
6	Buy own House	Rs.1.8 Years	
7	Wedding (1 st Children)	Rs.57.1 Lakhs	
8	Wedding (2 nd Children)	Rs.72.1 Lakhs	Rs.3418
9	Retirement Planning	Rs.3.97 Cr.	Rs.1800
10	Risk protection		

Investible Surplus:Rs.55218

Source: Researchers Compilation

Assumptions:

Annual return 12 % for equity funds and 7% for debt funds, Inflation: 7%

Goal No.	Goal of the Individual	Future Cost	
1	Child education (1 st Children)	Rs.38.9 Lakhs	7 years
2	Child Education (2 nd Children)	Rs.51.8 lakhs	11 Years
3	Higher Education (1 st Children)	Rs.1.1 Cr.	11 years
4	Higher Education (2 nd Children)	Rs.1.5 Cr.	14 Years
5	Contingency Fund	Rs.4.8 Lakhs	
6	Buy own House	Rs.1.8 Cr.	4 Years
7	Wedding (1 st Children)	Rs.57.1 Lakhs	18 years
8	Wedding (2 nd Children)	Rs.72.1 Lakhs	22 years
9	Retirement Planning	Rs.3.97 Cr.	18 years
10	Risk protection		

Source: Researchers Compilation



Goal No.	Goal of the Individual	Investment Made
1	Child education (1 st Children)	Equity Fund
2	Child Education (2 nd Children)	Equity Find
3	Higher Education (1 st Children)	PPF , Mutual Fund
4	Higher Education (2 nd Children)	PPF , Mutual fund
5	Contingency Fund	Cash , Fixed deposit
6	Buy own House	Fixed deposit , Mutual Fund
7	Wedding (1 st Children)	Gold
8	Wedding (1 st Children)	Gold
9	Retirement Planning	EPF, National Pension scheme , Gratuity
10	Risk protection	Insurance Term plan by Employer: Rs.2.4 Cr. Health Insurance from Employer : Rs.24 Lakhs

Source: Researchers Compilation

Conclusion:

It has been observed that education planning should be the first goal of the family who is having children. Buying own house and retirement provision is also important along with the education planning. Individual need to collect information about different investment avenues and prepare portfolio as per income, risk tolerance level, age, expenses, safety and security about investment avenues. Education planning is a need of hour in today's situation. People can take the assistance from financial planner to achieve goals and ease of life.

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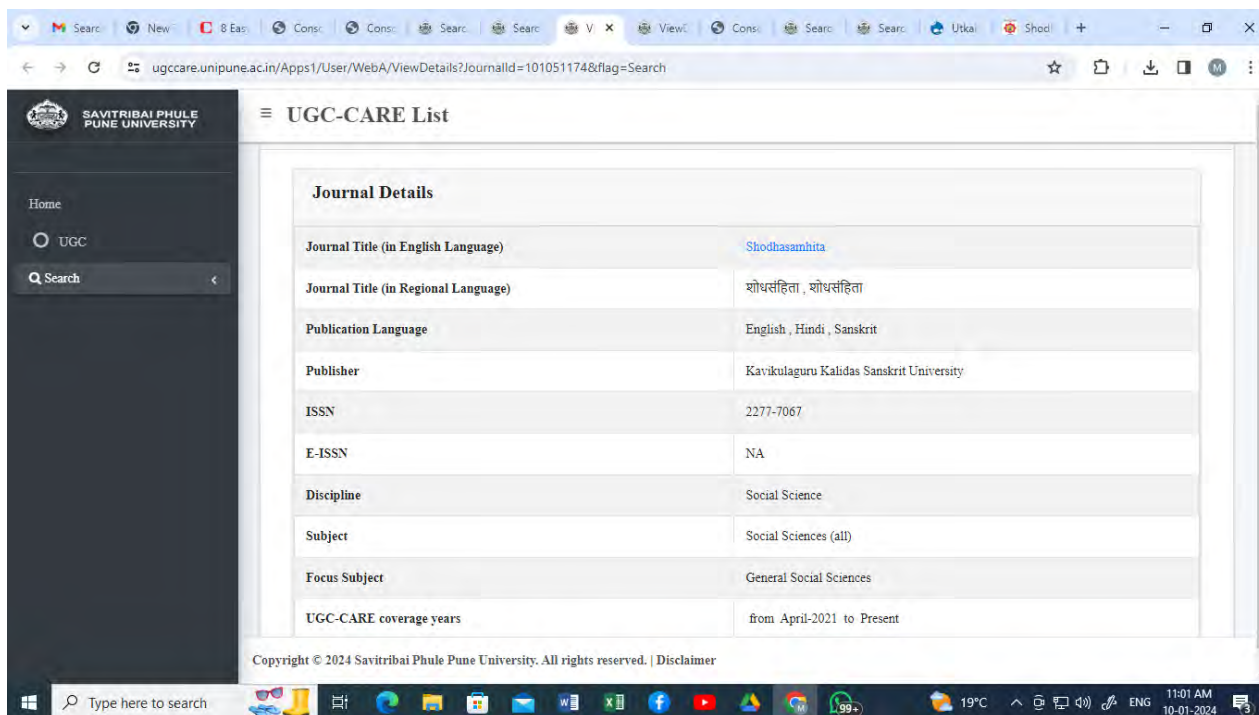
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Abstract:

The world is facing 3 major issues like ‘Change in environmental condition, serious pollution and availableness of varied energy resources. The drop-off of fossil fuels, sudden modifications in surroundings or environment, ozonosphere reduction, etc. has made us to think about the challenging, difficult life that will occur in future. And because of this, it needs major modification in energy infrastructure and adopting inexperienced green methods. There is lot of need of renewable, biodegradable, and eco-friendly product, processes, and services. Transition from fuel, oil, gas, coal to solar, tidal, geothermal is extremely needed and not only awareness but applying these things practically is essential and important.

So terribly limited attention in innovation and entrepreneurship research on topics like global warming, changes in energy consumption and other such trends is paid and switch to those things will contribute a lot. Innovative business concepts have the ability not simply to generate profit, but to resolve essential, critical environmental issues and transform underserved communities also. The optimum solutions will come from among these communities. That’s why “Green For All” is committed to providing materials that encourage and empower girls and other people of color to become business leaders.

Keywords: Green methods, eco-friendly product and services, innovation, entrepreneurship

Introduction

Invention is the first prevalence of an associated insight for a new product or process where innovation is that the first de ide to implement it (Fagerberg, 2004). Road map from Invention to Innovation is that the key of survival among this decade. Each inventive, new insight should be thought about as potential, possible seed for Innovation and nurtured for viability.

Green Innovation:

Responding to inexperienced green challenges and responsibilities with new business insights is that the crux of new recent green innovation i.e. in every stage of business- its idea, design phase, manufacturing, production techniques, Transportation, used equipments, wastage etc.



Hardware or Software system innovations associated with new green product or processes together with technology that relates to reduction/prevention of Pollution, Energy sources, new green product, Procurement of energy management.

By new green innovation we tend to ask the new technologies developed to

1. mitigate environmental damage from waste and resource over-exploitation,
2. Innovations to moderate human contributions to climate change.
3. Innovations that manage the transition from fossil to renewable energy.

Entrepreneur:

These are people who conceive new business and taking risk needed to convert insights into reality. They

- Identify new business ventures
- Incubate insights
- Champion the adaptation

Green Entrepreneur

Private or public actions that execute insights, policies, and practices introduced in new green innovations. New Green entrepreneurs' vital function is not only to achieve economic growth but also environmental and social amendments.

We can define/identify a green business as one that does a minimum of four things:

1. preserves or enhances environmental quality.
2. provides family-supporting wages and benefits, with safe operating conditions.
3. provides access to training and a transparent, clear career track.
4. Inclusive of gender, race, geographic and age diversity.

Green businesses may additionally be committed to environmental and social justice initiatives such as reduction of greenhouse gas emissions and other environmental pollutants; the application/ use of renewable energy sources and energy-efficiency measures; the conservation of natural resources and energy; the minimization of waste; and also the creation of jobs in underserved communities

Objectives

- 1) To understand the mega challenges in climate/ environment.
- 2) Understand the extent to which the technological changes to be created for shifting to maximum use of eco-friendly products
- 3) Considering environmental responsibility, the efforts to be taken to generate new/ inexperienced green ideas and evaluating it from theoretical insights to actual implementation.



- 4) To understand the Government schemes or policies to achieve the opportunities.

Research Methodology:

This research is based on secondary data.

Secondary data is collected from different published reports, books, web sites etc.

Observations:

Scope of Renewable energy in India:

For study we have taken only two sources, Solar and Tidal energy

Potential solar energy in India:-With about three hundred clear, sunny days in one whole year, India's theoretical solar energy reception, on only its land area, is about 5 Petawatt-hours per year (PWh/yr) (i.e. 5 trillion kWh/yr or about 600 TW). The daily average solar energy incident over India varies from 4 to 7 kWh/m² with about 1500–2000 sunshine hours per year (depending upon location), which is far more than current total energy consumption. For example, assuming the efficiency of PV modules were as low as 10%, this would still be a thousand times greater than the domestic electricity demand projected for current year. Developing renewable energy can help India increase its energy security, decrease the adverse impacts on the local environment, lower its carbon intensity, contribute to more balanced regional development. The country has set a goal of capacity addition of 62,000 megawatt in the 11th Five Year Plan during the 2012-2017. The scope for investment in the power sector over the next few years is well over \$400 billion.

Potential tidal energy in India: Tides are generated through a mix of forces exerted by the gravitational pull of the sun and also the moon and also the rotation of the earth. The relative motion of the three bodies produces totally different tidal cycles which affect the range of the tides. In addition, the tidal range is increased substantially by local effects such as shelving, funneling, reflection and resonance. Energy is extracted from tides by creating a reservoir or basin behind a barrage and then passing tidal waters through turbines in the barrage to generate electricity. Tidal energy is extremely site specific and needs mean tidal differences greater than 4 meters and also favorable topographical conditions, such as estuaries or certain types of bays in order to bring down costs of dams etc. Since India is surrounded by sea on three sides, its potential to harness tidal energy has been recognized by the Government of India. The most attractive locations are the Gulf of Cambay and the Gulf of Kachchh on the west coast where the maximum tidal range is 11 m and 8 m with average tidal range of 6.77 m and 5.23 m respectively. The Ganges Delta in the Sunderbans in West Bengal also has good locations for small scale tidal power development. The maximum tidal range in Sunderbans is approximately 5 m with an average tidal range of 2.97 m.



The identified economic tidal power potential in India is of the order of **8000-9000 MW** with about 7000 MW in the Gulf of Cambay about 1200 MW in the Gulf of Kachchh and less than 100 MW in Sunderbans.

So because of tom of scope in renewable and alternative green businesses the new entrepreneur will take the opportunity in this field. New wave of entrepreneurs are capitalizing needs of rural poor, who lack power and booming cities with unfulfilled power needs. Initial challenges facing renewable energy in India have largely been overcome. Indian power distributors have become the key roadblock in the growth of renewable energy

Business Opportunity:

1) Renewable Energy Alternatives, New Green Collar Job coaching/Training, and new Green Business Incubators:

To curb global warming, we need to scale back our consumption of fossil fuels and swiche instead to alternative; renewable sources of energy on an outsized scale (e.g., solar, wind and geothermal energy). Which will need a variety of new policy rules and tax incentives to push the utilization of renewable energy by householders and businesses alike. These governmental efforts, combined with general interest in clean energy, are expanding the marketplace for such products and services. Rising entrepreneurs will take advantage of this opportunity in a variety of ways:

Solar installation: Installing and maintaining water heaters etc.

Green-Business Incubator: Support- first-time entrepreneurs aiming to solve environmental and social issues in their communities.

Wind Turbines: Distribute or install minor or small wind turbines

Job Training: Whether as a for-profit business or a non-profit organization, train low-income residents to be the green-collar staff of the future. *Example: Veterans Green Jobs in Denver, Colorado*

Expand Access to Renewable: Develop an innovative business model that increases access to renewable-energy technologies.

2) Transportation

Many avenues of transportation (such as ancient/traditional, gasoline-engine cars) contribute to global climate change by releasing greenhouse gases into the atmosphere. Gas-powered cars additionally produces smogginess in our cities, which may harm overall public health. Starting a business that offers alternative transportation solutions can benefit both the climate/environment and community health.

Electric Bike and Scooter business organizations (Dealership)

Refurbishing Bicycles: Freshen up and sell used bikes.



Community Bike-Share Program: *Example: SmartBike dc*

Green Cab Company: Use hybrid vehicles to assist people get wherever they're going.

Promoting different Transportation: Start a non-profit to search out innovative ways to push different varieties of transportation.

Car-Sharing Program.

Area wise Business Hubs :

3) Green Product Innovation and Consumer Goods Retail

Consumers are getting additional attentive to the health and environmental impacts of the products they use daily. (e.g., the big amounts of water and pesticides required to produce cotton). Demand for safe, effective, non-toxic products that do not hurt the environment/surroundings is steadily growing. Opportunities abound for innovative entrepreneurs to satisfy this demand with home-based businesses.

Organic Clothes: Design and manufacture organic garments for babies and adults using sustainable materials like organic cotton and natural dyes.

Example: WilloToons in San Francisco

Online Retail: In-cash the advantage of a growing market by selling goods online, such as sustainable baby products or green home and bath related products.

Example: Flipcart.com

Natural Make-Up and Body Care: Market all-natural make-up and body care items, made up of organic ingredients and not tested on animals.

Green Everyday Products: Develop daily-use items that help consumers cut their greenhouse.

4) Become Part of the ReUse Revolution

Salvage: Become a salvage expert, removing, selling, and putting in used building materials for a profit.

Furniture: Prepare the furniture out of scrap materials, or freshen up old furniture to be sold as improved.

Clothes: Design and manufacture garments from recycled or used material/fabrics.

5) Green Home- and Office-Cleaning Services

As awareness about the health and environmental impacts:

Green Housecleaning: Provide/offer green housecleaning services using all-natural and biodegradable/perishable cleaning supplies.

Example: Home Green Home in San Francisco, California

Green Janitorial Services: Offer green janitorial service for offices or schools.

6) Green Information Technology (IT)



Computers and other IT material (e.g., data switches, routers and servers) are essential to several businesses operating in the world. Several medium and large businesses dedicate important/significant space to this equipment, creating data centers in centralized, secure, temperature-controlled conditions. Most companies are looking to save money by reducing the costs associated with their data center operations, which have significant power requirements, without sacrificing quality or security.

Efficiency Consulting: Offer businesses analysis of their data centers' energy consumption and propose cost-saving changes.

Green Data Center Design and Construction:

IT Training: Enhance overall efficiency by teaching best practices to IT teams at large corporations.

E-Cycling: Recycle electronic waste.

Some start up examples are :

- ✓ EcoRight Founded in 2017 in Ahemdabad. It's eighteen product lines in around eleven e-commerce websites. The startup says it makes things that are ethically, socially, legally and environmentally audited as per the standards. These products are made with innovative material to make it better for environment. Each of the purse designs features an eco-friendly message or a pun to unfold awareness concerning the harmful effects of plastic material. The team has additionally started manufacturing and supplying of masks amid the COVID-19 irruption.
- ✓ Two ladies Pallavi and Prachi Agarwal generated invented Chalk and Chuckles that helps to give shape to children's learning, skills, and experiences with the help of the games they play. Some entrepreneurs discourage the use of gadgets like a smartphome, laptop, PSP, and so on, to entertain children, quoting the impact on the child's psychological growth or cognitive growth. The Chalk and Chuckles team helps families to unplug and connect with one another while building character values and learning skills. The startup's USP is to supply/offer games, toys, crafts, and activity boxes, primarily focusing on the child's learning and growth, creativeness and imagination, care and affiliation, discovery, and thinking. The startup creates each product keeping the earth and the environment in mind. The toys are handcrafted MDF (Class I), and are printed using soy-based ink. Each of its products is tested for compliance on international safety standards and none of them run on batteries or chargers.



- ✓ Love Organically is a beauty manufacturing brand which claims to produce 100 percent natural and chemical-free products. It was owned by Deepshika Deshmukh who was a student of Ayurveda. She has conducted in-depth research and consultations with experts from the Ayurveda field, as well as doctors, on her family's skin nutrition secrets. Every product includes nutrients from flower extracts, essentials oils, and aromatic botanicals.
- ✓ Krya Sustainable Goodies was owned by Srinivas Krishnaswamy and Preethi Sukumaran in 2010 to make environment-friendly products. The entrepreneurs say they use natural ingredients. They began by manufacturing organic laundry detergent, the startup has expanded its product line to incorporate hair, skin, and other home care solutions. Krya Sustainable Goodies produces goods that address the issues of sustainable city living. Based on the principles of Ayurveda, the startup says its products are natural, vegan, and organic in nature. The laundry detergent is claimed to be 100% plant-based.
- ✓ Finding inspiration from traditional textiles, fashion startup MINC creates contemporary eco-friendly garments which are sustainable and present a contemporary Indian fusion style. It was owned by Mini Varkey Shibu and Kochery C Shibu in 2007. Mini is an alumnus of the National Institute of Design, and Kochery was alumnus of National Defense academy. The startup designs garments only by using natural fabrics, azo-free environment-friendly dyes, and closure made from natural materials like wood, coconut, etc. It also promotes khadi and green living through eco-fashion.

Some Government Plans:

Government provides many plans. Some recent are listed below:

- a) *Loan For Rooftop Solar Power Projects.*
- b) National Clean Energy Fund (NCEF) Refinance
- c) IREDA Scheme For Discounting Energy Bills.
- d) Bridge Loan Against MNRE Capital Subsidy (Solar water heating chaneels)
- e) Bridge Loan Against Generation-Based Incentive (GBI) (Wind energy producer)
- f) Sustainable Finance Scheme

Conclusion:

There is lot of awareness in people. Rather people and new entrepreneur should move towards the green ideas. As there are several opportunities in this field, grabbing these opportunities will lead to social and environmental welfare.



New business starters should take the risk to develop the own economy keeping environment healthy as government is also putting its full effort towards such rising Ecopreneurship.

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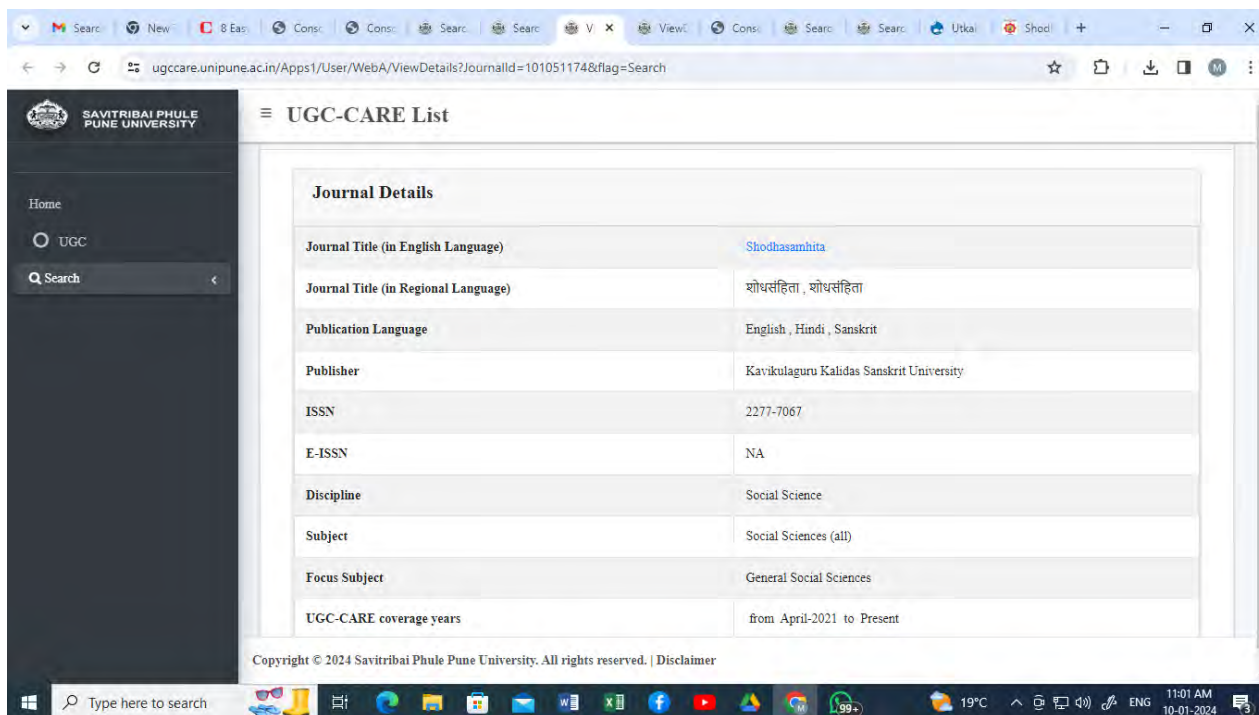
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The role of Employee Empowerment practices in the Organizational Development

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Abstract: The purpose of this paper is to examine the importance of employee empowerment and its impact on organizational development. The approach applied in this research is qualitative and quantitative. This article covers employee empowerment best practices in organizations, the advantages and disadvantages of employee empowerment, and challenges in the employee empowerment process. Organizations that implement employee empowerment practices perform better in the competitive arena. Satisfied and motivated employees always contribute to the profitability of the organization. Empowerment is a management concept that emphasizes employees become more productive and motivated to do their jobs when given the right responsibilities and resources. Motivated and committed employees are always highly satisfied with their job.

Keywords: Employee Empowerment, Job Satisfaction, Organizational Development.

Introduction

Organizational development depends on the performance of employees. There is a direct correlation between job performance and organizational effectiveness. When people's job performance is compromised for any reason, organizational development is affected. Employees are the true capital of the organization. The contribution of the employees is remarkable for the successful operation of the organization.

Employee performance is closely related to job satisfaction. The happiest employees are committed to their work, and this directly impacts job performance. Always satisfied employees perform better than dissatisfied employees. As everyone knows, there are a number of factors that affect job satisfaction, such as, employee participation in decision-making processes, etc.

Employee empowerment is the process of empowering employees to make their own decisions and to be involved in decisions that affect the organization as a whole. An empowering benefit is that you get people who are deeply connected to the organization's success.



Employee empowerment is defined as the manner in which an organization gives its employees a degree of independence and control in their day-to-day activities. The key principle of employee empowerment is to equip employees with the tools to make important decisions and to help them make the right decisions.

In the organization, decision making is the most important function at any level of management. Today's business environment is so fast and changing so rapidly that in order to operate in such a business environment, companies need help from all levels of management. For day-to-day operations, it is more convenient to delegate certain responsibilities to employees. At the same time, lower-level employees and managers have a deeper knowledge and understanding of many key processes and procedures that get the job done and helps turn an organization's strategic vision into reality.

Objectives of the study

1. To examine the employee empowerment practices in the organization.
2. To explore advantages and disadvantages of employee empowerment.
3. To find out the challenges in the empowerment of the employee.
4. To learn the role of employee empowerment practices in the organizational development.

Best practices in the organization to improve Employee Empowerment in the workplace

It pays incredibly well to empower employees, but it takes significant effort to implement it in the organization. Employee empowerment is a cultural issue. Start implementing best practices throughout your organization, only then you can create a positive and trustworthy environment that is conducive to employee empowerment. Organizations that foster an environment of trust, clear communication, delegation, and accountability tend to be good at empowering employees. Some key practices that help managers and leaders empower their people are:

- 1. Vision:** Vision of the organization must be clear to each and every employee of the organization. A clear vision statement motivates employees and outlines the ultimate goals of the organization for growth and success. Whatever the activities going on in the organization, it should match to organizational vision and mission statement. The people who are clear about the vision, their work contributes towards the success of the organization.
- 2. Communication:** Clear communication among the top level management and the employees are the key factor of organizational development. Effective communication conveys your message properly so that employees get understand company policies and procedures. Effective communication builds employee morale and satisfaction, which drives them for commitment and loyalty.



3. **More responsibility:** Delegating additional responsibilities to employees improve their capabilities and grow them for entirely new roles. This will strengthen the team's ability to work autonomously and helps them develop professionally.
4. **Involve employees in decision-making:** When employees have the opportunity to share their opinions and share their knowledge with others, it encourages strong teamwork among employees. Involving employees in decision-making shows that you trust them and value their opinions.
5. **Give Rewards and Recognition Rewards:** To empower employees through recognition, offer them words of support, encouragement, and appreciation. Recognize their achievements by offering employees rewards and bonuses, this leads to greater employee engagement. It shows respect and appreciation for their efforts. This shows that the employer trusts them to do their job well. In addition, it motivates employees to work harder to prove their best.
6. **Engaging employees in transformational change:** Employee engagement in the transformational change is a primary requirement to the success of change management process. If employees are actively engaged in their job, they will take initiative and support the changes happened in the organization. Even they are ready to give some innovative ideas. Accept their ideas, give constructive feedback and provide necessary resources to develop their ideas.
7. **Provide opportunities for professional growth:** Professional growth is closely linked to empowering employees. The organization must invest in education and development and invite employees to attend business conferences or events to develop their skills. Employees should take responsibility for their own projects and start thinking seriously; So, they are ready for new opportunities. When employees have to take advantage of these opportunities, they feel valued members of the organization.
8. **Create supportive and empowering environment:**
When a person is empowered, they have the ability to do something and know it gives them the confidence they need to succeed. Employee empowerment refers to how a company gives its employees everything they need to succeed. However, this requires more than just resource allocation. Of course, companies must provide their employees with the tools, training and skills they need to succeed. Business leaders, HR professionals and their peers play a key role in creating a supportive and nurturing environment. Internal employee development is a reward for the skills, knowledge and experience of the employee. All levels of the organization must be empowered, including managers and senior executives. Create a culture of employee empowerment, set up mentoring circles and brainstorming sessions, and guide new hires through orientation. Make sure no one is excluded from the empowerment activity initiated by the organization.



Advantages of Employee Empowerment: Empowerment is an important component of employee engagement and it offers many benefits, including: increased productivity and profitability reduce the absenteeism, reduced the employee turnover, etc.

1. **Employee motivation:** In many researches it has been found that empowerment is a major motivator to employees. When employees feel trusted and empowered, they are ready to solve problems and take decisions. They enthusiastically participate in the all activities and gain success.
2. **Faster problem solving:** Employees are aware about ground level reality, they know the issues and problems and also how to solve it. Empowered employees take a quick action and find out the solutions. It makes their work easier and faster, ultimately the productivity increases.
3. **Increased moral and profitability:** Empowered employees working without continual oversight from a manager or supervisor tend to feel more respected. When employees have autonomy to make their own decisions then artificial obstacles in the progress of tasks are removed and they move towards the success, it boosts their moral. When employees carry meaningful responsibilities within the organization and take their own decisions, they can directly contribute to the organizational profitability.
4. **Management stress reduced:** Higher level managers are busy with strategy formation, project planning, resource allocation and customer centric activities. If they have trapped with day-to-day decision making and lower-level activities they can't concentrate on the bigger picture. To work in such environment is feeling like a burden. Better to allocate some work to the employees and involve them in decision making, so that management stress could reduce.
5. **Improved staff retention:** The employees, who are more satisfied, more engaged, more empowered are less likely to want to change their jobs. Empowerment leads to greater satisfaction in the workplace. The immediate effect of job satisfaction is shown in the staff retention. Retention of motivated employees is the key of success of the organization. High employee turnover increases the expenses of the organization. Increasing turnover of employees had a negative impact on organization's performance, productivity and morale. Always employee retention practices improve organization's productivity.
6. **Improved creativity:** Empowered employees enjoy more freedom in the workplace. They are voluntarily come forward to do extra work with innovative ideas. These employees are more committed to meaningful goals, and used their creativity to achieve them.

Disadvantages of Employee Empowerment

1. **More risk:** Decision making is required the highly expertise and experienced persons. All employees are not experts or experienced, there are more chances of increasing number of mistakes at the time of decision making. It will affect to the reputation of the



organization. It is very risky at the time of empowering employees by adding them in decision making process.

- 2. Decreased efficiency:** When employees have autonomy to make decisions, there is no uniformity in decisions. There is lack of coordination among employees, which can create problems down the line. When employees are busy with some other works, they can't focus on their own work. It may reduce the efficiency of the workers. If employees are distracted, they may work slower, it will badly affect to the productivity.
- 3. Accountability Issue:** When employees are empowered, they feel that there is no need to report to higher authority. The boundaries of authority become blurred; this may hamper the professional relationship. Accountability issue may arise, no one is ready to take the responsibility of the mistakes, and employees may start blaming others. It will create an environment of distrust; there is no control over employees.
- 4. Poor decision making:** Lack of expertise and experience the quality of decisions are very poor. Poor decisions create the conflict, ultimately it will affect to the productivity of the organization. Success of the project is depended on the proper planning, skill sets of team leader and team members, and proper decision making.

Challenges of empowering employees

- 1. Insufficient Training:** To maintain organizational standard supervisors and employees are needed to follow policy of the organization. Proper training is required to strengthen the skill set of the employees. Business ethics and values must be followed by everyone is the challenge in the process of empowering employees. Organization must take care that employees do not work as per their own individual values, they should follow organizational objectives and mission and vision.
- 2. Disconnect messages:** According to Dawn Media Group, it encourages employees to think about their ability to work. This can be a challenge in customer service for example, a manufacturer handles a similar situation differently than a company. When two clients make two different decisions in the same case, it can create a disconnect between the client and the company.
- 3. Lethargic Managers:** Some managers may feel that their employees are incapable of securing a company and these managers may still cling to an employee manager's business model, reducing an employee's ability to execute the model can affect. In this case, it is helpful for stakeholders to make a commitment to work closely with their employees and give them confidence in their recruitment model so that they fully understand its power.
- 4. Organizational breakdown:** As employees gain more confidence in control, they feel empowered to make more decisions. Managers must have their own clear ways or be able to take risks that break down hierarchies within the structure of routines and make it difficult for them to control their employees.



Research Methodology

This study is based on the descriptive research design and involves the use of questionnaires as a research tool. To achieve the study objectives, data were collected from primary and secondary sources. Primary data were collected from selected employees of the private educational institutions in the city of Pune. The sampling method was used to select the random sample. The desired sample size was 200 Employees. Five-point Likert Scale was the instrument to measure responses. To analyze the data percentage method was used.

Data Analysis

Table 1. Responses of the employees

Sr. No.	Research Questions	Never	%	Rarely	%	Sometimes	%	Always	%	Often	%
1	Are you involved in decision making process which affect to your work?	17	8.5	54	27	74	37	43	21.5	12	6
2	Are you getting opportunity to suggest improvements in your organization?	78	39	57	28.5	33	16.5	20	10	12	6
3	Are you participating in setting the goals and objectives for your job?	10	5	20	10	35	17.5	60	30	75	37.5
4	Have you access to the information which needed for the decision making?	23	11.5	41	20.5	56	28	42	21	38	19
5	Are your supervisor values your suggestions and requests?	8	4	32	16	40	20	76	38	44	22
6	Are your supervisor encouraging you to suggest ways to improve job quality?	9	4.5	35	17.5	10	5	94	47	52	26
7	Are your supervisor encouraging you to suggest ways to improve productivity?	6	3	4	2	10	5	120	60	60	30
8	Do you feel that your supervisor encourages you to develop your job skills?	14	7	20	10	12	6	98	49	56	28
9	Do you feel that your supervisor concerned	6	3	31	15.5	52	26	84	42	27	13.5



	about your professional development?										
10	Are your supervisor keeps informing you about job problems?	8	4	32	16	50	25	84	42	26	13
11	Is the top management shares information with all level employees?	28	14	46	23	66	33	48	24	12	6
12	Is the top management accepting ideas and suggestions given by lower-level employees?	28	14	46	23	66	33	48	24	12	6
13	Is the top management interested in training people for their advancement?	10	5	20	10	60	30	80	40	30	15
14	Is there open and free discussion regarding upcoming changes with all employees?	26	13	38	19	58	29	54	27	24	12
15	Are you feeling competent to perform the tasks required for your position?	0	0	6	3	10	5	120	60	64	32
16	Are you confident about your capabilities and skills?	0	0	0	0	5	2.5	124	62	71	35.5
17	Have you the authority to make the necessary decisions to perform your job well?	10	5	16	8	20	10	100	50	54	27
18	Is your top management trust on you to make appropriate decisions in your job?	23	11.5	41	20.5	56	28	42	21	38	19
19	Have you an opportunity for interdependence and freedom in your job?	6	3	31	15.5	52	26	84	42	27	13.5
20	Are you satisfied with your job?	0	0	0	0	5	2.5	124	62	71	35.5
22	Are you motivated to continue your job?	0	0	0	0	5	2.5	124	62	71	35.5



Findings

- Above table shows that 37% employees sometimes get opportunity to involve in decision making process, 21.5% employees were always involve in decision making and only 6% employees were continuously participated in decision making process. Whereas 27% employees were very rarely participated and 8.5% employees were never participated in the decision-making process.
- Most of the employees very rarely or never get any opportunity to suggest improvements in the organization. 16.5% employees said that sometimes they get opportunity to suggest improvement in organization. Very few employees get such opportunity always or often.
- More than 67% employees were participated always or often in setting goals and objectives for their job. Few employees said that sometimes they were involved and few employees were never participated in setting goal of their job.
- There was a mixed opinion about the access of data which needed for the decision-making process. Some employees said always they get access, some employees said sometimes they get access and some employees said they never get access of the data which needed for the decision-making process.
- 38% employees said that their supervisor always values their suggestions and request, 22% employees said often, 20% employees said sometimes supervisor values their suggestions and 16% employees said rarely and 4% employees said never supervisor values their suggestions and request.
- Most of the employees said that their supervisor always encourages them to suggest ways to improve job quality. Some of the employees were not agree with this, they said very rarely supervisor encourages them to suggest ways to improve job quality.
- 90% employees said that supervisors were always or often encourage them to suggest ways to improve productivity. Whereas very few employees were said rarely or sometimes, supervisor encourages them to suggest ways to improve productivity.
- Most of the employees feel that their supervisor always encourages them to develop their job skills.
- More than 50% employees said that their supervisors were always or often concerned about their professional development. 26% employees said that sometimes they were concerned and few employees said that very rarely they were concerned about their professional development.
- More than 50% employees said that supervisors always keeps informing about job problems, 25% employees said sometimes they inform, whereas remaining employees said that rarely or never keeps informing about job problems.
- Above data shows that only 6% employees said that top management regularly shares information with all level employees, 24% employees said always, 33% employees said sometimes 23 % employees said rarely and 14% employees said never.



- Only 6% employees said that top management regularly accept ideas and suggestions given by lower level employees, 24% employees said always, 33% employees said sometimes 23 % employees said rarely and 14% employees said never.
- 15% employees said that top management is often interested in training people for their advancement. 40% employees said that top management is always interested, 30% employees said that sometimes interested, 10% employees said rarely and 5% employees said never top management interested in training people for their advancement.
- In the organization 19% employees said that very rarely happened the open and free discussion regarding upcoming changes with all employees. 29% employees said that sometimes it's happened, 27% employees said always its happened and 12% said regularly its happened in the organization. Whereas only 13% employees said that it's never happened.
- More than 92 % employees always or often feeling competent to perform the tasks required for their position. Very few employees are sometimes competent or rarely competent.
- Almost all the employees are confident about their capabilities and skills.
- More than 77% employees feel that they have always authority to make the necessary decisions to perform their job well. 10% employees feel that sometimes they have authority and 8% employees feel that rarely they have authority. Whereas 5% employees feel that they don't have any authority to make necessary decisions to perform their job well.
- 19% employees said that top level management often trust on them for appropriate decision making in their job, 21% employees said that top management always trust on them, 28% said sometimes, 20.5% said rarely and 11.5% employees said that never top management trust on them.
- 52% employees said sometimes, 42% employees said always, 13.5% employees said often and 31 % employees said rarely they have an opportunity for interdependence and freedom in their job. Only 3% employees said there was no freedom.
- More than 97% employees were satisfied with their job, and motivated to continue their job with the same organization.

Conclusion

Employee Empowerment is the thought process of broad minded and open cultured management. To minimize the burden of management and release the stress, it is better to involve employees in the decision-making process. Now a day's employees are very much aware about their status, power and recognition. Salary is not only criteria to satisfy employees and retain them for a longer period with organization. Management should think about the physical as well as psychological needs of the employees. Human beings are very much satisfied with this feeling that they are not only serving for this organization but they are



important part of it. Their opinion, thinking, suggestions get matter in the organization. This is the proud feeling for the employees. This feeling motivates them to keep engaged themselves with productive work. Ultimately it is in the favor of organizational development and profitability.

Though the employee empowerment contributes to the productivity and profitability, top managements are reluctant to give freedom to involve employees in the decision making. Especially in India when the facts and figures have been collected for this study, it shows that very few organizations rarely giving opportunities to their employees to involve in the decision-making process. Sometimes middle level managers or supervisors ask opinion to the employees for day-to-day activities or related to their job improvement. In this competitive world to achieve success, organization should develop the culture of empowerment at all the levels. Then only we can say that Business World has extended its boundaries.

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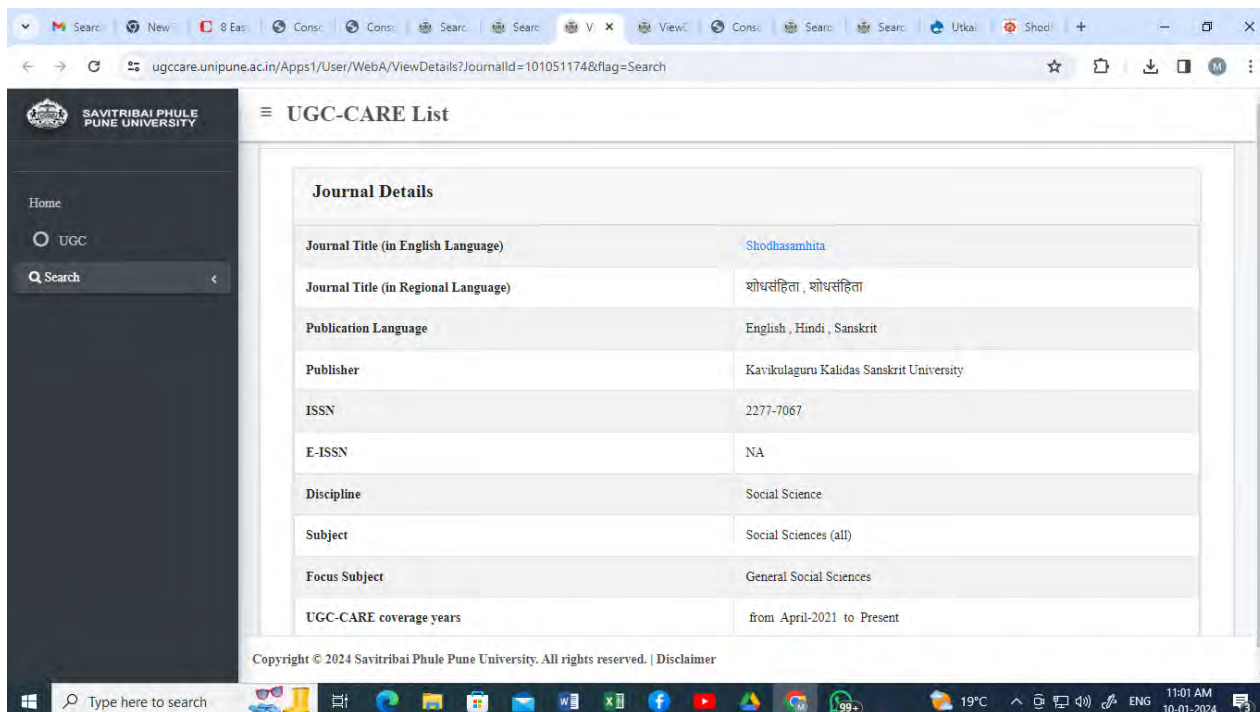
Journal Paper No.: 66

MARKETING PRACTICES OF PRIVATE HIGHER EDUCATIONAL INSTITUTES: A CHANGING SCENARIO IN MAHARASHTRA WITH SPECIAL REFERENCE TO PUNE CITY.

Author: Dr. Shalaka Sakharekar	Year of Publication: 2021-22	Journal Name: Shodhasamhita - UGC Care Listed Research Journal Print Only
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Journal Title (in English Language)	Shodhasamhita
Journal Title (in Regional Language)	शोधसंहिता, शोधसंहिता
Publication Language	English, Hindi, Sanskrit
Publisher	Kavikulaguru Kalidas Sanskrit University
ISSN	2277-7067
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MARKETING PRACTICES OF PRIVATE HIGHER EDUCATIONAL INSTITUTES: A CHANGING SCENARIO IN MAHARASHTRA WITH SPECIAL REFERENCE TO PUNE CITY.

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Abstract:

This paper deals with the different marketing practices favoured by private higher educational institutes resulting in the emergence of private universities in Pune. Students and parents are effectively attracted to achieve a career-oriented success that leads to maximizing the prosperity of their stakeholders with various marketing strategies.

As marketing of Private higher educational institutions⁸ are much more inspirational, gratifying and operative to explore job-oriented courses involved in the teaching and learning process in India¹⁹.

Keywords: *Educational Marketing, Marketing mix, social media marketing, Private university, Private higher educational institutes.*

1.1 Introduction:

1.1 a. Marketing by American Marketing Association: “Marketing is the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large.”¹

Table No. 1.1 Marketing mix¹⁰

Sr.no	Elements of marketing mix of educational services	
1	Product	Higher Educational courses /Expert opinion by Global mentor
2	Price	Academic Course fees
3	Place	International /National /domestic
4	Promotion	Methods of creating awareness

(Source: Researchers compilation)

Marketing of higher educational services deals with identifying the client's need (career), by creating different types of career-oriented courses and disseminating their knowledge through promotional activities in order to stay in the market and make a profit for the stakeholders through marketing practices⁹.



1.2 Review of literature:

1. Philip Kotler and Fox (1995), The study gives information about educational service marketing and the Process for the same. Marketing involves designing the institutions offering to the targeted market that needs to meet and desires and using effective pricing, communication, and distribution to inform, motivate, and service these markets. A practical method used to capture the defining features of the educational marketing concept is comparative analysis with other marketing areas. The study clarified the importance of educational marketing services².
2. Curtis, Abratt, & Minor (2009), The research study discussed corporate branding in higher educational institutes also playing a significant role in the decision-making process of many parents and prospective students³.
3. Gibbs (2011), Research studies believed that ethical conduct is essential in the marketing of educational services. A more sophisticated and knowledgeable consumer demand that higher education institutions provide a more personalized marketing message⁴.
4. Clagett (2012) The public review of colleges or universities as profitable organizations shifted when higher educational leaders began to see academic programs as products and students as customers⁵.
5. Murray & O 'Neill (2012) The focus of the niche product offerings is the uniqueness that customers can perceive its essence or higher quality standards. It is believed that university marketing leaders may use these strategies to develop tailored marketing campaigns to attract Latino prospective students and parents⁶.
6. Pugsley, L., (2004) In this Respect, Romanian universities are less experienced due to a lack of business and cooperation with Environmental representatives. In higher education, the price is often associated with academic tuition fees, which are a fundamental revenue source for many people at higher educational institutes. The Price of Education is one of the critical criteria for university selection, which both students and parents are concerned about the financial implications of coming to university. However, require special consideration in pricing strategies. The impact on the target profile and the University's image as a whole, as some consumers consider more expensive services⁷.

1.3 Objectives:

1. To find awareness of private higher educational institutes among students and the aspiring parents in Pune city.
2. To study marketing practices of private higher educational institutions in Pune city.
3. Social Marketing media privileged in marketing of Private higher educational institutes.

1.4 Research Methodology¹⁵:



Table No. 1.4 Research plan

Sr. No	Parameter	Description
1	Type of Research	Ex Post Facto Descriptive Research
2	Nature of Research	Quantitative & Qualitative Research
3	Research Instrument	Structured Questionnaire
4	Type of Products	Professional courses Undergraduate and postgraduate offered by higher educational institutes.
5	Sampling Method	Convenient sampling Method
6	sample size	350 (200 students,100 parents, 50 teachers) were selected in Pune city
7	Sources of Data Collection	1. Primary Sources and 2. Secondary sources
8	Primary Sources	Structured questionnaire and field survey
9	Secondary sources	Nationals and International journals, Research papers, Magazine, e-resources.
10	Rating Scales Used	Likert Scale
11	Data Interpretation	Bar graph, Pie chart / Tables

(Source: Researchers compilation)

1.5 Data analysis and interpretation

1. Marketing impact over spreading awareness in society.

Table 1.5.1 Response collected

* Cross Tab		SD	DA	N	A	SA	Total
1.Student	Count	62	5	48	45	40	200
	%	31%	3%	24%	23%	20%	100%
2.Parents	Count	21	16	9	22	32	100
	%	21%	16%	9%	22%	32%	100%
3.Teachers	Count	10	8	12	8	12	50
	%	20%	16%	24%	16%	24%	100%
Total		93	29	69	75	84	350



(Source: Primary data and excel output)

From the above Table number 1.5.1, it is found that 45(23%) students agree and 40(20%) students Strongly agree that they are influenced by marketing of private higher Educational Institutes in Pune. Research study revealed that 22% parents and 32 % are strongly influenced by the marketing impact of private higher education institutions in Pune.

The 8 (16%) and 12 (24 %) Teachers strongly believe marketing is an edging tool in spreading awareness in the society. The

2. Marketing mix opted by Private higher educational institutes

Table 1.6.2 Response for Marketing mix

* Cross Tab	No Use	Marketing Mix ¹⁰			Total
		3 Ps	4 Ps	7ps	
1.Student	35	32	52	81	200
	17.5%	16.0%	26.0%	40.5%	100.0%
2.Parents	12	19	21	48	100
	12.0%	19.0%	21.0%	48.0%	100.0%
3.Teachers	7	8	12	23	50
	14.0%	16.0%	24.0%	46.0%	100.0%
Total	54	59	85	152	350

(Source: Primary data and excel output)

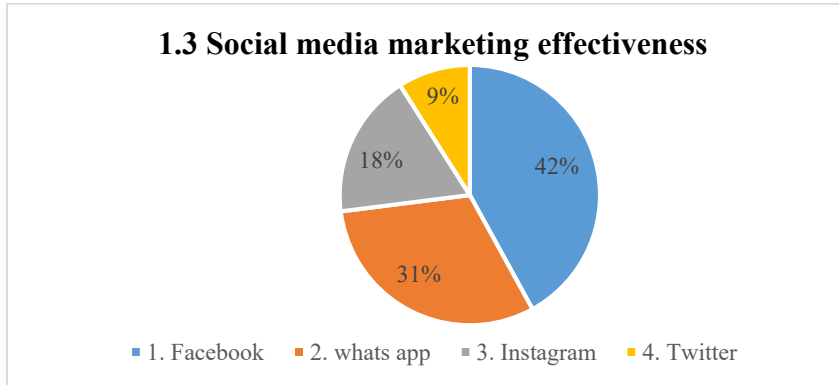
Marketing mix opted by private higher education institutes for attracting the students are working perfectly. The different private higher education institutes opt for a variety of marketing mix such as product price place and promotions process Physical evidence and the people related was the policies utilizing maximum resources to generate competitive advantages by delivering there services effectively.

It is found that analysis of marketing higher educational institutes¹⁸ which are opting 3 P's of marketing are very few in number 32(16%). Marketing mix update by private higher education institute for utilizing 4 P's of marketing found to be 52(26%) and bracket 81(40.5%) Student's responded that are premiere higher educational institute's obtained 7Ps of marketing there are effectively working to catch the maximum flock of the students as they are utilizing their maximum strength.

19% Parents responded that the private higher education Institutions are opting 3 P's of marketing whereas 21% parents responded that they obtained 4 Ps of marketing effectiveness increases as they opt 7 P's of marketing responded by 48 % parents.

As per the Teacher's opinion 3 P's of marketing opted by 16 % of Institutes and 24% of the institutes are practicing 4ps of the marketing whereas 46% Teachers responded that 7 P's of marketing mix for promoting their Institute and spreading their awareness in society.

3. Role of social media in Marketing of Private higher educational institutes in Pune.



From Figure 1.3 above, the research study found that 42% of institutions are in favour of Facebook social media marketing.

The social media marketing mix booming now a days with its positive impact on various Private higher educational institutes enlightening their successful stories on WhatsApp, Facebook, Instagram, twitter etc¹³.

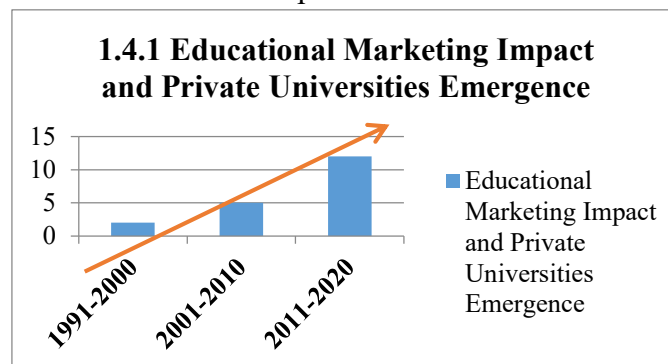
The social networks Facebook play a crucial role in the marketing of private higher education offerings. Facebook social media marketing is considered the best for daily news and mainstream curriculum activities.

Instagram social media marketing uses private higher educational institutes by 18%. It is claimed that many of the major institutions that promote their institutions post pictures of the successful selected students campus drive.

Twitter media marketing is noticed by 9% of private universities. It is claimed that academic news is only published on Twitter by the institutions during the semester each year.

4. Marketing of private higher educational policies led to the emergence of new private universities in the last decade¹⁷.

Graph no.1.4.1





(Source: Researchers compilation from secondary data)

Everyone is trying to reach the highest level in Throat Slit competition, business strategies utilize optimal resources to gain competitive advantage with the help of high trending marketing mediums and factors responsible of marketing of higher educational services¹⁶.

Application-driven technologies and electronic resources, such as print media marketing, are growing exponentially to effectively promote business in new ways.

Privatization and globalization have buzzed in the Modern era, everyone is trying to get new opportunities by preferring higher education in private higher educational institutes students and parents and awareness of private higher education institutes is at its peak level.

It is observed that the private higher educational institutes leverage their quality of service within time and service delivery to promote a professional course that fully meets the demand of the current market⁸. Marketing and its impact are increasing day by day. The subject structure maintained by the private higher education institutes affects the minds of the students, leading to the emergence of private universities¹⁴. Private universities offer career-oriented courses as well as the academic curriculum each designed according to the needs of the industry, welcome refreshments for participating in the new opportunities. The positive ethics behind marketing of higher educational institute at its peak.¹¹

It is found that many of the institutes are utilizing their total strength on advanced marketing practices to prove their quality of education in pune.

The private University handles its emergence, fulfilling the students' demand for getting the jobs it leads the emergence of Private universities in Pune.

1.6 Conclusions of the research study:

The following are the outcomes of the research

1. The importance of marketing helped in spreading awareness in society and gave an edge to choose the best college in Pune.
2. The emergence of private universities helped to society enhancing the quality education services to sustain new generation in global market.
3. Social Media marketing developed as emerging sharpened tool in gathering information from youth as well as fulfilling demand for committed choice.
4. Private University maintains quality and commitment completion are the recent trends in business studies meets industrial demand at global level¹².
5. Marketing practices of private higher education institutions have worked effectively to develop qualified personnel for upcoming technological challenges and opportunities in a new era.
6. Higher Education Marketing gives the market an advantage of the educational product umbrella recovers to niche marketing²⁰.



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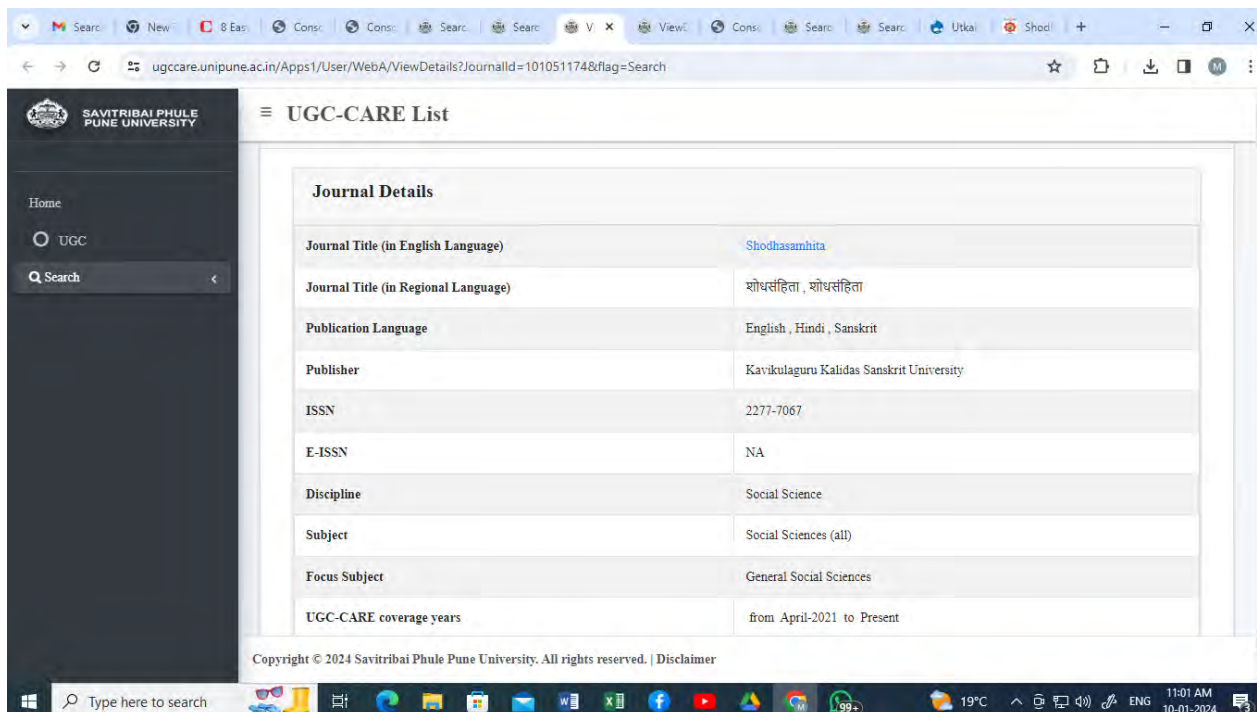
Journal Paper No.: 67

A STUDY ON RANKING OF VARIOUS FINANCIAL OBJECTIVES IN FINANCING PLANNING AND IMPORTANCE OF EDUCATION PLANNING IN INDIVIDUALS HUMAN LIFE CYCLE.

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**A STUDY ON RANKING OF VARIOUS FINANCIAL OBJECTIVES IN FINANCING
PLANNING AND IMPORTANCE OF EDUCATION PLANNING IN INDIVIDUALS
HUMAN LIFE CYCLE.**

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Abstract

Present study focus on various components of financial planning and importance of education planning in individual's household. Human life cycle consist of different phases and required money in every phase as per need , goals and dreams. In the present study Education planning from finance perctive was discussed. Primary data was collected from 425 respondents in pune city. The main objective of this paper is to discuss mechanism of financial planning, find out preferences for various goals while financial planning and discuss education planning with the help of example .The present study also thownlight on Financial planning and Individual life cycle , financial goals , type of planning required to achieve these goals & different investment avenues.

Keywords: financial planning, education planning, investment instruments, goals

Introduction:

Financial planning refers to systemactic procedure of managing your money to achieve personal monetary satisfaction.In todays world, expectaions about individual goals are increase due to various factors like increase in income level, increse literacy level of the individual, broder perspective towards life, realization of money in to saving and investments etc.financial plnning plays important role in achieving individuals dreams and enjoying life with ease.

Personal Financial Planning process: In the process of financial planning individual need to collect information from family tree.There should be transferancy about information.

Objectives of the study:

1. To study various mechanism of financial planning
2. To find out preferences for various goals while financial planning
3. To discuss process education planning and human life cycle

Research Methodology:

The present paper analyzes the data collected from primary sources and converts them into some useful information. This paper includes assembling of primary data that is collected through personal interview of individual residing in Pune city. Based on collection and analysis of data observations are made. The data were analyzed by using Statistical Package for Social Sciences version 20.0 and MS-Excel 2010. For the present study Cronbach Alpha is 0.800 which is more than 0.7. The values of Cronbach's Alpha is acceptable and desirable, as these values are more than 0.700, confirming that both the scales are reliable enough to be used for further analysis. Hence, this questionnaire has been considered for the study.

Total respondents considered for the study are 425 working individuals. Present paper also collect data from secondary sources and come to the conclusion of the information.



Data Analysis and observations:

Financial planning and Individual life cycle: Every stage of human life cycle financial planning plays significant role.

Table No.1: Human life phases and goals

Age group	Financial Objective	Individual Life goal
20-30	Protection against risk , cash flow planning to meet regular expenses	Basic Wealth Protection
30-40	Provide financial security and support	Basic Wealth Protection
40-50	Develop comfortable standard of living	Wealth Accumulation
50-60	Provide for comfortable retirement	Wealth Accumulation
60-80 and more	Estate planning	Wealth Distribution

Financial planning and wealth goes hand in hand. Once individual achieve financial objective, individual start creating wealth. Basic wealth protection achieved through cash Management, Credit Magement or Debt Management, Risk magement and Tax Management. Wealth accumulation attained by retirement planning and basic financial security. Wealth distribution is last phase of financial life cycle of the individual. Wealth is distributed by proper estate planning. Individual needs to plan in discipline manner to achieve wealth. Basic wealth protection, wealth accumulation and wealth distribution are depending on financial planning of an individual. Similarly, financial planning of individual depends on living phase of an individuals and corresponding financial objectives.

Financial Planning process:

Step 1:

Individual need to collect financial information about family like income sources, monthly expenses, and expected additional expenses in a year like festival expenses etc., assets of the family, liabilities of the family and individual. It is helpful to determine current financial situation of the individual and household.

Step 2: After collection of financial information about household, household need to enlarge financial goals or objectives of individual and household



Step 3: In this step financial objectives are finalized, come to a decision about main concern of households, time period required to achieve the objectives.

Individual needs to plan their money in a systematic manner so that financial goals or individual dream to be achieved. List of different types of financial goals and type of planning required to achieve these goals are given below:

Sr.No.	Financial objective	Component of Financial planning
1	To make sure a secure Retirement life	Retirement Planning
2	To abide Children's Education costs	Education planning
3	To acquire own House	Investment planning
4	To execute Marriage of Child or ren's marriage ceremony	Investment planning
5	To purchase a Car	Investment planning
6	To meet any unnoticed events cost	Contingency Planning
7	To decrease Income tax	Tax planning
8	To ensure possessions are passed on smoothly to dependents	Estate planning
9	To protect dependents income in the event of death or disability	Insurance planning
10	To increase in an investments or higher returns	Investment planning
11	To reduce credit card burden and other personal expenses	Cash flow planning
12	Higher education for children	Education planning
13	To create and protect wealth for an Individual and family	Estate planning
14	To manage liquid assets to fund the short-term financial needs	Contingency Planning

Source: Researchers Compilation

Step 4: Collection of information about investment options available in the market.

Following table represent list of various investment options for an Investment.



Gold	Fixed Deposits	Senior Citizens Savings Scheme (SCSS)
Mutual fund Investment	Time deposits	National Pension System (NPS)
Stocks	Overnight funds	Public Provident Fund (PPF)
Bonds	Liquid funds	Reverse Mortgage
Exchange Traded Funds (ETFs)	High-interest savings accounts	Real Estate Investment
Kisan Vikas Patra	Recurring Deposits	Provident fund
National Saving Schemes	Insurance – life , Medical	Sukanya Samuridhi Yojana
ULIP schemes		

Source: Researchers Compilation

Step 5: after collection of information about different investment options compare returns of each and ready with alternatives for an investment based on analysed information from market, friends, agents, secondary sources etc.

The following factors should be considered when making investing decisions:

- a) Age of Investor
- b) Goal – short term and long term
- c) Income and economic dependents
- d) Risk profile of investor

Step 6 : Prepare financial plan according to financial goals long term and short term , financial components like Tax planning, Insurance planning , education planning, retirement planning , estate planning ,cash flow planning, contingency planning etc.

Step7: Evaluation of various investment substitutes as per financial goals

Step 8 : Execution of financial plan as per portfolio prepared during the process

Step 9: Monitoring of the financial plan on regular interval and make necessary changes in financial goals and investment patterns.

Step 10: Review of the financial plan and revision of financial plan as per new objectives and situation of the household.

Preference of Individuals for financial objectives while financial planning

	Mean Rank	Rank score
Comfortable Retirement	4.98	3
Bear Children's Education cost	3.61	1



Buy House	3.84	2
Perform Child/ren's Marriage	6.88	9
Buy Car	5.21	6
Bear Cost of any unforeseen event	5.06	4
Achieve growth in Investment	6.14	7
Reduce Liability	5.18	5
Ensure assets passed smoothly to dependents	7.33	10
Reduce income tax liability	6.78	8

Source: Field Study Observations

Details of Preference test and Significance value

Test Statistics	
N	425
Kendall's W ^a	.174
Chi-Square	664.373
Df	9
Asymp. Sig.	.000
a. Kendall's Coefficient of Concordance	
Source: Field Study Observations	

Test Statistics: Kendall's Coefficient

Significance level: 0.05

Respondents were asked to rank their preference of financial objective for financial planning. First rank of preference was given to children education followed by buy house , comfortable retirement ,bear the cost of any unforeseen event, reduce liability ,buy car, achieve growth in investment ,reduce income tax liability ,perform child / ren’s marriage and last preference was given to ensure assets are passed smoothly to dependents. As sig. value is less than 0.05, respondents have not given equal weight to all the financial objectives

Education planning: during study it has been observed that children education expenses ranked first for many households. In this situation proper education planning need to be done so that during schooling period childrens should be face any financial problems. For higher education needs more money as compare to traditional courses.

Educational planning is the monetary arrangement made by a household for educational development of childrens with the aim of making education more effective and efficient without financial obstacles.



Suggestive plan for education planning:

1. Analyse present income statement, Personal financial statement of the family
2. Make a list of Different course for your child as per childrens intrests and skillset
3. Find out Present value of courses along with alteratives options
4. Prepare chart or table which indicate future value of present courses.
5. Prepare Investment plan in different phases of education based on cost estimation of education.
6. Create basket of Investment as per age of child, risk profile of Individual
7. Monitoring of investment on periodic basis
8. Review plan and change investment peridically

Investment Avenues Preferences

Investment Avenues	Mean Rank	Score Rank
Insurance	2.60	1
Fixed Deposit/Recurring Deposit	2.85	2
Stock	5.93	6
Bonds and Debentures	7.11	9
Real Estate	4.80	3
Gold and Precious Metal	4.87	4
Public Provident Fund	5.92	5
NSC/KVP/Post office scheme	6.42	8
Mutual Fund	6.29	7
National Pension Scheme	8.21	10

Source: Field Study Observations

Respondents were asked to rank their preferences of investment avenues for financial planning. First preference was given to Insurance followed by fixed deposit, real estate, gold and precious metal, Public Provident Fund (PPF), Stock, Post office schemes, bonds and last preference was given to National Pension Scheme. As sig. value is less than 0.05, respondents have not given equal weight to all the investment avenues.

Example of Education planning:

Mr.Vedant Jain is 42 years old salaried individual situated at Mumbai. Cash Flow details of the person are as follows:

Cash Inflow	Present Situation	Suggested
Salary income	Rs.1.4 Lakhs per month	Rs.1.4 Lakhs per month



Cash Outflow		
Household Expenses	Rs.50000 per month	Rs.50000 per month
Children education	Rs.30000 per month	Rs.30000 per month
Insurance premium	0	Rs.2466 per month
Investment	Rs.58000 per month	Rs.55218 per month
Total Outflow	Rs.1.38 Lakhs per month	Rs.1.37 Lakhs per month
Surplus	Rs.2000	Rs.2316

Source: Researchers Compilation

Assets	
Cash	Rs.4 Lakh
Debt	
Fixed Deposit	RS.66 lakh
EPF	Rs.53 Lakh
PPF	Rs.38 Lakh
Debt Fund	Rs.30 Lakh
Gratuity	Rs.20Lakh
Gold Investment	Rs.10 Lakh
NPS	Rs.3 lakhs
Equity Mutual Fund	Rs.95 Lakh
No Liability	
Net Worth	Rs.3.19 Cr.

Source: Researchers Compilation

Goal No.	Goal of the Individual	Future Cost	Monthly investment needed
1	Child education (1 st Children)	Rs.38.9 Lakhs	



2	Child Education (2 nd Children)	Rs.51.8 lakhs	
3	Higher Education (1 st Children)	Rs.1.1 Cr.	
4	Higher Education (2 nd Children)	Rs.1.5 Cr.	Rs.33800
5	Contingency Fund	Rs.4.8	
6	Buy own House	Rs.1.8 Years	
7	Wedding (1 st Children)	Rs.57.1 Lakhs	
8	Wedding (2 nd Children)	Rs.72.1 Lakhs	Rs.3418
9	Retirement Planning	Rs.3.97 Cr.	Rs.1800
10	Risk protection		

Investible Surplus:Rs.55218

Source: Researchers Compilation

Assumptions:

Annual return 12 % for equity funds and 7% for debt funds, Inflation: 7%

Goal No.	Goal of the Individual	Future Cost	
1	Child education (1 st Children)	Rs.38.9 Lakhs	7 years
2	Child Education (2 nd Children)	Rs.51.8 lakhs	11 Years
3	Higher Education (1 st Children)	Rs.1.1 Cr.	11 years
4	Higher Education (2 nd Children)	Rs.1.5 Cr.	14 Years
5	Contingency Fund	Rs.4.8 Lakhs	
6	Buy own House	Rs.1.8 Cr.	4 Years
7	Wedding (1 st Children)	Rs.57.1 Lakhs	18 years
8	Wedding (2 nd Children)	Rs.72.1 Lakhs	22 years
9	Retirement Planning	Rs.3.97 Cr.	18 years
10	Risk protection		

Source: Researchers Compilation



Goal No.	Goal of the Individual	Investment Made
1	Child education (1 st Children)	Equity Fund
2	Child Education (2 nd Children)	Equity Find
3	Higher Education (1 st Children)	PPF , Mutual Fund
4	Higher Education (2 nd Children)	PPF , Mutual fund
5	Contingency Fund	Cash , Fixed deposit
6	Buy own House	Fixed deposit , Mutual Fund
7	Wedding (1 st Children)	Gold
8	Wedding (1 st Children)	Gold
9	Retirement Planning	EPF, National Pension scheme , Gratuity
10	Risk protection	Insurance Term plan by Employer: Rs.2.4 Cr. Health Insurance from Employer : Rs.24 Lakhs

Source: Researchers Compilation

Conclusion:

It has been observed that education planning should be the first goal of the family who is having children. Buying own house and retirement provision is also important along with the education planning. Individual need to collect information about different investment avenues and prepare portfolio as per income, risk tolerance level, age, expenses, safety and security about investment avenues. Education planning is a need of hour in today's situation. People can take the assistance from financial planner to achieve goals and ease of life.

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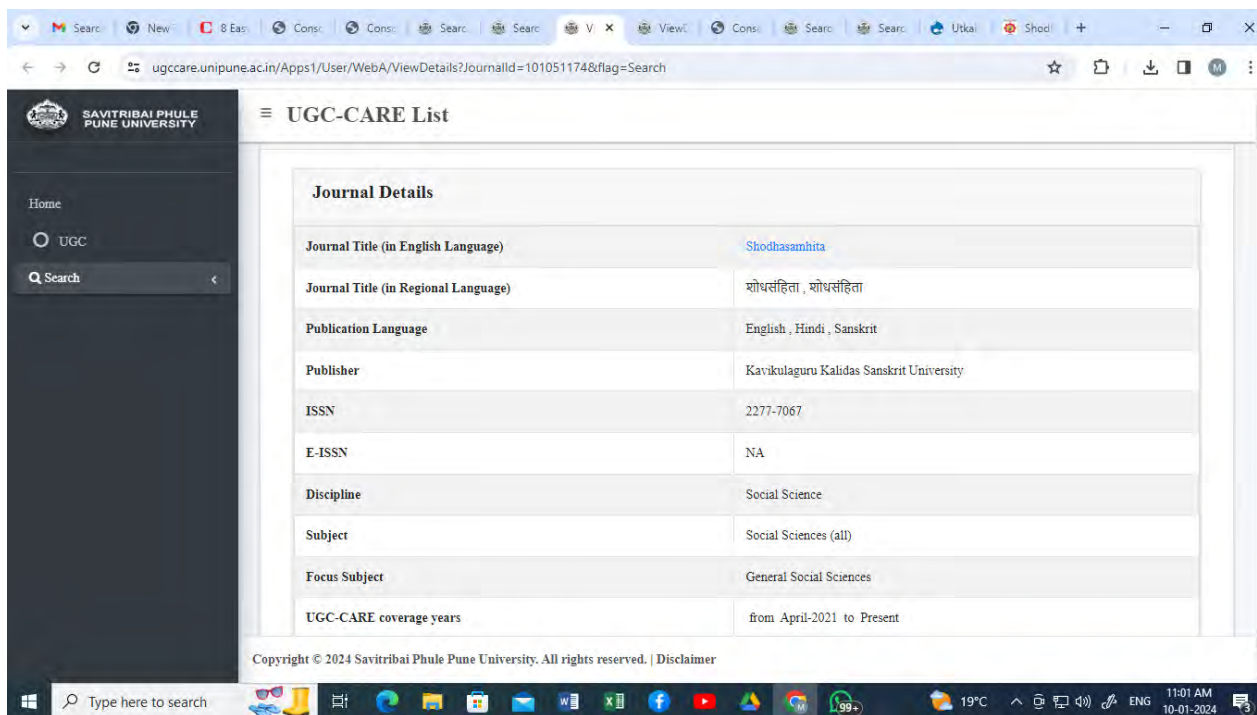
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STRESS AMONG STUDENTS AND WORKING PROFESSIONALS

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Abstract:

Stress is the emotional and physical strain caused as a result of one's response to what happens around him or her. The stress is biological response to some stimulus. The natural ability of the body to deal with stress is called as stress response. Now a days stress is becoming an increasing problem for every human being. Everybody goes through stress be it relation demands, work, household tasks, children's school education, financial situation etc. Some stress is normal, but too much stress can cause damage to health. Stress may be positive or negative. The negative stress adversely affects and individual's ability to function effectively in life. The positive stress helps one to handle event effectively and perform well even under pressure. It brings motivation, competitiveness, happiness and healthy life.

The objective of this paper is to describe the terms stress and its symptoms, causes and methods to reduce the stress. The segmentation of stress is done on the basis of students and working professionals. The study is done with the help of standard textbooks, leading journals, magazines, articles and records. It is found that there may be differences in the frequency with which every individual experienced certain stress related disorders as well as differences in psychological, physiological reaction accompanying stress. The stress explores its negative and positive effects on all aspects of life of human being. It is suggested that with the help of various stress reducing techniques, every individual respective of age and profession try to reduce negative stress and convert it into positive energy to leave a peaceful, healthy and happy life. Positive stress is important for overall development of life, relations, health and status.

Keywords: Positive stress, Negative stress, Causes, symptoms, Stress reducing techniques etc.

Introduction:

Stress is nothing but the forces that tends to strain or deform a body. It is mentally or emotionally disruptive influence. It is an unpleasant state of affair and irritating or annoying condition of mind stress is inevitable in almost many levels. Everybody goes through stress be it relationship demands, work, household tasks, children's schools education, financial situation, attitude, physical fitness, age, health, habits etc. It is an inborn instinct which helps you to deal with everyday difficulties but if it goes on for too long, it can harm your physical as well as psychological health making it difficult for you to handle day to day living and attempt has been made in this paper to highlight term stress, its symptoms, it's causes and methods to reduce the stress.



Stress word was derived from the Latin word “Stringi”. Meaning of this Latin word “stringi” means “To be drawn tight”. Previously i.e. in 15th century the term stress was used to describe troubles or pain. It is any state that causes people to lose their equilibrium be it mentally, physically or emotionally. Later in 16th century the stress was used to describe the burden, force or pressure on person’s body or soul. After that in 17th century stress denoted hardship, straits, adversity and affliction. In 18th, 19th and 20th centuries it meant, “Force pressure, strain or strong efforts.

In medical terms stress is defined as “a physical or psychological stimulus that can produce mental tension or physiological reactions that may lead to illness”.

Stress is not always necessarily harmful. **Hans Selye**, the father of modern stress defines this term as “stress is non specific response of the body to any demands made upon it”. Stress is not necessarily bad - it all depends on how you take it. The stress of excite full, creative, successful work is beneficial. But stress of failure, humiliation or infection is harmful. “Stress may result in ether negative things or positive things.

Objectives

- 1) To study stress, its symptoms, causes and methods to reduce the stress.
- 2) To study factors associated with stress among students.
- 3) To study factors associated with stress among working professionals.
- 4) To find the techniques to reduce the level of stress among students and working professionals.

Literature Review:

According to A. E. Rafferty and M.A.Griffin(2007) The Three Types of environmental uncertainties: economic, political and Technology causes stress. People become anxious about job security in economic uncertainties. Political uncertainties also stressful and because of new innovations computers, automations creates threats too many people and cause them stress because of chances of losing jobs.

Accirdung to Steffy and Jones, workplace stress and indicators of coronary disease risk. They states that tension anxieties, irritability, boredom etc. are psychological stresses in working professionals. The job related stress can cause job related dis-satisfaction.

T. H Macan(1994) explained how Time management is important in job. He states that the individual should understand and utilize basic time management principles to reduce tensions, anxieties created by job demands.



According to Zhulkifli(1988), teenagers especially those who are students always face problems in adjusting, learning problems, career management and also problems in solving personal and social issues. These are the factors that contribute to stress in life.

RESEARCH METHODOOLOGY:

The present study basically being based on secondary data exclusively relies on information collected from the standard textbooks, leading journals, magazines and internet.

SIGNIFICANCE OF THE STUDY :

During the past 15-20 years stress level of different categories is rapidly increasing because of several reasons. Stress may vary: they may be in the form of day to day worries, major events, and prolonged problematic situations, competition or from certain thoughts, perceptions that invoke negative emotions the factors causing stress in a person are called as stressors.

What Happens During Stress :

When a person responds to factors that cause stress, his/her body undergoes many changes. The Nervous System and certain hormones get activated. These hormones Quicken heart rate, breathing, metabolism and blood pressure. The body begins to sweat as a preventive measure to keep it temperature cool. These responses by the body to counter a stressful situation, helps a person to handle the event effectively and perform well even under pressure. However after tackling the stressful event, the body returns to normal position. Natural ability of the body to deal with stress is called as stress response. Any event where the body fails to respond in this manner can cause stress which affects health, everyday performance and behavior adversely.

Nature of stress :

Stress is either for short period or for long term. Similarly, stress can be either mild or is severe. The stress is mainly divided into Positive(good) which stimulates a person or negative(bad) which detracts from efforts.

Positive stress (Good Stress):

Positive stress is about controlled stimulation. The person has chosen to take on this form of stress and has a plan of action to reduce the stress. Positive stress results with more energy enthusiasm and motivation which lead to higher performance, productivity and success. A perfect example of this is a student appearing for exam. If a student has positive stress on his mind he works hard and studies hard, and he can give more time and more efforts which gives him success.

Negative stress(bad stress) :

A definition of negative stress centers on the fact that this stress is out of our control. Negative stress is stress that you do not want, or would not choose and cannot walk away from. For



example: working professional, meeting the boss’s deadline is stressful in a bad way because he or she did not set the deadline and cannot walk away from it. For a student, getting excellence in the exam is stressful in a bad way as parent’s expectations are too high and efforts are too low.

The major variation between positive and negative stress are:

- Positive stress stimulates and action is taken consequently however negative stress offers depression, tension.
- In case of positive stress one will get to know the cause of stress and he or she can control it but in case of negative stress one cannot able to know anything and it is beyond the control which results in dangerous things.
- In case of positive stress adapting and adjusting to new stress is easier because the person knows the aims and outcomes that are desired of the stressful actions. But in case of negative stress a person cannot anticipate the extent of consequences.

Signs of stress :

The globalization and liberalization has taken place in 21st century which increased competition in all the sectors which is affecting all the age groups with high level of stress. Negative stress ends in symptoms like tension, anxiety, irritation, fighting, depression, weight loss, lack of interest in anything, increased consumption of alcohol, smoking etc. The signs of stress is also physical, mental or emotional which affects everybody in numerous ways. Following is the list of some symptoms of stress:

Table 1: Signs/symptoms of stress

Physiological	Psychological	Behavioral
<ul style="list-style-type: none"> - Headache, - Back ache, - Rashes, - Stomach ache, - Increase urination, - High blood pressure, - Weight loss, - Weight gain, - Constipation, - Heart Attack, - Ulcer, - Cancer, - Arthritis, - Allergies, - Weakness, 	<ul style="list-style-type: none"> - Restlessness, - Anxiety, - Nervousness, - Frustration, - Lack of interest in anything - Fear in ability, - Absent minded, - Depressed, - Anger, - Madness, - Lower self esteem 	<ul style="list-style-type: none"> - Neglected looks - Difficulty in decision making, - Increased job dissatisfaction, - Over eating, - Under eating, - Increase intake of alcohol, - Lack of trust, - Jealousy, - Nail beating, - Hair pulling, - Lip smacking - Finger tapping,



- Sleep disruption		- Non-stop talking
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Causes of stress :

The causes of stress could vary as per completely different classes. This paper is principally concentrating on causes of stress for two classes students and dealing with professionals.

For Students :

Here we considered school and college going students

School students :

As educational requirements get additional stringent in all levels of education, students all over experience considerable School stress. Now-a-days school students are suffering from vast syllabus, lots of homework, heavy competition, tight schedule of regular exams and extra-curricular activities.

College Students :

College students are starting to shift from a life that is dependent on others to a life that needs them to release the dependency and start carrying their own responsibilities which results into stress. Today students have a lot of stress because of different reasons. There are many things that cause stress for college students, college related issues, relationships, fashion, family background, uncertainty and lack of identity and peer pressure.

Different issues associate with College also cause stress for students these days. It can be caused by them doing so badly in the college that they give up all hope of doing something worthwhile with their lives, or it could be caused by just not living up to their own standards. Stress gets created because of the method people use to deal with things like smoking and drinking, which are dangerous ways of dealing with stress.

Another cause of college stress is relationships. Relationship stress can be caused by not leaving up to their partner's expectation or just plainly by breaking up with someone that they really did care for. Also it can be caused by an individual liking, if that feeling is not mutual. Most students use alcohol, tobacco or drugs to make relax from stress. That's why for some college students stress makes them sick and their immune system gets run down.

Moreover the cause of the stress is peer pressure. Peer pressure is when "friends" Persuade you to doing something against your liking or you are not willing to do it. Similarly maybe you want to do it and you just don't have the courage to do it and your friends took you into it. Peer pressure can be broken down into two areas; good peer pressure and bad peer pressure. Bad or dangerous



peer pressure is being forced into doing something that you didn't want to do. Friends have a tendency to think that they know what is best for you, and if you are friends are like some of ours, they always offer their opinion whether it is wanted or not. Many students are weak to deal with bad peer pressure because they are afraid of being rejected, losing friends, being teased and they don't know how to say “no”. Some students don't think about consequences and they cannot explain why they are not interested that's why peer pressure can cause stress.

For working professionals :

here we consider male and female workers.

The working professionals may be male or female are suffering from many reasons like tensions, workload, health, attitude, family and financial problems which results into stress.

Table-2: The causes of stress for students and working professionals

Students	Working Professionals
Changing residence, or moving to an unfamiliar place.	Divorce or marriage
Violence or injury, Family conflicts	Financial problems, Certain health conditions or disease
High expectations from parents and teachers	Death/ hospitalization/ operations of someone you love/ physical deficiency
Competition	competition among the Kali colleagues
Exam fear, Punishment fear	Poor work conditions or moving to an unfamiliar place
Insecure feeling	Violence or injury
Loneliness	Family conflicts/ conflict between subordinates/colleagues.
Lack of confidence	Busy schedule / Lack of rest too much travel/ lack of sleep
Love and affair	Threat of unemployment job safety
Relationships with friends	Self-respect, Ego, attitude, short tempered, arrogance
Impact of TV, movies, internet, friends	Heavy workload/ Odd working hours



Attitude, Short Tempered	Job responsibilities, Financial responsibilities, Loan burden.
poor concentration	Job term and conditions / Lack of skill

Strategies for managing stress :

1. For students :

1) Manage Time Wisely : Students can avoid their lot of stress if they plan ahead with good time management skills. Setting up schedule for study, breaking up their studies into smaller chunks, and other time management skills are essential to reduce stress.

2) Get organized :

Being organized can bring you the peace of mind that comes from knowing where everything is, remembering deadlines and test dates, and clearing of mind of some of the mental clutter that dis- organization brings. Keep a calendar, a schedule and a filing system for school/ college assignments and other activities which helps to prevent significant amount of stress.

Know your learning style :

we don't all learn in the same way. It's important to know whether you are a visual, Kinesthetic or auditory learner as you can tailor your study practices around your particular learning style and make success is here to attain.

Get enough sleep :

It students want their performance to be optimum they need to be well rested. Research shows that those who are taking or getting less sleep, are facing more trouble in learning and remembering, and are perform poorly in many areas. Work a schedule in such a way that you get enough sleep, or take power naps which helps to reduce stress

Parents roll :

Students and parents should understand each other. Parents should follow the technique to reduce the stress of their child.

- Build your child self-esteem
- Positive communication with your child
- Teach social skills
- Be a friend of your child

Exercise and nutritious diet: One should do the exercise regularly, and eating habits should be healthy, one should focused on balanced diet with sufficient nutrition. Yoga, music, sports,



hobbies are some of the techniques to reduce the stress. Students should avoid eating junk food which is affecting their health.

Positive attitude:

College life is wonderful. It is like a golden period. This period is to enjoy and chill out. So beat out that stress and enjoy your life to the fullest.

2. For working professionals:

1) Physical exercise :

Physical fitness helps the body to cope better with stress. Regulation and regulated physical exercise like walking, jogging, swimming, cycling, playing outdoor games etc. is highly useful in combating stress directly and indirectly.

2) Relaxation

Relaxation techniques are useful for the mind. Find time to relax and pull out. Relaxation can help the body's immune mechanism to improve, with measurably increased level of white blood cells in the blood stream. Meditation is the state where the mind experiences intense joy, peace or serenity, greatest silence, bliss etc. Individual can function more efficiently and with more potential. it helps in achieving goal. Bio feedback technique is also one of the relaxation technique with the help of Machines.

3) Behavioral self control:

Through this technique and individual can control himself or herself. They should manage their behavior to reduce stress. Keep good relationships. After all nobody is perfect and people do tend to disappoint you at times. Talking to people often removes barriers and provides emotional relief. According to Emil Coue, the key to self cure is to remember the phrase "Everyday in every way I am getting better and better.

4) Changing the way of reaction :

Knowing the early symptoms of stress can help you to handle stress better. Once you have identified the symptoms, try to avoid those factors that trigger stress in you. Often this may not be possible. So the best alternative is to learn to deal with those stressful situations by changing the way you react to them.

5) Networking:

Networking means forming close associations with trusted, empathetic colleagues who are good listeners and confidence Builders. There is relationship between social support and stress reduction. These peers are available when needed and provide support to get the person through stressful situation.



6) Habits:

To convert your bad habits into good habits. Think positively, Forgive yourself and others, Learn from your mistakes, get enough sleep, exercise regularly and eat a healthy balanced diet with sufficient nutrition. Exercise will relieve you from stress and it is also a great way to keep ourselves healthy.

7) Open door Policy:

Most of employees are stressed due to lack of communication, so by encouraging employees to approach their supervisor for any kind of discussion or help, it will lead to voicing frustration and getting question answered.

8) Sincere compliments:

A kind word most of the time act as stress buster. Most of the people are stressed by workload which cannot be reduced but by saying good words, appreciating a person will reduce stress of work and will motivate person towards work.

10) Clear expectation and be a resource:

Sometimes people are stressed as they don't know what exactly is expected from them as there is no clear idea regarding out. Another important thing is before assigning any work there should be a check between the skillset of the person and the responsibilities assigned & whatever resources required for completing the task in fruitful way.

11) Document Everything:

Employee should be a note-taker. When employee make a decision regarding a task, it can seem clear at the time that things will go in a particular way but later due to changes in the decision, the details can be difficult to remember. Such unknown causes an huge amount of stress on employees. So take good notes, and keep them until the project has been completed.

SCOPE FOR THE STUDY :

The limitation of this study is that all the data were collected from secondary source. The stress level may vary from sector to sector, people to people and different age groups. There is a scope for future study by collecting primary and secondary data to analyze stress level among different sectors, segments of people. We can also have the scope to identify the proper technique based on the different types of stress to reduce the stress level among the people.

CONCLUSION:

In every day's life there is normal stress which is necessary to carry out routine works smoothly. Under stress, the brain is emotionally and biochemically stimulated to sharpen its performance.



Always people should try to convert negative stress into positive stress by doing Yoga. Exercises, sports, hobbies and other stress reducing activities which help them to cope up with stress and live healthy and happy life. When stress is associated with academic achievements it is hoped that a suitable teaching and learning method is created so that will not exist among students. Stress free life is important for growth and success. The positive stress helps one to handle the event effectively and perform well even under pressure. It brings motivation, competitiveness, happiness and healthy life.

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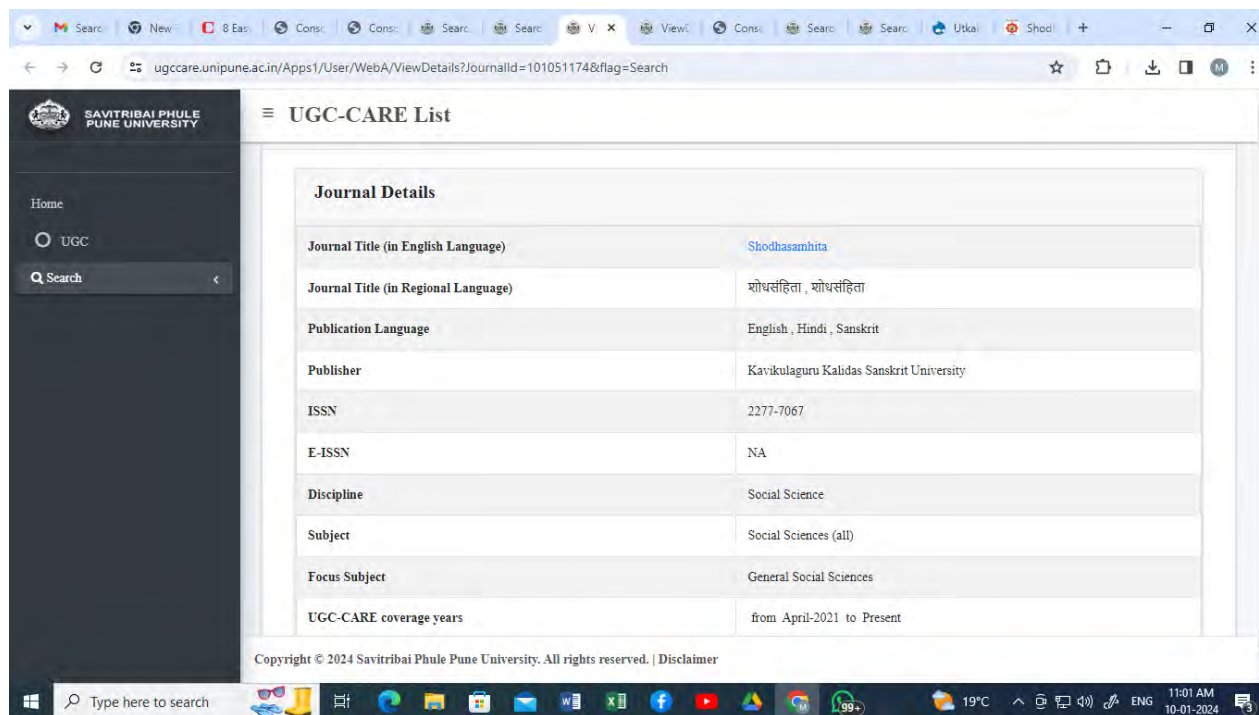
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Journal Title (in English Language)	Shodhasamhita
Journal Title (in Regional Language)	शोधसंहिता, शोधसंहिता
Publication Language	English, Hindi, Sanskrit
Publisher	Kavikulaguru Kalidas Sanskrit University
ISSN	2277-7067
E-ISSN	NA
Discipline	Social Science
Subject	Social Sciences (all)
Focus Subject	General Social Sciences
UGC-CARE coverage years	from April-2021 to Present

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IMPACT OF DIFFERENT FACTORS ON JOB COMMITMENT

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Abstract:

Job Commitment is the major focus of Organizational behavior because of its effect on organizational effectiveness and efficiency. Job Commitment is considered as very desirable behavior because it is associated with other organizational behavior such as organizational performance quality, Organizational citizenship and low job turnover rate.

When job commitment is weak, it results in many negative consequences that lead to the deterioration of an organization including turnover cost, lack of innovation, low morality, motivation and commitment. In order to overcome such disadvantages, many business organizations assume the social responsibility to its employees by way of developing various measures, to create satisfaction in their employees, and create positive attitudes towards the organization which motivate acceptance of the organizational values and goals and motivate them to do the best they can for the benefit of the organization and promote their intention to stay as an active member of the organization.

This study has conducted for finding out the factors which has influence on job commitment. So that in future organizations will work on these factors and improve the situation.

Keywords: Job commitment, influencing factors etc.

Introduction

Job Commitment is the major focus of Organizational behavior because of its effect on organizational effectiveness and efficiency. Job Commitment is considered as very desirable behavior because it is associated with other organizational behavior such as organizational performance quality, Organizational citizenship and low job turnover rate.

According to **Mowdy (1991)** “job commitment is the Strong belief and acceptance of Organizational values and goals by employees, willingness to take the maximum effort and intention to stay as a member of the Organization”.

Robbins (2005) stated that the Job Commitment represents the link between organizational goals and individual’s role that is connected with the goals, values and mission of the organization. Thus, Job Commitment can be described as the process by which both the individual and organizational goals integrate. This integration mostly takes place inside the organization which creates in individuals, positive attitudes towards their organization, strengthens association with the organization, increase in desire to stay in the organization as an active member. Through the



involvement in various good organizational behavior like higher citizenship, behavior, quality of job performance, low employee delay, low turnover rate and absence rates. Thus, Job Commitment is very important for the organization because it reflects a strong two – way relationship between individual employees and organization. Job Commitment does not depend only on individual characteristics and traits, but also on the incentives, benefits, support provided by the organization to achieve self goals which in turn affect this job commitment. A committed employee tends to be closer to his organization and works harder for helping the organization in achieving its targets.

When job commitment is weak, it results in many negative consequences that lead to the deterioration of an organization including turnover cost, lack of innovation, low morality, motivation and commitment. In order to overcome such disadvantages, many business organizations assume the social responsibility to its employees by way of developing various measures, to create satisfaction in their employees, and create positive attitudes towards the organization which motivate acceptance of the organizational values and goals and motivate them to do the best they can for the benefit of the organization and promote their intention to stay as an active member of the organization. This can be achieved if the organizations adopt social practices such as improving workplace conditions, stressing on human relations, providing social welfare programs, health benefits, security and professional safety. Other researchers emphasized on the social responsibility and external important factors such as customers, share holders and affection corporate reputation and performance.

Literature Review

Seif Obeid ALshoel and Waleed M AL-Awawdeh

Researcher has tried to explore the relationship between internal social responsibility and job commitment from Cement Manufacturing Company. The researcher concluded that there was a strong statistically significant relationship between dimensions of internal social responsibility (the organizational culture, administrative policies, change and innovation) combined and job commitment. The organizational structure of the company had an active role in influencing the behavior and commitment of employees, which is to focus on the style of teamwork in the company, and providing open channels of communication between management and employees. The job description and co-ordination in making the organization successful, as well as the employee's participation in goal setting and decision-making encourages and supports positive relations between employees and management. They also concluded that there was no statistically significant relationship between the variables of change and innovation by the company and job commitment, which was due to this lack of attention by employees to the methods and techniques of work matched by the company to develop its business”.

Sayed Akif Hasan and Muhammad I.S.

This study investigated the effects of top level management's spying/snooping in the organization on employees' productivity, job commitment. They concluded the approach of top level management to snoop/spy on the employees' productivity and job commitment affects adversely on the employees. Communications of information through informal sources and by passing hierarchical levels are devastating in numerous ways. Such acts affect employee productivity and



job commitment. Thus snooping over employees especially through other co-workers and employees has more adverse impact on employees' productivity and Job Commitment. The key factors were stress, depression, mental illness and de-motivation and peer-competition. It gives birth to politics within the organizational culture and more business communication conflicts occur when the sources of snooping through coworkers and other means were revealed to the employees.

Research Methodology

Objectives:

- 1) To study the factors influencing the job commitment.

Research Design :

Type of the Research : Explorative

An explanatory study was carried out to know about the factors influencing the job commitment.

Sample of the study: The study was conducted using the survey method. The random sampling method was used to select 100 faculty members from management institutions of Pune city.

Method of data collection: For the purpose of present study necessary data was collected from both, the secondary sources and primary sources.

Secondary sources: Secondary data play important role for this study and consider as backbone of the study. The secondary data of this study includes books, articles in periodical, newspapers, research paper, and journals. It also includes the data collected from the internet.

Primary Data was collected through a structured questionnaire, interview and observation method. In this section questions has been asked to the respondents related to job commitment. The researcher asked the respondents to fill up the questionnaire. The responses received from the respondents were analyzed and tabulated by using Likert scale, ranging from strongly agree(-2) to strongly disagree(2).

Sample Size : Total sample size for this study was 100 respondents. Out of that 20% of the sample was interviewed.

Sampling Method / Technique : The researcher has used Random Sampling method.

Techniques of data analysis : Based on the responses to the questionnaire by respondents, analysis of the data has been made by the researcher.

Statistical tools : Various statistical tools are used for analysis of data. These tools includes percentage, mean, Factor analysis method etc.

Data presentation : The data has been presented by the researcher with help of tabulation, graphically and diagrammatically. The researcher has used various types of graphs and charts to present data in systematic form. These graphs and charts included pie-chart and bar chart.

Section- I. Demographic Information

This is the socio-demographic information of the respondents of the research. This category consists of information about gender, age, educational qualification, designation, salary, work experience of the

respondents. This data is collected to know the personal background of the respondents of the study. This personal information of the respondents helps the researcher to draw further conclusion of this study.



Section- II. Job Commitment

This is the information about job commitment of the respondents of the research. This category consists of information about various attributes of job commitments. This information of the respondents helps the researcher for this study.

It includes, Acceptance of Institutional Values and Goal, Recognition as per performance, Competitive salary structure, Flexibility, Loyal with the Institute, Committed to Job, Ready to put high level of efforts, Concern about continuous success of the Institution, Like challenges in job, Job environment, Work Life balance, Institute encourages for higher education and training to the staff members, Management considers me as important

Factor Analysis of Job commitment

The data collected (n=100) were subjected to Principal Component Analysis with Varimax rotation.

Table A: Communalities

Rotated Component Matrix

	Component		
	1	2	3
jc_1_Accepts institutional values and goals	.859	.070	.042
jc_2_Recognition as per performance	.775	.267	.036
jc_3_Competitive salary structure	.750	.571	-.036
jc_4_Flexibility	.428	.599	.483
jc_5_Like to remain loyal to the Institute.	.668	.476	.250
jc_6_Committed to job	.347	.697	.340
jc_7_Ready for high level of efforts	.726	.400	.378
jc_8_Concern about continuous success of Institute	.665	-.219	.365
jc_9_Like challenges in job	-.005	-.641	-.435
jc_10_Job environment boosting the growth	.135	.141	.844
jc_11_Work life balance	.238	.803	.106
jc_12_Encourages for higher education and training	.005	.255	.691
jc_13_Management considers me as important	.651	.344	-.055

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. a. Rotation Converged in 11 iterations.



The first factor extracted is termed as “**Reward and Recognition**”.

Component 1(Reward and Recognition):

jc_1_Accepts institutional values and goals

jc_2_Recognition as per performance

jc_3_Compertitive salary structure

jc_5_Like to remain loyal to the Institute.

jc_7_Ready for high level of efforts

jc_8_Concern about continuous success of the Institute

jc_13_Management considers me as important

The second factor extracted is termed as “**work life balance**”.

Component 2 (work life balance):

jc_4_Flexibility

jc_6_Committed to job

jc_9_Like challenges in job

jc_11_Work life balance

The third factor extracted is termed as “**Scope for growth and development**”.

Component 3 (Scope for growth and development):

jc_10_Job environment boosting the growth

jc_12_Encourages for higher education and training

FINDINGS

Respondents are 100 faculty members from different management institutes in Pune city. Researcher has collected the data through structured questionnaire and also conducted 20% interview of respondents.

The collected data are tabulated and analyzed by using statistical tools. The collected data has been analyzed into 2 sections. The findings of the study are as under. The findings are also divided into 2 sections and are presented as follows :

Section - I – Findings Related to Demographic Profile :

The researcher has collected the data from 100 respondents. Researcher has asked the information regarding demographic profile. And findings are presented as under:

- 1) Majority of the faculty members covered by the study were female.



- 2) Majority of the faculty members were from the younger and matured age group.
- 3) 58% were assistant professors 29% Associate professors and 13% were professors.
- 4) 53% of the respondents were receiving their salaries less than 50,000 and rest of the respondents are getting more than 50,000 salary per month. Most of the management institutes pay consolidated salary.
- 5) 84% of the respondents were having academic experience less than 10 years. Rests of the respondents were having more than 10 years of academic experience.

Section -II – Findings Related to Job Commitment:

The objective of present study is to understand job commitment of Management Institutes. In the questionnaire researcher pose many questions to understand job commitment. The findings of the analysis are as under:

- 1) Faculty members were very unhappy about no recognition.
- 2) Majority of them are thinking that their salary structure is not competitive at all. Most of the Management Institutes are giving consolidated salary to the faculty members. And there is huge variation in consolidated salary structure amongst various Institutes.
- 3) Majority of them are saying that there is no time flexibility.
- 4) Very few were loyal with their Institute. And not getting competitive salary, rigid working time, non recognition, unfriendly environment were the main reasons of disloyal.
- 5) Very few member were committed towards their job. Various factors were responsible for this which includes less salary, non flexibility, and non recognition.
- 6) Majority of the people are not ready to put high level of efforts in job.
- 7) Very few faculty members were concerned about continuous success of the institute.
- 8) All members liked challenges in job.
- 9) Majority of them are opinioned that job environment provided by the management was not boosting the growth.
- 10) Majority of them are saying that institute is not helping them in balancing their work life.
- 11) Very few respondents were encouraged by their institutes for higher studies.
- 12) Most of them thought that their institute was not considering them as an important entity for the Institute.

Fulfillment Of Objectives:

The researcher has studied the job commitment of faculty members working in Management Institutes in Pune city by keeping some objectives in mind. These objectives provide the guidelines to the researcher to carry out further study. This section presents the testing of objectives.

The objectives of the present study were as follows:

1) To study the factors influencing the job commitment.

The important objectives of the present study are to study the factors influencing the job commitment. Researcher wants to find out the factors influencing job commitment.

The researcher carried out the survey using questionnaire, conducting interview, and observation. The responses received from the respondents of the study have helped the researcher to know the



factors influencing job commitment. (Ref. : Table no. A) The responses also help the researcher to know the areas where organizations have to work for increasing the job commitment.

Conclusion and Suggestions:

Institutes have to work on following factors :

- 1)“Reward and Recognition ”
- 2) “work life balance”
- 3) “Scope for growth and development”.

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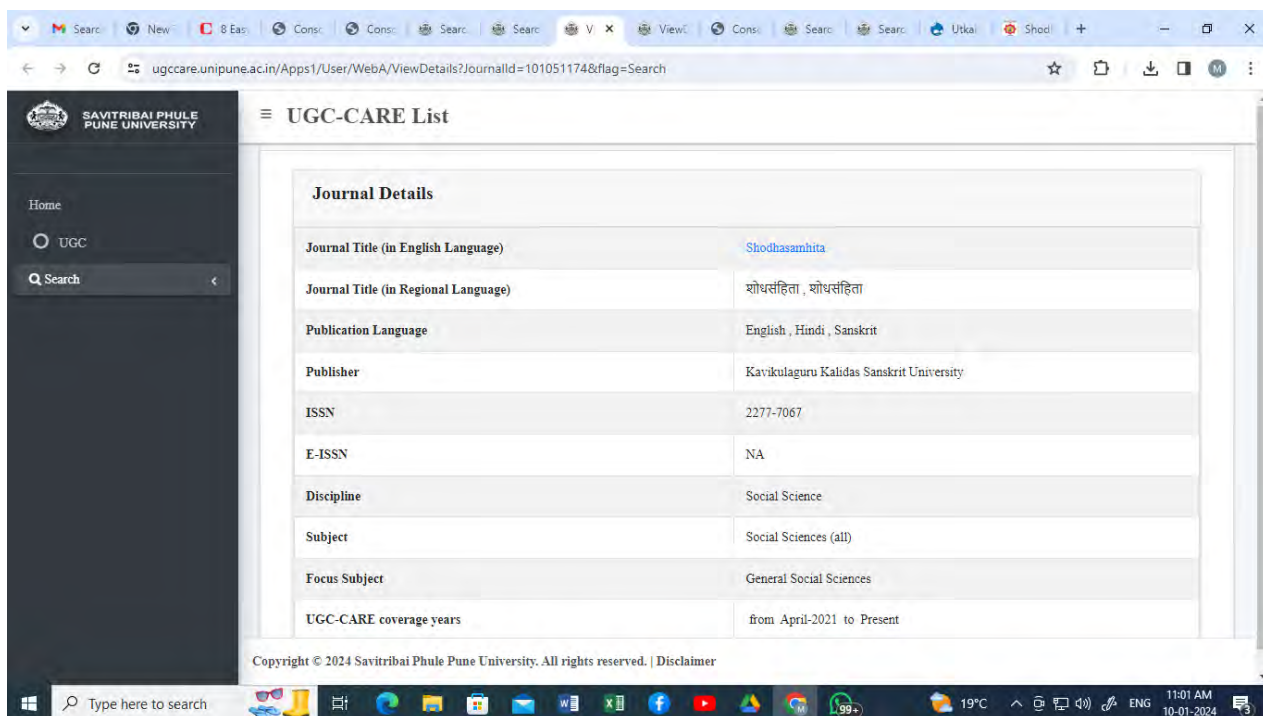
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**ELECTRIC BUSES IN PUBLIC TRANSPORT: PERCEPTION OF THE GREEN
MARKETING APPROACH IN PUNE.**

Dr. Ram D Kolhe, Assistant Professor, SKN
Dr. Shalaka Sakhrekar, Associate Professor
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Abstract:

"India will achieve net-zero emissions by 2070," Prime Minister Modi said at the COP26 global climate summit in Glasgow¹. As a result, the Indian government is developing guidelines for providing subsidies for the purchase of electric vehicles to promote and motivate people.

This article aims at post purchase consumer's behaviour opt for electric bus service public transport in Pune. The use of electric vehicles in large quantities and its positive impact on the environment to promote green marketing tactics to protect the environment from harmful emissions of carbon. Present study convince message and announcing to public transport instead of private vehicle to save environment from carbon emission. The consumers perception regarding security, comfortless, and environment safety are the premier things studied. EV in the public sector is a mild stone in the predominant promotion of green marketing²¹ in Pune.

Keywords: *Electric vehicles (EV), Green marketing, Promotion of green Marketing, zero emission Policy 2070, post purchase consumer behaviour.*

1. Introduction:

The Earth's atmosphere, which is polluted day after day, tons of non-degradable waste are disposed of every day all over the world. Water bodies are polluted by the addition of undesirable pollutants. Air pollution is also increasing day by day because of several reasons like fossil fuel burning, smoke from industries & vehicles which results in increasing carbon foot print of that area? Firstly, what is carbon foot print? It is nothing but the total amount of greenhouse gases including carbon dioxide and methane that being generated by human action.

Directly or indirectly carbon emission occurs mainly due to smoke emitting from personal vehicles like motorcycle, car, transportation truck and public transports vehicles like Intercity or intra-city busses to overcome this problem of carbon emission from government and even people are buying the "EV" i.e., electric vehicles. For the first time, Maharashtra Chief Minister Udhavji Thakre launched EV in Mumbai.² And in the second phase EV launched in Pune for public transport in Nov 2019 by MSRTC.³

2. Review of literature:

1. Mariadoss et al. (2011) In terms of marketing perspective as explained in the engagement in practices which are sustainable and environmentally oriented is established by an organisation's capabilities to encourage sustainable consumption. Explained as on increasing population the



habitats good or bad habits are also increasing exponentially. But the environmental safety is the aspects main concerned with increasing demands⁴.

2. Agyeman, C.M. (2014), Green products have become conventional and are designed, produced with the point of view that consumers buy them not essentially because of their characteristics, but because non-green alternative offers are inferior to the green product. Sustainability and greenness cannot be separated, but these two aspects are intertwined⁵.

3. Onkar Tupe (2020). Lime lighted on due to the current depletion of fossil fuels and their price increase, there is a need for another energy resource to power the vehicle. The automotive industry sees the electric vehicle as a solution for industry and the environment in India. However, the current market penetration of electric vehicles is relatively low, although governments are implementing the policy for electric vehicles⁶.

4. Mr. A. Rakesh Kumar (2019), Global pollution is on the rise and every effort that is made is to reduce CO₂ emissions and save the Earth. One such effort is the introduction of electric vehicles. The transport sector is one of the largest emitters of CO₂ and therefore it is important to reduce it. The government has developed ambitious plans to introduce electric vehicles to the Indian market and limit the pace with the electric vehicle event around the world. The 2020 National Electric Mobility Mission Plan contains a detailed report on electric vehicles. India faces the great challenge of converting the transport sector from internal combustion engines to electric vehicles⁷.

5. Daft (2008) demarcated a sustainable enterprise as an economic development that creates prosperity and meets the needs of the existing generation, while saving the environment for the next 9 generations⁸.

6. Wong Fuiyeng & Rashad Yazdanifard (2015), the study motivates society about an important advantage of green marketing and opts for green marketing to save the environment. A major advantage of green marketing is getting tax breaks and loans from the government because, like environmental issues, they continue to affect innovative businesses that help the nation, which is a human activity, society now looks at them a lot to live in rural areas, or the unemployed will have concerns⁹.

7. Pretty Bhalla (2018), The Govt. and EV producers have created most trust in society for EV. The study explained about the society is aware of environmental safety benefits and consumers behaviours in depth for accepting EV¹⁰.

Definition; “All the activities intended to create and make possible any exchanges which are anticipated to fulfil human needs or wants in such a way that the contentment out of these needs and wants happens with minimal harmful impact on the natural environment” is known as Green Marketing¹³. By definition we conclude that the green products environment safety ¹⁵and EV vehicles’ one of the examples.

3. Objectives:

1. To Study the concept of green marketing in the perception of electric vehicles in public transport.



2. To know the post purchase behaviour, consumers turn daily to ecological products ²⁰such as electric vehicles for personal use or electric buses of public transport in the city of Pune.

4. Research Methodology:

Table No.4a Research Design¹¹

Sr.no	Contents	Description
1	Universe	Pune Mahanagar Parivahan Mahamandal Ltd. (PMT), Pune City.
2	Population	Selected crowded bus stop of Pune City.
3	Sample frame	Student, working professional, house wife and labours
4	Sample size	278 ¹² (students, house wife, working professional)
5	Type of Research	Ex Postfacto
7	Data sources	Primary and secondary Data sources
8	Primary Sources	Questionnaire online survey
9	Secondary	Nationals and International journals, articles, Magazine, newspapers
10	Question type	Dichotomous, multiple choice, etc
11	Data interpretation	Pie chart, descriptive statical Tables
12	Statistic tools	Percentage, Chi square test

(Source: Researchers compilation)

5. Data analysis and interpretation

The data analysis and hypothesis testing are represented as follows in tables and charts with suitable statistics.

1. Demographic Profile of the respondent:

Table No.5.1 Respondents demographic profile

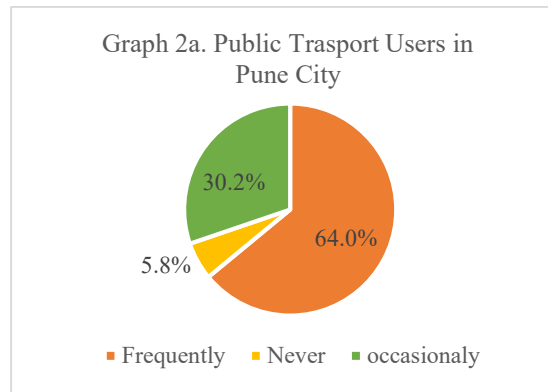
Sr. no	Respondents	Count	Percentage
1	Students	84	30.2%
2	Working Professionals	58	20.9%

3	Labour	88	31.7%
4	House Wife	48	17.3%
	Total	278	100.0%

(Source: Field survey and excel output)

Demographic Profile of the respondent for the present research is found to be the students' respondents are 84(30.2%), The working professional Opting transport found to be 58(20.9%). The professionals of the respondents as a labour are 88(31.7%) and the housewives 48(17.3%) the study reveals that they opt public transport.

2. Consumers perception for opting public transport



The response for public transport users in Pune City opting on daily basis the consumers are found to be 64%, the consumers opt occasionally public transport are found to be 30.2%. The respondents never opt public transport are 5.8%. The respondents never opt public transport are using private vehicle for traveling from home to their offices.

3. Social Awareness of Zero emission effect opting EV in Public Transport

Table no.3.1 response on zero emission.

Respondents	Count	Percentage
1. Yes	162	58.3%
3. No	78	28.1%
4. May be	38	13.7%
Total	278	100.0%

(Source: Field survey and excel output)



The response over awareness of zero emission from the respondent are observed 162(58.8%) the respondents are found to be highly professional and well qualified and there is confusion in found to be 38(13.7%) respondents are literate but not updated with current scenario but opting EV in public transport feels comfortless with AC provision in summer season. And 78 (28.1%) of respondents are unaware of the impact of electric vehicles on public transport and their benefits, the group of respondents found that they were educationally and financially weaker, they found that they ignored the current situations.

4. Factors responsible for Post purchase behaviour ¹⁹

Table 4.1 Response on post purchase Consumer behaviour

* Cross Tab	1.Security	2.Affordable Pricing	3.Comfortable	4.Environment safety	Total
1.Students	28	26	18	12	84
2.Working professional	14	18	9	17	58
3.House wife	15	9	17	7	48
4.Labour	34	28	12	14	88
Total	91	81	56	50	278

(Source: Field Survey and Excel output)

4.1 Hypothesis testing

Relationship between profession of consumer and their satisfaction at Electric bus in Public Transport.

Hypothesis testing

H₀ = There is no significant difference between profession of consumer their satisfaction of Using EV at Public transport.

H₁ = There is significant difference between profession of consumer their satisfaction of using EV at Public transport

Table no.4a Pearson's Chi Square¹⁶

Pearson Chi Square	Value	Df	Asymp. Sig. (2-sided)
	17.84 ^a	9	0.037113315



Total No cases	278		1
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(Source: Field Survey and Excel output)

Pearson Chi-Square 17.84^a N of Valid Cases 278 from the above table no. 4a, it is found that the value of Pearson Chi square test at 5% level of significance and at 4 degree of freedom is 17.84. The calculated value of 2-sided asymp significance value (0.03) is less than the standard significance value (0.05) for Pearson Chi square test, hence the null hypothesis 'There is no significant difference between profession of consumer their satisfaction of Using EV at Public transport is rejected and the alternative hypothesis 'There is a significant difference between profession of consumer their satisfaction of Using EV at Public transport.' is accepted. Hence it is inferred from the Pearson chi square test that there is significant association between profession of consumer their satisfaction of Using EV at Public transport.

The results on post-purchase behaviour are positive and are accepted by consumers. The green products have definitely helped society when the users of public transport reach 100% or the private conventional vehicles are replaced by electric vehicles that use subsidies from the Indian government on the first priority basis. It will be the mild stone to reach the goal of zero emissions by 2070.

Conclusion: To study the green marketing approach in society and motivate people to choose public transport. The green marketing influence¹⁴ is positive in choosing public transport will definitely reach our government policy of zero emissions in 2070. The study concluded that if you are not satisfied with public transport, it is our responsibility to buy a new personal electric vehicle for private transport. Ultimately the study reflected that post purchase behaviour helped to build security and comfort zone among the users. It may be the disadvantage that the lack of electrical energy in the future and the development of new charging stations is a close problem. Recycling or disposal of Lithium batteries are the things that increase trouble and inconvenience we will face in the future.

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1. ntegrating the "E" in Public Transport
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 3. for Electromobility



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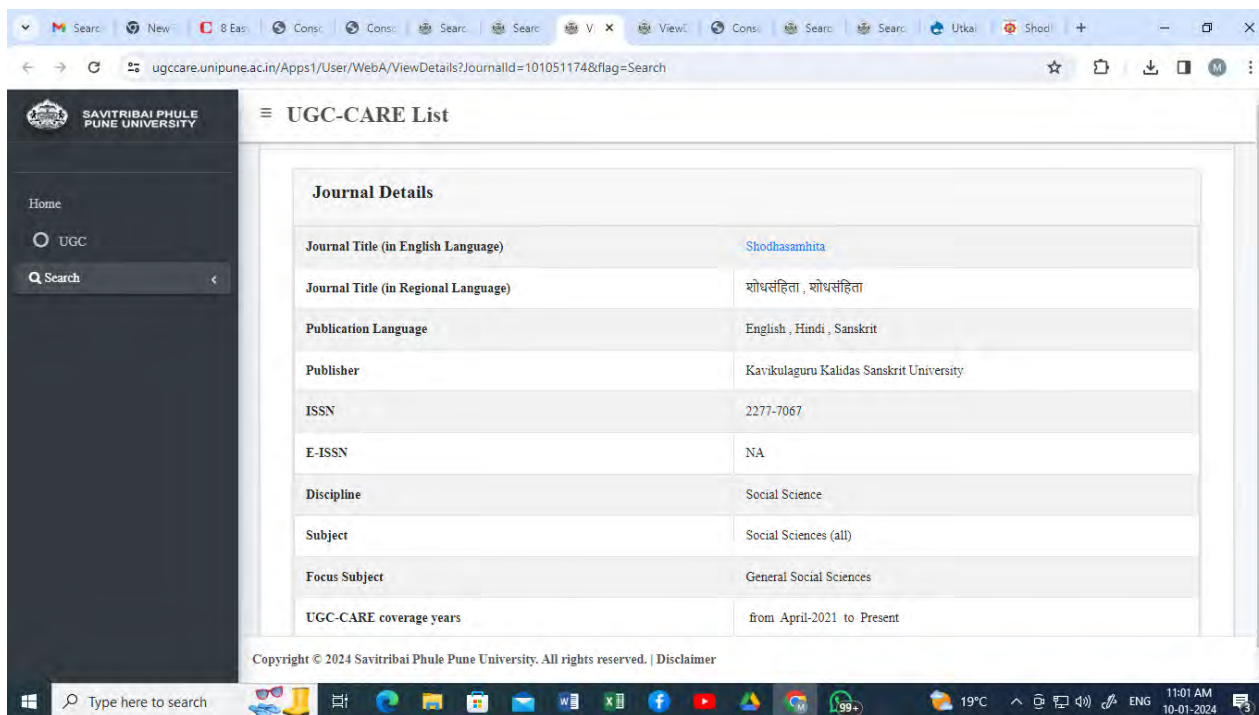
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Journal Paper No.: 71

ROLE OF GOVERNMENT OF INDIA IN THE DEVELOPMENT OF MSME SECTOR		
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ISSN: 2277-7067		Indexed in UGC care list
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Abstract

Micro, Small and Medium Enterprise (MSME) is base of Indian Economy. Growths of MSMEs are required to make strong Indian Economy. This study focused on growth of MSME sector and their participation in Indian Export. Role of Indian Government in the growth and modernization of MSMEs is also part of this study. Government of India had taken some measures to develop MSMEs. MSMEs are trustworthy due to its distribution, its small size, the use of indigenous technologies in particular, the intensity of employment and its suitability for rural areas with limited investment. MSME provides great job opportunities in many developing countries. MSMEs require lower investment than Large Scale Industries but also contribute to industrial development in rural and remote areas. Moderate Industrial Growth is one of the most important features of the MSME Sector.

Keywords: Growth of MSME, Government measures to develop MSME sector, Importance of MSME in Indian Economy.

Introduction

The MSME sector has done extremely well and has enabled our country to achieve a wide range of industrial growth and diversity. With its low cost structure and high number of employees, the MSME sector has made significant contributions to job creation and the development of rural industries. The industry is well suited to build on our traditional strengths and knowledge, with a combination of technology, finance and new marketing strategies. Government promotion and protection policies have ensured the presence of the sector in a wide range of products, especially in consumer goods. However, the problem for the sector has been a lack of funding, technology and marketing.

Objectives of the Study

- 1) To study about the growth of Micro, Small and Medium Enterprises in India.
- 2) Find out the role of Government in the development of MSME sector.
- 3) To study the performance of MSME in Indian Economy.

Definition of Micro, Small and Medium Enterprises (MSME)

- A new revised phase of the MSME process was announced under Aatma Nirbhar Bharat Abhiyan, on 13 May 2020. It came into effect on 1 July 2020. As per the previous division of MSME under the Small, Medium and Medium Enterprise Development Act (MSMED)



of 2006. Production business is defined in terms of investment in Plant & Machinery and entities engaged in providing or providing services are defined in terms of investment in machinery. Now there will be no difference between the manufacturing sector and the services.

- The new categories of micro, small, and medium enterprises are:
 - 1) A Micro business, where investment in plant and machinery or equipments does not exceed one crore rupees and turnover do not exceed five crore rupees;
 - 2) Small business, where investment in plant and machinery or equipments does not exceed ten crore rupees and turnover do not exceed fifty crore rupees; and
 - 3) Medium business, where investment in plant and machinery or equipments does not exceed fifty crore rupees and turnover do not exceed two hundred and fifty crore rupees.

Review of Literature

Shrimant M. Birajdar, In his study “A Study of the Small Scale Industries in Economic Development in Kolhapur District”, 2011, he explained that Small Industries Play a Vital Role in the Development of the National Economy. Small business has emerged as a strong and dynamic economic sector. But Small Businesses face many financial problems, raw materials supply, power shortages, old technologies, low energy consumption. To improve the SSI status, Government must provide more focused policies. (Shrimant Birajdar 2011)

Drs. Fred Appiah Fening, in his research paper, Impact of Quality Management Practices on the Performance and Growth of Small and Medium Sized Enterprises (Smes) in Ghana, he offered his view that if firms applied quality management practices, it could have a significant impact. in the performance and growth of SMEs (Dr. Fred 2012)

Dr. Gaurav Lodha, stated in his study, “Small Scale Industries in India: An Evaluation of Productivity in the Post-Liberalised Scenario”, 2012, that Small Industries are the backbone of the Indian Economy but SSI units are facing illness. Improving the status of SSI units The Indian government is making efforts but not enough. Additional efforts are needed to upgrade the SSI. (Dr. Gaurav Lodha 2012)

Subrahmanya K C and Pavan K U, say in their study, "The Importance of Small Industries in the Development of the Indian Economy" that the SSI plays a vital role in the country's growth. SSI contributes about 40% of the total industrial value added to the Indian Economy. The SSI sector creates job opportunities in our country. As Small Industries need more workers. The Small Industries also contribute significantly to the export sector. (Subrahmanya K C & Pavan KU 2013)

M. R. Narayana, “India's Small Industrial Competition Decisions”, emphasizing the availability of skilled workers is one of the factors that determine competition. (M R Narayan 2004)

Singh, Rajesh Kr; Garg, Suresh Kr; Deshmukh, S G, “Comparative Study on Strategies of Indian Small, Medium and Large Scale Organizations”, 2007. This research has highlighted the importance of R&D, IT application and staff training. This study addresses the key factors in investing in employee training and employee well-being. (Singh,Rajesh Garg, Suresh Deshmukh 2007)



Geetendar Gill, revealed in his research on the growth of small industries in India before and after independence. Also, he talks about how independence affects the economic and technological efficiency and elemental production of Small Industries. The researcher highlighted the importance of Small Industries in the Indian Economy. Small Scale Industries provide a large number of jobs. (Geetendar Gill, 2010)

S. Gurusamy, he said in his research that Small Industries are a source of fast and permanent job opportunities. Small Scale Industries are instrumental in equitably distributing the country's income. Small-scale industries leading to urban sprawl and economically backward regions. In developing countries the resources are limited, and the population is growing rapidly, and as a result, the country's economy is dependent on Small Industries. But in India Small Industrial Industries face many challenges. The researcher is trying to analyze the problems of Small Industrial Units in the Industrial Estates of Tamil Nadu. In particular the Emerging Industries are facing problems such as: raw materials, finance, small-scale production, infrastructure, power supply, management and training, transport and marketing. (S. Gurusamy, 1994)

K. A. Michae, discusses the different types of Small Scale industrial units and analyzes the functionality and prospects of the Small Scale industrial units in Tiruchirappalli. The researcher studied the problems the small industry units face and policy strategies to improve the performance of SSI units. (K. A. Michael 2010)

D. Kalaiselvan, analyzes the performance of Small Industries in terms of investment, manufacturing, energy efficiency, profitability, profitability and employment. The researcher finds a link between the social, cultural and economic factors and the growth rate in the formal and informal sector. (d. Kalaiselvan, 2009)

Thamil Pavai, highlighted the problems and prospects of the Small Industries and their socio-economic background in selected areas. (Thamil Pavai, 2006)

Baharul Islam Laskar, he explains in his research that Small and Rural Industries are important in terms of employment opportunities, equitable distribution of national incomes, equitable regional growth and development in rural and urban areas. But these industries are facing many problems related to finance, management and marketing. Developing small and medium enterprises Government policies play an important role. (B.I.Laskar, 2009)

D. Muthukrishan, says in his research, that Small and Medium Enterprises contribute significantly to the national and national economy. Although MSME is facing financial difficulties industrial production is growing. The industrial sector contributed significantly to the country's GDP with a growth rate of 49 percent in 2008-09 with a growth rate of 11 percent. The researcher had provided a list of major industries in India. Also, he mentioned various plans to develop the MSME industry in India. (D. Muthukrishan, 2011)

Sudhir Pande, emphasizes in his research on the terms of Small, Medium and Medium Enterprises. The researcher demonstrates the tendency to produce, employ and export small and medium enterprises. He also discussed the problems facing the industry and the solution to the problems. (Sudhir Pande, 2012)



V. Srinivasakumar, read on the growth of small and medium enterprises as well as the challenges facing the industry and Government policies for industrial development. The researcher learned about the contribution of small and medium enterprises to GDP, job creation, regional development and the Indian economy. (V. Srinivaskumar, 2010)

Siva Nageswara Rao, emphasized the development of small and medium enterprises during the Five Year Plan. He pointed out the problems of smaller units that reduce their ability to compete and grow. (Siva Nageswara Rao, 2012)

Government measures to develop MSME Sector

Udyam Registration: The existing and prospective entrepreneurs file their registration online on Government portal: <http://udyamregistration.gov.in>

Food products, Textile, Apparel, Construction Activities and Construction of Building are the main industrial sectors of registration. Urban Street vendors also included in this list. Retail and Wholesale Traders are allowed to be register on Udyam Registration Portal.

MyMSME: This is web-based application module. This can also access through a mobile app. The office of Development Commissioner (MSME) has launched this app to facilitate the enterprises to take benefit of various schemes.

Direct Benefit Transfer (DBT): All social welfare and subsidized programs of the Government of India are submitted under Direct Benefit Transfer (DBT). Improves cash flow system, easy and fast cash flow and ensures accurate targeting of beneficiaries and reduces fraud and duplication.

Digital Payment: The Indian government is making efforts to develop a small financial economy and provide a digital payment facility for all Indian citizens in a convenient way. The MSME Department has taken many steps to digitally empower the entire MSME ecosystem. The ministry and its affiliated offices received the successful launch of the 'Digidhan Mission'. All offices of the Department of Small, Medium and Medium Enterprises, including affiliated digital offices. At MSME registered under UAM, efforts have been made to spread awareness about the ease and benefits of different payment methods such as BHIM, UPI and Bharat QR code.

MSME SAMADHAAN : This portal helps Small and Medium Businesses to file online complaints about their delayed payments.

MSME SAMBANDH: The MSME Department launched the “MSME-SAMBANDH Portal” on 8 December; 2017. The site helps to monitor procurement through Central Government Ministries, Departments and Intermediate Enterprises (CPSEs) and enables them to share a list of required products / services from MSEs.

MSME SAMPARK: The job site called “MSME SAMPARK” was launched by the Honorable President of India on 27.06.2018. This portal is a digital platform where job seekers and employers can sign up for lucrative deals. CVs are distributed to employers and tasks are provided.

CHAMPIONS: Launched by the Honorable Prime Minister on 1 June 2020, it is an ICT-based technology program to make smaller units larger by assisting and holding hands. The portal not only helps MSMEs in this situation, but also provides guidance on seizing new business opportunities.



AATMANIRBHAR BHARAT ABHIYAAN: Under this, the priority is given to the MSME sector. Multiple package allocated to MSME; various announcements have been made under the Package. In addition to the existing credit-related programs, the Government of India has announced a Credit Assurance Program for the underlying MSMEs. To create the effect of economic recovery Government started the Self Reliant India Fund (SRI Fund). The purpose of the Self Reliant Fund is to meet the growing demand for MSME funds.

Growth and Performance of Micro & Small Scale Industries

National Small Industries Corporation (NSIC) Ltd

National Small Industries Corporation (NSIC) Ltd. was established in 1955 by the Government of India with the aim of promoting, assisting and encouraging the growth of small industries in the country. NSIC continues to be at the forefront of industrial development across the country with its various programs and projects to assist MSMEs in the country. The core functions of the Organization are to promote, assist and encourage the growth of small and medium enterprises in the country, generally in business. Provides a variety of support services for small and medium enterprises by providing their various needs in the raw materials sector; product marketing; credit rating; technology acquisition; adoption of modern management systems, etc. The NSIC directly implements a variety of programs by a dedicated team of experts at all levels and operates with 157 offices located throughout India and one office in Johannesburg (South Africa). National Center for Small, Medium and Medium Enterprises (NIMSME), Hyderabad Enterprise promotion and entrepreneurship development being the central focus of Ni-MSME's functions, the Institute's competencies converge on the following aspects: -

- i) Enabling enterprise creation.
- ii) Capacity building for enterprise growth and sustainability.
- iii) Creation, development and dissemination of enterprise knowledge.
- iv) Diagnostic and development studies for policy formulation.
- v) Empowering the under-privileged through enterprises.

Contribution of MSME in Indian Economy

MSME plays an important role in expanding businesses in India. Small Scale Industries produces a wide range of products and services to meet the needs of the domestic and global market. As per the data available from the Central Statistics Office (CSO), the Department of Statistics and Program Implementation MSME sector contribution to Gross Domestic Product (GDP), is as follows:

Table no. 1. Contribution of MSMEs in Indian Economy at current price.

Year	Total GDP	Share of MSME in GDP (in %)
2011-12	8736329	30.00
2012-13	9944013	30.40
2013-14	11233522	30.20
2014-15	12467959	29.70



2015-16	13771874	29.48
2016-17	15391669	29.25
2017-18	17098304	29.75
2018-19	18971237	30.27

(Source: MSME Annual Report 2018-19 and 2020-21)

Above table shows that MSMEs contribution in the GDP of India is an Average 30%. So Micro and Small Scale Industries are very much important in Indian Economy.

Small Industries Development Bank of India (SIDBI)

SIDBI was established by an Act of Parliament, as the supreme institution for the promotion, financing and development of small-scale industries and for co-ordinating the activities of other institutions engaged in similar activities. It came into effect on April 2, 1990. SIDBI extends direct / indirect financial assistance to SSIs, assisting the entire small and medium enterprise sector across India. A variety of services, including financial support, extended support and advertising, are made available through appropriate direct or indirect aid schemes for the following purposes:-

- Setting up of new projects
- Expansion, diversification, modernization, technology upgradation, quality improvement, rehabilitation of existing units
- Strengthening of marketing capabilities of SSI units.
- Development of infrastructure for SSIs and
- Export promotion.

Table No. 2. Performance of MSME Sector: Employment

Broad Activity Category	Estimated Employment in 2021-22 by MSME in India (in lakh)	Share of MSMEs in total employment in India (%)
Manufacturing	360.41	32
Trade	387.18	35
Other Services	362.22	33
Electricity	0.07	0
All	1109.89	100

(Source: MSME Annual Report 2021-22)

Above table shows that employment of MSME sector was remarkable, more than 30% employment generation estimated in Manufacturing, Trade and Service sector in India.

Export Promotion (Training Programmes on Packaging for Exports)

The DC Office (MSME) has been organizing specialized training programs in the packaging of MSE units through office offices namely MSME-DIs in collaboration with the Indian Institute of Packaging (IIP), Mumbai and other similar institutions since the year. 1979. this training program to educate MSE Entrepreneurs about scientific packaging techniques, the latest design technology



of packaging, to improve their packaging standards and to highlight the importance of packaging in advertising.

Reservation/De-Reservation of Products for Manufacture in the Micro and Small Enterprise sector:

To developing sub-units nationwide The Special Product Retention Policy on SSI (now MSE) was introduced in 1967. The development of economic well-being by increasing employment, productivity and reducing industrial inequality are the objectives of the booking policy. Currently only 20 items are reserved for production only in the small and medium enterprise sector.

Conclusion:The Government of India supports Small, Medium and Medium Enterprises for their growth and performance improvement. The MSME sector has great potential for growth due to the following factors: Less Capital Intensive, Extensive Promotion and Government Support, Funding and Subsidies, Employment Generation, Purchasing Assets, Staff Training, Technical and Management Skills, and Export Promotion

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WATER RESOURCES MANAGEMENT IN INDIA– A CALL OF THE FUTURE

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Abstract:

Water is essential for socio-economic development and for maintaining healthy ecosystems. Properly managed water resources are a critical component of growth, poverty reduction and equity. The livelihoods of the poorest are critically associated with access to water services. However water is only one of a number of vital natural resources and it is imperative that water issues are not considered in isolation. The growth of human population combined with the irregularity in precipitation and water availability may restrict further the access to water in certain regions of the world. This problem is made more severe by anthropogenic activities that affect its quality.

With higher rates of urbanization, increasing demand for drinking water will put stress on existing water sources. Feeding a planet of 8 billion by 2030 will require producing more food with less water and through improved water efficiency in agriculture. Energy demand will more than double in poor and emerging economies in the next 25 years and hydropower will need to be a key contributor to clean energy production. Many a time this five-letter word (Water) has become a hot topic for discussion in both political and geographical aspects. May be in the form of flood or drought, it has occupied the headlines in newspapers. In both the cases (Flood/drought), it hampers the existence of life.

In one case, life gets threatened due to surplus of more water while in the other case life suffers a lot due to its scanty presence. Therefore it is clear that both scarcity and immensity of water is a great threatening to the living world.

Thus the water resource should be managed for, not to bring water scarcity and also to avoid life-threatening floods. Floods and droughts will continue to threaten farmer livelihoods and lowland economies. Besides the needs for these human activities we have to ensure that the environmental water flows required maintaining ecosystems are also maintained.

Water Resources Management aims at optimizing the available natural water flows, including surface water and groundwater, to satisfy these competing needs. Adding uncertainty, climate change will increase the complexity of managing water resources. In some parts of the world, there will be more available water but in other parts, including the developing world, there will be less.

The mounting challenges posed by the changing demand for and supply of the resource highlight the importance of water in any development and growth agenda. The ability of developing countries to make more water available for domestic, agricultural, industrial and environmental uses will depend on better management of water resources and more cross-pectoral planning and integration. With water security declining in many parts of the world, strengthening the resiliency



of the poorest countries and populations to climate change impacts becomes crucial, not only to ensure future water supply but also to combat food and energy price volatility.

Key: Water resource management, Optimum utility of Water

Introduction:

Groundwater is one component of the earth's water cycle. The water cycle, called the hydrologic cycle, involves the movement of water as water vapor, rain, snow, surface water and groundwater. Groundwater is a priceless resource lying beneath most of world's land surface. About 55 % of rural global population relies on groundwater for a household water supply. Reliance on groundwater continues to increase in rural because of the steady increase in livestock population's water requirements for daily lively hood. The vulnerability of groundwater overuse and water quality degradation is often misunderstood. This study provides basic information about how the resource occurring below the ground surface can be utilized efficiently through the construction of a dug well. With this information, you can use and protect groundwater so that current and future generations can depend on this valuable resource. Rapid growth in groundwater use is a central aspect of the water story, especially since 1950. With the rise of the tube well and pump technology, groundwater use soared to previously unthinkable levels after 1950.

Community Ecologies:

At less than 100 km³/year, groundwater use is a quarter of total water withdrawals but just 1.5% of the countries' annually renewable freshwater supplies, 8.2 % of annually renewable groundwater, and 0.0001 % of global groundwater reserves estimated to be between 7-23 million km³. Yet its contribution to human welfare is huge in five distinct types of groundwater ecologies (GWCES) based on intensive groundwater use, each embodying a unique pattern of interaction between socio-economic, demographic and ecological variables, and each presenting a distinctive groundwater management challenge.

Habitat support:

Groundwater has supplied water in urban and rural settlements, around the world. According to estimate, over half the countries' population relies on groundwater as a drinking water supply. Management of this GWCES presents unique challenges since, due to urbanization, the population of a habitat generally grows faster than its geographic span as villages grow into towns and then into cities.

Nonrenewable: Arid and semi-arid areas in the country have either fossil or limitedly renewable groundwater. Virtual water imports, off-farm livelihoods, shifting and reduction in agricultural areas, wastewater treatment and reuse, desalination are elements of strategies used to ease pressure on fossil groundwater.

Wealth-creating: In recent decades, groundwater has become increasingly important in meeting water needs of industries and industrial agriculture. Few, large and identifiable users, use groundwater as a factor of production, attract and support scientific and technical research for better management & use of the resource .



Livelihood supporting: The largest growth in groundwater use has occurred in sustaining crop and livestock farming which is means of lively hood of billions of poor people in developing economies. In India, intensive groundwater use occurs in the Ganga basin with excellent alluvial aquifers with abundant recharge; but it also occurs in southern peninsular India dominated by hard rock aquifers with low storage coefficients. The Minor Irrigation Census carried out by Government of India excluded Gujarat, Maharashtra, Karnataka and Tamilnadu ,& placed net groundwater irrigated area at 30.13 million hectares 10 years ago (GoI 2001). In totality, in 2004, groundwater irrigated area in Asia is more like 85-90 m ha & global irrigated area is more likely to be close to 300 than 200 m ha. 8.5 Billion People in India, 68% live on agriculture as their main occupation. Seasonal rains, partially meet the requirements and the rest of the year is dry in most of the country. Ground water is therefore an important resource which provides over 70% of rural drinking water supply and about 50% of water used for irrigation. About 67% of India is occupied by hard rock terrain and about 30% of the hard rock area falls within semi-arid, drought-prone zone receiving less than 500mm rainfall per year.

Government arranges for supply through Water Tankers or pipe line to supply drinking water but the farmer is condemned to be a permanent dry-land farmer, totally dependant on rain. If the rains fail, the crop fails & *In past 3 years over 2,500 dry-land farmers have committed suicide in this part of India because they could not repay the Bank's loan taken for purchasing seeds and fertilizers.* During past 35 years, the Governments of different States in India have taken up extensive drilling/ digging programs for supplying drinking water to villages. Drinking water supply wells in villages are typically of 4 meters diameter and 60 meters depth. The cost of dug well with hand pump is about 12000 Rs. Getting water supply for domestic use is a basic human need and providing good quality drinking water to citizens has top-priority in National Water Policy. It is not therefore customary to calculate benefit / cost ratio on this investment by Government. However, the benefits have been found to be much more than the costs, as given below:

Cost of bore well and hand pump per village: 12000 Rs

Interest & Depreciation 15%: Repairs 10%

One dug well usually provides drinking water for 200 people in 40 families. The running cost of the bore well facility is about Rs 25.0 per person per year. If the population of a village is more, say 1000 people, the village gets five dug wells.

Before the well in the village was dug, 40 women of the village had to spend at least 2 hours per day, for 360 days in the year, to bring water from a distant, polluted water source. If one working day for a woman is 8 hours work, this is equivalent to 3600 working days per year. All these working days could be saved and used in gainful employment, which is equivalent to RS 7,200 per year, at the rate of 20 Rs / woman/ day. Additional, benefits are health of the villagers, reduced mortality and morbidity, resulting in more working days and more income per person per year. Dug well and a hand pump is therefore a low cost, effective solution to the problem of drinking water supply to villages.



Irrigation:

15% of the cultivated area receives canal water from large dams on rivers originating in the high rainfall, hilly terrain in the western mountain range lying parallel to the western coast, flowing through semi-arid regions in peninsular India.

In the remaining farmlands, ground water wherever available, is the only source for irrigation and for domestic use by people and cattle.

Ground water occurs as shallow ground water within 12 to 15 meters depth, which is tapped by digging open wells having 4 to 6 m diameter. Economics of irrigation from ground water depends upon

- (1) Obtaining max. possible supply from the dug well, as the farmer is the owner of ground water occurring in his farm.
- (2) Using efficient irrigation methods, like drip or sprinkler system, to obtain more crop per drop of ground water
- (3) Selecting suitable high value crops or horticulture depending upon the infrastructure and marketing facilities;
- (4) Arranging for timely repayment of loan, taken from the Bank either directly or through marketing cooperative society.

The cost of a dug well of about 4 m diameter and of 15 m depth in Deccan traps is around 12000 Rs. The excavation is cheaper but high expenses occur in building a masonry wall has to be built to support the strata. Dynamite blasting is often necessary. Submersible pump and control panel cost around 4000 Rs. Total number of irrigation dug wells proposed for recharge in 2011 is 4.45 million. Of which 2.72 million owned by small and marginal farmers and 1.73 million owned by other farmers. Average cost of recharge structure per well is Rs. 4000.

- The beneficiaries would be farmers having own well in their agricultural land.
- Provision has been made for 100% subsidy to small and marginal farmers and 50% subsidy to other farmers.
- The funding of the scheme will be done by Ministry of Finance through NABARD
- Before applying for a loan under this scheme, applicants should take a trial pit to ensure availability of sufficient water.

Eligibility	The applicant should be owner and cultivator of land Geologist certificate of feasibility.
Unit Cost	The unit cost of financing for a dug well is as per NABARD guide lines.
Margin	15% to 25%



Security	Mortgage of farm lands
Repayment	11 to 15 years including grace period of 23 months and payable annually

Some Banks active in agricultural financing also provide an ‘insurance scheme’ for failed wells. In case a well yields less than expected supply, the repayment period could be extended up to 15 years. Some Banks active in agricultural financing also provide an ‘insurance scheme’ for failed wells. in an average farm-size of two hectares, having loan for a dug well & pump is around Rs 25000, protective irrigation in two hectares for the **Kharif** crop of rainy season, **Rabbi** high value crop or vegetables in one hectare plot and summer irrigation (February to May) of a high value crop on half hectare plot, is sufficient to generate enough additional income to the farmer for repayment of Bank loan within 7 to 10 years. After the loan is repaid, the farmer enjoys the full additional income and improves his living standard.

The research study project lists the following best practices which are connected to the economics of using the resource.

1. Exploration & Assessment of Resource
2. Institutional financing for wells/bore-wells for small scale irrigation
3. Technology for Digging/Drilling of Wells.
4. Pumping technology
5. Utilization of pumped water for seasonal/perennial irrigation.
6. Marketing of agro-products.
7. Recovery of Institutional (Bank) Loans.
8. Monitoring of water quality & yields from wells.
9. Watershed management.
10. Artificial Recharge by encouraging participation of beneficiaries
11. Implementing pumping regulations.
12. Finding amicable solutions for conflicting interests of stakeholders.
13. Role of Women
14. Promoting Role of Ground Water in National Economy & National Water Policy.
15. Post Evaluation of Ground Water Development Projects

Scores of countries are over pumping [aquifers](#) as they struggle to satisfy their growing water needs, including each of the big three grain producers—China, India, and the United States. These three, along with a number of other countries where water tables are falling, are home to more than half the world’s people. There are two types of [aquifers](#): replenish able and non replenish able (or fossil) aquifers. Most of the aquifers in India are replenish able. When these are depleted, the maximum rate of pumping is automatically reduced to the rate of recharge. China & India have serious water shortages & survival is so critical. 21 million wells have been drilled in last 5 years lowering water tables in most of the country. In North Gujarat, the water table has fell approximately by 6 meters per year. Until recently all artificial wells were [pump less](#), hand-dug wells of varying formality, where they are dug & used today. Hand-dug wells are excavations with varying diameters dug with manual shovels to below the [water table](#) lined with [laid stones](#) or brick; to reduce both contamination and injuries by falling into the well.



Advantages:

- It is a cheap and low-tech solution to accessing [groundwater](#) in rural locations in developing countries, with community participation & can be excavated to 80 meters (250 ft).
- Low operational and maintenance costs, as water can be extracted by hand bailing.
- Hand dug wells can be easily deepened, if the ground water level drops, The yield of existing hand dug wells may be improved by deepening

Drawbacks:

- It is impracticality to hand dig wells in hard rock areas, they can be time-consuming
- Due to shallow aquifers, the well may be susceptible to fluctuations and contamination from surface water.
- Hand dug well construction generally requires the use of a trained well construction team, and the capital investment for equipment such as concrete ring moulds, heavy lifting equipment, well shaft formwork, motorized de-watering pumps, and fuel can be large for people in developing countries.
- Construction of hand dug wells can be dangerous due to collapse of the well bore, falling objects and asphyxiation, including from dewatering pump exhaust fumes.

Quality:

The quality of the well water can be significantly increased by

- Lining the well,
- Sealing the well head,
- Fitting a self-priming hand pump,
- Constructing a shed,
- Ensuring the area is kept clean and free from stagnant water and animals,
- Moving sources of contamination (latrines, garbage pits) and carrying out hygiene education.
- The well should be cleaned with 1% chlorine solution after construction and periodically every 6 months.
- Dug wells are susceptible to contamination, most of contamination occurs at the top of the water table. Chemical spills, septic wastes and animal wastes end up in water contamination. Drilled wells with sanitary seals are much safer as they draw water from deep into the water table.

Microorganisms :

Most of the bacteria, viruses, parasites, and fungi that contaminate well water comes from fecal material from humans and other animals. Common bacterial contaminants include E. coli, Salmonella, Shigella, and Campylobacter jejuni. Common viral contaminants include norovirus, sapovirus, rotavirus, enteroviruses, and hepatitis A and E. Parasites include Giardia lamblia, Cryptosporidium, Cyclospora cayetanensis, and microsporidia.



Chemicals:

Chemical contamination is a common problem with groundwater.

- Nitrates from sewage pose problem for children.
- Pesticides, dry-cleaning Carbon tetrachloride, Lead, Chromium from electroplating, Arsenic, Radon, and Uranium are carcinogenic
- Fluoride causes dental fluorosis in higher concentrations.
- Calcium and magnesium cause hardness.
- Iron and Manganese stain clothing and in plumbing, and can promote the growth of Iron and Manganese bacteria that can form slimy black colonies that clog pipes.

Mitigation:

- Cleaning of contaminated groundwater is very costly as effective remediation of groundwater is generally very difficult.
- Contamination of groundwater from surface and subsurface sources can usually be considerably reduced by correct centering the casing during construction and filling the casing annulus with an appropriate sealing material..
- Best practice for consumption considered for a newly constructed well water is to undergo chemical and biological testing on the well water. Treatment methods involve the filtration of the contaminants concerned, often with reverse osmosis to remove very small particles.
- A simple, effective way of killing microorganisms is to boil water to three minutes,
- A household well contaminated by microorganisms can initially be treated by shock chlorination using bleaching powder (CaOCl_2)

The investment for a properly designed and constructed well ensures

- Increased life expectancy of the well
- Reduced operating and maintenance costs
- A reliable and sustainable water supply as per needs and the aquifer capability
- Good quality water that is free of sediment and contaminants
- Ease of monitoring well performance

Environmental problems:

Soil salivation potential is a risk in choosing the place of water wells. Caused when the water table of the soil drops and salt begins to accumulate & in turn, begins to dry the soil out. Increased level of salt in soil can result in the degradation of soil and is harmful to vegetation. Methane Chemical compound that is the main component of natural gas. Low levels of methane in drinking water are nontoxic. When methane mixes with oxygen, it reduces Oxygen to low levels in a small space to explode. This is a danger in regards to the drilling and placement of water wells.

Choosing a Well Site:

Choice of well site affects its safety and performance. As you examine various sites, consideration has to be given to future development plans such as barns, storage sheds and bulk



fuel tanks & provincial regulations that dictate well location. Provincial regulations outline minimum distance requirements as follows. Equivalent imperial distances in feet are rounded up to nearest foot. The well must be:

- 10 m (33 ft.) From a watertight septic tank
- 15 m (50 ft.) From a sub-surface weeping tile effluent disposal field
- 50 m (165 ft.) From sewage effluent discharge to the ground
- 100 m (329 ft.) From a sewage lagoon
- 50 m (165 ft.) From above-ground fuel storage tanks
- 3.25 m (11 ft.) From existing buildings
- 12 m (40 ft.) From overhead power lines for all other well constructions
- 500 m (1,641 ft.) From a sanitary landfill, modified sanitary landfill or dry waste site

Possible contamination of well and the aquifer can be prevented by following considerations:

- Accessibility for cleaning, testing, monitoring, maintenance and repair
- Slope of ground surrounding the well to prevent any water ponding.
- The distance of slope from potential contamination sources such as septic systems, barnyards or surface water bodies
- The well is not housed in any building other than a bonafide pump house. vented to the outside to prevent any buildup of dangerous naturally occurring gases
- The well is not located in a well pit.

Well Design Considerations

Well design and construction details are determined after a test hole has been completed and the geological zones have been logged. There are many components to well design the driller must take into account. Decisions will be made about: Well depth, Type of well, Casing material, wall thickness, Intake design Formation seal Monitoring and preventive maintenance provisions.

Suggestions:

1. Setting & Development of a *National Rural Water resource development Authority, NRWRDA* a [professional non-profit trade association organization](#) to support [rural](#) and small water utilities & represent rural well water and wastewater utility members. Rural user to register for membership by filling form at Grampanchayat level. This association will provide training, technical assistance and source water protection assistance to the rural and small utilities. Govt. Of India will support through Planning & Assistance and state govt. authorities will implement the regulatory and legislative process.
2. To launch a public awareness campaign "*Boond boond shudh peyya jal*" will be a nationwide, awareness campaign designed for the drinking water industry. BBSPJ will be intended to promote a positive image to the public, focusing on the safety of drinking water and the expertise of the technical professional who ensure well-water quality.



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Journal Paper No.: 73

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Journal Title (in English Language)	Shodhasamhita
Journal Title (in Regional Language)	शोधसंहिता, शोधसंहिता
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ISSN	2277-7067
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Discipline	Social Science
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ROLE OF GOVERNMENT OF INDIA IN THE DEVELOPMENT OF MSME SECTOR

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Abstract

Micro, Small and Medium Enterprise (MSME) is base of Indian Economy. Growths of MSMEs are required to make strong Indian Economy. This study focused on growth of MSME sector and their participation in Indian Export. Role of Indian Government in the growth and modernization of MSMEs is also part of this study. Government of India had taken some measures to develop MSMEs. MSMEs are trustworthy due to its distribution, its small size, the use of indigenous technologies in particular, the intensity of employment and its suitability for rural areas with limited investment. MSME provides great job opportunities in many developing countries. MSMEs require lower investment than Large Scale Industries but also contribute to industrial development in rural and remote areas. Moderate Industrial Growth is one of the most important features of the MSME Sector.

Keywords: Growth of MSME, Government measures to develop MSME sector, Importance of MSME in Indian Economy.

Introduction

The MSME sector has done extremely well and has enabled our country to achieve a wide range of industrial growth and diversity. With its low cost structure and high number of employees, the MSME sector has made significant contributions to job creation and the development of rural industries. The industry is well suited to build on our traditional strengths and knowledge, with a combination of technology, finance and new marketing strategies. Government promotion and protection policies have ensured the presence of the sector in a wide range of products, especially in consumer goods. However, the problem for the sector has been a lack of funding, technology and marketing.

Objectives of the Study

- 1) To study about the growth of Micro, Small and Medium Enterprises in India.
- 2) Find out the role of Government in the development of MSME sector.
- 3) To study the performance of MSME in Indian Economy.

Definition of Micro, Small and Medium Enterprises (MSME)

- A new revised phase of the MSME process was announced under Aatma Nirbhar Bharat Abhiyan, on 13 May 2020. It came into effect on 1 July 2020. As per the previous division of MSME under the Small, Medium and Medium Enterprise Development Act (MSMED)



of 2006. Production business is defined in terms of investment in Plant & Machinery and entities engaged in providing or providing services are defined in terms of investment in machinery. Now there will be no difference between the manufacturing sector and the services.

- The new categories of micro, small, and medium enterprises are:
 - 1) A Micro business, where investment in plant and machinery or equipments does not exceed one crore rupees and turnover do not exceed five crore rupees;
 - 2) Small business, where investment in plant and machinery or equipments does not exceed ten crore rupees and turnover do not exceed fifty crore rupees; and
 - 3) Medium business, where investment in plant and machinery or equipments does not exceed fifty crore rupees and turnover do not exceed two hundred and fifty crore rupees.

Review of Literature

Shrimant M. Birajdar, In his study “A Study of the Small Scale Industries in Economic Development in Kolhapur District”, 2011, he explained that Small Industries Play a Vital Role in the Development of the National Economy. Small business has emerged as a strong and dynamic economic sector. But Small Businesses face many financial problems, raw materials supply, power shortages, old technologies, low energy consumption. To improve the SSI status, Government must provide more focused policies. (Shrimant Birajdar 2011)

Drs. Fred Appiah Fening, in his research paper, Impact of Quality Management Practices on the Performance and Growth of Small and Medium Sized Enterprises (Smes) in Ghana, he offered his view that if firms applied quality management practices, it could have a significant impact. in the performance and growth of SMEs (Dr. Fred 2012)

Dr. Gaurav Lodha, stated in his study, “Small Scale Industries in India: An Evaluation of Productivity in the Post-Liberalised Scenario”, 2012, that Small Industries are the backbone of the Indian Economy but SSI units are facing illness. Improving the status of SSI units The Indian government is making efforts but not enough. Additional efforts are needed to upgrade the SSI. (Dr. Gaurav Lodha 2012)

Subrahmanya K C and Pavan K U, say in their study, "The Importance of Small Industries in the Development of the Indian Economy" that the SSI plays a vital role in the country's growth. SSI contributes about 40% of the total industrial value added to the Indian Economy. The SSI sector creates job opportunities in our country. As Small Industries need more workers. The Small Industries also contribute significantly to the export sector. (Subrahmanya K C & Pavan KU 2013)

M. R. Narayana, “India's Small Industrial Competition Decisions”, emphasizing the availability of skilled workers is one of the factors that determine competition. (M R Narayan 2004)

Singh, Rajesh Kr; Garg, Suresh Kr; Deshmukh, S G, “Comparative Study on Strategies of Indian Small, Medium and Large Scale Organizations”, 2007. This research has highlighted the importance of R&D, IT application and staff training. This study addresses the key factors in investing in employee training and employee well-being. (Singh,Rajesh Garg, Suresh Deshmukh 2007)



Geetendar Gill, revealed in his research on the growth of small industries in India before and after independence. Also, he talks about how independence affects the economic and technological efficiency and elemental production of Small Industries. The researcher highlighted the importance of Small Industries in the Indian Economy. Small Scale Industries provide a large number of jobs. (Geetendar Gill, 2010)

S. Gurusamy, he said in his research that Small Industries are a source of fast and permanent job opportunities. Small Scale Industries are instrumental in equitably distributing the country's income. Small-scale industries leading to urban sprawl and economically backward regions. In developing countries the resources are limited, and the population is growing rapidly, and as a result, the country's economy is dependent on Small Industries. But in India Small Industrial Industries face many challenges. The researcher is trying to analyze the problems of Small Industrial Units in the Industrial Estates of Tamil Nadu. In particular the Emerging Industries are facing problems such as: raw materials, finance, small-scale production, infrastructure, power supply, management and training, transport and marketing. (S. Gurusamy, 1994)

K. A. Michae, discusses the different types of Small Scale industrial units and analyzes the functionality and prospects of the Small Scale industrial units in Tiruchirappalli. The researcher studied the problems the small industry units face and policy strategies to improve the performance of SSI units. (K. A. Michael 2010)

D. Kalaiselvan, analyzes the performance of Small Industries in terms of investment, manufacturing, energy efficiency, profitability, profitability and employment. The researcher finds a link between the social, cultural and economic factors and the growth rate in the formal and informal sector. (d. Kalaiselvan, 2009)

Thamil Pavai, highlighted the problems and prospects of the Small Industries and their socio-economic background in selected areas. (Thamil Pavai, 2006)

Baharul Islam Laskar, he explains in his research that Small and Rural Industries are important in terms of employment opportunities, equitable distribution of national incomes, equitable regional growth and development in rural and urban areas. But these industries are facing many problems related to finance, management and marketing. Developing small and medium enterprises Government policies play an important role. (B.I.Laskar, 2009)

D. Muthukrishan, says in his research, that Small and Medium Enterprises contribute significantly to the national and national economy. Although MSME is facing financial difficulties industrial production is growing. The industrial sector contributed significantly to the country's GDP with a growth rate of 49 percent in 2008-09 with a growth rate of 11 percent. The researcher had provided a list of major industries in India. Also, he mentioned various plans to develop the MSME industry in India. (D. Muthukrishan, 2011)

Sudhir Pande, emphasizes in his research on the terms of Small, Medium and Medium Enterprises. The researcher demonstrates the tendency to produce, employ and export small and medium enterprises. He also discussed the problems facing the industry and the solution to the problems. (Sudhir Pande, 2012)



V. Srinivasakumar, read on the growth of small and medium enterprises as well as the challenges facing the industry and Government policies for industrial development. The researcher learned about the contribution of small and medium enterprises to GDP, job creation, regional development and the Indian economy. (V. Srinivaskumar, 2010)

Siva Nageswara Rao, emphasized the development of small and medium enterprises during the Five Year Plan. He pointed out the problems of smaller units that reduce their ability to compete and grow. (Siva Nageswara Rao, 2012)

Government measures to develop MSME Sector

Udyam Registration: The existing and prospective entrepreneurs file their registration online on Government portal: <http://udyamregistration.gov.in>

Food products, Textile, Apparel, Construction Activities and Construction of Building are the main industrial sectors of registration. Urban Street vendors also included in this list. Retail and Wholesale Traders are allowed to be register on Udyam Registration Portal.

MyMSME: This is web-based application module. This can also access through a mobile app. The office of Development Commissioner (MSME) has launched this app to facilitate the enterprises to take benefit of various schemes.

Direct Benefit Transfer (DBT): All social welfare and subsidized programs of the Government of India are submitted under Direct Benefit Transfer (DBT). Improves cash flow system, easy and fast cash flow and ensures accurate targeting of beneficiaries and reduces fraud and duplication.

Digital Payment: The Indian government is making efforts to develop a small financial economy and provide a digital payment facility for all Indian citizens in a convenient way. The MSME Department has taken many steps to digitally empower the entire MSME ecosystem. The ministry and its affiliated offices received the successful launch of the 'Digidhan Mission'. All offices of the Department of Small, Medium and Medium Enterprises, including affiliated digital offices. At MSME registered under UAM, efforts have been made to spread awareness about the ease and benefits of different payment methods such as BHIM, UPI and Bharat QR code.

MSME SAMADHAAN : This portal helps Small and Medium Businesses to file online complaints about their delayed payments.

MSME SAMBANDH: The MSME Department launched the “MSME-SAMBANDH Portal” on 8 December; 2017. The site helps to monitor procurement through Central Government Ministries, Departments and Intermediate Enterprises (CPSEs) and enables them to share a list of required products / services from MSEs.

MSME SAMPARK: The job site called “MSME SAMPARK” was launched by the Honorable President of India on 27.06.2018. This portal is a digital platform where job seekers and employers can sign up for lucrative deals. CVs are distributed to employers and tasks are provided.

CHAMPIONS: Launched by the Honorable Prime Minister on 1 June 2020, it is an ICT-based technology program to make smaller units larger by assisting and holding hands. The portal not only helps MSMEs in this situation, but also provides guidance on seizing new business opportunities.



AATMANIRBHAR BHARAT ABHIYAAN: Under this, the priority is given to the MSME sector. Multiple package allocated to MSME; various announcements have been made under the Package. In addition to the existing credit-related programs, the Government of India has announced a Credit Assurance Program for the underlying MSMEs. To create the effect of economic recovery Government started the Self Reliant India Fund (SRI Fund). The purpose of the Self Reliant Fund is to meet the growing demand for MSME funds.

Growth and Performance of Micro & Small Scale Industries

National Small Industries Corporation (NSIC) Ltd

National Small Industries Corporation (NSIC) Ltd. was established in 1955 by the Government of India with the aim of promoting, assisting and encouraging the growth of small industries in the country. NSIC continues to be at the forefront of industrial development across the country with its various programs and projects to assist MSMEs in the country. The core functions of the Organization are to promote, assist and encourage the growth of small and medium enterprises in the country, generally in business. Provides a variety of support services for small and medium enterprises by providing their various needs in the raw materials sector; product marketing; credit rating; technology acquisition; adoption of modern management systems, etc. The NSIC directly implements a variety of programs by a dedicated team of experts at all levels and operates with 157 offices located throughout India and one office in Johannesburg (South Africa). National Center for Small, Medium and Medium Enterprises (NIMSME), Hyderabad Enterprise promotion and entrepreneurship development being the central focus of Ni-MSME's functions, the Institute's competencies converge on the following aspects: -

- i) Enabling enterprise creation.
- ii) Capacity building for enterprise growth and sustainability.
- iii) Creation, development and dissemination of enterprise knowledge.
- iv) Diagnostic and development studies for policy formulation.
- v) Empowering the under-privileged through enterprises.

Contribution of MSME in Indian Economy

MSME plays an important role in expanding businesses in India. Small Scale Industries produces a wide range of products and services to meet the needs of the domestic and global market. As per the data available from the Central Statistics Office (CSO), the Department of Statistics and Program Implementation MSME sector contribution to Gross Domestic Product (GDP), is as follows:

Table no. 1. Contribution of MSMEs in Indian Economy at current price.

Year	Total GDP	Share of MSME in GDP (in %)
2011-12	8736329	30.00
2012-13	9944013	30.40
2013-14	11233522	30.20
2014-15	12467959	29.70



2015-16	13771874	29.48
2016-17	15391669	29.25
2017-18	17098304	29.75
2018-19	18971237	30.27

(Source: MSME Annual Report 2018-19 and 2020-21)

Above table shows that MSMEs contribution in the GDP of India is an Average 30%. So Micro and Small Scale Industries are very much important in Indian Economy.

Small Industries Development Bank of India (SIDBI)

SIDBI was established by an Act of Parliament, as the supreme institution for the promotion, financing and development of small-scale industries and for co-ordinating the activities of other institutions engaged in similar activities. It came into effect on April 2, 1990. SIDBI extends direct / indirect financial assistance to SSIs, assisting the entire small and medium enterprise sector across India. A variety of services, including financial support, extended support and advertising, are made available through appropriate direct or indirect aid schemes for the following purposes:-

- Setting up of new projects
- Expansion, diversification, modernization, technology upgradation, quality improvement, rehabilitation of existing units
- Strengthening of marketing capabilities of SSI units.
- Development of infrastructure for SSIs and
- Export promotion.

Table No. 2. Performance of MSME Sector: Employment

Broad Activity Category	Estimated Employment in 2021-22 by MSME in India (in lakh)	Share of MSMEs in total employment in India (%)
Manufacturing	360.41	32
Trade	387.18	35
Other Services	362.22	33
Electricity	0.07	0
All	1109.89	100

(Source: MSME Annual Report 2021-22)

Above table shows that employment of MSME sector was remarkable, more than 30% employment generation estimated in Manufacturing, Trade and Service sector in India.

Export Promotion (Training Programmes on Packaging for Exports)

The DC Office (MSME) has been organizing specialized training programs in the packaging of MSE units through office offices namely MSME-DIs in collaboration with the Indian Institute of Packaging (IIP), Mumbai and other similar institutions since the year. 1979. this training program to educate MSE Entrepreneurs about scientific packaging techniques, the latest design technology



of packaging, to improve their packaging standards and to highlight the importance of packaging in advertising.

Reservation/De-Reservation of Products for Manufacture in the Micro and Small Enterprise sector:

To developing sub-units nationwide The Special Product Retention Policy on SSI (now MSE) was introduced in 1967. The development of economic well-being by increasing employment, productivity and reducing industrial inequality are the objectives of the booking policy. Currently only 20 items are reserved for production only in the small and medium enterprise sector.

Conclusion:The Government of India supports Small, Medium and Medium Enterprises for their growth and performance improvement. The MSME sector has great potential for growth due to the following factors: Less Capital Intensive, Extensive Promotion and Government Support, Funding and Subsidies, Employment Generation, Purchasing Assets, Staff Training, Technical and Management Skills, and Export Promotion

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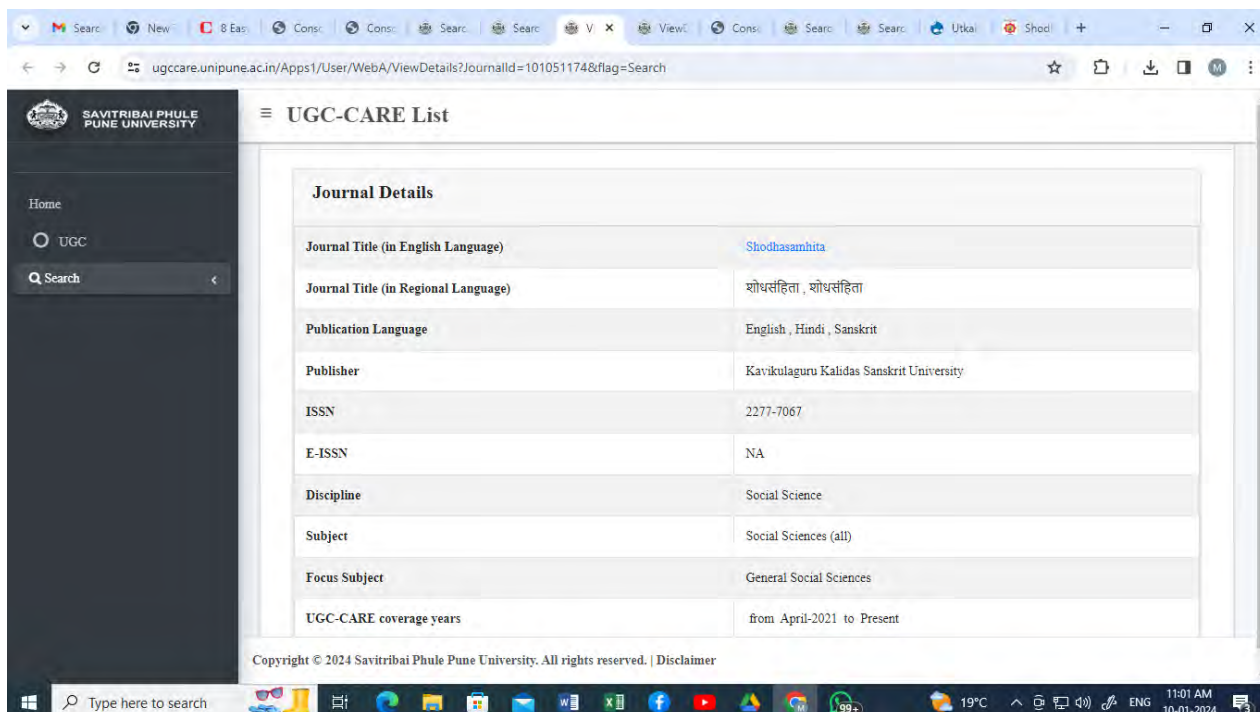
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A Study of the Importance of Personality in Workplace Representation

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The screenshot shows a web browser displaying the UGC-CARE List website. The page title is "UGC-CARE List". The main content area is titled "Journal Details" and contains the following information:

Journal Title (in English Language)	Shodhasamhita
Journal Title (in Regional Language)	शोधसंहिता, शोधसंहिता
Publication Language	English, Hindi, Sanskrit
Publisher	Kavikulaguru Kalidas Sanskrit University
ISSN	2277-7067
E-ISSN	NA
Discipline	Social Science
Subject	Social Sciences (all)
Focus Subject	General Social Sciences
UGC-CARE coverage years	from April-2021 to Present

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A Study of the Importance of Personality in Workplace Representation

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Abstract:

Person's personality states to his/her advent, characteristics, attitude, approach and conduct with others. Temperament is at the epicenter of how the persons intermingle with coemployee at workplace regularly. It deals a framework for deliberation on exists aspect like individual, and not identical others. Personality is tangled to an intricate set of systems at work in the intelligence. Understanding how people get it wrong can assist to improve relationships while doing the job. Personality determines the individual's negative and positive things. In a group, a member can give the task to know his or her ability for the work completion. Personality plays an important role at workplace, which impact on the various factors. The employee's personality at workplace matters more, which sets the example to the other employees in the organization. The creation of healthy environment in the organization, where the employees motivates. This motivation factors may leads to increase the productivity and hence helping in maximization of profit of the organization. The dimension of personality and its real appearance while working is a positive note. The expectations from the employees from the employer and their efforts for the betterment for the growth of the organization as well. The good personality of the employees make an impression on the various stakeholders. That also helps in the branding, goodwill in the market as per as organization is concern. It sets an examples to other employees of all levels in the organization ie from top to bottom in the hierarchy of the organization.

Keywords: *Intelligence, dimensions of personality, scales of personality, happiness, growth of organization*

Introduction:

Workplaces are concisely a gathering of individual human beings who have amalgamated to achieve certain explicit goals and objectives. Hence organization behaviour is behaviour of individuals at work. The basic building chunks of workplace are individuals who incline to act either in a group or individually. It is undoubtedly significant elements in shaping rendezvous in work eccentricity. The divergence in individual behavior is fundamentally due to dissimilarities in personality, as individuals differ from one another in their manner of responding to workplace environment. Communication and elasticity are noteworthy sides of existence a front-runner, and considerate the natures of employees can assist to advance together. It is the distinguishing sets of conducts, cognitions and emotions. While peoples are accomplishing their ease areas that can aid to fix the responsibilities which care relates. In case, a reclusive person develops additional extraverted on a specific work may be an indication that he or she upkeep about the work sufficient to step outside of ease area. Understanding personality, fellow employee's personalities is a requisite part of becoming a good manager. To know about nature helps to



decrease pressures in organization's atmospheres, nurture improved operational associations and development improved existences. The personalities matter at workforce. Personality's issue in worker's choice to stopover in the association is indefinite. Devising the correct natures for the work will result in a healthier work suitable and decrease the expanse of business. Moreover understanding group member's personalities will support to effort healthier with new persons. Members of the team must be able to collaborate and engage with one another. This does not always imply that persons with similar personalities get along well. There are various examinations and techniques that can be used to dig further into a person's background. Their personality and mannerisms, as well as their ability to contribute in the formation of better workplace teams. The better workplace team always fetch a good results. That boost the morale of the employees in the organization. The working atmosphere, work environment, best practices in the organization always the keeps the momentum up in the positive direction which add value in the various processes.

Objectives of the Study:

The basic and important objectives of the study are as follows;

- a) To study the dimensions of personality.
- b) To know about different types of personality.
- c) To investigate the linkage of bringing an individual's personality and ideals to work
- d) To find out the determinants of personality

Research Methodology:

This is undeniably a practical oriented paper, a combination of experience, practice and actual happenings at the work place. Hence author of this paper has endured an extensive study of literature and is rational with recent HR approaches. The main source of primary information is knowhow of industry and academia. The secondary data and basic primary pragmatic information has been collected from appropriate primary sources and farsightedly used to arrive at meaningful findings and prolific conclusion. Simple statistical tools, such as mean, average, tables etc., are used wherever necessary to right size and increase the trustworthiness of the information.

Significance of the Study:

Hence by virtue of this study, efforts are being made to understand the importance of personality in representation at workplace for benefits of employees. Hence it is must to have right candidate with appropriate personality in a healthy working environment along with healthy mind and likeminded colleagues. Hence there is always a need to have balance personality to lead a progressive life.

Statement of the Problem:

The dynamism and global competition has a lot more subsistence challenges with leadership tag. The innovative technology, management excellence, increased customer test and effective services in the changing environment are really great to get best results out of that. Personality traits like accomplishments can-do, assistance or headship positioning, amid others, play a significant role in job concert. Thus, looking to the societal need, researcher has made a sincere attempt, by virtue of this paper to focus on the importance of personality in representation at workplace



Literature Review; A Review on Importance of Personality in Representation at Workplace Dimensions of Personality

A variety of ideas and models have been used to define and restrain personality over the years. Specific theories aim to capture the overall dynamics of personality. The concept of distinct levels of consciousness is one of Freud's foundational ideas. The collective unconscious was added to Jung's idea of the unconscious. There is widespread agreement that there are five main aspects that can be utilised to describe cognitive and social behavior changes. The five dimensions are listed below.

S.No.	Dimension
1.	“Neuroticism”
2	“Extraversion”
3.	“Openness to Experience”
4.	“Agreeableness”
5.	“Conscientiousness”

Neuroticism: Organization always keep the healthy environment so that people working work enthusiastically with togetherness. That help in high morale of the employees. Neuroticism is a degree of touch and emotive mechanism. People having extraordinary stages of neuroticism remain responsive and fluently apprehensive by impetuses in its atmosphere.

Extraversion-introversion: The Extraversion was primarily concerned with social relationship. The introversion preoccupied with his own inner world of fantasy. The people working in the organization in the form of better team work to perform their duties in efficient manner to achieve the respective target.

Openness to experience: It is a level of profundity, breadth, and erroneousness in a person's mind and impulse for practices. Openness of people always trust among the employees in the organization. The transparency in the work culture always established mutual bonding among the various stake holders.

Conscientiousness: It is a degree of objective focused behavior and amount of control over impulses. To be conscious and act accordingly always add value to the personality. This will be useful for the people in the organization to keep the smooth functioning and keeping the healthy environment of the organization.

Types of personality:

Filling and Thinking:

The filling type individuals evaluate and make judgments in a more personal and subjective mode where as thinking type individuals in an impersonal and objective way. The thinking type people feel comfortable when decisions are based on logical reasoning and analysis. On the basis of Jung's typology, the managers could classified into one of the following types.

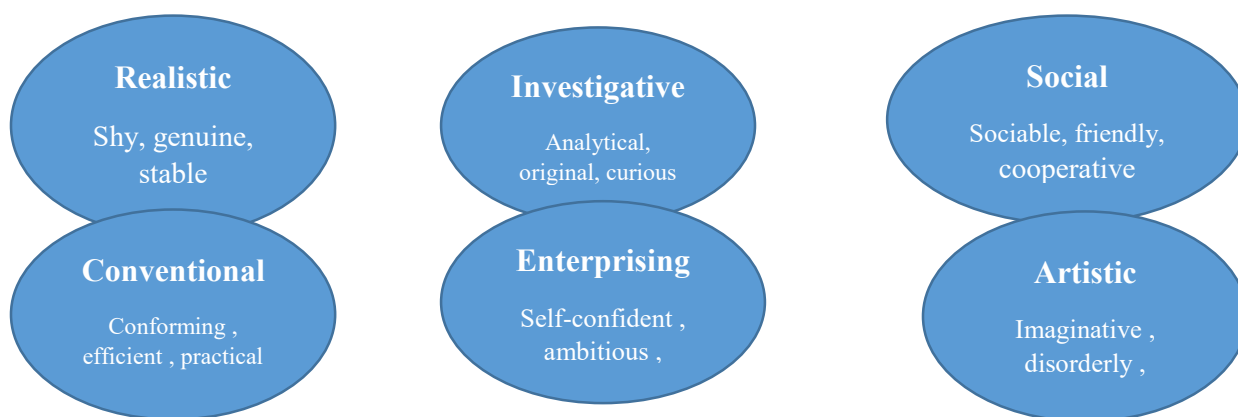
1. **Intuitive Feelers:** These type of managers are quite effective especially in group settings where new ideas are to be formulated. The idea generation which helps in improvising the product design, product look etc. Which helps in increase of sales and hence maximizes the profit.
2. **Sensational Feelers:** Managers with the predisposition are pragmatic. The manager has to keep the morale of the employees at high level. This will help in increase of the productivity/
3. **Intuitive Thinkers:** Managers with these orientation are the proactive change masters. The changes in the behavioral approach of the employees that keep the healthy environment in the organization. That fetches the result and achieve the target.
4. **Sensational Thinkers:** Such managers are seldom wrong with their facts and may prove dependable leaders. The leadership style of the manager must be at positive direction. That keep the momentum of the organization the keeps the things in the right direction.

Linkage of linkage of bringing an individual's personality and ideals to work

In the past establishments were apprehensive merely with nature as its key emphasis was to match individuals to explicit jobs.

Individual Work Appropriate

John Holland's personality-job-fit theory emphasises the work to counterpart job requirements with personality features. Holland describes six personality types and contends that job satisfaction and proclivity to leave are determined by how well individuals match their personalities to the job. According to the theory, when personality and occupation are in sync, satisfaction is highest and turnover is lowest.



Individual- Association Appropriate



If an organisation is dealing with a dynamic and changing environment and requires employees who can easily change tasks and move between teams. It is more important that employees' personalities match the overall culture of the organisation than specific job characteristics. People are drawn to and nominated by organisations that reflect their values, and they leave organisations that do not reflect their personalities.

Determinants of Personality

Following are some of the elements that influence one's personality:

Heredity - Factors that are determined after a person is born are referred to as heredity. The biological makeup of an individual's parents determines his or her physique, attractiveness, body type, complexion, and body weight.

Environment - The environment that an individual is exposed to throughout his or her formative years has a significant impact on his or her personality. Our personalities are shaped by the many cultures in which we were raised, as well as our family histories.

Situation - A person's personality evolves as a result of their current circumstances and conditions. When a person has sufficient savings, he will act differently, and when he is bankrupt, his behavior will immediately shift.

The personality of a person is determined by his or her looks, character, intelligence, beauty, efficiency, and style.

Findings:

A realistic person working in a realistic job is in a better situation than a realistic person working in an investigative job. A realistic person working in a social job is in the most incongruent situation imaginable. Different types of personality study help manager to systemize the work process. Personality enlargement mentors an individual and supports to make a mark of his/her own.

Conclusion:

There is an optimistic and noteworthy association amid extroversion and happiness; in other words, by accumulative the volume of extroversion, happiness will also be amplified. To know about the different types of personality help the managers in various ways. Increased the performance of the persons at work. Rather than dismissing personality traits, employers and employees should embrace this information in the work. People with very attractive personalities can win hearts of people in his /her acquaintance. The healthy environment in the organization that creates the values of the organization strong. Moreover the good personalities of the employees satisfies the stakeholders, build the branding of the organization.



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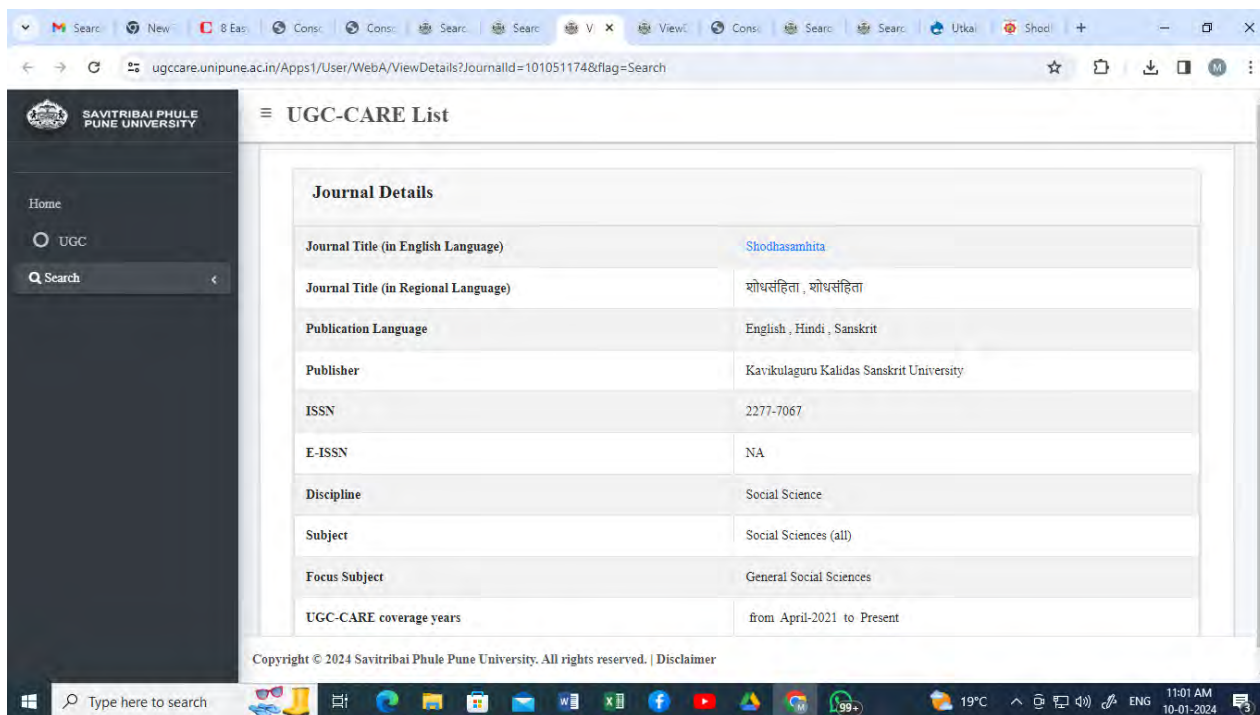
Journal Paper No.: 75

Library Facilities: Importance, Problems and Expectations

Author: Dr. Manoj Kulkarni	Year of Publication: 2021-22	Journal Name: Shodhasamhita - UGC Care Listed Research Journal Print Only
ISSN: 2277-7067		Indexed in UGC care list

Link of the Paper:

https://www.researchgate.net/publication/374628946_TEACHERS_ROLE_IN_MAINTAINING_QUALITY_OF_HIGHER_EDUCATION



The screenshot shows a web browser displaying the UGC-CARE List page for the journal 'Shodhasamhita'. The page title is 'UGC-CARE List'. The journal details are as follows:

Journal Details	
Journal Title (in English Language)	Shodhasamhita
Journal Title (in Regional Language)	शोधसंहिता , शोधसंहिता
Publication Language	English , Hindi , Sanskrit
Publisher	Kavikulaguru Kalidas Sanskrit University
ISSN	2277-7067
E-ISSN	NA
Discipline	Social Science
Subject	Social Sciences (all)
Focus Subject	General Social Sciences
UGC-CARE coverage years	from April-2021 to Present

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LIBRARY FACILITIES : IMPORTANCE, PROBLEM, AND EXPECTATIONS

Article · October 2023

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LIBRARY FACILITIES : IMPORTANCE, PROBLEM, AND EXPECTATIONS

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Abstract

A library is a treasure house of knowledge. A well- grazed library is an asset to the academy, council, or university. Each academe has a library of its own. . A library is a place where not only books but also magazines, journals, and journals are well grazed for the benefit of the compendiums. A library has always a studious atmosphere. It helps us develop a reading habit. Individual person-llibrary relation plays a vital part in academic, professional, and particular development. And so it is very important part of that organization. This study is focussing on various aspect of this same area like expectation of users, environment of library, Overall performance of the library, different issues or problems with library etc.

Keywords: Library, expectations, Importance, problems etc.

Introduction:

A library is a treasure house of knowledge. A well- grazed library is an asset to the academy, council, or university. Each academe has a library of its own. It's a boon for poor scholars. Information technology has helped in perfecting library installations. still, the functionality of the Internet won't negatively affect the significance of a library. A library is a place where not only books but also magazines, journals, and journals are well grazed for the benefit of the compendiums . Besides this bone can also get the entire atlas, Encyclopaedia etc. to know indeed the nanosecond detail of a thing. A library is a popular place in the academic class A well- grazed library is an asset to a academy, a council, or a university. a pupil or a anthology can increase his knowledge of different subjects by reading in the library during his prayer time. One can modernize one's knowledge by reading regularly in a library. piecemeal from dealing with the traditional published media libraries worldwide have been dealing with electronic coffers for a number of times now and they're frequently looked upon as an important conciliator between the ocean of information available online. A library has always a studious atmosphere. As we enter a library, we find ourselves girdled by books and compendiums . We see books of all kinds and sizes reposing in their separate places, and humorless compendiums eagerly devouring the contents of the books they've picked up from the shelves. What's further, all possible installations are handed to the compendiums . It's a encouragement to reading. It helps us develop a reading habit. Since its gates are open to all and sundry, to rich and poor, to professors and scholars, to scholars and lay-a-taste in books. In short, a library is a standing assignation to the public to come and read books as well as journals and diurnals. So pupil- library relation plays a vital part in academic, professional, and particular development.

Literature Review:

Tella, Owolabi and Attama (2009): Research has applied quantitative as qualitative approach. Sample units are students as staff together with those who work in the school library. The findings showed that students were satisfied with the library collections and services. However, their satisfaction would be enhanced if the school library had been networked with internet.

Kassim (2009) evaluated the library's performance by measuring the users' satisfaction with library services, infrastructure/place/space, collection/information. Sample size was 650 students. The results of the study revealed that the respondents were satisfied. Faculty members were more satisfied than other categories sampled.

Rehman, Shafique and Mahmood (2011) on user perception and satisfaction with reference services in university libraries of Punjab gathered a broad understanding of how users perceive the reference services they receive at Public Sector General University Libraries of the Punjab Province (Pakistan) and their satisfaction with these services. Sample size was 507. And here also results were same. i.e. sample units are satisfied with Library services and other attributes.

Adeniran (2011) : here also results were same that users were satisfied.

Keith, C.L. (2004) The impact media centres on academic achievements. From this weekend say that Institutes library act as media centre. And media Centre plays very vital role in academic achievements

Clarke, S. O. (1999) : Fundamentals of . The author told us that how libraries should be. What are requirements of library.

Committee Survey Report February 10, 2005: Library User Survey : Resources, Facilities and circulation services.

Martin, B.A. (1996) : of school library media Centre collections, expenditures, staffing, and services to student academic achievement. (Doctoral dissertation, Auburn University). The author talks about between the library facilities and the visitors, they are related with each other.

A Survey Report (2010) : The University of Newcastle Australia has done a survey on library customer satisfaction.

Library Philosophy and Practice (2008) : of school libraries in the Educational Development of Students: the Case of Novena University staff School, Kwale, Delta State, Nigeria.

A.G. NKHOMA WAMUNZA: Library Automation: The role and significance of library automation plans

Objectives:

The primary objective of the research work is to provide the library with a way to identify students' concerns. More specifically, the study aims to:

1. Find out the expectations of library users.
2. Analyze an environment maintained in the library.
3. Identify, prioritize, and manage the key issues affecting library visitors.
4. Allow the library's performance to be measured.
5. Provide users with the opportunity to communicate openly and honestly with the management team of the library about the library.

Research Methodology

The researcher seeks to collect the data through primary as well as secondary sources. The applied

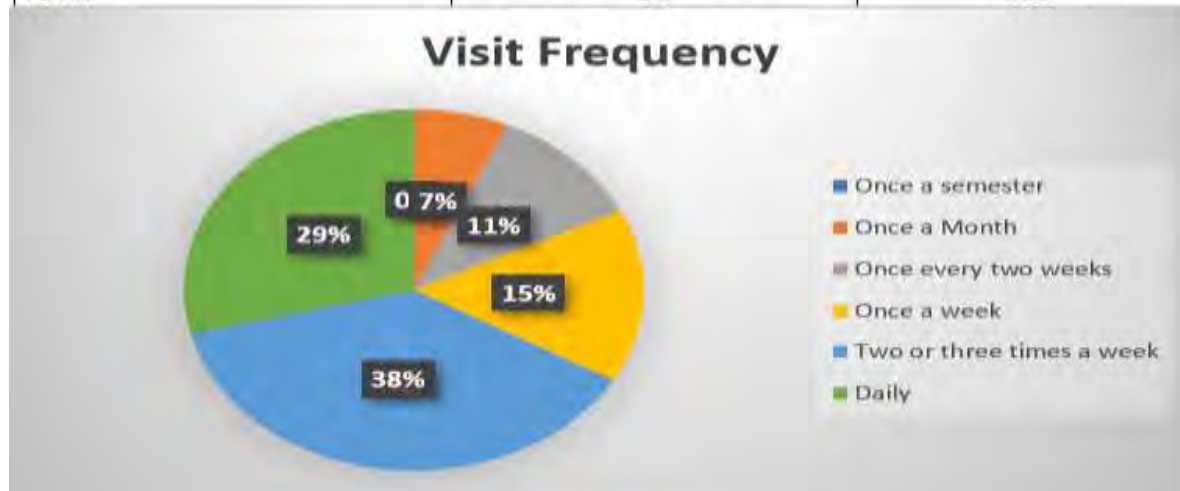
methodology for primary data is the use of structured questionnaires. For secondary data, the information is collected through Books, Research Journals, Magazines, and the Internet. The participants are the staff and students as users of the library. Total 50 questionnaires were distributed to the target group. The researcher got 45 filled questionnaires back. So Sample size for the study is 45. The method used for sampling is Random sampling.

Data Analysis:

Categories	Number	Percentage
Student	60	66.67
Teaching Staff	20	22.22
Non-Teaching Staff	10	11.11
Total	90	%

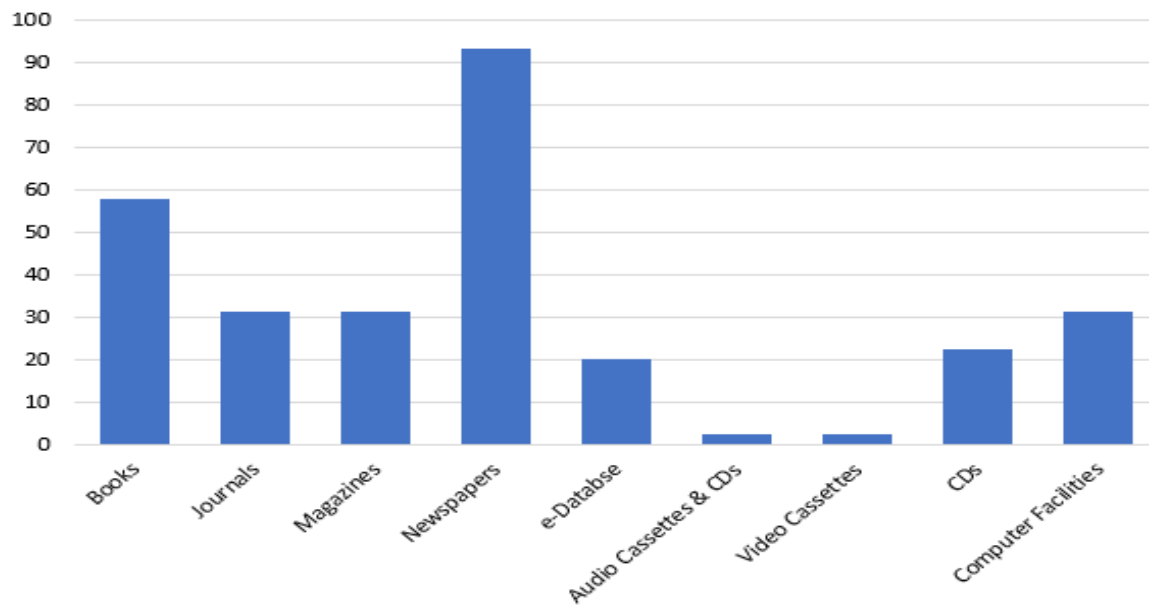


Parameter	Number	Percentage
Once a semester	0	0
Once a Month	6	6.67
Once every two weeks	10	11.11
Once a week	14	15.55
Two or three times a week	34	37.78
Daily	26	28.89
Total	90	100

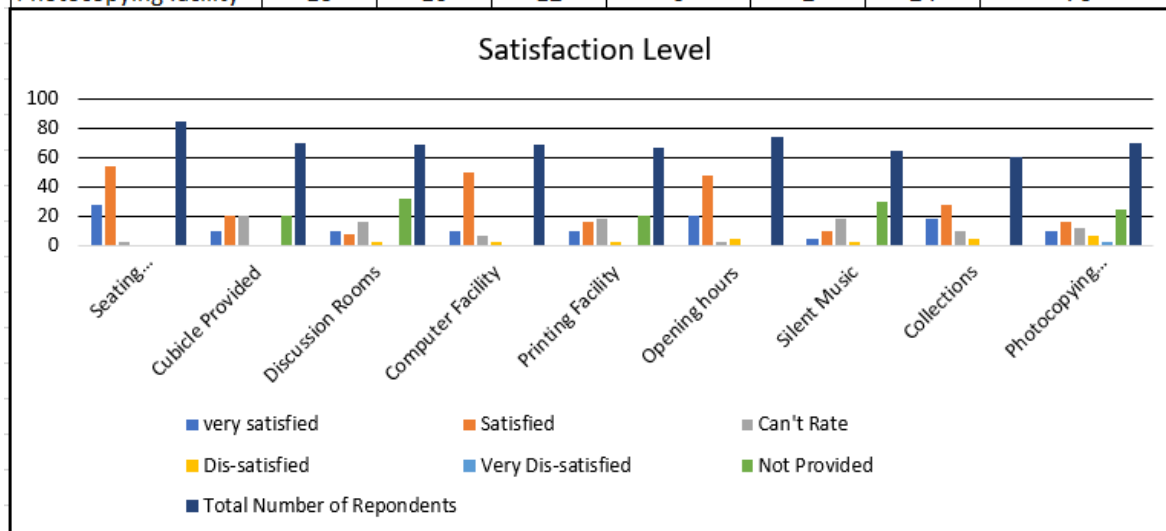


Parameter	Number	Percentage
Books	52	57.78
Journals	28	31.11
Magazines	28	31.11
Newspapers	84	93.33
e-Database	18	20
Audio Cassettes & CDs	2	2.22
Video Cassettes	2	2.22
CDs	20	22.22
Computer Facilities	28	31.11

Use of Library Facilities



Parameters	very satisfied	Satisfied	Can't Rate	Dis-satisfied	Very Dis-satisfied	Not Provided	Total Number of Repondents
Seating arrangements	28	54	2				84
Cubicle Provided	10	20	20			20	70
Discussion Rooms	10	8	16	2		32	68
Computer Facility	10	50	6	2			68
Printing Facility	10	16	18	2		20	66
Opening hours	20	48	2	4			74
Silent Music	4	10	18	2		30	64
Collections	18	28	10	4			60
Photocopying facility	10	16	12	6	2	24	70



Parameters	Number	Percentage
Always	32	35.55
Mostly	44	48.89
Sometime	12	13.33
Never	2	2.22
Total	90	100



Findings:

When evaluating the results, the researcher identified the following significant findings:

1. Analysis of the first question tells us that there are three categorical respondents. These are students, Teaching Staff, and Non-Teaching Staff. The major contribution is of the student category (66.67%). Then teaching staff (22.22%) and then nonteaching staff (11.11%)
2. Researcher took the data about the visit frequency of the respondent.
3. Majority of users are visiting a library two or three times a week. The respondent category that falls under this is teaching staff.
4. Most users visit a library on daily basis. (28.89%) users are visiting on daily basis. Most of the daily visits have the purpose of newspaper reading.
5. For the next step the researcher has collected the data on the basic facilities of the library. And the utilization of these facilities by the users.
6. With respect to the utilization factor books stands at 2nd position. Journals, Magazines and Computer facilities are important to them but at third position. Only 31.11% that is 14 out of 45 visits to the library for these three facilities.
7. The most important is the newspaper. Newspapers is having the highest utilization. 42 out of 45 i.e 93.33% of users visit the library for newspaper reading.
8. For the further part of the research, the researcher has collected data about the satisfaction level of users regarding the basic facilities in the library and the facilities provided to maintain a good environment in the library.
9. Researcher has found that on average the respondents are satisfied with the facilities which are generally provided in every library. Such as sitting arrangements, Computer facility, opening hours, and different collections like Books, Journals, Magazines, newspapers, e-database, and CDs.
10. Now about a few things the respondents are not satisfied with or they have given the rating as can not rate, why it is so? Because most of the things are not provided in libraries for example discussion Rooms, Printing facilities, Photocopying Facility, Silent music etc.
11. Researcher found that visitors and satisfied with the service quality of library staff.

Recommendations

As a researcher, I would like to recommend a few things to library management. While studying I have seen some aspects about which the users are not satisfied,

1. Library management can allow them to take printouts and photocopies and the library can charge for it.
2. In some parts of the library, management can provide cubicle-type of seating arrangements, and discussion rooms, if possible.
3. The concept of silent music is also considerable. During the vacation period, silent music can be played in the library.
4. Library should arrange more number of computers for users.
5. To get an honest opinion about library management can keep a suggestion box in library premises.

Limitations:

A limitation of this research work is the researcher has collected the data from three libraries only. Another one is he/she has considered libraries working for Academic institutions only. He could have extended the scope of research work for public libraries also.

Conclusion:

In the library, I discovered that you could learn by following your nose. And I learned that a book was as close to a living thing as you could get without being one. From this quote, we can understand how much libraries are important for us. Towards the conclusion of this paper:

Users are satisfied with basic amenities but they are demanding for few more as discussed earlier. The users demand more comfort in the library while studying, which means printing photocopy facility, cubicle, silent music, etc. The management of the library can take some initiatives to satisfy the visitors. The questionnaire itself provides feedback to library management about the performance of the library. This research work has provided an opportunity for the users to communicate openly and honestly their opinion about library facilities.

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11. <http://www.webpages.uidaho.edu/~mbolin/udoh.pdf>
12. <http://www.ajol.info/index.php/huria/article/viewFile/33993/24530>
13. The library is a temple of learning, and learning has liberated more people than all the wars of history (Car Rowan).

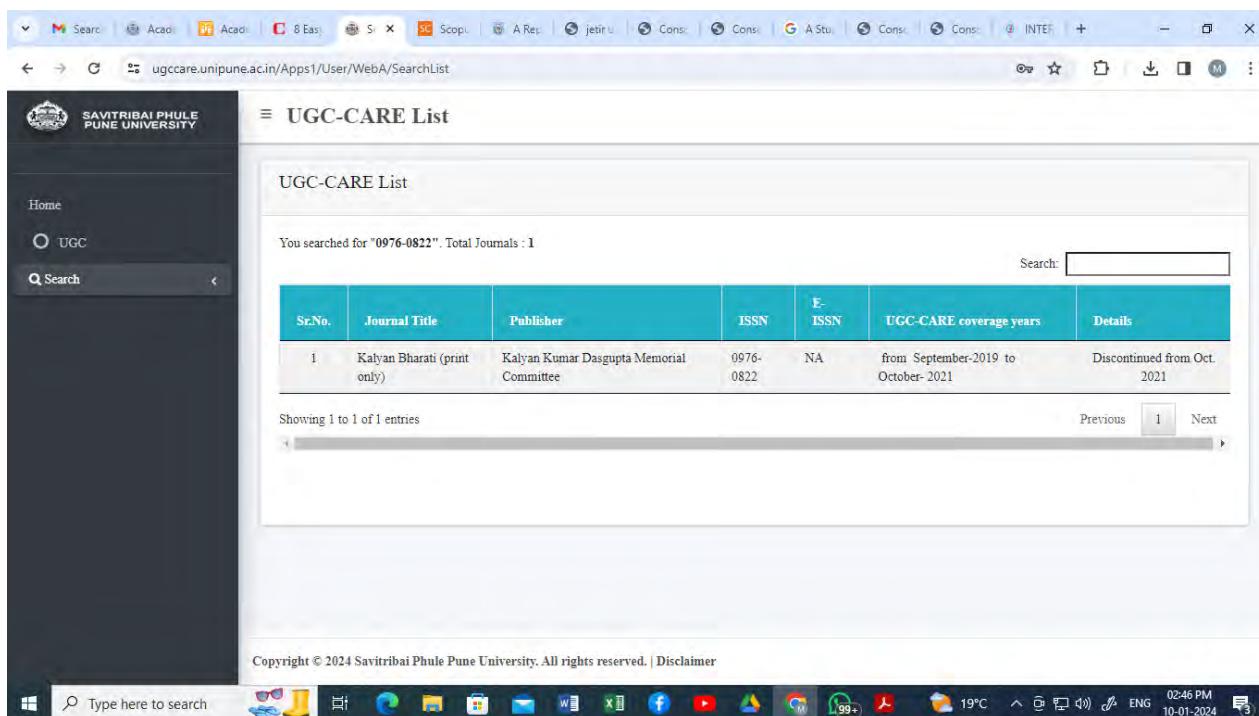
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Journal Paper No.: 76

Operations Excellence Driving Organizational Performance Enhancement : Emerging Global Trends and Industry Practices		
Author: Dr. Ganesh Yadav	Year of Publication: 2021-22	Journal Name: Kalyan Bharti, UGC CARE Group 1 Journal Print Only
ISSN: 2277-7067		Indexed in UGC care list
<p style="color: red; font-weight: bold; font-size: 1.2em;">Link of the Paper:</p> <p style="color: blue; text-decoration: underline;"> https://www.researchgate.net/publication/374675802_OPERATIONS_EXCELLENCE_DRIVING_ORGANIZATIONAL_PERFORMANCE </p>		



The screenshot shows a web browser window displaying the UGC-CARE List search results. The search criteria are "0976-0822", resulting in 1 journal entry. The table below summarizes the search results:

Sr.No.	Journal Title	Publisher	ISSN	E-ISSN	UGC-CARE coverage years	Details
1	Kalyan Bharati (print only)	Kalyan Kumar Dasgupta Memorial Committee	0976-0822	NA	from September-2019 to October-2021	Discontinued from Oct. 2021

Showing 1 to 1 of 1 entries. Navigation: Previous | 1 | Next

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Research · July 2021

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OPERATIONS EXCELLENCE DRIVING ORGANIZATIONAL PERFORMANCE ENHANCEMENT: EMERGING GLOBAL TRENDS AND INDUSTRIAL PRACTICES

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Abstract

Given the emerging challenges for business management, the organizational focus on emerging global trends and industrial practices becomes crucial. The planning and configurations of resources to achieve organizational outcomes, particularly in management sciences and engineering, is at the center of operations management as a discipline. The compatibility between operational activities and supply chain management activities, with the aid of technology, is essential for enduring operations and supply chain performance. The adoption of Artificial Intelligence, Blockchain Technology, Six Sigma, and Big Data Analytics to drive the innovation can potentially transform the operations management to significantly enhance the organizational performance.

Keywords: Artificial Intelligence, Blockchain Technology, Six Sigma, Big Data Analytics.

Introduction

The planning and configurations of resources to achieve organizational outcomes, particularly in management sciences and engineering, is at the center of operations management as a discipline. To ensure enduring supply chain performance, the compatibility between operational activities (internal) and supply chain management (external) activities is essential (Bag et al., 2020). In the context of operations excellence driving organisational performance enhancement, four key emerging global trends and industrial practices need a focused consideration. These include Artificial Intelligence, Blockchain Technology, Six Sigma, and Big Data Analytics.

Artificial Intelligence

Competition is becoming more and more intensive on a global scale as information technology develops and evolves. The future of operation and supply chain management (SCM) is expected to change from planning, scheduling, optimisation to transportation, through the aid of artificial intelligence (AI). More and more interest would be generated in machine learning, AI, and other intelligent technologies, in context of SCM. Timely and critical analysis of AI- driven supply chain research and applications becomes crucial in this regard. In moving products across vast distances and in supporting interconnection among various stakeholders including manufacturers, retailers, logistics companies, and consumers, the supply chain (SC) is critical. These linkages can be made accurately, quickly, and

at least cost because of an effective and efficient SC. The information sharing, process integration, and collaboration gain criticality for the success of SC. Technology in the form of IoT and sensors all across the SC would drive the digitization of SC and enable collection of data in real-time (Helo & Hao, 2021).

Blockchain Technology

Blockchain technology is expected to change the size and configuration of supply chain relationships. Blockchain technology has the potential to help a company significantly reduce transaction costs including the needs for intermediation. This would justify doing business with numerous small- and micro-size partners irrespective of their location. Recent supply chain risks and the consequential supply disruptions have prompted companies to rethink supply chain design. Companies used to pursue achieving a “lean supply chain” in the form of supplier rationalization and process integration. The present supply chain risks such as natural disasters and trade wars would potentially persuade companies to redesign their supply chains for higher level of resilience. Setting up contingency plans with alternative supply chains would result into resilience. Utilizing alternative supply chains demands companies can integrate and analyse market intelligence and take action to minimize the impact of a certain disruption in a quick manner. Rather than managing risks at a local level, supply chains need to be redesigned by creating more resilience across the entire system. By constantly improving information technology, the supply chain capability improvement is possible. Small-scale home-based supply chains for customization and personalization are likely to coexist with present large-scale supply chain structure for mass customization (Min et al., 2019)

In view of close ties of Block Chain Technology (BCT) and cryptocurrencies, more applications in the SC finance cluster would be expected. Financing activities such as asset-based lending are mostly decoupled from SC activities while electronic payment systems appear to be well-established and account for the majority of BCT-enabled start-ups. Applications of BCT mostly focus on risk mitigation and efficiency improvements. SCs could be fundamentally reorganized in terms of blockchain networks enabling collaborative value creation and capturing the value potential of comprehensive ecosystems. BCT is likely to enhance existing SC processes substantially and lead to entirely new organizational structures

in the future. However, the initial data input is prone to errors resulting into the ‘garbage in, garbage out’ problem even if information on the blockchain is immutable. There is lack of guarantee that the physical counterpart of the data is not tampered with. Thus, BCT has the potential to improve business processes but it would not make quality checks and audits obsolete, considering the poor data quality in SCs. An open and distributed system such as a blockchain prompts the consideration of the issue of data ownership (Blossey et al., 2019).

Six Sigma

Propagation of Six Sigma through small and medium enterprises is a significant opportunity for its spread and prevalence that may have been largely overlooked. Almost all Six Sigma success stories being based on applications in large companies, may create the impression that Six Sigma is only for large organizations. There is hardly any element in Six Sigma methodology that would suggest that it has to be the monopoly of large companies and multinationals. The much flatter organizational structure observed in smaller organizations is likely to facilitate changes in thoughts and practices. If the required specific resources such as manpower, raw materials, machine time for Six Sigma projects

can be organised, formal change, adoption or standardization of processes would not generate as much resistance as maybe generated in large, multi-location organizations. Smaller companies can capitalize on their organizational nimbleness for leveraging the transformation Six Sigma could create. Many small and medium enterprises tend to operate with sub-optimal practices and processes owing to short production runs and short-term logistic needs. This creates opportunities for effective Six Sigma applications. The focus on statistical thinking in problem solving is important. The traditional deterministic approach should give way to statistical thinking in intractable situations frequently encountered by small and medium enterprises. Compared to a multi-division, multi-cultural or multi-continental organization with its complex structure of business leaders and power centres, the change in mind set is certainly less challenging in a smaller organization (He & Ngee Goh, 2015).

Big Data Analytics

Big Data Analytics (BDA) has comprehensively transformed style of working of almost every organization. The BDA has aided organizations in handling voluminous data in a refined and effective manner. The personnel- and data-driven approaches can maintain a sequence of activities in supply chain management. The success of supply chain processes and achieving competitive edge depends on innovation. New product and process developments are supported

by supply chain innovativeness and focus on a quick response to customer requirements. Higher levels of supply chain and organizational performance are supported by BDA assimilation and routinization. Moving forward in the absence of technological innovativeness would not be desirable considering the current stage of technology and the way it has penetrated our routine activities. However, the organizational challenges for BDA include the challenges regarding data management processes. This is particularly applicable to processes relating to acquiring and storing data, data mining, and the necessary cleansing activities. The second set of challenges include managing privacy, governance of data, the security of data, how the information sharing occurs and managed, and ownership of the data. To realize benefits from technologies, a high level of innovativeness is required (Bag et al., 2020).

Conclusion

Given the complex challenges for business management, the organisational focus on emerging global trends and industrial practices becomes crucial. The adoption of Artificial Intelligence, Blockchain Technology, Six Sigma, and Big Data Analytics can potentially transform the operations management, in turn significantly enhancing the organisational performance.

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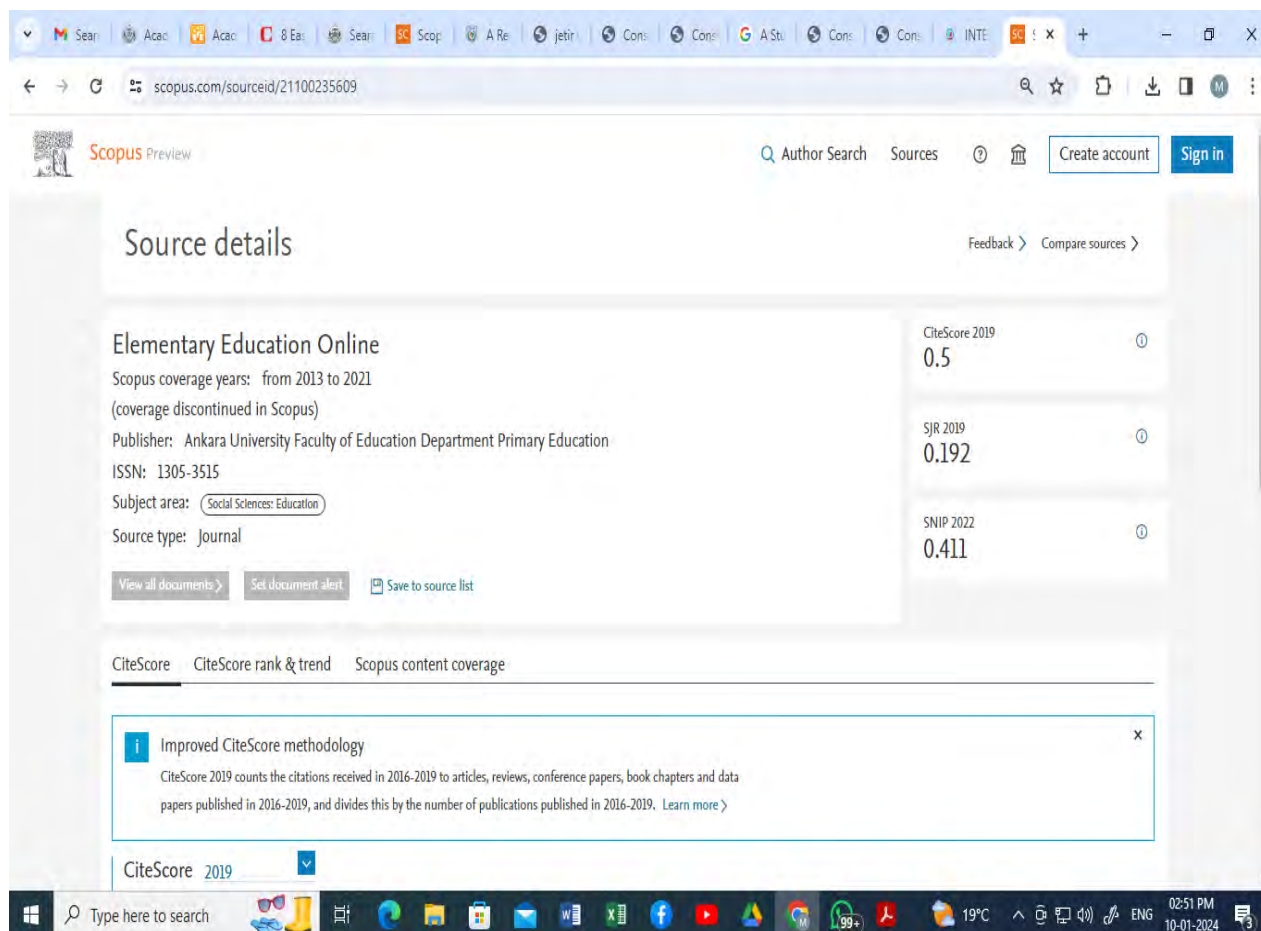
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Organizational Culture

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ABSTRACT

Culture of the workplace is very powerful force, which is consciously and deliberately cultivated and is passed on to the new generation of the employees. Organizations build up their culture for the survival in the market, and for achieving growth under competitive conditions. There are different patterns of culture. This paper is focusing on types, and characteristic of these types. The culture of the organization influences the work that is done in the organization. Organizational culture influences the organization in different aspects.

Keyword: Organization, Culture, Types etc.

INTRODUCTION

Culture of the workplace is very powerful force, which is consciously and deliberately cultivated and is passed on to the new generation of the employees. It is the thread that holds the organization together. Organizations build up their culture for the survival in the market, and for achieving growth under competitive conditions. Every organization has its own culture, like, the personality of an individual which varies from individual to individual.

According to **Peters and Waterman (1982)**¹, "Without exception, the dominance and coherence of culture has proved to be an essential quality of the excellent companies. Moreover, stronger the culture, the more it is directed to the market place, and the less need there is for policy manuals, organization charts, detailed procedures or rules. In these companies, people way down the line knows what they are supposed to do in most situations because the handfuls of guiding values are crystal clear". Hence organizational culture can considerably influence organizations, especially in aspects such as performance and commitment.

The culture of the organization influences the work that is done in the organization. Organizational culture influences the organization in different aspects. In the present era

of competition, organizations need culture such that it increases the employee commitment that shows the level of attachment with the organization and these levels of commitment affect the organization.

Definitions

Although the term organizational culture has been defined by different authors in different ways, **Schein's definition (1990)**² is frequently quoted. According to Schein, organization culture is "A pattern of basic assumptions invented, discovered or developed by a given group as it learns to cope with its problems of external adaptation and internal integration, that has worked well enough to be considered valid, and therefore, is to be taught to new members as the correct way to perceive, think and feel in reaction to those problems."

Ouchi (1981)³ developed theory Z for comparing Japanese Companies with American Companies and concluded that "a company's culture reflects its values and hence it is the culture and not the technology which is the primary cause of difference in functionality of Japanese and American companies".

Peters and Waterman (1982)⁴, in an attempt to "Search for Excellence", emphasized research in organizational culture for linking it with the organization's performance.

Denison (1984)⁵ was the first to propose the measurement of corporate culture based on survey data, followed by the other scholars. In 1997 Denison developed a model of culture and its effectiveness, based on four hypotheses related to the dimensions or traits of organizational culture, which he synthesized into a framework. The first hypothesis, "Involvement", suggests that when members are encouraged to participate, a sense of ownership and responsibility develops, leading to commitment to the organization. The second hypothesis, "Consistency", states that when the organization's culture, comprised of shared beliefs, values and symbols, becomes internalized, consensus and coordination can be achieved more effectively. The third hypothesis, "adaptability", is based on the need for the organization to recognize changes in the external and internal environment and then make an appropriate response to accommodate those changes. The fourth hypothesis, "mission", states that in the presence of a clearly communicated, broadly shared mission, the organization finds purpose, meaning and also direction. These in turn help in defining the appropriate course of action for the organization and its members. All these hypotheses or cultural traits are positively related to effectiveness.

Denison integrated these hypotheses into a framework comprising of two continuums. One contrasts change and flexibility with stability and direction in one axis, and the other contrasts external orientation with internal integration. Thus Denison developed an organizational culture survey instrument (OCSI) to measure four culture traits within the organization.

Each trait is further broken down into three indices as shown below.

OCSI Traits and indices

Involvement Empowerment Team Orientation Capability Development	Consistency Coordination and integration Agreement Core values	Adaptability Organizational bearing Customer Focus Creating change	Mission Strategic direction and intent Goals and objectives vision
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Source: **Fey Fand Denision Dr (2003)**⁶ pg No.686-706

Potter (2003)⁷ defines organizational culture as “the values, beliefs, and norms expressed in actual practice and behavior of the organization’s members.” Culture is the driving force for organizational success and it dictates or embodies the values of the organization.

Organizational culture appears in various forms on different levels, **Hofstede (1990)**⁸ introduced four levels of organizational culture which are shared assumptions, cultural values, behavior and cultural symbols. These support the organization in building organizational culture.

According to **Schein (2010)**⁹, each organizational culture has three levels as follows:

- a) Surface level: It includes symbols, language, Physical Environment, tangible products.
- b) Espoused values: Includes leadership, values.
- c) Basic assumption: Includes perceptions, thoughts, and beliefs.

It has been realized now that organizational culture communicates to all the levels of management because organization achieves its goal when organizational values are shared among all workers of the organization. The work force aligned with the culture of organization gives lot of benefits to the organization.

In 1980, researchers concentrated on organizational culture which was considered as one of the vital aspects determining the organization’s success. Organizational culture comes into picture with the interaction of employees with each other. The formation of culture in the organization involves various factors, such as, the work force, leadership, owner of the organization, size of organization. The culture of the organization motivates employees, which affects the organization’s performance. Researchers have classified culture into strong and weak cultures. The organization having clear and comprehensive shared values and beliefs leads to a strong organizational culture. Strong culture increases the performance of employees by energizing them with better working environment and coordination among employees behavior.

The culture of an organization can be built with the assistance of four major factors, namely, personal and professional characteristics of people within the organization, Organizational ethics, property rights that the organization provides to its employees, and structure of organization.

Each organization develops its own culture with the interaction of these four factors and also may change with time. The development of organizational culture is based on the people that establish organization. The shared values of the people within the organization become unified with the organizational values, which leads to optimum performance. Basically, the cultural values depend on top level management, which also establish ethics for employee interactions. The moral values and ethic values are part of the culture. The establishment of ethic values influences the organizational culture.

Characteristics of Culture

Collins and Porras (2000)¹⁰ state that organizational culture is a system of shared meaning held by members that distinguish one organization from other organizations. These shared meanings are the key characteristics. Organizational values and the essence of an organizational culture can be captured in seven primary characteristics, as follows:

- 1) Innovation and Risk Taking: It is the degree to which employees are encouraged to be innovative and take risks.
- 2) Attention to detail: It deals with the degree to which employees are expected to exhibit precise analysis and attention to details.
- 3) Outcome orientation: The degree to which the management focuses on results or outcomes rather than on the techniques and processes used to achieve those outcomes.
- 4) People orientation: The degree to which management takes into consideration the effect of outcomes on people within the organization.
- 5) Team Orientation: The degree to which work activities are organized around teams rather than individuals.
- 6) Aggressiveness: The degree to which people are aggressive and competitive rather than easy going.
- 7) Stability: The degree to which organizational activities emphasize On maintaining the status quo in contrast to growth.

Each of these characteristics exists in a continuum from low to high. When an organization is appraised on these seven characteristics, we get a complete picture of its organizational culture.

Cultural Web

Mullins (1999)¹¹ has presented a cultural web which brings together different aspects of organizational culture. These are:

- 1) Routines: The ways in which members of the organization behave with each other and also with those outside the organization, which decide how things are done and how they should happen.
- 2) Rituals: They are the special events through which the organization emphasizes on what is important and can include formal organizational processes and informal processes.

- 3) Stories: They are told by members of the organization which include important present events and personalities, dealing with successes, failures, heroes, villains.
 - 4) Symbols: Such as logos, offices, cars, titles, type of languages or terminology commonly used which represent the nature of the organization.
 - 5) Power structures: It includes the most powerful people or groups in the organization based on their management position and security.
 - 6) Control System: The measurement and reward systems that emphasize on what is important to monitor, and to focus attention and act upon, for eg. quality of service, allocation of funds, etc.
 - 7) Organizational structure: It includes power structures and identifies important relationships and activities within the organization and includes both formal structure and control.
- All these aspects of cultural web help define and develop the culture of the organization.

Levels of Organizational Culture

Organizational culture consists of several levels, which differ in terms of visibility and resistance towards change. When it becomes necessary to change the culture of the organization, it becomes difficult to determine the elements which are more or less important, that help in shaping the organization's culture. **Hofstede (1990)**¹² developed a four layered hierarchical model of culture which helps to identify and categorize the elements of culture.

- 1) Shared assumptions: These are least visible and are located at the deepest level. They represent beliefs about reliability and human nature that are taken for granted.
- 2) At the next level there are cultural values which represent collective beliefs, assumptions and feelings about, what things are good, normal, rational and valuable. These values vary from organization to organization. In some organizations employees give value to money while in other organizations they care more about technological innovation or employee well being.
- 3) The next level includes shared behavior including norms which are more visible and easier to change than values, because people may be unaware of the values that bind them together.
- 4) The most superficial level of organizational culture consists of symbols. Cultural symbols are words, gesture, pictures and other physical objects that carry a particular meaning within a culture.

Importance of Organizational Culture

Culture helps to account for variations among organizations and managers, both nationally and internationally. Culture helps in reducing complexity and uncertainty; It provides consistency in outlook and values and helps in decision making, co-ordination and control.

Saiyadin (2003)¹³ has explained the functions of a culture as follows.

- 1) Culture supports rational management. As creation of work is a time consuming process, it cannot suddenly change the behavior of employees of the organization. Culture communicates to people through symbols, values, physical setting, language and supports rational management tools like technology and structure.
- 2) Culture facilitates induction of new employees and their socialization through cultural norms and conduct. Thus the culture of the organization inculcates values in the new comer employees which may involve changing his attitude and beliefs to achieve internalized commitment to the organization.
- 3) Culture promotes a code of conduct by communicating modes of behavior so that employees are conscious of certain behaviors that are expected. It results in the sharing of members' beliefs, values, assumptions, etc. which influence their behavior in a visible way.
- 4) Subcultures contribute to organizational diversity. Subcultures and subsystems of values, assumptions based on departmentalization, activity centers or geographical locations, provide meaning to local interests of specific groups.

Schein (1999)¹⁴ has suggested that, organizational culture is even more important today than before. Increased competition, globalization, mergers, acquisition, alliances and workforce development have created a greater need for:

- 1) Co-ordination and integration across organizational units to improve efficiency, quality and various activities of the organization.
- 2) To promote production and strategy innovation.
- 3) Processing innovation and the ability to successfully introduce new technologies and programmes.
- 4) Effective management of dispersed work units and increase work force diversity.
- 5) Cross cultural management of global enterprises and multinational partnerships.
- 6) Management of workforce diversity.
- 7) Facilitation and support of teamwork

Organizational culture helps in maximizing the value of employees as intellectual assets and promotes their intellectual participation and facilitates both, individual and organizational learning, creation and application of new knowledge and willingness to share knowledge with others. Organizational culture, thus is very important in the context of the progress of the organization. The beliefs, stories and symbols of an organization help in shaping the culture of the organization and hence it is necessary for the management to realize that culture is an integral part of their business, and so every effort must be made not only to preserve it but also to improve it.

Robbins (2005)¹⁵ has explained that culture is transmitted to employees in a number of forms, the most potent being stories, rituals, symbols and language.

Factors influencing creation of culture

According to **Jones (2001)**¹⁶ organizational culture develops through the interaction of four factors. Which are:

- 1) The personal and professional characteristics of people within the organization.
- 2) Organizational ethics
- 3) The property rights given to employees by the organization.
- 4) The structure of the organization

The interaction of these factors produces different cultures in different organizations and also causes changes in culture over time. However the ultimate source of organizational culture is the people who constitute the organization.

Formation of Organizational Culture

According to **Robbins (2001)**¹⁷, the original culture of an organization is derived from the founders' philosophy. This culture in turn strongly influences the criteria used for hiring employees. The actions of the current top management set the general climate of what is acceptable behavior and what is not. The socialization of employees depends on the degree of success achieved in matching values of new employees to those of the organization's, in the selection process and on the methods of socialization preferred by the top management. It has further emphasized that once the culture is created, there are various practices within the organization that help in keeping it alive. Three such factors are the selection process, actions of top management and the methods of socialization.

Cultural Assessment

Cultural Assessment helps the organization to analyze the gap between the current and desired culture. As competitive environment changes fast, The organizational culture also needs to change. However, in practice, some of its practices and secondary values are changed, and precious and non negotiable core values are kept intact which leads to the continuity of organizational culture.

Types of Culture

A) Hellriegel, Slocum and Woodman (1995)¹⁸ describe four types of cultures as follows:

1) Bureaucratic culture: An organization that values formality, rules, standard operating procedures and hierarchical coordination has a bureaucratic culture. Long term concerns of bureaucracy are predictability, efficiency and stability.

2) Clan Culture: Tradition, loyalty, personal commitment extensive socialization, teamwork, self management and social influences are the attributes of clan culture. It's members recognize an obligation beyond simple exchange of labor for a salary. The individual long term commitment to the organization is exchanged for the organization's long term commitment to the individual. Individuals hold themselves accountable to the organization for their actions.

3) Entrepreneurial Culture: High level of risk taking dynamism and creativity are the main characteristics of this type of culture. There is commitment to experimentation, innovation and being on the leading edge. Instead of reacting to change, it creates change.

4) Market Culture: The achievements of measurable and demanding goals especially those that are financial and market based, characterize a market culture. High level of competitiveness and profit orientation prevail in the organization. The relationship between individual and organization is contractual. The absence of a long term commitment by both parties results in a weak socializing process.

B) Harrison and Stokes (1993)¹⁹ describe four types of culture as follows:

1) The Power Culture: A power oriented culture is based on an inequality to access resources. The people in a Power use resources either to satisfy or frustrate the needs of others, so as to control behavior of others power oriented leader is firm, fair and generous and has loyal subordinates. In the worst case, power oriented leader leads by fear, and with abuse of power for personal gains.

2) The Role Culture: A role culture oriented organization's structures and systems give protection to subordinates and stability to the organization. The duties, roles and rewards are clearly defined. There is order, rationality, dependability and consistency. So this type of organization provides stability, justice, and efficient performance. People are protected in their jobs and hence, they devote more energy to their work.

3) The Achievement Culture: An achievement culture oriented organization is called as an "aligned" organization, because it aligns people before a common vision or purpose. Such organizations use the mission to attract and release the personal energy of the employees in achieving common goals. There is an inner commitment within these achievement oriented individuals. Many individuals like their work and want to make a contribution to society, thus enjoying an intrinsic reward.

4) The Support Culture: This type of culture is observed in an organization having an organizational climate based on mutual trust between individuals and the organization. In such organizations, people are valued as human beings and this makes people want to come to work and not only because they like their work but also because they care for their colleagues. People contribute towards the organization out of a sense of commitment. Employees feel a sense of belonging and they have a personal stake in the organization.

C) Strong Culture and Weak Culture:

A Strong culture means a high performance culture, representing the core values that are shared by a majority of the organizational members. Strong culture is the system of shared meaning held by organizational members that distinguishes the organization from others. Strong culture exists where members respond to stimulus because of their alignment to organization values. There is a weak culture when there is little alignment with organizational values and hence the control has to be exercised through detailed procedures and bureaucracy.

A strong culture is reflected in the form of healthy behavior, keenness to work hard and a strong desire and willingness to do their best. Behavior towards work efficiency is largely controlled by internal ability and willingness to work hard. It is based on sincerity of participation, involvement, devotion to duty, earnest desire to work and discharge of

responsibilities with confidence and competence. Thus culture acts as a blue print, influencing all aspects of life.

D) Healthy and Unhealthy Cultures:

Shepard (1965)²⁰ used primary mentality assumptions and secondary mentality assumptions. In unhealthy organizational cultures, primary mentality assumptions (coercion, cut-throat competition, compromise of principles) are the norms. In healthy organizational cultures, secondary mentality assumptions (cooperation, collaboration, consensus-seeking behavior) are the norms.

Ruth Benedict (1970)²¹ used concepts of high and low synergy groups and societies. A low synergy group or society is one in which the interests of individuals and the interests of the group as a whole are at odds. A high synergy group or society is one in which the interests of individuals and the interests of the group as a whole are in harmony. Unhealthy organizational cultures are those characterized by low synergy and healthy organizational are those characterized by high synergy.

Gordon (1975)²² has given the characteristics of healthy organizational culture as follows:

- 1) In carrying out the mission of the organization, those in leadership, managerial and facilitative roles in healthy organizational cultures use non-threatening non-coercive and educational approaches that reflect ethical purpose and values.
- 2) The action of those in healthy organizational cultures is not driven by negative motivators such as shame, fear, guilt, anxiety, distrust or hatred. Leaders and managers in healthy organizational cultures are not inclined to act in controlling, manipulative and stress inducing ways that foster such responses.
- 3) Lessons are continuously being learnt from experience, including difficult experiences involving communication breakdowns and other problems, challenges, crises and failures.
- 4) A supportive climate fosters risk taking and learning from difficult or seemingly insurmountable challenges, crises, problems and failures.
- 5) Messengers who convey bad news or who uncover and report on wrong doing or problems are not killed.
- 6) When things go wrong, individuals are not the scapegoat.
- 7) When errors, accidents or failures occur, there is support, forgiveness and understanding for those involved. Determining what went wrong and why or understanding what seems to have gone wrong requires openness, trust and the ability to communicate effectively.

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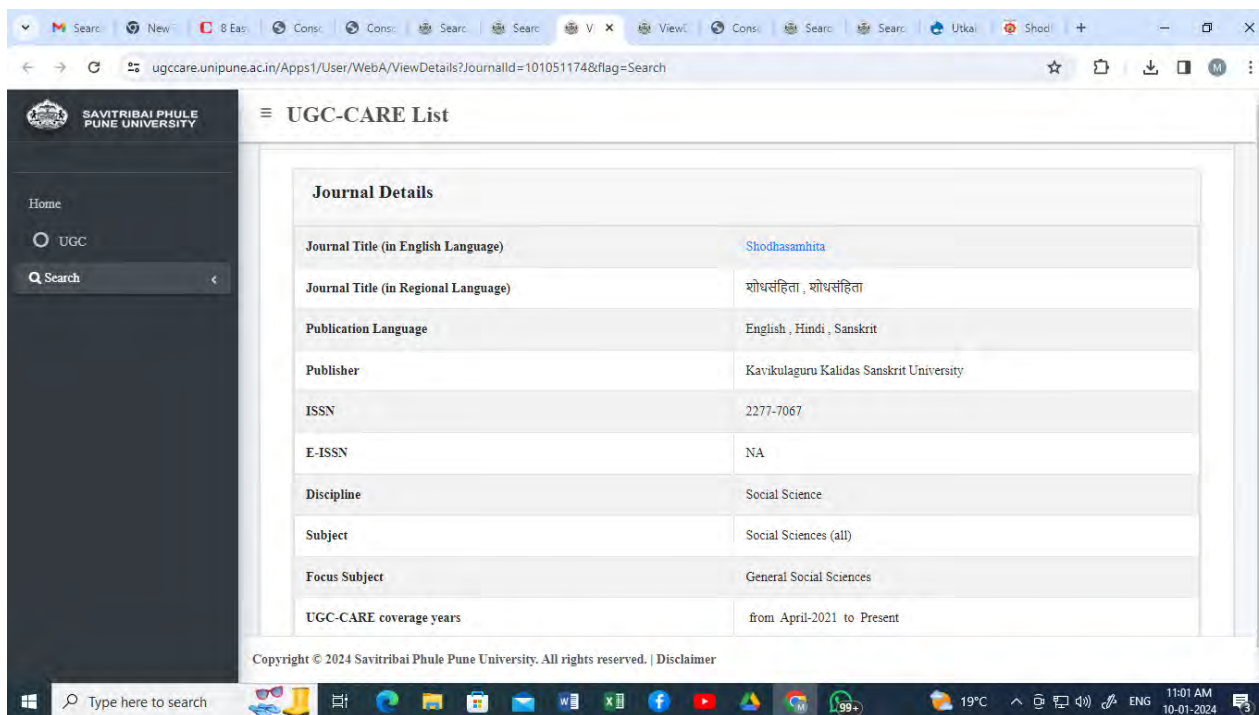
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Journal Paper No.: 78

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Journal Title (in English Language)	Shodhasamhita
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STRESS AMONG STUDENTS AND WORKING PROFESSIONALS

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Abstract:

Stress is the emotional and physical strain caused as a result of one's response to what happens around him or her. The stress is biological response to some stimulus. The natural ability of the body to deal with stress is called as stress response. Now a days stress is becoming an increasing problem for every human being. Everybody goes through stress be it relation demands, work, household tasks, children's school education, financial situation etc. Some stress is normal, but too much stress can cause damage to health. Stress may be positive or negative. The negative stress adversely affects and individual's ability to function effectively in life. The positive stress helps one to handle event effectively and perform well even under pressure. It brings motivation, competitiveness, happiness and healthy life.

The objective of this paper is to describe the terms stress and its symptoms, causes and methods to reduce the stress. The segmentation of stress is done on the basis of students and working professionals. The study is done with the help of standard textbooks, leading journals, magazines, articles and records. It is found that there may be differences in the frequency with which every individual experienced certain stress related disorders as well as differences in psychological, physiological reaction accompanying stress. The stress explores its negative and positive effects on all aspects of life of human being. It is suggested that with the help of various stress reducing techniques, every individual respective of age and profession try to reduce negative stress and convert it into positive energy to leave a peaceful, healthy and happy life. Positive stress is important for overall development of life, relations, health and status.

Keywords: Positive stress, Negative stress, Causes, symptoms, Stress reducing techniques etc.

Introduction:

Stress is nothing but the forces that tends to strain or deform a body. It is mentally or emotionally disruptive influence. It is an unpleasant state of affair and irritating or annoying condition of mind stress is inevitable in almost many levels. Everybody goes through stress be it relationship demands, work, household tasks, children's schools education, financial situation, attitude, physical fitness, age, health, habits etc. It is an inborn instinct which helps you to deal with everyday difficulties but if it goes on for too long, it can harm your physical as well as psychological health making it difficult for you to handle day to day living and attempt has been made in this paper to highlight term stress, its symptoms, it's causes and methods to reduce the stress.



Stress word was derived from the Latin word “Stringi”. Meaning of this Latin word “stringi” means “To be drawn tight”. Previously i.e. in 15th century the term stress was used to describe troubles or pain. It is any state that causes people to lose their equilibrium be it mentally, physically or emotionally. Later in 16th century the stress was used to describe the burden, force or pressure on person’s body or soul. After that in 17th century stress denoted hardship, straits, adversity and affliction. In 18th, 19th and 20th centuries it meant, “Force pressure, strain or strong efforts.

In medical terms stress is defined as “a physical or psychological stimulus that can produce mental tension or physiological reactions that may lead to illness”.

Stress is not always necessarily harmful. **Hans Selye**, the father of modern stress defines this term as “stress is non specific response of the body to any demands made upon it”. Stress is not necessarily bad - it all depends on how you take it. The stress of excite full, creative, successful work is beneficial. But stress of failure, humiliation or infection is harmful. “Stress may result in ether negative things or positive things.

Objectives

- 1) To study stress, its symptoms, causes and methods to reduce the stress.
- 2) To study factors associated with stress among students.
- 3) To study factors associated with stress among working professionals.
- 4) To find the techniques to reduce the level of stress among students and working professionals.

Literature Review:

According to A. E. Rafferty and M.A.Griffin(2007) The Three Types of environmental uncertainties: economic, political and Technology causes stress. People become anxious about job security in economic uncertainties. Political uncertainties also stressful and because of new innovations computers, automations creates threats too many people and cause them stress because of chances of losing jobs.

Accirdung to Steffy and Jones, workplace stress and indicators of coronary disease risk. They states that tension anxieties, irritability, boredom etc. are psychological stresses in working professionals. The job related stress can cause job related dis-satisfaction.

T. H Macan(1994) explained how Time management is important in job. He states that the individual should understand and utilize basic time management principles to reduce tensions, anxieties created by job demands.



According to Zhulkifli(1988), teenagers especially those who are students always face problems in adjusting, learning problems, career management and also problems in solving personal and social issues. These are the factors that contribute to stress in life.

RESEARCH METHODOOOGY:

The present study basically being based on secondary data exclusively relies on information collected from the standard textbooks, leading journals, magazines and internet.

SIGNIFICANCE OF THE STUDY :

During the past 15-20 years stress level of different categories is rapidly increasing because of several reasons. Stress may vary: they may be in the form of day to day worries, major events, and prolonged problematic situations, competition or from certain thoughts, perceptions that invoke negative emotions the factors causing stress in a person are called as stressors.

What Happens During Stress :

When a person responds to factors that cause stress, his/her body undergoes many changes. The Nervous System and certain hormones get activated. These hormones Quicken heart rate, breathing, metabolism and blood pressure. The body begins to sweat as a preventive measure to keep it temperature cool. These responses by the body to counter a stressful situation, helps a person to handle the event effectively and perform well even under pressure. However after tackling the stressful event, the body returns to normal position. Natural ability of the body to deal with stress is called as stress response. Any event where the body fails to respond in this manner can cause stress which affects health, everyday performance and behavior adversely.

Nature of stress :

Stress is either for short period or for long term. Similarly, stress can be either mild or is severe. The stress is mainly divided into Positive(good) which stimulates a person or negative(bad) which detracts from efforts.

Positive stress (Good Stress):

Positive stress is about controlled stimulation. The person has chosen to take on this form of stress and has a plan of action to reduce the stress. Positive stress results with more energy enthusiasm and motivation which lead to higher performance, productivity and success. A perfect example of this is a student appearing for exam. If a student has positive stress on his mind he works hard and studies hard, and he can give more time and more efforts which gives him success.

Negative stress(bad stress) :

A definition of negative stress centers on the fact that this stress is out of our control. Negative stress is stress that you do not want, or would not choose and cannot walk away from. For



example: working professional, meeting the boss’s deadline is stressful in a bad way because he or she did not set the deadline and cannot walk away from it. For a student, getting excellence in the exam is stressful in a bad way as parent’s expectations are too high and efforts are too low.

The major variation between positive and negative stress are:

- Positive stress stimulates and action is taken consequently however negative stress offers depression, tension.
- In case of positive stress one will get to know the cause of stress and he or she can control it but in case of negative stress one cannot able to know anything and it is beyond the control which results in dangerous things.
- In case of positive stress adapting and adjusting to new stress is easier because the person knows the aims and outcomes that are desired of the stressful actions. But in case of negative stress a person cannot anticipate the extent of consequences.

Signs of stress :

The globalization and liberalization has taken place in 21st century which increased competition in all the sectors which is affecting all the age groups with high level of stress. Negative stress ends in symptoms like tension, anxiety, irritation, fighting, depression, weight loss, lack of interest in anything, increased consumption of alcohol, smoking etc. The signs of stress is also physical, mental or emotional which affects everybody in numerous ways. Following is the list of some symptoms of stress:

Table 1: Signs/symptoms of stress

Physiological	Psychological	Behavioral
<ul style="list-style-type: none"> - Headache, - Back ache, - Rashes, - Stomach ache, - Increase urination, - High blood pressure, - Weight loss, - Weight gain, - Constipation, - Heart Attack, - Ulcer, - Cancer, - Arthritis, - Allergies, - Weakness, 	<ul style="list-style-type: none"> - Restlessness, - Anxiety, - Nervousness, - Frustration, - Lack of interest in anything - Fear in ability, - Absent minded, - Depressed, - Anger, - Madness, - Lower self esteem 	<ul style="list-style-type: none"> - Neglected looks - Difficulty in decision making, - Increased job dissatisfaction, - Over eating, - Under eating, - Increase intake of alcohol, - Lack of trust, - Jealousy, - Nail beating, - Hair pulling, - Lip smacking - Finger tapping,



- Sleep disruption		- Non-stop talking
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Causes of stress :

The causes of stress could vary as per completely different classes. This paper is principally concentrating on causes of stress for two classes students and dealing with professionals.

For Students :

Here we considered school and college going students

School students :

As educational requirements get additional stringent in all levels of education, students all over experience considerable School stress. Now-a-days school students are suffering from vast syllabus, lots of homework, heavy competition, tight schedule of regular exams and extra-curricular activities.

College Students :

College students are starting to shift from a life that is dependent on others to a life that needs them to release the dependency and start carrying their own responsibilities which results into stress. Today students have a lot of stress because of different reasons. There are many things that cause stress for college students, college related issues, relationships, fashion, family background, uncertainty and lack of identity and peer pressure.

Different issues associate with College also cause stress for students these days. It can be caused by them doing so badly in the college that they give up all hope of doing something worthwhile with their lives, or it could be caused by just not living up to their own standards. Stress gets created because of the method people use to deal with things like smoking and drinking, which are dangerous ways of dealing with stress.

Another cause of college stress is relationships. Relationship stress can be caused by not leaving up to their partner's expectation or just plainly by breaking up with someone that they really did care for. Also it can be caused by an individual liking, if that feeling is not mutual. Most students use alcohol, tobacco or drugs to make relax from stress. That's why for some college students stress makes them sick and their immune system gets run down.

Moreover the cause of the stress is peer pressure. Peer pressure is when "friends" Persuade you to doing something against your liking or you are not willing to do it. Similarly maybe you want to do it and you just don't have the courage to do it and your friends took you into it. Peer pressure can be broken down into two areas; good peer pressure and bad peer pressure. Bad or dangerous



peer pressure is being forced into doing something that you didn't want to do. Friends have a tendency to think that they know what is best for you, and if you are friends are like some of ours, they always offer their opinion whether it is wanted or not. Many students are weak to deal with bad peer pressure because they are afraid of being rejected, losing friends, being teased and they don't know how to say “no”. Some students don't think about consequences and they cannot explain why they are not interested that's why peer pressure can cause stress.

For working professionals :

here we consider male and female workers.

The working professionals may be male or female are suffering from many reasons like tensions, workload, health, attitude, family and financial problems which results into stress.

Table-2: The causes of stress for students and working professionals

Students	Working Professionals
Changing residence, or moving to an unfamiliar place.	Divorce or marriage
Violence or injury, Family conflicts	Financial problems, Certain health conditions or disease
High expectations from parents and teachers	Death/ hospitalization/ operations of someone you love/ physical deficiency
Competition	competition among the Kali colleagues
Exam fear, Punishment fear	Poor work conditions or moving to an unfamiliar place
Insecure feeling	Violence or injury
Loneliness	Family conflicts/ conflict between subordinates/colleagues.
Lack of confidence	Busy schedule / Lack of rest too much travel/ lack of sleep
Love and affair	Threat of unemployment job safety
Relationships with friends	Self-respect, Ego, attitude, short tempered, arrogance
Impact of TV, movies, internet, friends	Heavy workload/ Odd working hours



Attitude, Short Tempered	Job responsibilities, Financial responsibilities, Loan burden.
poor concentration	Job term and conditions / Lack of skill

Strategies for managing stress :

1. For students :

1) Manage Time Wisely : Students can avoid their lot of stress if they plan ahead with good time management skills. Setting up schedule for study, breaking up their studies into smaller chunks, and other time management skills are essential to reduce stress.

2) Get organized :

Being organized can bring you the peace of mind that comes from knowing where everything is, remembering deadlines and test dates, and clearing of mind of some of the mental clutter that dis- organization brings. Keep a calendar, a schedule and a filing system for school/ college assignments and other activities which helps to prevent significant amount of stress.

Know your learning style :

we don't all learn in the same way. It's important to know whether you are a visual, Kinesthetic or auditory learner as you can tailor your study practices around your particular learning style and make success is here to attain.

Get enough sleep :

It students want their performance to be optimum they need to be well rested. Research shows that those who are taking or getting less sleep, are facing more trouble in learning and remembering, and are perform poorly in many areas. Work a schedule in such a way that you get enough sleep, or take power naps which helps to reduce stress

Parents roll :

Students and parents should understand each other. Parents should follow the technique to reduce the stress of their child.

- Build your child self-esteem
- Positive communication with your child
- Teach social skills
- Be a friend of your child

Exercise and nutritious diet: One should do the exercise regularly, and eating habits should be healthy, one should focused on balanced diet with sufficient nutrition. Yoga, music, sports,



hobbies are some of the techniques to reduce the stress. Students should avoid eating junk food which is affecting their health.

Positive attitude:

College life is wonderful. It is like a golden period. This period is to enjoy and chill out. So beat out that stress and enjoy your life to the fullest.

2. For working professionals:

1) Physical exercise :

Physical fitness helps the body to cope better with stress. Regulation and regulated physical exercise like walking, jogging, swimming, cycling, playing outdoor games etc. is highly useful in combating stress directly and indirectly.

2) Relaxation

Relaxation techniques are useful for the mind. Find time to relax and pull out. Relaxation can help the body's immune mechanism to improve, with measurably increased level of white blood cells in the blood stream. Meditation is the state where the mind experiences intense joy, peace or serenity, greatest silence, bliss etc. Individual can function more efficiently and with more potential. it helps in achieving goal. Bio feedback technique is also one of the relaxation technique with the help of Machines.

3) Behavioral self control:

Through this technique and individual can control himself or herself. They should manage their behavior to reduce stress. Keep good relationships. After all nobody is perfect and people do tend to disappoint you at times. Talking to people often removes barriers and provides emotional relief. According to Emil Coue, the key to self cure is to remember the phrase "Everyday in every way I am getting better and better.

4) Changing the way of reaction :

Knowing the early symptoms of stress can help you to handle stress better. Once you have identified the symptoms, try to avoid those factors that trigger stress in you. Often this may not be possible. So the best alternative is to learn to deal with those stressful situations by changing the way you react to them.

5) Networking:

Networking means forming close associations with trusted, empathetic colleagues who are good listeners and confidence Builders. There is relationship between social support and stress reduction. These peers are available when needed and provide support to get the person through stressful situation.



6) Habits:

To convert your bad habits into good habits. Think positively, Forgive yourself and others, Learn from your mistakes, get enough sleep, exercise regularly and eat a healthy balanced diet with sufficient nutrition. Exercise will relieve you from stress and it is also a great way to keep ourselves healthy.

7) Open door Policy:

Most of employees are stressed due to lack of communication, so by encouraging employees to approach their supervisor for any kind of discussion or help, it will lead to voicing frustration and getting question answered.

8) Sincere compliments:

A kind word most of the time act as stress buster. Most of the people are stressed by workload which cannot be reduced but by saying good words, appreciating a person will reduce stress of work and will motivate person towards work.

10) Clear expectation and be a resource:

Sometimes people are stressed as they don't know what exactly is expected from them as there is no clear idea regarding out. Another important thing is before assigning any work there should be a check between the skillset of the person and the responsibilities assigned & whatever resources required for completing the task in fruitful way.

11) Document Everything:

Employee should be a note-taker. When employee make a decision regarding a task, it can seem clear at the time that things will go in a particular way but later due to changes in the decision, the details can be difficult to remember. Such unknown causes an huge amount of stress on employees. So take good notes, and keep them until the project has been completed.

SCOPE FOR THE STUDY :

The limitation of this study is that all the data were collected from secondary source. The stress level may vary from sector to sector, people to people and different age groups. There is a scope for future study by collecting primary and secondary data to analyze stress level among different sectors, segments of people. We can also have the scope to identify the proper technique based on the different types of stress to reduce the stress level among the people.

CONCLUSION:

In every day's life there is normal stress which is necessary to carry out routine works smoothly. Under stress, the brain is emotionally and biochemically stimulated to sharpen its performance.



Always people should try to convert negative stress into positive stress by doing Yoga. Exercises, sports, hobbies and other stress reducing activities which help them to cope up with stress and live healthy and happy life. When stress is associated with academic achievements it is hoped that a suitable teaching and learning method is created so that will not exist among students. Stress free life is important for growth and success. The positive stress helps one to handle the event effectively and perform well even under pressure. It brings motivation, competitiveness, happiness and healthy life.

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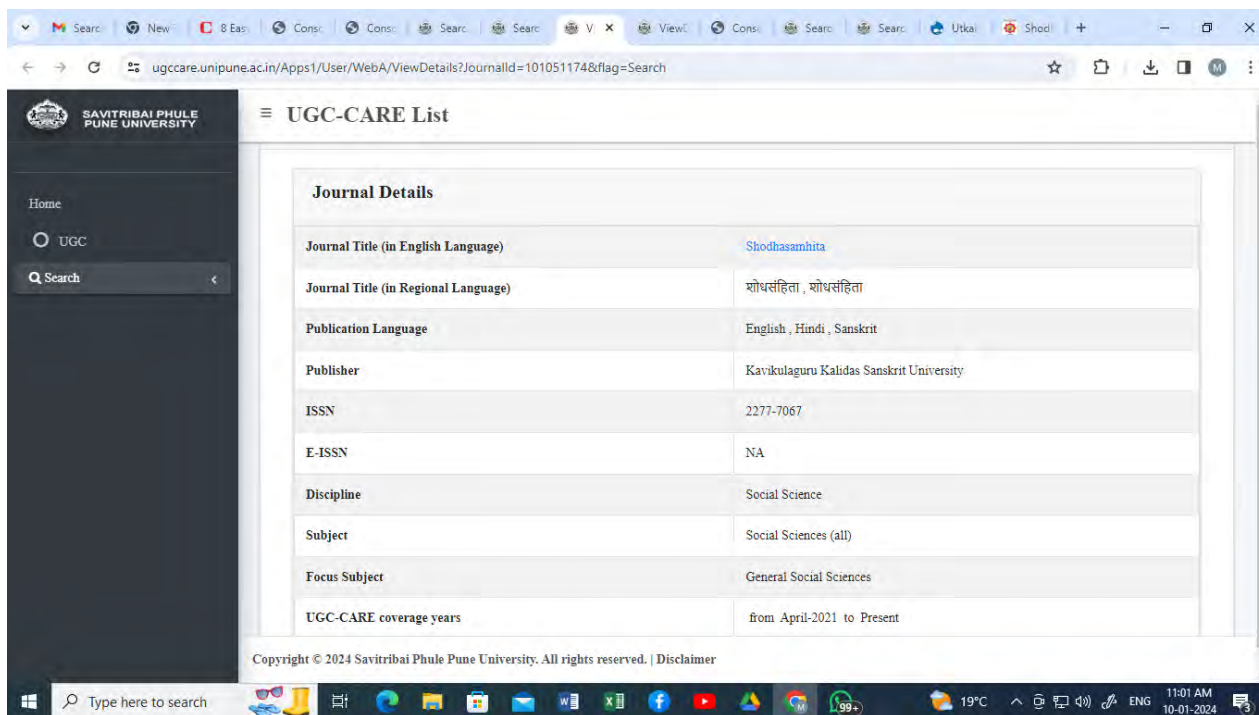
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Journal Paper No.: 79

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Journal Title (in Regional Language)	शोधसंहिता, शोधसंहिता
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Abstract:

Job Commitment is the major focus of Organizational behavior because of its effect on organizational effectiveness and efficiency. Job Commitment is considered as very desirable behavior because it is associated with other organizational behavior such as organizational performance quality, Organizational citizenship and low job turnover rate.

When job commitment is weak, it results in many negative consequences that lead to the deterioration of an organization including turnover cost, lack of innovation, low morality, motivation and commitment. In order to overcome such disadvantages, many business organizations assume the social responsibility to its employees by way of developing various measures, to create satisfaction in their employees, and create positive attitudes towards the organization which motivate acceptance of the organizational values and goals and motivate them to do the best they can for the benefit of the organization and promote their intention to stay as an active member of the organization.

This study has conducted for finding out the factors which has influence on job commitment. So that in future organizations will work on these factors and improve the situation.

Keywords: Job commitment, influencing factors etc.

Introduction

Job Commitment is the major focus of Organizational behavior because of its effect on organizational effectiveness and efficiency. Job Commitment is considered as very desirable behavior because it is associated with other organizational behavior such as organizational performance quality, Organizational citizenship and low job turnover rate.

According to **Mowdy (1991)** “job commitment is the Strong belief and acceptance of Organizational values and goals by employees, willingness to take the maximum effort and intention to stay as a member of the Organization”.

Robbins (2005) stated that the Job Commitment represents the link between organizational goals and individual’s role that is connected with the goals, values and mission of the organization. Thus, Job Commitment can be described as the process by which both the individual and organizational goals integrate. This integration mostly takes place inside the organization which creates in individuals, positive attitudes towards their organization, strengthens association with the organization, increase in desire to stay in the organization as an active member. Through the



involvement in various good organizational behavior like higher citizenship, behavior, quality of job performance, low employee delay, low turnover rate and absence rates. Thus, Job Commitment is very important for the organization because it reflects a strong two – way relationship between individual employees and organization. Job Commitment does not depend only on individual characteristics and traits, but also on the incentives, benefits, support provided by the organization to achieve self goals which in turn affect this job commitment. A committed employee tends to be closer to his organization and works harder for helping the organization in achieving its targets.

When job commitment is weak, it results in many negative consequences that lead to the deterioration of an organization including turnover cost, lack of innovation, low morality, motivation and commitment. In order to overcome such disadvantages, many business organizations assume the social responsibility to its employees by way of developing various measures, to create satisfaction in their employees, and create positive attitudes towards the organization which motivate acceptance of the organizational values and goals and motivate them to do the best they can for the benefit of the organization and promote their intention to stay as an active member of the organization. This can be achieved if the organizations adopt social practices such as improving workplace conditions, stressing on human relations, providing social welfare programs, health benefits, security and professional safety. Other researchers emphasized on the social responsibility and external important factors such as customers, share holders and affection corporate reputation and performance.

Literature Review

Seif Obeid ALshoel and Waleed M AL-Awawdeh

Researcher has tried to explore the relationship between internal social responsibility and job commitment from Cement Manufacturing Company. The researcher concluded that there was a strong statistically significant relationship between dimensions of internal social responsibility (the organizational culture, administrative policies, change and innovation) combined and job commitment. The organizational structure of the company had an active role in influencing the behavior and commitment of employees, which is to focus on the style of teamwork in the company, and providing open channels of communication between management and employees. The job description and co-ordination in making the organization successful, as well as the employee's participation in goal setting and decision-making encourages and supports positive relations between employees and management. They also concluded that there was no statistically significant relationship between the variables of change and innovation by the company and job commitment, which was due to this lack of attention by employees to the methods and techniques of work matched by the company to develop its business”.

Sayed Akif Hasan and Muhammad I.S.

This study investigated the effects of top level management's spying/snooping in the organization on employees' productivity, job commitment. They concluded the approach of top level management to snoop/spy on the employees' productivity and job commitment affects adversely on the employees. Communications of information through informal sources and by passing hierarchical levels are devastating in numerous ways. Such acts affect employee productivity and



job commitment. Thus snooping over employees especially through other co-workers and employees has more adverse impact on employees' productivity and Job Commitment. The key factors were stress, depression, mental illness and de-motivation and peer-competition. It gives birth to politics within the organizational culture and more business communication conflicts occur when the sources of snooping through coworkers and other means were revealed to the employees.

Research Methodology

Objectives:

- 1) To study the factors influencing the job commitment.

Research Design :

Type of the Research : Explorative

An explanatory study was carried out to know about the factors influencing the job commitment.

Sample of the study: The study was conducted using the survey method. The random sampling method was used to select 100 faculty members from management institutions of Pune city.

Method of data collection: For the purpose of present study necessary data was collected from both, the secondary sources and primary sources.

Secondary sources: Secondary data play important role for this study and consider as backbone of the study. The secondary data of this study includes books, articles in periodical, newspapers, research paper, and journals. It also includes the data collected from the internet.

Primary Data was collected through a structured questionnaire, interview and observation method. In this section questions has been asked to the respondents related to job commitment. The researcher asked the respondents to fill up the questionnaire. The responses received from the respondents were analyzed and tabulated by using Likert scale, ranging from strongly agree(-2) to strongly disagree(2).

Sample Size : Total sample size for this study was 100 respondents. Out of that 20% of the sample was interviewed.

Sampling Method / Technique : The researcher has used Random Sampling method.

Techniques of data analysis : Based on the responses to the questionnaire by respondents, analysis of the data has been made by the researcher.

Statistical tools : Various statistical tools are used for analysis of data. These tools includes percentage, mean, Factor analysis method etc.

Data presentation : The data has been presented by the researcher with help of tabulation, graphically and diagrammatically. The researcher has used various types of graphs and charts to present data in systematic form. These graphs and charts included pie-chart and bar chart.

Section- I. Demographic Information

This is the socio-demographic information of the respondents of the research. This category consists of information about gender, age, educational qualification, designation, salary, work experience of the

respondents. This data is collected to know the personal background of the respondents of the study. This personal information of the respondents helps the researcher to draw further conclusion of this study.



Section- II. Job Commitment

This is the information about job commitment of the respondents of the research. This category consists of information about various attributes of job commitments. This information of the respondents helps the researcher for this study.

It includes, Acceptance of Institutional Values and Goal, Recognition as per performance, Competitive salary structure, Flexibility, Loyal with the Institute, Committed to Job, Ready to put high level of efforts, Concern about continuous success of the Institution, Like challenges in job, Job environment, Work Life balance, Institute encourages for higher education and training to the staff members, Management considers me as important

Factor Analysis of Job commitment

The data collected (n=100) were subjected to Principal Component Analysis with Varimax rotation.

Table A: Communalities

Rotated Component Matrix

	Component		
	1	2	3
jc_1_Accepts institutional values and goals	.859	.070	.042
jc_2_Recognition as per performance	.775	.267	.036
jc_3_Competitive salary structure	.750	.571	-.036
jc_4_Flexibility	.428	.599	.483
jc_5_Like to remain loyal to the Institute.	.668	.476	.250
jc_6_Committed to job	.347	.697	.340
jc_7_Ready for high level of efforts	.726	.400	.378
jc_8_Concern about continuous success of Institute	.665	-.219	.365
jc_9_Like challenges in job	-.005	-.641	-.435
jc_10_Job environment boosting the growth	.135	.141	.844
jc_11_Work life balance	.238	.803	.106
jc_12_Encourages for higher education and training	.005	.255	.691
jc_13_Management considers me as important	.651	.344	-.055

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. a. Rotation Converged in 11 iterations.



The first factor extracted is termed as “**Reward and Recognition**”.

Component 1(Reward and Recognition):

jc_1_Accepts institutional values and goals

jc_2_Recognition as per performance

jc_3_Compertitive salary structure

jc_5_Like to remain loyal to the Institute.

jc_7_Ready for high level of efforts

jc_8_Concern about continuous success of the Institute

jc_13_Management considers me as important

The second factor extracted is termed as “**work life balance**”.

Component 2 (work life balance):

jc_4_Flexibility

jc_6_Committed to job

jc_9_Like challenges in job

jc_11_Work life balance

The third factor extracted is termed as “**Scope for growth and development**”.

Component 3 (Scope for growth and development):

jc_10_Job environment boosting the growth

jc_12_Encourages for higher education and training

FINDINGS

Respondents are 100 faculty members from different management institutes in Pune city. Researcher has collected the data through structured questionnaire and also conducted 20% interview of respondents.

The collected data are tabulated and analyzed by using statistical tools. The collected data has been analyzed into 2 sections. The findings of the study are as under. The findings are also divided into 2 sections and are presented as follows :

Section - I – Findings Related to Demographic Profile :

The researcher has collected the data from 100 respondents. Researcher has asked the information regarding demographic profile. And findings are presented as under:

- 1) Majority of the faculty members covered by the study were female.



- 2) Majority of the faculty members were from the younger and matured age group.
- 3) 58% were assistant professors 29% Associate professors and 13% were professors.
- 4) 53% of the respondents were receiving their salaries less than 50,000 and rest of the respondents are getting more than 50,000 salary per month. Most of the management institutes pay consolidated salary.
- 5) 84% of the respondents were having academic experience less than 10 years. Rests of the respondents were having more than 10 years of academic experience.

Section -II – Findings Related to Job Commitment:

The objective of present study is to understand job commitment of Management Institutes. In the questionnaire researcher pose many questions to understand job commitment. The findings of the analysis are as under:

- 1) Faculty members were very unhappy about no recognition.
- 2) Majority of them are thinking that their salary structure is not competitive at all. Most of the Management Institutes are giving consolidated salary to the faculty members. And there is huge variation in consolidated salary structure amongst various Institutes.
- 3) Majority of them are saying that there is no time flexibility.
- 4) Very few were loyal with their Institute. And not getting competitive salary, rigid working time, non recognition, unfriendly environment were the main reasons of disloyal.
- 5) Very few member were committed towards their job. Various factors were responsible for this which includes less salary, non flexibility, and non recognition.
- 6) Majority of the people are not ready to put high level of efforts in job.
- 7) Very few faculty members were concerned about continuous success of the institute.
- 8) All members liked challenges in job.
- 9) Majority of them are opinioned that job environment provided by the management was not boosting the growth.
- 10) Majority of them are saying that institute is not helping them in balancing their work life.
- 11) Very few respondents were encouraged by their institutes for higher studies.
- 12) Most of them thought that their institute was not considering them as an important entity for the Institute.

Fulfillment Of Objectives:

The researcher has studied the job commitment of faculty members working in Management Institutes in Pune city by keeping some objectives in mind. These objectives provide the guidelines to the researcher to carry out further study. This section presents the testing of objectives.

The objectives of the present study were as follows:

1) To study the factors influencing the job commitment.

The important objectives of the present study are to study the factors influencing the job commitment. Researcher wants to find out the factors influencing job commitment.

The researcher carried out the survey using questionnaire, conducting interview, and observation. The responses received from the respondents of the study have helped the researcher to know the



factors influencing job commitment. (Ref. : Table no. A) The responses also help the researcher to know the areas where organizations have to work for increasing the job commitment.

Conclusion and Suggestions:

Institutes have to work on following factors :

- 1)“Reward and Recognition ”
- 2) “work life balance”
- 3) “Scope for growth and development”.

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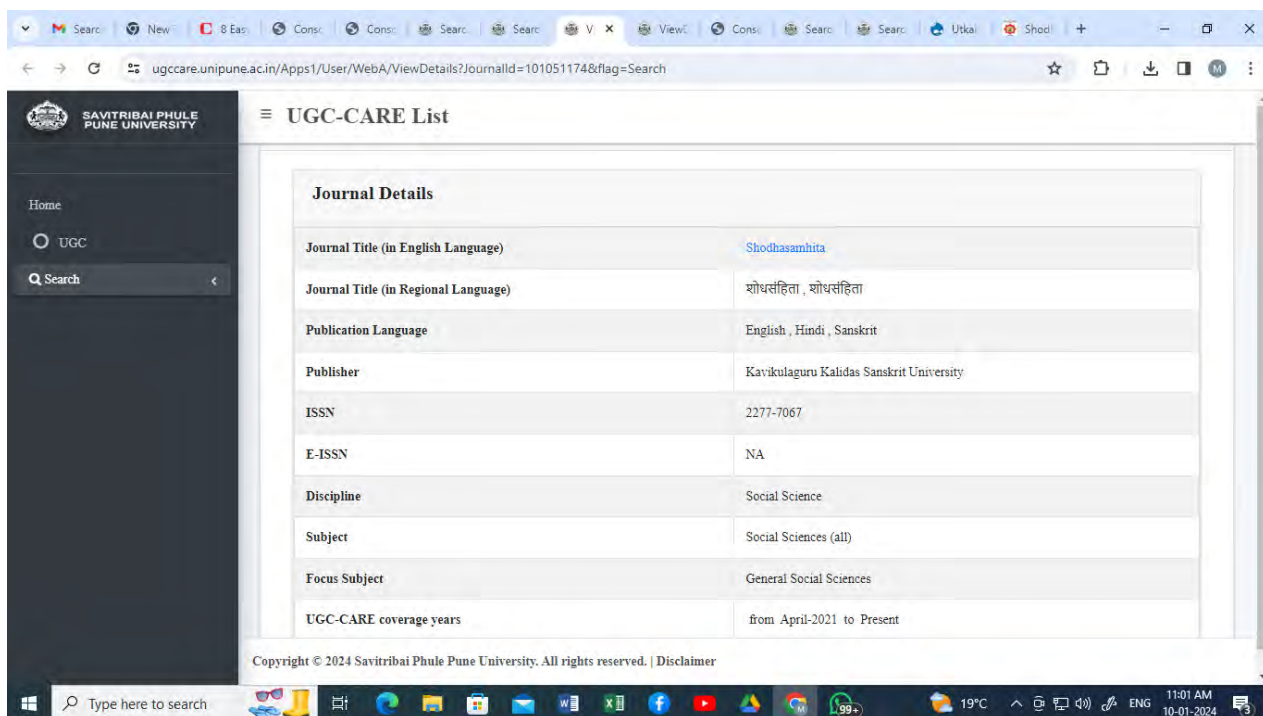
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Journal Title (in Regional Language)	शोधसंहिता, शोधसंहिता
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**ELECTRIC BUSES IN PUBLIC TRANSPORT: PERCEPTION OF THE GREEN
MARKETING APPROACH IN PUNE.**

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Abstract:

"India will achieve net-zero emissions by 2070," Prime Minister Modi said at the COP26 global climate summit in Glasgow¹. As a result, the Indian government is developing guidelines for providing subsidies for the purchase of electric vehicles to promote and motivate people.

This article aims at post purchase consumer's behaviour opt for electric bus service public transport in Pune. The use of electric vehicles in large quantities and its positive impact on the environment to promote green marketing tactics to protect the environment from harmful emissions of carbon. Present study convince message and announcing to public transport instead of private vehicle to save environment from carbon emission. The consumers perception regarding security, comfortless, and environment safety are the premier things studied. EV in the public sector is a mild stone in the predominant promotion of green marketing²¹ in Pune.

Keywords: *Electric vehicles (EV), Green marketing, Promotion of green Marketing, zero emission Policy 2070, post purchase consumer behaviour.*

1. Introduction:

The Earth's atmosphere, which is polluted day after day, tons of non-degradable waste are disposed of every day all over the world. Water bodies are polluted by the addition of undesirable pollutants. Air pollution is also increasing day by day because of several reasons like fossil fuel burning, smoke from industries & vehicles which results in increasing carbon foot print of that area? Firstly, what is carbon foot print? It is nothing but the total amount of greenhouse gases including carbon dioxide and methane that being generated by human action.

Directly or indirectly carbon emission occurs mainly due to smoke emitting from personal vehicles like motorcycle, car, transportation truck and public transports vehicles like Intercity or intra-city busses to overcome this problem of carbon emission from government and even people are buying the "EV" i.e., electric vehicles. For the first time, Maharashtra Chief Minister Udhavji Thakre launched EV in Mumbai.² And in the second phase EV launched in Pune for public transport in Nov 2019 by MSRTC.³

2. Review of literature:

1. Mariadoss et al. (2011) In terms of marketing perspective as explained in the engagement in practices which are sustainable and environmentally oriented is established by an organisation's capabilities to encourage sustainable consumption. Explained as on increasing population the



habitats good or bad habits are also increasing exponentially. But the environmental safety is the aspects main concerned with increasing demands⁴.

2. Agyeman, C.M. (2014), Green products have become conventional and are designed, produced with the point of view that consumers buy them not essentially because of their characteristics, but because non-green alternative offers are inferior to the green product. Sustainability and greenness cannot be separated, but these two aspects are intertwined⁵.

3. Onkar Tupe (2020). Lime lighted on due to the current depletion of fossil fuels and their price increase, there is a need for another energy resource to power the vehicle. The automotive industry sees the electric vehicle as a solution for industry and the environment in India. However, the current market penetration of electric vehicles is relatively low, although governments are implementing the policy for electric vehicles⁶.

4. Mr. A. Rakesh Kumar (2019), Global pollution is on the rise and every effort that is made is to reduce CO₂ emissions and save the Earth. One such effort is the introduction of electric vehicles. The transport sector is one of the largest emitters of CO₂ and therefore it is important to reduce it. The government has developed ambitious plans to introduce electric vehicles to the Indian market and limit the pace with the electric vehicle event around the world. The 2020 National Electric Mobility Mission Plan contains a detailed report on electric vehicles. India faces the great challenge of converting the transport sector from internal combustion engines to electric vehicles⁷.

5. Daft (2008) demarcated a sustainable enterprise as an economic development that creates prosperity and meets the needs of the existing generation, while saving the environment for the next 9 generations⁸.

6. Wong Fuiyeng & Rashad Yazdanifard (2015), the study motivates society about an important advantage of green marketing and opts for green marketing to save the environment. A major advantage of green marketing is getting tax breaks and loans from the government because, like environmental issues, they continue to affect innovative businesses that help the nation, which is a human activity, society now looks at them a lot to live in rural areas, or the unemployed will have concerns⁹.

7. Pretty Bhalla (2018), The Govt. and EV producers have created most trust in society for EV. The study explained about the society is aware of environmental safety benefits and consumers behaviours in depth for accepting EV¹⁰.

Definition; “All the activities intended to create and make possible any exchanges which are anticipated to fulfil human needs or wants in such a way that the contentment out of these needs and wants happens with minimal harmful impact on the natural environment” is known as Green Marketing¹³. By definition we conclude that the green products environment safety ¹⁵and EV vehicles’ one of the examples.

3. Objectives:

1. To Study the concept of green marketing in the perception of electric vehicles in public transport.



2. To know the post purchase behaviour, consumers turn daily to ecological products ²⁰such as electric vehicles for personal use or electric buses of public transport in the city of Pune.

4. Research Methodology:

Table No.4a Research Design¹¹

Sr.no	Contents	Description
1	Universe	Pune Mahanagar Parivahan Mahamandal Ltd. (PMT), Pune City.
2	Population	Selected crowded bus stop of Pune City.
3	Sample frame	Student, working professional, house wife and labours
4	Sample size	278 ¹² (students, house wife, working professional)
5	Type of Research	Ex Postfacto
7	Data sources	Primary and secondary Data sources
8	Primary Sources	Questionnaire online survey
9	Secondary	Nationals and International journals, articles, Magazine, newspapers
10	Question type	Dichotomous, multiple choice, etc
11	Data interpretation	Pie chart, descriptive statical Tables
12	Statistic tools	Percentage, Chi square test

(Source: Researchers compilation)

5. Data analysis and interpretation

The data analysis and hypothesis testing are represented as follows in tables and charts with suitable statistics.

1. Demographic Profile of the respondent:

Table No.5.1 Respondents demographic profile

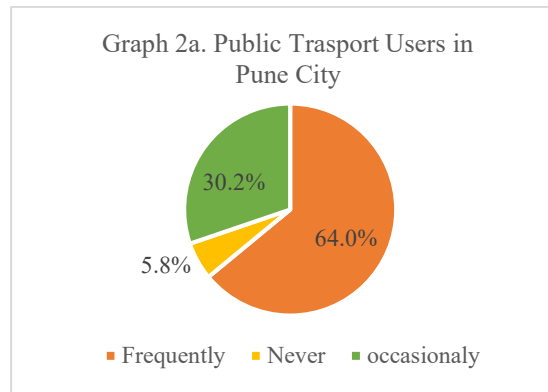
Sr. no	Respondents	Count	Percentage
1	Students	84	30.2%
2	Working Professionals	58	20.9%

3	Labour	88	31.7%
4	House Wife	48	17.3%
	Total	278	100.0%

(Source: Field survey and excel output)

Demographic Profile of the respondent for the present research is found to be the students' respondents are 84(30.2%), The working professional Opting transport found to be 58(20.9%). The professionals of the respondents as a labour are 88(31.7%) and the housewives 48(17.3%) the study reveals that they opt public transport.

2. Consumers perception for opting public transport



The response for public transport users in Pune City opting on daily basis the consumers are found to be 64%, the consumers opt occasionally public transport are found to be 30.2%. The respondents never opt public transport are 5.8%. The respondents never opt public transport are using private vehicle for traveling from home to their offices.

3. Social Awareness of Zero emission effect opting EV in Public Transport

Table no.3.1 response on zero emission.

Respondents	Count	Percentage
1. Yes	162	58.3%
3. No	78	28.1%
4. May be	38	13.7%
Total	278	100.0%

(Source: Field survey and excel output)



The response over awareness of zero emission from the respondent are observed 162(58.8%) the respondents are found to be highly professional and well qualified and there is confusion in found to be 38(13.7%) respondents are literate but not updated with current scenario but opting EV in public transport feels comfortless with AC provision in summer season. And 78 (28.1%) of respondents are unaware of the impact of electric vehicles on public transport and their benefits, the group of respondents found that they were educationally and financially weaker, they found that they ignored the current situations.

4. Factors responsible for Post purchase behaviour ¹⁹

Table 4.1 Response on post purchase Consumer behaviour

* Cross Tab	1.Security	2.Affordable Pricing	3.Comfortable	4.Environment safety	Total
1.Students	28	26	18	12	84
2.Working professional	14	18	9	17	58
3.House wife	15	9	17	7	48
4.Labour	34	28	12	14	88
Total	91	81	56	50	278

(Source: Field Survey and Excel output)

4.1 Hypothesis testing

Relationship between profession of consumer and their satisfaction at Electric bus in Public Transport.

Hypothesis testing

H₀ = There is no significant difference between profession of consumer their satisfaction of Using EV at Public transport.

H₁ = There is significant difference between profession of consumer their satisfaction of using EV at Public transport

Table no.4a Pearson's Chi Square¹⁶

Pearson Chi Square	Value	Df	Asymp. Sig. (2-sided)
	17.84 ^a	9	0.037113315



Total No cases	278		1
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(Source: Field Survey and Excel output)

Pearson Chi-Square 17.84^a N of Valid Cases 278 from the above table no. 4a, it is found that the value of Pearson Chi square test at 5% level of significance and at 4 degree of freedom is 17.84. The calculated value of 2-sided asymp significance value (0.03) is less than the standard significance value (0.05) for Pearson Chi square test, hence the null hypothesis 'There is no significant difference between profession of consumer their satisfaction of Using EV at Public transport is rejected and the alternative hypothesis 'There is a significant difference between profession of consumer their satisfaction of Using EV at Public transport.' is accepted. Hence it is inferred from the Pearson chi square test that there is significant association between profession of consumer their satisfaction of Using EV at Public transport.

The results on post-purchase behaviour are positive and are accepted by consumers. The green products have definitely helped society when the users of public transport reach 100% or the private conventional vehicles are replaced by electric vehicles that use subsidies from the Indian government on the first priority basis. It will be the mild stone to reach the goal of zero emissions by 2070.

Conclusion: To study the green marketing approach in society and motivate people to choose public transport. The green marketing influence¹⁴ is positive in choosing public transport will definitely reach our government policy of zero emissions in 2070. The study concluded that if you are not satisfied with public transport, it is our responsibility to buy a new personal electric vehicle for private transport. Ultimately the study reflected that post purchase behaviour helped to build security and comfort zone among the users. It may be the disadvantage that the lack of electrical energy in the future and the development of new charging stations is a close problem. Recycling or disposal of Lithium batteries are the things that increase trouble and inconvenience we will face in the future.

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1. Integrating the "E" in Public Transport
 2. Information and Communication Needs
 3. for Electromobility



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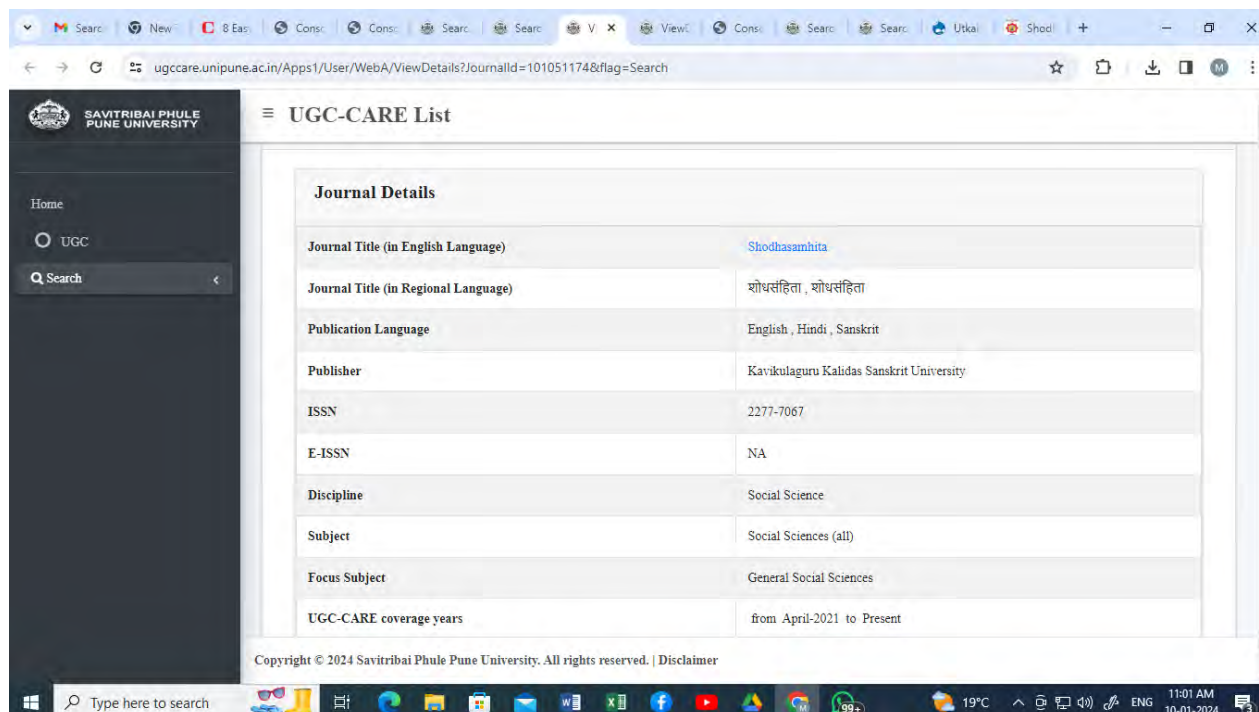
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A Study of the Importance of Personality in Workplace Representation

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A Study of the Importance of Personality in Workplace Representation

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Abstract:

Person's personality states to his/her advent, characteristics, attitude, approach and conduct with others. Temperament is at the epicenter of how the persons intermingle with coemployee at workplace regularly. It deals a framework for deliberation on exists aspect like individual, and not identical others. Personality is tangled to an intricate set of systems at work in the intelligence. Understanding how people get it wrong can assist to improve relationships while doing the job. Personality determines the individual's negative and positive things. In a group, a member can give the task to know his or her ability for the work completion. Personality plays an important role at workplace, which impact on the various factors. The employee's personality at workplace matters more, which sets the example to the other employees in the organization. The creation of healthy environment in the organization, where the employees motivates. This motivation factors may leads to increase the productivity and hence helping in maximization of profit of the organization. The dimension of personality and its real appearance while working is a positive note. The expectations from the employees from the employer and their efforts for the betterment for the growth of the organization as well. The good personality of the employees make an impression on the various stakeholders. That also helps in the branding, goodwill in the market as per as organization is concern. It sets an examples to other employees of all levels in the organization ie from top to bottom in the hierarchy of the organization.

Keywords: *Intelligence, dimensions of personality, scales of personality, happiness, growth of organization*

Introduction:

Workplaces are concisely a gathering of individual human beings who have amalgamated to achieve certain explicit goals and objectives. Hence organization behaviour is behaviour of individuals at work. The basic building chunks of workplace are individuals who incline to act either in a group or individually. It is undoubtedly significant elements in shaping rendezvous in work eccentricity. The divergence in individual behavior is fundamentally due to dissimilarities in personality, as individuals differ from one another in their manner of responding to workplace environment. Communication and elasticity are noteworthy sides of existence a front-runner, and considerate the natures of employees can assist to advance together. It is the distinguishing sets of conducts, cognitions and emotions. While peoples are accomplishing their ease areas that can aid to fix the responsibilities which care relates. In case, a reclusive person develops additional extraverted on a specific work may be an indication that he or she upkeep about the work sufficient to step outside of ease area. Understanding personality, fellow employee's personalities is a requisite part of becoming a good manager. To know about nature helps to



decrease pressures in organization's atmospheres, nurture improved operational associations and development improved existences. The personalities matter at workforce. Personality's issue in worker's choice to stopover in the association is indefinite. Devising the correct natures for the work will result in a healthier work suitable and decrease the expanse of business. Moreover understanding group member's personalities will support to effort healthier with new persons. Members of the team must be able to collaborate and engage with one another. This does not always imply that persons with similar personalities get along well. There are various examinations and techniques that can be used to dig further into a person's background. Their personality and mannerisms, as well as their ability to contribute in the formation of better workplace teams. The better workplace team always fetch a good results. That boost the morale of the employees in the organization. The working atmosphere, work environment, best practices in the organization always the keeps the momentum up in the positive direction which add value in the various processes.

Objectives of the Study:

The basic and important objectives of the study are as follows;

- a) To study the dimensions of personality.
- b) To know about different types of personality.
- c) To investigate the linkage of bringing an individual's personality and ideals to work
- d) To find out the determinants of personality

Research Methodology:

This is undeniably a practical oriented paper, a combination of experience, practice and actual happenings at the work place. Hence author of this paper has endured an extensive study of literature and is rational with recent HR approaches. The main source of primary information is knowhow of industry and academia. The secondary data and basic primary pragmatic information has been collected from appropriate primary sources and farsightedly used to arrive at meaningful findings and prolific conclusion. Simple statistical tools, such as mean, average, tables etc., are used wherever necessary to right size and increase the trustworthiness of the information.

Significance of the Study:

Hence by virtue of this study, efforts are being made to understand the importance of personality in representation at workplace for benefits of employees. Hence it is must to have right candidate with appropriate personality in a healthy working environment along with healthy mind and likeminded colleagues. Hence there is always a need to have balance personality to lead a progressive life.

Statement of the Problem:

The dynamism and global competition has a lot more subsistence challenges with leadership tag. The innovative technology, management excellence, increased customer test and effective services in the changing environment are really great to get best results out of that. Personality traits like accomplishments can-do, assistance or headship positioning, amid others, play a significant role in job concert. Thus, looking to the societal need, researcher has made a sincere attempt, by virtue of this paper to focus on the importance of personality in representation at workplace



Literature Review; A Review on Importance of Personality in Representation at Workplace Dimensions of Personality

A variety of ideas and models have been used to define and restrain personality over the years. Specific theories aim to capture the overall dynamics of personality. The concept of distinct levels of consciousness is one of Freud's foundational ideas. The collective unconscious was added to Jung's idea of the unconscious. There is widespread agreement that there are five main aspects that can be utilised to describe cognitive and social behavior changes. The five dimensions are listed below.

S.No.	Dimension
1.	“Neuroticism”
2	“Extraversion”
3.	“Openness to Experience”
4.	“Agreeableness”
5.	“Conscientiousness”

Neuroticism: Organization always keep the healthy environment so that people working work enthusiastically with togetherness. That help in high morale of the employees. Neuroticism is a degree of touch and emotive mechanism. People having extraordinary stages of neuroticism remain responsive and fluently apprehensive by impetuses in its atmosphere.

Extraversion-introversion: The Extraversion was primarily concerned with social relationship. The introversion preoccupied with his own inner world of fantasy. The people working in the organization in the form of better team work to perform their duties in efficient manner to achieve the respective target.

Openness to experience: It is a level of profundity, breadth, and erroneousness in a person's mind and impulse for practices. Openness of people always trust among the employees in the organization. The transparency in the work culture always established mutual bonding among the various stake holders.

Conscientiousness: It is a degree of objective focused behavior and amount of control over impulses. To be conscious and act accordingly always add value to the personality. This will be useful for the people in the organization to keep the smooth functioning and keeping the healthy environment of the organization.

Types of personality:

Filling and Thinking:

The filling type individuals evaluate and make judgments in a more personal and subjective mode where as thinking type individuals in an impersonal and objective way. The thinking type people feel comfortable when decisions are based on logical reasoning and analysis. On the basis of Jung's typology, the managers could classified into one of the following types.

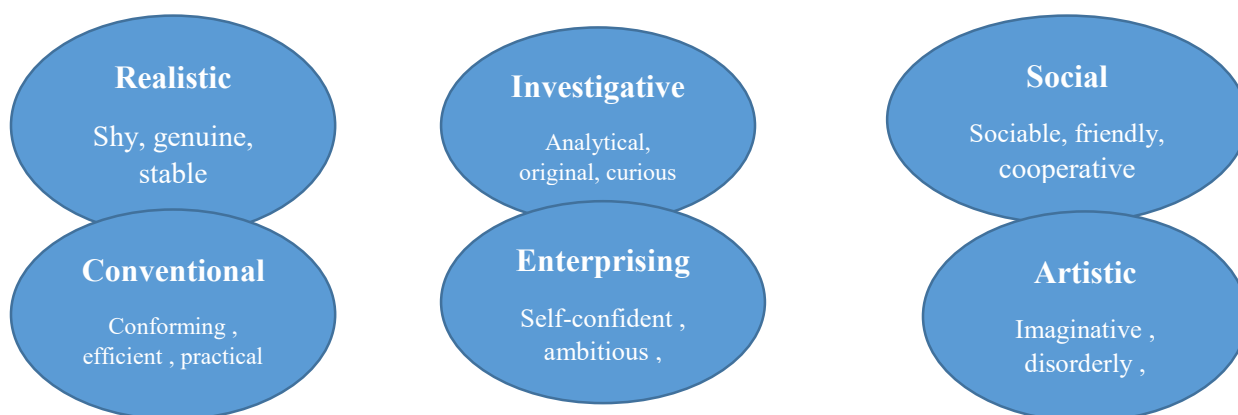
1. **Intuitive Feelers:** These type of managers are quite effective especially in group settings where new ideas are to be formulated. The idea generation which helps in improvising the product design, product look etc. Which helps in increase of sales and hence maximizes the profit.
2. **Sensational Feelers:** Managers with the predisposition are pragmatic. The manager has to keep the morale of the employees at high level. This will help in increase of the productivity/
3. **Intuitive Thinkers:** Managers with these orientation are the proactive change masters. The changes in the behavioral approach of the employees that keep the healthy environment in the organization. That fetches the result and achieve the target.
4. **Sensational Thinkers:** Such managers are seldom wrong with their facts and may prove dependable leaders. The leadership style of the manager must be at positive direction. That keep the momentum of the organization the keeps the things in the right direction.

Linkage of linkage of bringing an individual's personality and ideals to work

In the past establishments were apprehensive merely with nature as its key emphasis was to match individuals to explicit jobs.

Individual Work Appropriate

John Holland's personality-job-fit theory emphasises the work to counterpart job requirements with personality features. Holland describes six personality types and contends that job satisfaction and proclivity to leave are determined by how well individuals match their personalities to the job. According to the theory, when personality and occupation are in sync, satisfaction is highest and turnover is lowest.



Individual- Association Appropriate



If an organisation is dealing with a dynamic and changing environment and requires employees who can easily change tasks and move between teams. It is more important that employees' personalities match the overall culture of the organisation than specific job characteristics. People are drawn to and nominated by organisations that reflect their values, and they leave organisations that do not reflect their personalities.

Determinants of Personality

Following are some of the elements that influence one's personality:

Heredity - Factors that are determined after a person is born are referred to as heredity. The biological makeup of an individual's parents determines his or her physique, attractiveness, body type, complexion, and body weight.

Environment - The environment that an individual is exposed to throughout his or her formative years has a significant impact on his or her personality. Our personalities are shaped by the many cultures in which we were raised, as well as our family histories.

Situation - A person's personality evolves as a result of their current circumstances and conditions. When a person has sufficient savings, he will act differently, and when he is bankrupt, his behavior will immediately shift.

The personality of a person is determined by his or her looks, character, intelligence, beauty, efficiency, and style.

Findings:

A realistic person working in a realistic job is in a better situation than a realistic person working in an investigative job. A realistic person working in a social job is in the most incongruent situation imaginable. Different types of personality study help manager to systemize the work process. Personality enlargement mentors an individual and supports to make a mark of his/her own.

Conclusion:

There is an optimistic and noteworthy association amid extroversion and happiness; in other words, by accumulative the volume of extroversion, happiness will also be amplified. To know about the different types of personality help the managers in various ways. Increased the performance of the persons at work. Rather than dismissing personality traits, employers and employees should embrace this information in the work. People with very attractive personalities can win hearts of people in his /her acquaintance. The healthy environment in the organization that creates the values of the organization strong. Moreover the good personalities of the employees satisfies the stakeholders, build the branding of the organization.



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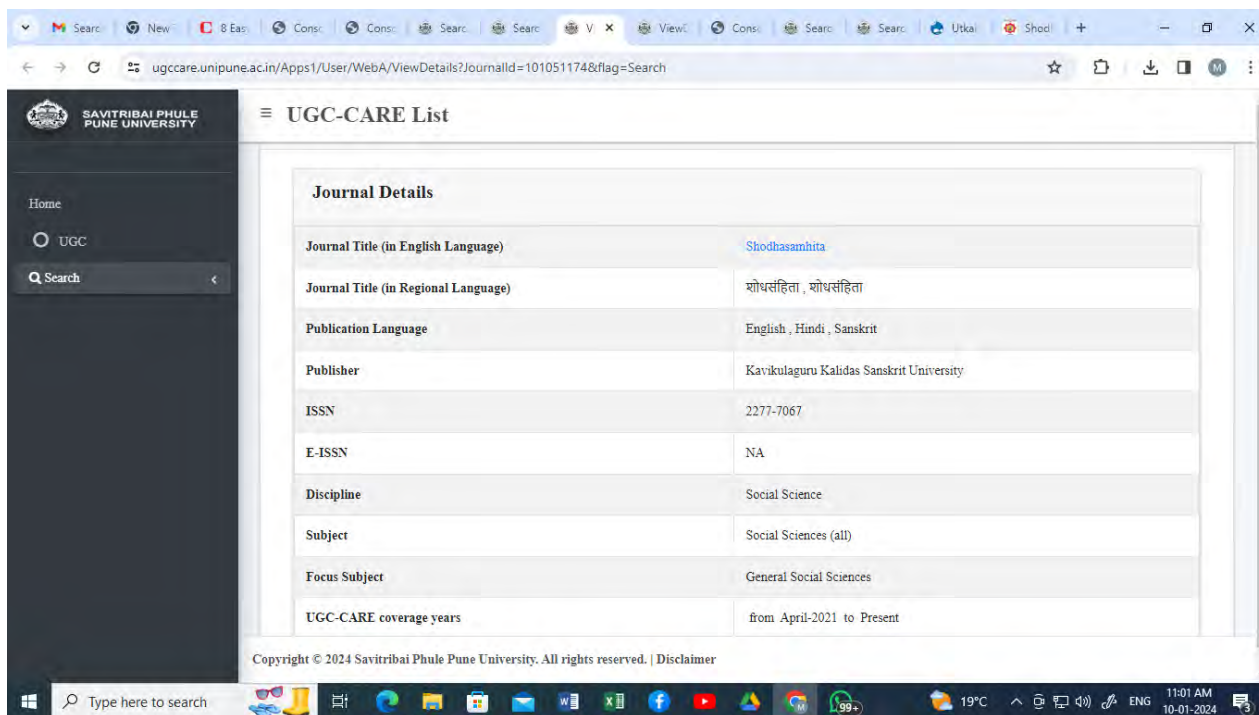
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Journal Paper No.: 82

Library Facilities: Importance, Problems and Expectations		
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ISSN: 2277-7067		Indexed in UGC care list
<p style="color: red; font-weight: bold;">Link of the Paper:</p> <p>https://www.researchgate.net/publication/374628946_TEACHERS_ROLE_IN_MAINTAINING_QUALITY_OF_HIGHER_EDUCATION</p>		



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Journal Details	
Journal Title (in English Language)	Shodhasamhita
Journal Title (in Regional Language)	शोधसंहिता, शोधसंहिता
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Publisher	Kavikulaguru Kalidas Sanskrit University
ISSN	2277-7067
E-ISSN	NA
Discipline	Social Science
Subject	Social Sciences (all)
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LIBRARY FACILITIES : IMPORTANCE, PROBLEM, AND EXPECTATIONS

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LIBRARY FACILITIES : IMPORTANCE, PROBLEM, AND EXPECTATIONS

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Abstract

A library is a treasure house of knowledge. A well- grazed library is an asset to the academy, council, or university. Each academe has a library of its own. . A library is a place where not only books but also magazines, journals, and journals are well grazed for the benefit of the compendiums. A library has always a studious atmosphere. It helps us develop a reading habit. Individual person-llibrary relation plays a vital part in academic, professional, and particular development. And so it is very important part of that organization. This study is focussing on various aspect of this same area like expectation of users, environment of library, Overall performance of the library, different issues or problems with library etc.

Keywords: Library, expectations, Importance, problems etc.

Introduction:

A library is a treasure house of knowledge. A well- grazed library is an asset to the academy, council, or university. Each academe has a library of its own. It's a boon for poor scholars. Information technology has helped in perfecting library installations. still, the functionality of the Internet won't negatively affect the significance of a library. A library is a place where not only books but also magazines, journals, and journals are well grazed for the benefit of the compendiums . Besides this bone can also get the entire atlas, Encyclopaedia etc. to know indeed the nanosecond detail of a thing. A library is a popular place in the academic class A well- grazed library is an asset to a academy, a council, or a university. a pupil or a anthology can increase his knowledge of different subjects by reading in the library during his prayer time. One can modernize one's knowledge by reading regularly in a library. piecemeal from dealing with the traditional published media libraries worldwide have been dealing with electronic coffers for a number of times now and they're frequently looked upon as an important conciliator between the ocean of information available online. A library has always a studious atmosphere. As we enter a library, we find ourselves girdled by books and compendiums . We see books of all kinds and sizes reposing in their separate places, and humorless compendiums eagerly devouring the contents of the books they've picked up from the shelves. What's further, all possible installations are handed to the compendiums . It's a encouragement to reading. It helps us develop a reading habit. Since its gates are open to all and sundry, to rich and poor, to professors and scholars, to scholars and lay-a-taste in books. In short, a library is a standing assignation to the public to come and read books as well as journals and diurnals. So pupil- library relation plays a vital part in academic, professional, and particular development.

Literature Review:

Tella, Owolabi and Attama (2009): Research has applied quantitative as qualitative approach. Sample units are students as staff together with those who work in the school library. The findings showed that students were satisfied with the library collections and services. However, their satisfaction would be enhanced if the school library had been networked with internet.

Kassim (2009) evaluated the library's performance by measuring the users' satisfaction with library services, infrastructure/place/space, collection/information. Sample size was 650 students. The results of the study revealed that the respondents were satisfied. Faculty members were more satisfied than other categories sampled.

Rehman, Shafique and Mahmood (2011) on user perception and satisfaction with reference services in university libraries of Punjab gathered a broad understanding of how users perceive the reference services they receive at Public Sector General University Libraries of the Punjab Province (Pakistan) and their satisfaction with these services. Sample size was 507. And here also results were same. i.e. sample units are satisfied with Library services and other attributes.

Adeniran (2011) : here also results were same that users were satisfied.

Keith, C.L. (2004) The impact media centres on academic achievements. From this weekend say that Institutes library act as media centre. And media Centre plays very vital role in academic achievements

Clarke, S. O. (1999) : Fundamentals of . The author told us that how libraries should be. What are requirements of library.

Committee Survey Report February 10, 2005: Library User Survey : Resources, Facilities and circulation services.

Martin, B.A. (1996) : of school library media Centre collections, expenditures, staffing, and services to student academic achievement. (Doctoral dissertation, Auburn University). The author talks about between the library facilities and the visitors, they are related with each other.

A Survey Report (2010) : The University of Newcastle Australia has done a survey on library customer satisfaction.

Library Philosophy and Practice (2008) : of school libraries in the Educational Development of Students: the Case of Novena University staff School, Kwale, Delta State, Nigeria.

A.G. NKHOMA WAMUNZA: Library Automation: The role and significance of library automation plans

Objectives:

The primary objective of the research work is to provide the library with a way to identify students' concerns. More specifically, the study aims to:

1. Find out the expectations of library users.
2. Analyze an environment maintained in the library.
3. Identify, prioritize, and manage the key issues affecting library visitors.
4. Allow the library's performance to be measured.
5. Provide users with the opportunity to communicate openly and honestly with the management team of the library about the library.

Research Methodology

The researcher seeks to collect the data through primary as well as secondary sources. The applied

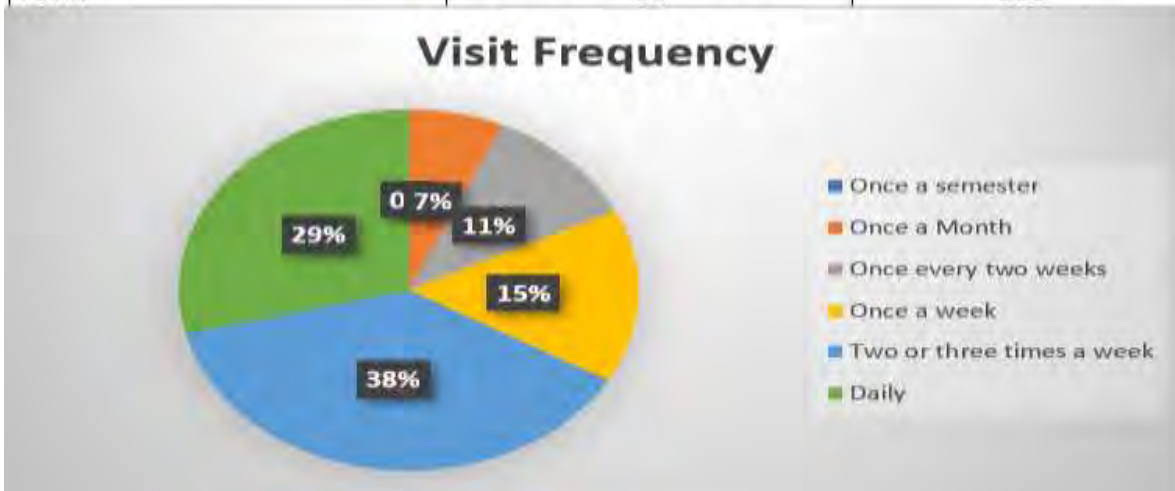
methodology for primary data is the use of structured questionnaires. For secondary data, the information is collected through Books, Research Journals, Magazines, and the Internet. The participants are the staff and students as users of the library. Total 50 questionnaires were distributed to the target group. The researcher got 45 filled questionnaires back. So Sample size for the study is 45. The method used for sampling is Random sampling.

Data Analysis:

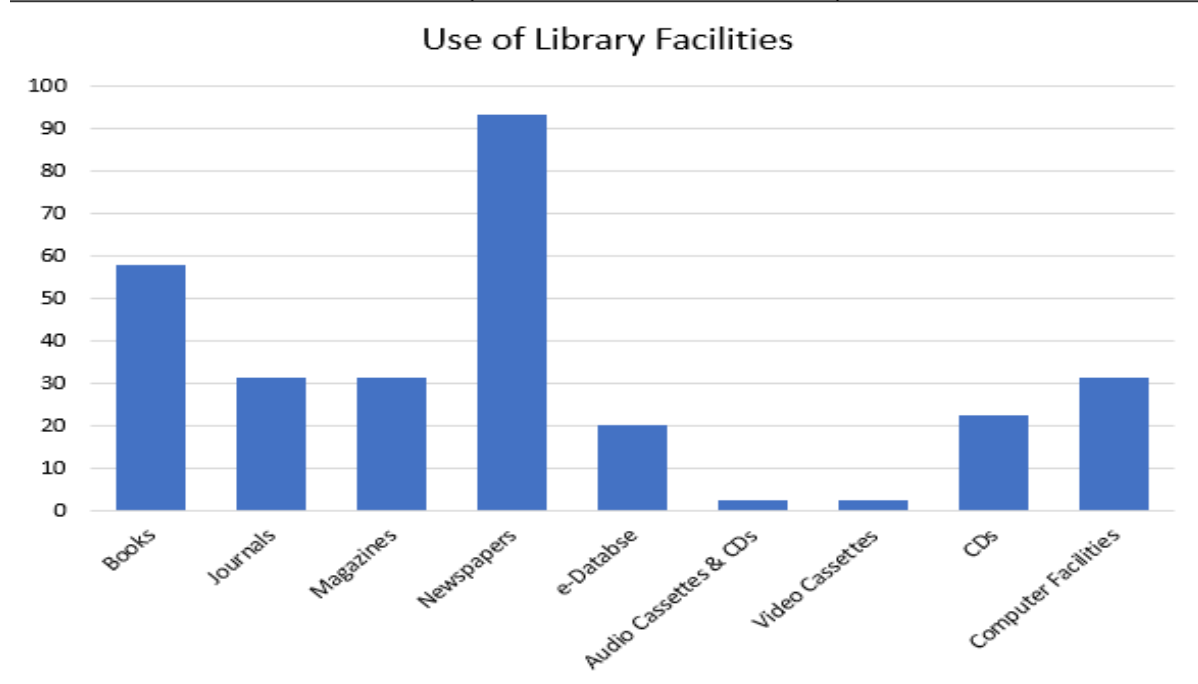
Categories	Number	Percentage
Student	60	66.67
Teaching Staff	20	22.22
Non-Teaching Staff	10	11.11
Total	90	%



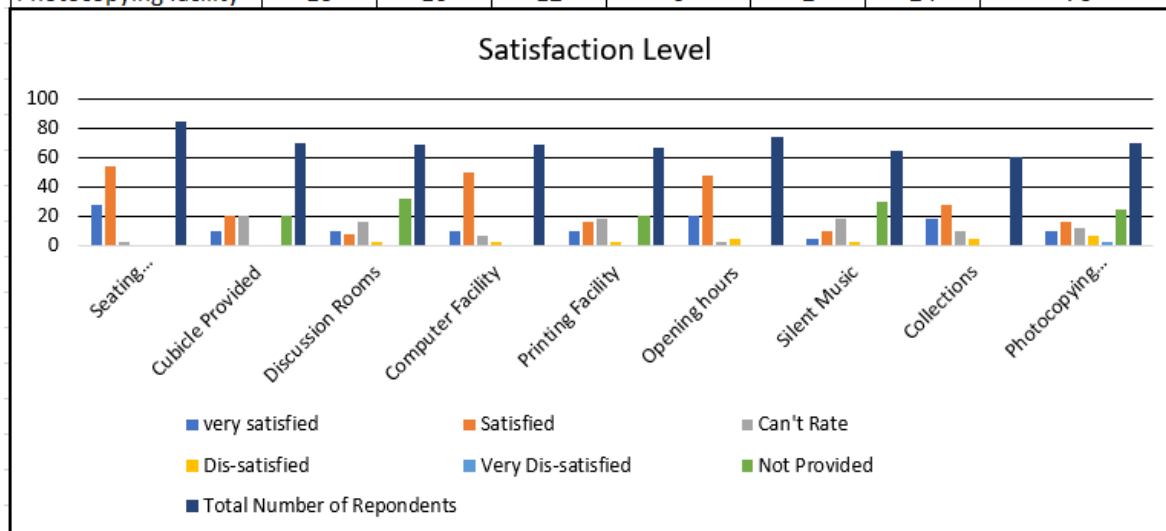
Parameter	Number	Percentage
Once a semester	0	0
Once a Month	6	6.67
Once every two weeks	10	11.11
Once a week	14	15.55
Two or three times a week	34	37.78
Daily	26	28.89
Total	90	100



Parameter	Number	Percentage
Books	52	57.78
Journals	28	31.11
Magazines	28	31.11
Newspapers	84	93.33
e-Database	18	20
Audio Cassettes & CDs	2	2.22
Video Cassettes	2	2.22
CDs	20	22.22
Computer Facilities	28	31.11



Parameters	very satisfied	Satisfied	Can't Rate	Dis-satisfied	Very Dis-satisfied	Not Provided	Total Number of Repondents
Seating arrangements	28	54	2				84
Cubicle Provided	10	20	20			20	70
Discussion Rooms	10	8	16	2		32	68
Computer Facility	10	50	6	2			68
Printing Facility	10	16	18	2		20	66
Opening hours	20	48	2	4			74
Silent Music	4	10	18	2		30	64
Collections	18	28	10	4			60
Photocopying facility	10	16	12	6	2	24	70



Parameters	Number	Percentage
Always	32	35.55
Mostly	44	48.89
Sometime	12	13.33
Never	2	2.22
Total	90	100



Findings:

When evaluating the results, the researcher identified the following significant findings:

1. Analysis of the first question tells us that there are three categorical respondents. These are students, Teaching Staff, and Non-Teaching Staff. The major contribution is of the student category (66.67%). Then teaching staff (22.22%) and then nonteaching staff (11.11%)
2. Researcher took the data about the visit frequency of the respondent.
3. Majority of users are visiting a library two or three times a week. The respondent category that falls under this is teaching staff.
4. Most users visit a library on daily basis. (28.89%) users are visiting on daily basis. Most of the daily visits have the purpose of newspaper reading.
5. For the next step the researcher has collected the data on the basic facilities of the library. And the utilization of these facilities by the users.
6. With respect to the utilization factor books stands at 2nd position. Journals, Magazines and Computer facilities are important to them but at third position. Only 31.11% that is 14 out of 45 visits to the library for these three facilities.
7. The most important is the newspaper. Newspapers is having the highest utilization. 42 out of 45 i.e 93.33% of users visit the library for newspaper reading.
8. For the further part of the research, the researcher has collected data about the satisfaction level of users regarding the basic facilities in the library and the facilities provided to maintain a good environment in the library.
9. Researcher has found that on average the respondents are satisfied with the facilities which are generally provided in every library. Such as sitting arrangements, Computer facility, opening hours, and different collections like Books, Journals, Magazines, newspapers, e-database, and CDs.
10. Now about a few things the respondents are not satisfied with or they have given the rating as can not rate, why it is so? Because most of the things are not provided in libraries for example discussion Rooms, Printing facilities, Photocopying Facility, Silent music etc.
11. Researcher found that visitors and satisfied with the service quality of library staff.

Recommendations

As a researcher, I would like to recommend a few things to library management. While studying I have seen some aspects about which the users are not satisfied,

1. Library management can allow them to take printouts and photocopies and the library can charge for it.
2. In some parts of the library, management can provide cubicle-type of seating arrangements, and discussion rooms, if possible.
3. The concept of silent music is also considerable. During the vacation period, silent music can be played in the library.
4. Library should arrange more number of computers for users.
5. To get an honest opinion about library management can keep a suggestion box in library premises.

Limitations:

A limitation of this research work is the researcher has collected the data from three libraries only. Another one is he/she has considered libraries working for Academic institutions only. He could have extended the scope of research work for public libraries also.

Conclusion:

In the library, I discovered that you could learn by following your nose. And I learned that a book was as close to a living thing as you could get without being one. From this quote, we can understand how much libraries are important for us. Towards the conclusion of this paper:

Users are satisfied with basic amenities but they are demanding for few more as discussed earlier. The users demand more comfort in the library while studying, which means printing photocopy facility, cubicle, silent music, etc. The management of the library can take some initiatives to satisfy the visitors. The questionnaire itself provides feedback to library management about the performance of the library. This research work has provided an opportunity for the users to communicate openly and honestly their opinion about library facilities.

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13. The library is a temple of learning, and learning has liberated more people than all the wars of history (Car Rowan).



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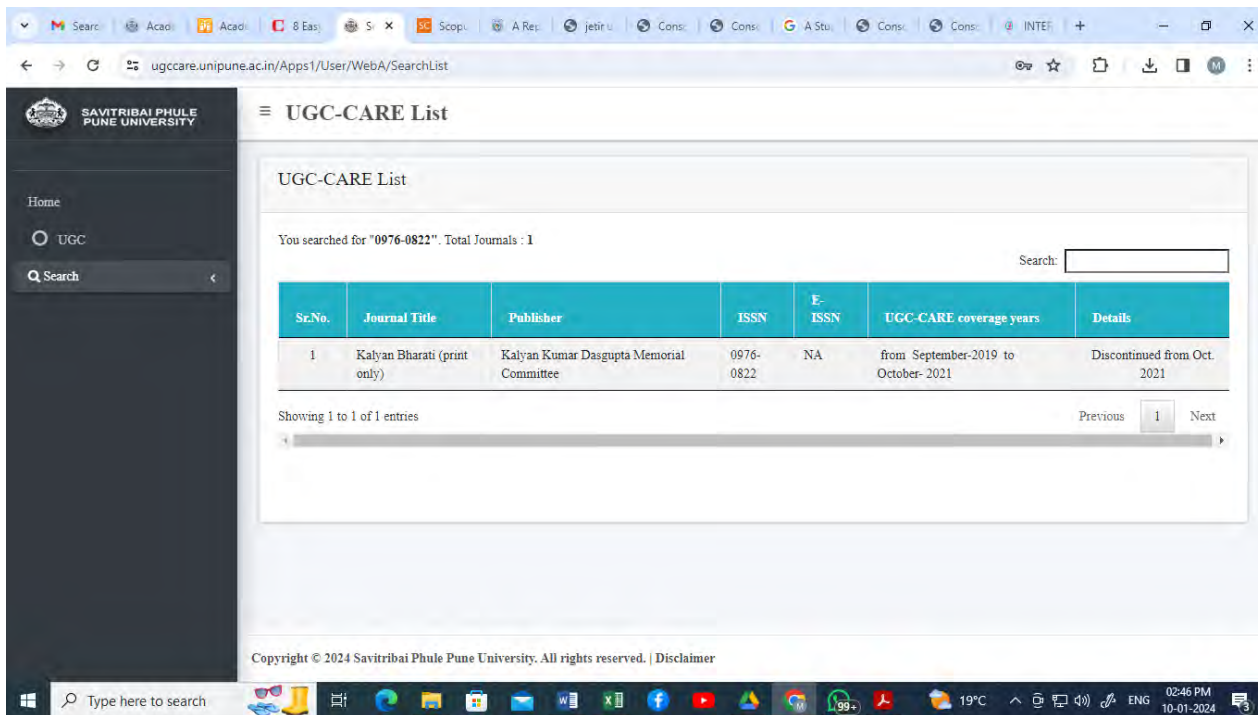
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Operations Excellence Driving Organizational Performance Enhancement: Emerging Global Trends and Industry Practices

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Abstract

Given the emerging challenges for business management, the organizational focus on emerging global trends and industrial practices becomes crucial. The planning and configurations of resources to achieve organizational outcomes, particularly in management sciences and engineering, is at the center of operations management as a discipline. The compatibility between operational activities and supply chain management activities, with the aid of technology, is essential for enduring operations and supply chain performance. The adoption of Artificial Intelligence, Blockchain Technology, Six Sigma, and Big Data Analytics to drive the innovation can potentially transform the operations management to significantly enhance the organizational performance.

Keywords: Artificial Intelligence, Blockchain Technology, Six Sigma, Big Data Analytics.

Introduction

The planning and configurations of resources to achieve organizational outcomes, particularly in management sciences and engineering, is at the center of operations management as a discipline. To ensure enduring supply chain performance, the compatibility between operational activities (internal) and supply chain management (external) activities is essential (Bag et al., 2020). In the context of operations excellence driving organisational performance enhancement, four key emerging global trends and industrial practices need a focused consideration. These include Artificial Intelligence, Blockchain Technology, Six Sigma, and Big Data Analytics.

Artificial Intelligence

Competition is becoming more and more intensive on a global scale as information technology develops and evolves. The future of operation and supply chain management (SCM) is expected to change from planning, scheduling, optimisation to transportation, through the aid of artificial intelligence (AI). More and more interest would be generated in machine learning, AI, and other intelligent technologies, in context of SCM. Timely and critical analysis of AI- driven supply chain research and applications becomes crucial in this regard. In moving products across vast distances and in supporting interconnection among various stakeholders including manufacturers, retailers, logistics companies, and consumers, the supply chain (SC) is critical. These linkages can be made accurately, quickly, and

at least cost because of an effective and efficient SC. The information sharing, process integration, and collaboration gain criticality for the success of SC. Technology in the form of IoT and sensors all across the SC would drive the digitization of SC and enable collection of data in real-time (Helo & Hao, 2021).

Blockchain Technology

Blockchain technology is expected to change the size and configuration of supply chain relationships. Blockchain technology has the potential to help a company significantly reduce transaction costs including the needs for intermediation. This would justify doing business with numerous small- and micro-size partners irrespective of their location. Recent supply chain risks and the consequential supply disruptions have prompted companies to rethink supply chain design. Companies used to pursue achieving a “lean supply chain” in the form of supplier rationalization and process integration. The present supply chain risks such as natural disasters and trade wars would potentially persuade companies to redesign their supply chains for higher level of resilience. Setting up contingency plans with alternative supply chains would result into resilience. Utilizing alternative supply chains demands companies can integrate and analyse market intelligence and take action to minimize the impact of a certain disruption in a quick manner. Rather than managing risks at a local level, supply chains need to be redesigned by creating more resilience across the entire system. By constantly improving information technology, the supply chain capability improvement is possible. Small-scale home-based supply chains for customization and personalization are likely to coexist with present large-scale supply chain structure for mass customization (Min et al., 2019)

In view of close ties of Block Chain Technology (BCT) and cryptocurrencies, more applications in the SC finance cluster would be expected. Financing activities such as asset-based lending are mostly decoupled from SC activities while electronic payment systems appear to be well-established and account for the majority of BCT-enabled start-ups. Applications of BCT mostly focus on risk mitigation and efficiency improvements. SCs could be fundamentally reorganized in terms of blockchain networks enabling collaborative value creation and capturing the value potential of comprehensive ecosystems. BCT is likely to enhance existing SC processes substantially and lead to entirely new organizational structures

in the future. However, the initial data input is prone to errors resulting into the ‘garbage in, garbage out’ problem even if information on the blockchain is immutable. There is lack of guarantee that the physical counterpart of the data is not tampered with. Thus, BCT has the potential to improve business processes but it would not make quality checks and audits obsolete, considering the poor data quality in SCs. An open and distributed system such as a blockchain prompts the consideration of the issue of data ownership (Blossey et al., 2019).

Six Sigma

Propagation of Six Sigma through small and medium enterprises is a significant opportunity for its spread and prevalence that may have been largely overlooked. Almost all Six Sigma success stories being based on applications in large companies, may create the impression that Six Sigma is only for large organizations. There is hardly any element in Six Sigma methodology that would suggest that it has to be the monopoly of large companies and multinationals. The much flatter organizational structure observed in smaller organizations is likely to facilitate changes in thoughts and practices. If the required specific resources such as manpower, raw materials, machine time for Six Sigma projects

can be organised, formal change, adoption or standardization of processes would not generate as much resistance as maybe generated in large, multi-location organizations. Smaller companies can capitalize on their organizational nimbleness for leveraging the transformation Six Sigma could create. Many small and medium enterprises tend to operate with sub-optimal practices and processes owing to short production runs and short-term logistic needs. This creates opportunities for effective Six Sigma applications. The focus on statistical thinking in problem solving is important. The traditional deterministic approach should give way to statistical thinking in intractable situations frequently encountered by small and medium enterprises. Compared to a multi-division, multi-cultural or multi-continental organization with its complex structure of business leaders and power centres, the change in mind set is certainly less challenging in a smaller organization (He & Ngee Goh, 2015).

Big Data Analytics

Big Data Analytics (BDA) has comprehensively transformed style of working of almost every organization. The BDA has aided organizations in handling voluminous data in a refined and effective manner. The personnel- and data-driven approaches can maintain a sequence of activities in supply chain management. The success of supply chain processes and achieving competitive edge depends on innovation. New product and process developments are supported

by supply chain innovativeness and focus on a quick response to customer requirements. Higher levels of supply chain and organizational performance are supported by BDA assimilation and routinization. Moving forward in the absence of technological innovativeness would not be desirable considering the current stage of technology and the way it has penetrated our routine activities. However, the organizational challenges for BDA include the challenges regarding data management processes. This is particularly applicable to processes relating to acquiring and storing data, data mining, and the necessary cleansing activities. The second set of challenges include managing privacy, governance of data, the security of data, how the information sharing occurs and managed, and ownership of the data. To realize benefits from technologies, a high level of innovativeness is required (Bag et al., 2020).

Conclusion

Given the complex challenges for business management, the organisational focus on emerging global trends and industrial practices becomes crucial. The adoption of Artificial Intelligence, Blockchain Technology, Six Sigma, and Big Data Analytics can potentially transform the operations management, in turn significantly enhancing the organisational performance.

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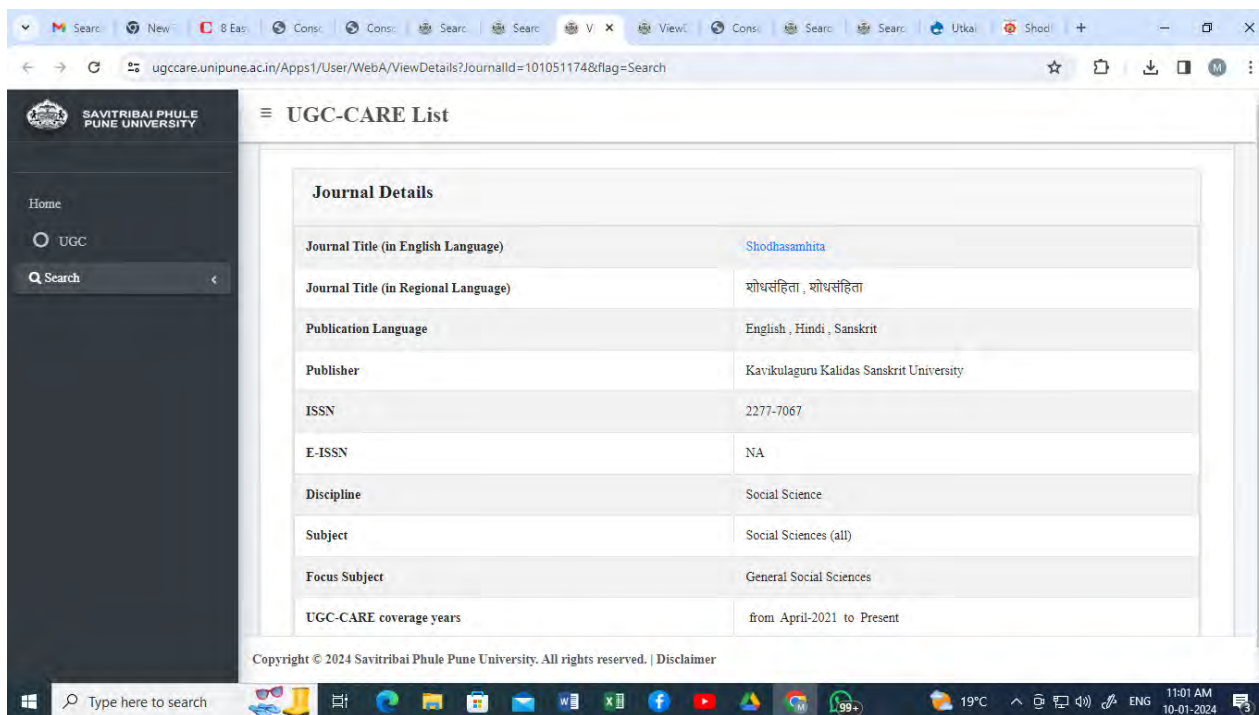
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WATER RESOURCES MANAGEMENT IN INDIA– A CALL OF THE FUTURE

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Abstract:

Water is essential for socio-economic development and for maintaining healthy ecosystems. Properly managed water resources are a critical component of growth, poverty reduction and equity. The livelihoods of the poorest are critically associated with access to water services. However water is only one of a number of vital natural resources and it is imperative that water issues are not considered in isolation. The growth of human population combined with the irregularity in precipitation and water availability may restrict further the access to water in certain regions of the world. This problem is made more severe by anthropogenic activities that affect its quality.

With higher rates of urbanization, increasing demand for drinking water will put stress on existing water sources. Feeding a planet of 8 billion by 2030 will require producing more food with less water and through improved water efficiency in agriculture. Energy demand will more than double in poor and emerging economies in the next 25 years and hydropower will need to be a key contributor to clean energy production. Many a time this five-letter word (Water) has become a hot topic for discussion in both political and geographical aspects. May be in the form of flood or drought, it has occupied the headlines in newspapers. In both the cases (Flood/drought), it hampers the existence of life.

In one case, life gets threatened due to surplus of more water while in the other case life suffers a lot due to its scanty presence. Therefore it is clear that both scarcity and immensity of water is a great threatening to the living world.

Thus the water resource should be managed for, not to bring water scarcity and also to avoid life-threatening floods. Floods and droughts will continue to threaten farmer livelihoods and lowland economies. Besides the needs for these human activities we have to ensure that the environmental water flows required maintaining ecosystems are also maintained.

Water Resources Management aims at optimizing the available natural water flows, including surface water and groundwater, to satisfy these competing needs. Adding uncertainty, climate change will increase the complexity of managing water resources. In some parts of the world, there will be more available water but in other parts, including the developing world, there will be less.

The mounting challenges posed by the changing demand for and supply of the resource highlight the importance of water in any development and growth agenda. The ability of developing countries to make more water available for domestic, agricultural, industrial and environmental uses will depend on better management of water resources and more cross-pectoral planning and integration. With water security declining in many parts of the world, strengthening the resiliency



of the poorest countries and populations to climate change impacts becomes crucial, not only to ensure future water supply but also to combat food and energy price volatility.

Key: Water resource management, Optimum utility of Water

Introduction:

Groundwater is one component of the earth's water cycle. The water cycle, called the hydrologic cycle, involves the movement of water as water vapor, rain, snow, surface water and groundwater. Groundwater is a priceless resource lying beneath most of world's land surface. About 55 % of rural global population relies on groundwater for a household water supply. Reliance on groundwater continues to increase in rural because of the steady increase in livestock population's water requirements for daily lively hood. The vulnerability of groundwater overuse and water quality degradation is often misunderstood. This study provides basic information about how the resource occurring below the ground surface can be utilized efficiently through the construction of a dug well. With this information, you can use and protect groundwater so that current and future generations can depend on this valuable resource. Rapid growth in groundwater use is a central aspect of the water story, especially since 1950. With the rise of the tube well and pump technology, groundwater use soared to previously unthinkable levels after 1950.

Community Ecologies:

At less than 100 km³/year, groundwater use is a quarter of total water withdrawals but just 1.5% of the countries' annually renewable freshwater supplies, 8.2 % of annually renewable groundwater, and 0.0001 % of global groundwater reserves estimated to be between 7-23 million km³. Yet its contribution to human welfare is huge in five distinct types of groundwater ecologies (GWCES) based on intensive groundwater use, each embodying a unique pattern of interaction between socio-economic, demographic and ecological variables, and each presenting a distinctive groundwater management challenge.

Habitat support:

Groundwater has supplied water in urban and rural settlements, around the world. According to estimate, over half the countries' population relies on groundwater as a drinking water supply. Management of this GWCES presents unique challenges since, due to urbanization, the population of a habitat generally grows faster than its geographic span as villages grow into towns and then into cities.

Nonrenewable: Arid and semi-arid areas in the country have either fossil or limitedly renewable groundwater. Virtual water imports, off-farm livelihoods, shifting and reduction in agricultural areas, wastewater treatment and reuse, desalination are elements of strategies used to ease pressure on fossil groundwater.

Wealth-creating: In recent decades, groundwater has become increasingly important in meeting water needs of industries and industrial agriculture. Few, large and identifiable users, use groundwater as a factor of production, attract and support scientific and technical research for better management & use of the resource .



Livelihood supporting: The largest growth in groundwater use has occurred in sustaining crop and livestock farming which is means of lively hood of billions of poor people in developing economies. In India, intensive groundwater use occurs in the Ganga basin with excellent alluvial aquifers with abundant recharge; but it also occurs in southern peninsular India dominated by hard rock aquifers with low storage coefficients. The Minor Irrigation Census carried out by Government of India excluded Gujarat, Maharashtra, Karnataka and Tamilnadu ,& placed net groundwater irrigated area at 30.13 million hectares 10 years ago (GoI 2001). In totality, in 2004, groundwater irrigated area in Asia is more like 85-90 m ha & global irrigated area is more likely to be close to 300 than 200 m ha. 8.5 Billion People in India, 68% live on agriculture as their main occupation. Seasonal rains, partially meet the requirements and the rest of the year is dry in most of the country. Ground water is therefore an important resource which provides over 70% of rural drinking water supply and about 50% of water used for irrigation. About 67% of India is occupied by hard rock terrain and about 30% of the hard rock area falls within semi-arid, drought-prone zone receiving less than 500mm rainfall per year.

Government arranges for supply through Water Tankers or pipe line to supply drinking water but the farmer is condemned to be a permanent dry-land farmer, totally dependant on rain. If the rains fail, the crop fails & *In past 3 years over 2,500 dry-land farmers have committed suicide in this part of India because they could not repay the Bank's loan taken for purchasing seeds and fertilizers.* During past 35 years, the Governments of different States in India have taken up extensive drilling/ digging programs for supplying drinking water to villages. Drinking water supply wells in villages are typically of 4 meters diameter and 60 meters depth. The cost of dug well with hand pump is about 12000 Rs. Getting water supply for domestic use is a basic human need and providing good quality drinking water to citizens has top-priority in National Water Policy. It is not therefore customary to calculate benefit / cost ratio on this investment by Government. However, the benefits have been found to be much more than the costs, as given below:

Cost of bore well and hand pump per village: 12000 Rs

Interest & Depreciation 15%: Repairs 10%

One dug well usually provides drinking water for 200 people in 40 families. The running cost of the bore well facility is about Rs 25.0 per person per year. If the population of a village is more, say 1000 people, the village gets five dug wells.

Before the well in the village was dug, 40 women of the village had to spend at least 2 hours per day, for 360 days in the year, to bring water from a distant, polluted water source. If one working day for a woman is 8 hours work, this is equivalent to 3600 working days per year. All these working days could be saved and used in gainful employment, which is equivalent to RS 7,200 per year, at the rate of 20 Rs / woman/ day. Additional, benefits are health of the villagers, reduced mortality and morbidity, resulting in more working days and more income per person per year. Dug well and a hand pump is therefore a low cost, effective solution to the problem of drinking water supply to villages.



Irrigation:

15% of the cultivated area receives canal water from large dams on rivers originating in the high rainfall, hilly terrain in the western mountain range lying parallel to the western coast, flowing through semi-arid regions in peninsular India.

In the remaining farmlands, ground water wherever available, is the only source for irrigation and for domestic use by people and cattle.

Ground water occurs as shallow ground water within 12 to 15 meters depth, which is tapped by digging open wells having 4 to 6 m diameter. Economics of irrigation from ground water depends upon

- (1) Obtaining max. possible supply from the dug well, as the farmer is the owner of ground water occurring in his farm.
- (2) Using efficient irrigation methods, like drip or sprinkler system, to obtain more crop per drop of ground water
- (3) Selecting suitable high value crops or horticulture depending upon the infrastructure and marketing facilities;
- (4) Arranging for timely repayment of loan, taken from the Bank either directly or through marketing cooperative society.

The cost of a dug well of about 4 m diameter and of 15 m depth in Deccan traps is around 12000 Rs. The excavation is cheaper but high expenses occur in building a masonry wall has to be built to support the strata. Dynamite blasting is often necessary. Submersible pump and control panel cost around 4000 Rs. Total number of irrigation dug wells proposed for recharge in 2011 is 4.45 million. Of which 2.72 million owned by small and marginal farmers and 1.73 million owned by other farmers. Average cost of recharge structure per well is Rs. 4000.

- The beneficiaries would be farmers having own well in their agricultural land.
- Provision has been made for 100% subsidy to small and marginal farmers and 50% subsidy to other farmers.
- The funding of the scheme will be done by Ministry of Finance through NABARD
- Before applying for a loan under this scheme, applicants should take a trial pit to ensure availability of sufficient water.

Eligibility	The applicant should be owner and cultivator of land Geologist certificate of feasibility.
Unit Cost	The unit cost of financing for a dug well is as per NABARD guide lines.
Margin	15% to 25%



Security	Mortgage of farm lands
Repayment	11 to 15 years including grace period of 23 months and payable annually

Some Banks active in agricultural financing also provide an ‘insurance scheme’ for failed wells. In case a well yields less than expected supply, the repayment period could be extended up to 15 years. Some Banks active in agricultural financing also provide an ‘insurance scheme’ for failed wells. in an average farm-size of two hectares, having loan for a dug well & pump is around Rs 25000, protective irrigation in two hectares for the **Kharif** crop of rainy season, **Rabbi** high value crop or vegetables in one hectare plot and summer irrigation (February to May) of a high value crop on half hectare plot, is sufficient to generate enough additional income to the farmer for repayment of Bank loan within 7 to 10 years. After the loan is repaid, the farmer enjoys the full additional income and improves his living standard.

The research study project lists the following best practices which are connected to the economics of using the resource.

1. Exploration & Assessment of Resource
2. Institutional financing for wells/bore-wells for small scale irrigation
3. Technology for Digging/Drilling of Wells.
4. Pumping technology
5. Utilization of pumped water for seasonal/perennial irrigation.
6. Marketing of agro-products.
7. Recovery of Institutional (Bank) Loans.
8. Monitoring of water quality & yields from wells.
9. Watershed management.
10. Artificial Recharge by encouraging participation of beneficiaries
11. Implementing pumping regulations.
12. Finding amicable solutions for conflicting interests of stakeholders.
13. Role of Women
14. Promoting Role of Ground Water in National Economy & National Water Policy.
15. Post Evaluation of Ground Water Development Projects

Scores of countries are over pumping [aquifers](#) as they struggle to satisfy their growing water needs, including each of the big three grain producers—China, India, and the United States. These three, along with a number of other countries where water tables are falling, are home to more than half the world’s people. There are two types of [aquifers](#): replenish able and non replenish able (or fossil) aquifers. Most of the aquifers in India are replenish able. When these are depleted, the maximum rate of pumping is automatically reduced to the rate of recharge. China & India have serious water shortages & survival is so critical. 21 million wells have been drilled in last 5 years lowering water tables in most of the country. In North Gujarat, the water table has fell approximately by 6 meters per year. Until recently all artificial wells were [pump less](#), hand-dug wells of varying formality, where they are dug & used today. Hand-dug wells are excavations with varying diameters dug with manual shovels to below the [water table](#) lined with [laid stones](#) or brick; to reduce both contamination and injuries by falling into the well.



Advantages:

- It is a cheap and low-tech solution to accessing [groundwater](#) in rural locations in developing countries, with community participation & can be excavated to 80 meters (250 ft).
- Low operational and maintenance costs, as water can be extracted by hand bailing.
- Hand dug wells can be easily deepened, if the ground water level drops, The yield of existing hand dug wells may be improved by deepening

Drawbacks:

- It is impracticality to hand dig wells in hard rock areas, they can be time-consuming
- Due to shallow aquifers, the well may be susceptible to fluctuations and contamination from surface water.
- Hand dug well construction generally requires the use of a trained well construction team, and the capital investment for equipment such as concrete ring moulds, heavy lifting equipment, well shaft formwork, motorized de-watering pumps, and fuel can be large for people in developing countries.
- Construction of hand dug wells can be dangerous due to collapse of the well bore, falling objects and asphyxiation, including from dewatering pump exhaust fumes.

Quality:

The quality of the well water can be significantly increased by

- Lining the well,
- Sealing the well head,
- Fitting a self-priming hand pump,
- Constructing a shed,
- Ensuring the area is kept clean and free from stagnant water and animals,
- Moving sources of contamination (latrines, garbage pits) and carrying out hygiene education.
- The well should be cleaned with 1% chlorine solution after construction and periodically every 6 months.
- Dug wells are susceptible to contamination, most of contamination occurs at the top of the water table. Chemical spills, septic wastes and animal wastes end up in water contamination. Drilled wells with sanitary seals are much safer as they draw water from deep into the water table.

Microorganisms :

Most of the bacteria, viruses, parasites, and fungi that contaminate well water comes from fecal material from humans and other animals. Common bacterial contaminants include *E. coli*, *Salmonella*, *Shigella*, and *Campylobacter jejuni*. Common viral contaminants include norovirus, sapovirus, rotavirus, enteroviruses, and hepatitis A and E. Parasites include *Giardia lamblia*, *Cryptosporidium*, *Cyclospora cayetanensis*, and microsporidia.



Chemicals:

Chemical contamination is a common problem with groundwater.

- Nitrates from sewage pose problem for children.
- Pesticides, dry-cleaning Carbon tetrachloride, Lead, Chromium from electroplating, Arsenic, Radon, and Uranium are carcinogenic
- Fluoride causes dental fluorosis in higher concentrations.
- Calcium and magnesium cause hardness.
- Iron and Manganese stain clothing and in plumbing, and can promote the growth of Iron and Manganese bacteria that can form slimy black colonies that clog pipes.

Mitigation:

- Cleaning of contaminated groundwater is very costly as effective remediation of groundwater is generally very difficult.
- Contamination of groundwater from surface and subsurface sources can usually be considerably reduced by correct centering the casing during construction and filling the casing annulus with an appropriate sealing material..
- Best practice for consumption considered for a newly constructed well water is to undergo chemical and biological testing on the well water. Treatment methods involve the filtration of the contaminants concerned, often with reverse osmosis to remove very small particles.
- A simple, effective way of killing microorganisms is to boil water to three minutes,
- A household well contaminated by microorganisms can initially be treated by shock chlorination using bleaching powder (CaOCl_2)

The investment for a properly designed and constructed well ensures

- Increased life expectancy of the well
- Reduced operating and maintenance costs
- A reliable and sustainable water supply as per needs and the aquifer capability
- Good quality water that is free of sediment and contaminants
- Ease of monitoring well performance

Environmental problems:

Soil salivation potential is a risk in choosing the place of water wells. Caused when the water table of the soil drops and salt begins to accumulate & in turn, begins to dry the soil out. Increased level of salt in soil can result in the degradation of soil and is harmful to vegetation. Methane Chemical compound that is the main component of natural gas. Low levels of methane in drinking water are nontoxic. When methane mixes with oxygen, it reduces Oxygen to low levels in a small space to explode. This is a danger in regards to the drilling and placement of water wells.

Choosing a Well Site:

Choice of well site affects its safety and performance. As you examine various sites, consideration has to be given to future development plans such as barns, storage sheds and bulk



fuel tanks & provincial regulations that dictate well location. Provincial regulations outline minimum distance requirements as follows. Equivalent imperial distances in feet are rounded up to nearest foot. The well must be:

- 10 m (33 ft.) From a watertight septic tank
- 15 m (50 ft.) From a sub-surface weeping tile effluent disposal field
- 50 m (165 ft.) From sewage effluent discharge to the ground
- 100 m (329 ft.) From a sewage lagoon
- 50 m (165 ft.) From above-ground fuel storage tanks
- 3.25 m (11 ft.) From existing buildings
- 12 m (40 ft.) From overhead power lines for all other well constructions
- 500 m (1,641 ft.) From a sanitary landfill, modified sanitary landfill or dry waste site

Possible contamination of well and the aquifer can be prevented by following considerations:

- Accessibility for cleaning, testing, monitoring, maintenance and repair
- Slope of ground surrounding the well to prevent any water ponding.
- The distance of slope from potential contamination sources such as septic systems, barnyards or surface water bodies
- The well is not housed in any building other than a bonafide pump house. vented to the outside to prevent any buildup of dangerous naturally occurring gases
- The well is not located in a well pit.

Well Design Considerations

Well design and construction details are determined after a test hole has been completed and the geological zones have been logged. There are many components to well design the driller must take into account. Decisions will be made about: Well depth, Type of well, Casing material, wall thickness, Intake design Formation seal Monitoring and preventive maintenance provisions.

Suggestions:

1. Setting & Development of a *National Rural Water resource development Authority, NRWRDA* a [professional non-profit trade association organization](#) to support [rural](#) and small water utilities & represent rural well water and wastewater utility members. Rural user to register for membership by filling form at Grampanchayat level. This association will provide training, technical assistance and source water protection assistance to the rural and small utilities. Govt. Of India will support through Planning & Assistance and state govt. authorities will implement the regulatory and legislative process.
2. To launch a public awareness campaign "*Boond boond shudh peyya jal*" will be a nationwide, awareness campaign designed for the drinking water industry. BBSPJ will be intended to promote a positive image to the public, focusing on the safety of drinking water and the expertise of the technical professional who ensure well-water quality.

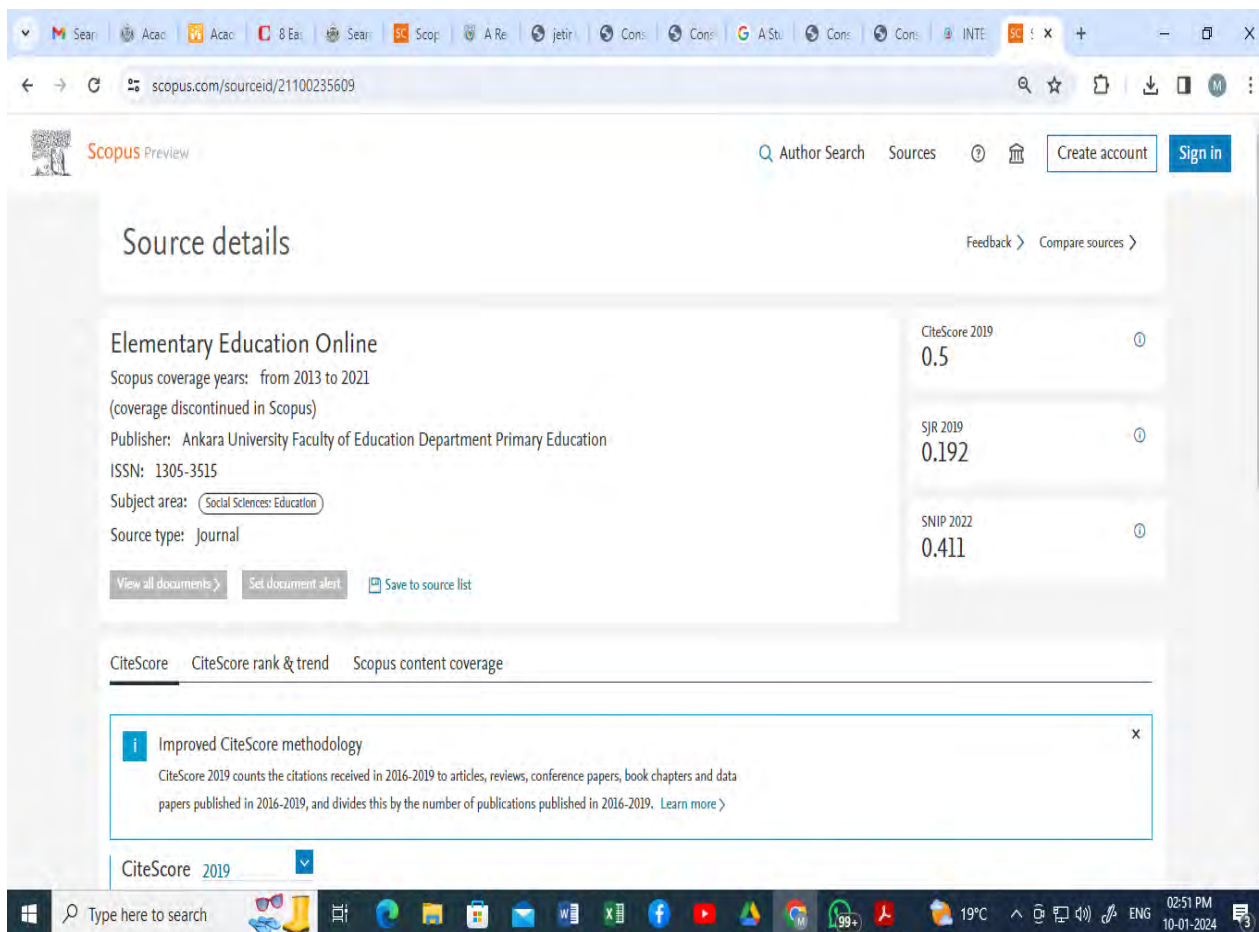
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Journal Paper No.: 85

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The screenshot shows the Scopus source details page for 'Elementary Education Online'. The page includes the following information:

- Source details:** Elementary Education Online
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- Publisher:** Ankara University Faculty of Education Department Primary Education
- ISSN:** 1305-3515
- Subject area:** Social Sciences: Education
- Source type:** Journal
- Metrics:**
 - CiteScore 2019: 0.5
 - SJR 2019: 0.192
 - SNIP 2022: 0.411
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- Notification:** Improved CiteScore methodology. CiteScore 2019 counts the citations received in 2016-2019 to articles, reviews, conference papers, book chapters and data papers published in 2016-2019, and divides this by the number of publications published in 2016-2019.



Organizational Culture

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ABSTRACT

Culture of the workplace is very powerful force, which is consciously and deliberately cultivated and is passed on to the new generation of the employees. Organizations build up their culture for the survival in the market, and for achieving growth under competitive conditions. There are different patterns of culture. This paper is focusing on types, and characteristic of these types. The culture of the organization influences the work that is done in the organization. Organizational culture influences the organization in different aspects.

Keyword: Organization, Culture, Types etc.

INTRODUCTION

Culture of the workplace is very powerful force, which is consciously and deliberately cultivated and is passed on to the new generation of the employees. It is the thread that holds the organization together. Organizations build up their culture for the survival in the market, and for achieving growth under competitive conditions. Every organization has its own culture, like, the personality of an individual which varies from individual to individual.

According to **Peters and Waterman (1982)**¹, "Without exception, the dominance and coherence of culture has proved to be an essential quality of the excellent companies. Moreover, stronger the culture, the more it is directed to the market place, and the less need there is for policy manuals, organization charts, detailed procedures or rules. In these companies, people way down the line knows what they are supposed to do in most situations because the handfuls of guiding values are crystal clear". Hence organizational culture can considerably influence organizations, especially in aspects such as performance and commitment.

The culture of the organization influences the work that is done in the organization. Organizational culture influences the organization in different aspects. In the present era

of competition, organizations need culture such that it increases the employee commitment that shows the level of attachment with the organization and these levels of commitment affect the organization.

Definitions

Although the term organizational culture has been defined by different authors in different ways, **Schein's definition (1990)**² is frequently quoted. According to Schein, organization culture is "A pattern of basic assumptions invented, discovered or developed by a given group as it learns to cope with its problems of external adaptation and internal integration, that has worked well enough to be considered valid, and therefore, is to be taught to new members as the correct way to perceive, think and feel in reaction to those problems."

Ouchi (1981)³ developed theory Z for comparing Japanese Companies with American Companies and concluded that "a company's culture reflects its values and hence it is the culture and not the technology which is the primary cause of difference in functionality of Japanese and American companies".

Peters and Waterman (1982)⁴, in an attempt to "Search for Excellence", emphasized research in organizational culture for linking it with the organization's performance.

Denison (1984)⁵ was the first to propose the measurement of corporate culture based on survey data, followed by the other scholars. In 1997 Denison developed a model of culture and its effectiveness, based on four hypotheses related to the dimensions or traits of organizational culture, which he synthesized into a framework. The first hypothesis, "Involvement", suggests that when members are encouraged to participate, a sense of ownership and responsibility develops, leading to commitment to the organization. The second hypothesis, "Consistency", states that when the organization's culture, comprised of shared beliefs, values and symbols, becomes internalized, consensus and coordination can be achieved more effectively. The third hypothesis, "adaptability", is based on the need for the organization to recognize changes in the external and internal environment and then make an appropriate response to accommodate those changes. The fourth hypothesis, "mission", states that in the presence of a clearly communicated, broadly shared mission, the organization finds purpose, meaning and also direction. These in turn help in defining the appropriate course of action for the organization and its members. All these hypotheses or cultural traits are positively related to effectiveness.

Denison integrated these hypotheses into a framework comprising of two continuums. One contrasts change and flexibility with stability and direction in one axis, and the other contrasts external orientation with internal integration. Thus Denison developed an organizational culture survey instrument (OCSI) to measure four culture traits within the organization.

Each trait is further broken down into three indices as shown below.

OCSI Traits and indices

Involvement Empowerment Team Orientation Capability Development	Consistency Coordination and integration Agreement Core values	Adaptability Organizational bearing Customer Focus Creating change	Mission Strategic direction and intent Goals and objectives vision
--	--	---	--

Source: **Fey Fand Denision Dr (2003)**⁶ pg No.686-706

Potter (2003)⁷ defines organizational culture as “the values, beliefs, and norms expressed in actual practice and behavior of the organization’s members.” Culture is the driving force for organizational success and it dictates or embodies the values of the organization.

Organizational culture appears in various forms on different levels, **Hofstede (1990)**⁸ introduced four levels of organizational culture which are shared assumptions, cultural values, behavior and cultural symbols. These support the organization in building organizational culture.

According to **Schein (2010)**⁹, each organizational culture has three levels as follows:

- a) Surface level: It includes symbols, language, Physical Environment, tangible products.
- b) Espoused values: Includes leadership, values.
- c) Basic assumption: Includes perceptions, thoughts, and beliefs.

It has been realized now that organizational culture communicates to all the levels of management because organization achieves its goal when organizational values are shared among all workers of the organization. The work force aligned with the culture of organization gives lot of benefits to the organization.

In 1980, researchers concentrated on organizational culture which was considered as one of the vital aspects determining the organization’s success. Organizational culture comes into picture with the interaction of employees with each other. The formation of culture in the organization involves various factors, such as, the work force, leadership, owner of the organization, size of organization. The culture of the organization motivates employees, which affects the organization’s performance. Researchers have classified culture into strong and weak cultures. The organization having clear and comprehensive shared values and beliefs leads to a strong organizational culture. Strong culture increases the performance of employees by energizing them with better working environment and coordination among employees behavior.

The culture of an organization can be built with the assistance of four major factors, namely, personal and professional characteristics of people within the organization, Organizational ethics, property rights that the organization provides to its employees, and structure of organization.

Each organization develops its own culture with the interaction of these four factors and also may change with time. The development of organizational culture is based on the people that establish organization. The shared values of the people within the organization become unified with the organizational values, which leads to optimum performance. Basically, the cultural values depend on top level management, which also establish ethics for employee interactions. The moral values and ethic values are part of the culture. The establishment of ethic values influences the organizational culture.

Characteristics of Culture

Collins and Porras (2000)¹⁰ state that organizational culture is a system of shared meaning held by members that distinguish one organization from other organizations. These shared meanings are the key characteristics. Organizational values and the essence of an organizational culture can be captured in seven primary characteristics, as follows:

- 1) **Innovation and Risk Taking:** It is the degree to which employees are encouraged to be innovative and take risks.
- 2) **Attention to detail:** It deals with the degree to which employees are expected to exhibit precise analysis and attention to details.
- 3) **Outcome orientation:** The degree to which the management focuses on results or outcomes rather than on the techniques and processes used to achieve those outcomes.
- 4) **People orientation:** The degree to which management takes into consideration the effect of outcomes on people within the organization.
- 5) **Team Orientation:** The degree to which work activities are organized around teams rather than individuals.
- 6) **Aggressiveness:** The degree to which people are aggressive and competitive rather than easy going.
- 7) **Stability:** The degree to which organizational activities emphasize On maintaining the status quo in contrast to growth.

Each of these characteristics exists in a continuum from low to high. When an organization is appraised on these seven characteristics, we get a complete picture of its organizational culture.

Cultural Web

Mullins (1999)¹¹ has presented a cultural web which brings together different aspects of organizational culture. These are:

- 1) **Routines:** The ways in which members of the organization behave with each other and also with those outside the organization, which decide how things are done and how they should happen.
- 2) **Rituals:** They are the special events through which the organization emphasizes on what is important and can include formal organizational processes and informal processes.

- 3) Stories: They are told by members of the organization which include important present events and personalities, dealing with successes, failures, heroes, villains.
 - 4) Symbols: Such as logos, offices, cars, titles, type of languages or terminology commonly used which represent the nature of the organization.
 - 5) Power structures: It includes the most powerful people or groups in the organization based on their management position and security.
 - 6) Control System: The measurement and reward systems that emphasize on what is important to monitor, and to focus attention and act upon, for eg. quality of service, allocation of funds, etc.
 - 7) Organizational structure: It includes power structures and identifies important relationships and activities within the organization and includes both formal structure and control.
- All these aspects of cultural web help define and develop the culture of the organization.

Levels of Organizational Culture

Organizational culture consists of several levels, which differ in terms of visibility and resistance towards change. When it becomes necessary to change the culture of the organization, it becomes difficult to determine the elements which are more or less important, that help in shaping the organization's culture. **Hofstede (1990)**¹² developed a four layered hierarchical model of culture which helps to identify and categorize the elements of culture.

- 1) Shared assumptions: These are least visible and are located at the deepest level. They represent beliefs about reliability and human nature that are taken for granted.
- 2) At the next level there are cultural values which represent collective beliefs, assumptions and feelings about, what things are good, normal, rational and valuable. These values vary from organization to organization. In some organizations employees give value to money while in other organizations they care more about technological innovation or employee well being.
- 3) The next level includes shared behavior including norms which are more visible and easier to change than values, because people may be unaware of the values that bind them together.
- 4) The most superficial level of organizational culture consists of symbols. Cultural symbols are words, gesture, pictures and other physical objects that carry a particular meaning within a culture.

Importance of Organizational Culture

Culture helps to account for variations among organizations and managers, both nationally and internationally. Culture helps in reducing complexity and uncertainty; It provides consistency in outlook and values and helps in decision making, co-ordination and control.

Saiyadin (2003)¹³ has explained the functions of a culture as follows.

1) Culture supports rational management. As creation of work is a time consuming process, it cannot suddenly change the behavior of employees of the organization. Culture communicates to people through symbols, values, physical setting, language and supports rational management tools like technology and structure.

2) Culture facilitates induction of new employees and their socialization through cultural norms and conduct. Thus the culture of the organization inculcates values in the new comer employees which may involve changing his attitude and beliefs to achieve internalized commitment to the organization.

3) Culture promotes a code of conduct by communicating modes of behavior so that employees are conscious of certain behaviors that are expected. It results in the sharing of members' beliefs, values, assumptions, etc. which influence their behavior in a visible way.

4) Subcultures contribute to organizational diversity. Subcultures and subsystems of values, assumptions based on departmentalization, activity centers or geographical locations, provide meaning to local interests of specific groups.

Schein (1999)¹⁴ has suggested that, organizational culture is even more important today than before. Increased competition, globalization, mergers, acquisition, alliances and workforce development have created a greater need for:

1) Co-ordination and integration across organizational units to improve efficiency, quality and various activities of the organization.

2) To promote production and strategy innovation.

3) Processing innovation and the ability to successfully introduce new technologies and programmes.

4) Effective management of dispersed work units and increase work force diversity.

5) Cross cultural management of global enterprises and multinational partnerships.

6) Management of workforce diversity.

7) Facilitation and support of teamwork

Organizational culture helps in maximizing the value of employees as intellectual assets and promotes their intellectual participation and facilitates both, individual and organizational learning, creation and application of new knowledge and willingness to share knowledge with others. Organizational culture, thus is very important in the context of the progress of the organization. The beliefs, stories and symbols of an organization help in shaping the culture of the organization and hence it is necessary for the management to realize that culture is an integral part of their business, and so every effort must be made not only to preserve it but also to improve it.

Robbins (2005)¹⁵ has explained that culture is transmitted to employees in a number of forms, the most potent being stories, rituals, symbols and language.

Factors influencing creation of culture

According to **Jones (2001)**¹⁶ organizational culture develops through the interaction of four factors. Which are:

- 1) The personal and professional characteristics of people within the organization.
- 2) Organizational ethics
- 3) The property rights given to employees by the organization.
- 4) The structure of the organization

The interaction of these factors produces different cultures in different organizations and also causes changes in culture over time. However the ultimate source of organizational culture is the people who constitute the organization.

Formation of Organizational Culture

According to **Robbins (2001)**¹⁷, the original culture of an organization is derived from the founders' philosophy. This culture in turn strongly influences the criteria used for hiring employees. The actions of the current top management set the general climate of what is acceptable behavior and what is not. The socialization of employees depends on the degree of success achieved in matching values of new employees to those of the organization's, in the selection process and on the methods of socialization preferred by the top management. It has further emphasized that once the culture is created, there are various practices within the organization that help in keeping it alive. Three such factors are the selection process, actions of top management and the methods of socialization.

Cultural Assessment

Cultural Assessment helps the organization to analyze the gap between the current and desired culture. As competitive environment changes fast, The organizational culture also needs to change. However, in practice, some of its practices and secondary values are changed, and precious and non negotiable core values are kept intact which leads to the continuity of organizational culture.

Types of Culture

A) Hellriegel, Slocum and Woodman (1995)¹⁸ describe four types of cultures as follows:

1) Bureaucratic culture: An organization that values formality, rules, standard operating procedures and hierarchical coordination has a bureaucratic culture. Long term concerns of bureaucracy are predictability, efficiency and stability.

2) Clan Culture: Tradition, loyalty, personal commitment extensive socialization, teamwork, self management and social influences are the attributes of clan culture. It's members recognize an obligation beyond simple exchange of labor for a salary. The individual long term commitment to the organization is exchanged for the organization's long term commitment to the individual. Individuals hold themselves accountable to the organization for their actions.

3) Entrepreneurial Culture: High level of risk taking dynamism and creativity are the main characteristics of this type of culture. There is commitment to experimentation, innovation and being on the leading edge. Instead of reacting to change, it creates change.

4) Market Culture: The achievements of measurable and demanding goals especially those that are financial and market based, characterize a market culture. High level of competitiveness and profit orientation prevail in the organization. The relationship between individual and organization is contractual. The absence of a long term commitment by both parties results in a weak socializing process.

B) Harrison and Stokes (1993)¹⁹ describe four types of culture as follows:

1) The Power Culture: A power oriented culture is based on an inequality to access resources. The people in a Power use resources either to satisfy or frustrate the needs of others, so as to control behavior of others power oriented leader is firm, fair and generous and has loyal subordinates. In the worst case, power oriented leader leads by fear, and with abuse of power for personal gains.

2) The Role Culture: A role culture oriented organization's structures and systems give protection to subordinates and stability to the organization. The duties, roles and rewards are clearly defined. There is order, rationality, dependability and consistency. So this type of organization provides stability, justice, and efficient performance. People are protected in their jobs and hence, they devote more energy to their work.

3) The Achievement Culture: An achievement culture oriented organization is called as an "aligned" organization, because it aligns people before a common vision or purpose. Such organizations use the mission to attract and release the personal energy of the employees in achieving common goals. There is an inner commitment within these achievement oriented individuals. Many individuals like their work and want to make a contribution to society, thus enjoying an intrinsic reward.

4) The Support Culture: This type of culture is observed in an organization having an organizational climate based on mutual trust between individuals and the organization. In such organizations, people are valued as human beings and this makes people want to come to work and not only because they like their work but also because they care for their colleagues. People contribute towards the organization out of a sense of commitment. Employees feel a sense of belonging and they have a personal stake in the organization.

C) Strong Culture and Weak Culture:

A Strong culture means a high performance culture, representing the core values that are shared by a majority of the organizational members. Strong culture is the system of shared meaning held by organizational members that distinguishes the organization from others. Strong culture exists where members respond to stimulus because of their alignment to organization values. There is a weak culture when there is little alignment with organizational values and hence the control has to be exercised through detailed procedures and bureaucracy.

A strong culture is reflected in the form of healthy behavior, keenness to work hard and a strong desire and willingness to do their best. Behavior towards work efficiency is largely controlled by internal ability and willingness to work hard. It is based on sincerity of participation, involvement, devotion to duty, earnest desire to work and discharge of

responsibilities with confidence and competence. Thus culture acts as a blue print, influencing all aspects of life.

D) Healthy and Unhealthy Cultures:

Shepard (1965)²⁰ used primary mentality assumptions and secondary mentality assumptions. In unhealthy organizational cultures, primary mentality assumptions (coercion, cut-throat competition, compromise of principles) are the norms. In healthy organizational cultures, secondary mentality assumptions (cooperation, collaboration, consensus-seeking behavior) are the norms.

Ruth Benedict (1970)²¹ used concepts of high and low synergy groups and societies. A low synergy group or society is one in which the interests of individuals and the interests of the group as a whole are at odds. A high synergy group or society is one in which the interests of individuals and the interests of the group as a whole are in harmony. Unhealthy organizational cultures are those characterized by low synergy and healthy organizational are those characterized by high synergy.

Gordon (1975)²² has given the characteristics of healthy organizational culture as follows:

- 1) In carrying out the mission of the organization, those in leadership, managerial and facilitative roles in healthy organizational cultures use non-threatening non-coercive and educational approaches that reflect ethical purpose and values.
- 2) The action of those in healthy organizational cultures is not driven by negative motivators such as shame, fear, guilt, anxiety, distrust or hatred. Leaders and managers in healthy organizational cultures are not inclined to act in controlling, manipulative and stress inducing ways that foster such responses.
- 3) Lessons are continuously being learnt from experience, including difficult experiences involving communication breakdowns and other problems, challenges, crises and failures.
- 4) A supportive climate fosters risk taking and learning from difficult or seemingly insurmountable challenges, crises, problems and failures.
- 5) Messengers who convey bad news or who uncover and report on wrong doing or problems are not killed.
- 6) When things go wrong, individuals are not the scapegoat.
- 7) When errors, accidents or failures occur, there is support, forgiveness and understanding for those involved. Determining what went wrong and why or understanding what seems to have gone wrong requires openness, trust and the ability to communicate effectively.

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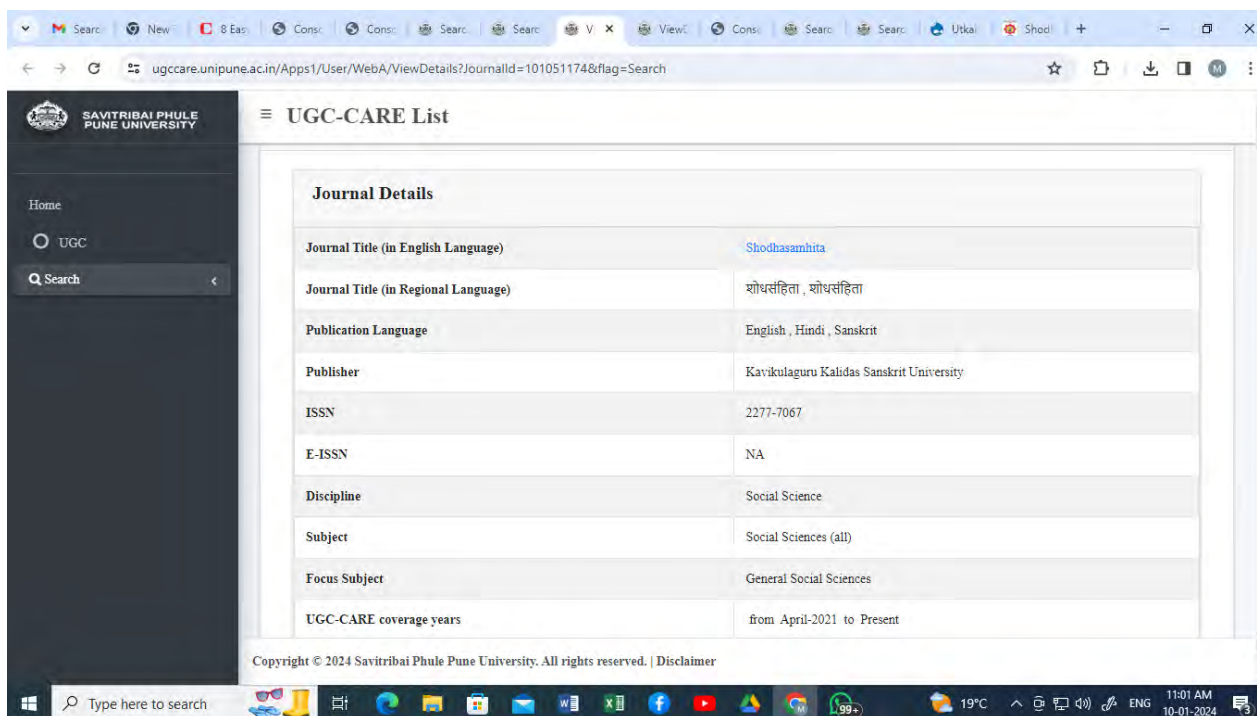
Journal Paper No.: 86

A STUDY OF PLACEMENT ENHANCEMENT INITIATIVES FOR STUDENTS BY SELECTED MANAGEMENT INSTITUTES IN PUNE CITY

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Journal Title (in English Language)	Shodhasamhita
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Subject	Social Sciences (all)
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**A STUDY OF PLACEMENT ENHANCEMENT INITIATIVES FOR STUDENTS BY
SELECTED MANAGEMENT INSTITUTES IN PUNE CITY**

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Abstract:

In today's world students are looking for better placements along with management program course. In this process competency mapping of the students and placement enhancement initiative plays crucial role for getting good placement in this competitive era. New world adopting technology savvy employees so that training cost as well as precious time will be reduce for the organisation. Present study is focus on training the management students to bridging the gap between academics and corporate is necessary. Management institutes are taking efforts through their respective placement cell for the holistic development of the students to match the global competitive market. This study also covered initiatives taken for placement enhancement and challenges faced by institutes while training the students. For the study data had been collected from secondary source, secondary data collected from the placement cell of selected management institutes in Pune city.

Keywords: (placement enhancement, competency, management, placement cell)

➤ **Introduction:**

Placement Enhancement:

These are the initiatives and enhancement activities carried out specially by management institutes to bridge the gaps between academics and industries and make the students ready to face the challenges of global world. These activities are specially designed as per the management institutes and the requirements of company which are visiting the institutes frequently.

Competency:

Competency are the skill sets needed for specific job. These skill sets are to be known so that the skills are to be matched for the required designation with particular student competencies if there is any gap in the student placed and the specific designation. Required Training is planned to fill the gap. Competency mapping activity is to identify the skill sets of students and identify the competencies needed in current market and to fill the needed gap by placement enhancement activities.

Placement Cell: Placement cell is playing pivotal role of mediating the companies and the students of particular institutes for their final placements. They are working round the year for arranging the various assessments of students to identify the gaps and plan various initiatives, guidance and training programs to develop students in needed skill set required in current market.

➤ **Importance of Placement enhancement training:**

- a) Improvement in various skill set of the student
- b) Identify the strength and weakness of students
- c) Enhancement in knowledge, abilities, Skills
- d) Locating job opportunities and operates round the year in company
- e) Mediator between company and students for their final placements
- f) Identify the requirement of competencies needed for current market
- g) Arranging various certification courses, expertise talk
- h) Arranging Education tour, Industrial visits

➤ **Objectives of the study:**

- 1) To study the placement initiatives carried out at selected management institutes at Pune city
- 2) To study the challenges faced by placement cell for imparting the training to the students
- 3) To study importance of competency mapping for placement

➤ **Research methodology:**

Present study is based on secondary sources. Data was collected from placement cell to understand process of placement enhancement activities and problems faces during this process. Data collected from 20 Management Institutes associated with SPPU on random basis.

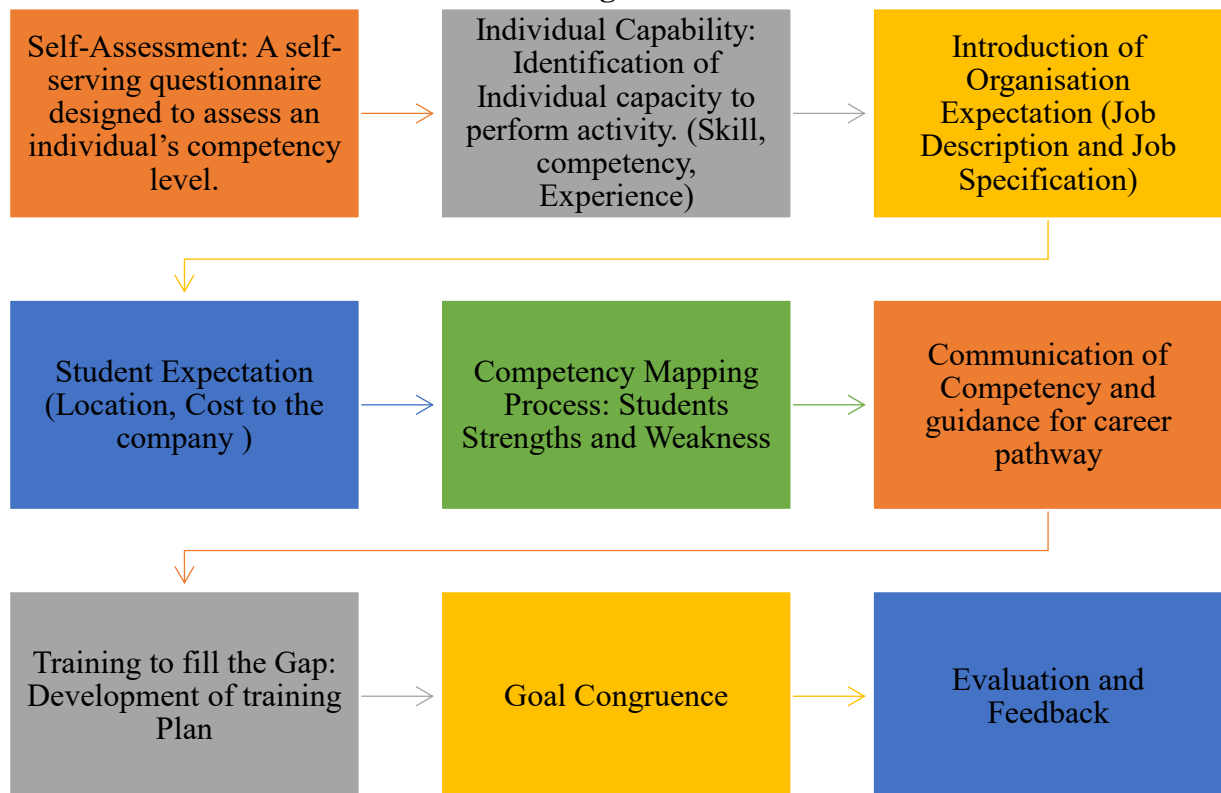
Limitations: Management colleges associated with SPPU only consider for the research work.

➤ **Findings & Observations:**

Training required for following aspect to meet the Gap (Industry Expectations)

- Professional Mentoring
- Drafting email Protocols
- Soft skill (Verbal & Non- verbal Communication)
- Active Networking & Social Skills
- Techno savvy – Sound digital platform knowledge
- Proficient Resume, or CV writing & Covering Letter
- Interview & Group Discussions
- Self-Motivation & Direction skill
- Managing Stress & Compassion
- Goal Setting
- Effective Time Management

➤ **Process of Placement Enhancement Tanning:**



Source: Field Visit Observation

Various Activities / initiatives for Placement Enhancement



Source: Field Visit Observation

➤ **Challenges faced by Placement Cell:**

1. Readiness for relocation
2. Negotiation in salary issues
3. Absentism in the final round
4. Lack of proper Communication skill
5. Lack of domain Knowledge
6. Lack of certifications with respective job profile
7. Lack of knowledge about company
8. Few students are misbehaving during placement process
9. Students are not attentive to attend the training sessions plan by placement cells
10. Not Checking placement emails on regular basis
11. Competition in Number of students in management field
12. Limitation of staff in placement cell
13. Involvement of students in activities is limited
14. Need to accommodate new global culture and market
15. Students are unable to fulfil criteria for campus recruitment
16. Core domain companies recruit small number of students

➤ **Challenges faced by students:**

1. Family issues related to location

2. Getting information on right time
3. Network issues
4. Unable to attend online sessions , telephonic round
5. Find difficult in travelling at long distance
6. High salary expectations from corporate
7. Unable to manage the stress
8. Expected to join MNC / Government jobs / renowned organisations only
9. High cost of living in metro cities
10. Difficulty in acceptance of global culture
11. Finding difficult to do self-assessment
12. No clarity in career objectives

➤ **Suggestions:**

- 1) To take support of third party for skill development, competency
- 2) Need to Develop Competency Mapping set as per industry requirement
- 3) Need to Develop Individual assessment test for student and define standard questionnaire
- 4) Select suitable model for different specialisation
- 5) Collect the feedback from the company after the interviews to understand where students are lacking and accordingly take the actions.
- 6) Collect the feedback from the company after the interviews to understand where students are strong and accordingly guide the next batch.
- 7) Training planned for students should be on real problems in the global market
- 8) Model for assessing the students' progress
- 9) Arrangement of continuous online test
- 10) Uploading / Displaying photos of students who have placed for motivating other students

➤ **Conclusion:**

The Placement Cell of management institutes at SPPU endeavours to help the students to put their best step forward while stepping into the corporate world. Placement cell is the gateway from academics to corporates. They support students help with a better understanding of the expectations and requirements from the industry, but it caters to fulfil them by organizing various placement enhancement initiatives / activities like Seminars, Workshops and Meets, etc for students to meet the expectations of global market. Placement enhancement initiatives are the need of an hour as students shall understand the changing scenario's in upcoming, digitalised industries. It is a need of an hour with the academics students should understand the global corporate environment to match the needs and requirement of industries. Management programs have added internship programs to get an understanding of industries also. Different trainings, guidance and activities for better placements will help students to get placed at right job at right time. Competencies of students should be identifies and gaps should be filled to match the competencies needed by Training programs and continuous grooming for students. It is found out in this research study Management institutes are playing important role for placement enhancement initiatives at management institutes. It helps students to choose their career. This study will help other institutes at different locations for developing their students for better placements in challenging world.

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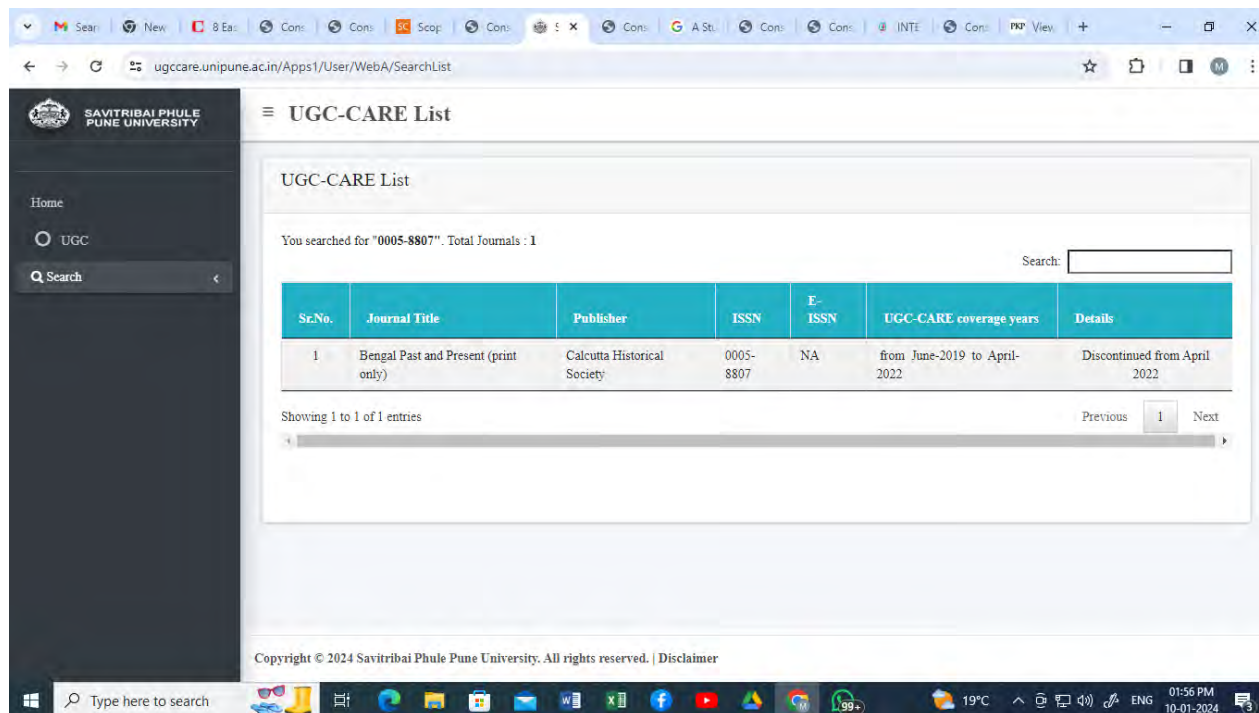
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A STUDY ON RELATIONSHIP BETWEEN AWARENESS OF INVESTMENT AVENUES AND INVESTMENT DONE FOR FINANCIAL PLANNING BY WORKING COUPLE IN PUNE CITY

Author: Dr.Sadhana Ogale	Year of Publication: 2021-22	Journal Name: Bengal, Past and Present Print Only
ISSN: 0005-8807		Indexed in UGC care list

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**A STUDY ON RELATIONSHIP BETWEEN AWARENESS OF INVESTMENT AVENUES
AND INVESTMENT DONE FOR FINANCIAL PLANNING BY WORKING COUPLE IN
PUNE CITY**

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Abstract:

Personal financial planning and attitude of the person towards investment plays vital role in the family. Financial planning is the process of meeting your goals of life through the proper management of your finances. The steady planning of personal finances helps to achieve short term and long term goals. Present study focus on relationship between awareness of investment avenues and investment done by working couple in pune city, preference of the working couples towards investment while managing personal finances. This paper includes compilation of primary data that is collected through personal interview of 425 working couples residing in Pune city. This study helps to understand attitude of the working couples towards financial planning and preferences for an investment avenue to achieve their dreams.

Keywords: Personal financial planning, Investment avenues, financial objectives.

Introduction:

Personal financial planning is the process of thoroughly design of individual's investments towards achievement of short term and long term objectives. Personal financial planning is the practice of meeting life goals with the help of appropriate diversification of investment portfolio.

Following is the list of financial goals:

1. To ensure a comfortable Retirement life
2. To bear Children's Education costs
3. To buy a House
4. To perform Marriage of Child or ren's marriage
5. To buy a Car
6. To protect income in the event of death or disability
7. To achieve growth in investments or higher returns
8. To reduce credit card liability and other personal expenses
9. To ensure assets are passed on smoothly to dependents
10. To reduce Income tax
11. To meet any unseen events cost

Objectives of Personal Financial Planning:

1. To Protect Wealth of the Individual and family
2. To create wealth for an Individual and family
3. To gather liquid assets to fund the short-term financial needs i.e. emergency funding
4. To provide Protection against personal risks such as premature death, sudden disabilities, medical emergencies
5. To achieve goals or commitments like Higher education for children, Wedding expense for each of the children, A lump sum for the down-payment deposit for an apartment, An overseas holiday tour for the family etc.

6. To provide guidance for Investment management
7. To enjoy post retirement life
8. To Reduce taxes
9. To prepare proper estate plan

Objectives of the study:

1. To study monthly expenses and annual Investment of working couples
2. To study inclination of financial objectives for financial planning
3. To study fondness of investment avenues while doing financial planning
4. To study relationship between awareness of investment avenues and investment done by working couple

Research Methodology:

The present paper analyse the raw data collected from primary sources and convert them into some useful information. This paper includes compilation of primary data that is collected through personal interview of working couples residing in Pune city. Based on collection and analysis of data observations are made. The data were analyzed by using Statistical Package for Social Sciences version 20.0 and MS-Excel 2010.

For the present study Cronbach Alpha is 0.800 which is more than 0.7. The values of Cronbach s Alpha is acceptable and desirable, as these values are more than 0.700, confirming that both the scales are reliable enough to be used for further analysis. Hence, this questionnaire has been considered for the study.

For the purpose of the study Education and Training, IT and ITES, Automobile, Banking, (Non Banking Financial Corporation) NBFC, Services, Retail, FMCG, Healthcare, Hospitality, Pharmaceuticals, Media, Construction, Manufacturing, Electronics and Telecommunication are covered. Respondents are selected on random basis. Maximum responses are from education and training followed by IT and ITES, Healthcare, Services, Manufacturing, construction , Banking.

Total respondents considered for the study are 425 working couples.

Data Analysis:

- a) Percentage of monthly expenses and annual Investment: Below table no.1 presented percentage of monthly expenses and annual Investment with the help of Percentage. Table no.2 shows family Income and percentage of Investment to Income.

Table No.1 Percentage of expenses to income (monthly expenses)

	Frequency	Percent	Valid Percent	Cumulative Percent
Upto 50%	120	28.2	28.2	28.2
50-60%	105	24.7	24.7	52.9
61-70%	110	25.9	25.9	78.8
71-80%	60	14.1	14.1	92.9
More than 80%	30	7.1	7.1	100.0
Total	425	100.0	100.0	

Source: Field Study Observations

Table .2 Family Income and percentage of Investment to Income (Cross tabulation)

		% of Investment to Income				Total
		up to 20 %	21-30%	31-40%	41-50%	
Family Income	2.5 to 5 Lakhs	85	25	25	15	150
	5 to 10 Lakhs	65	35	40	15	155
	10 to 15 Lakhs	30	30	20	15	95
	More than 15 Lakhs	20	0	0	5	25
Total		200	90	85	50	425

b) Preference of Financial objectives for financial planning:

A sincere effort has been taken to analyse the details of financial objective financial planning information which has been presented in Table and with the help of mean and chi-square test .

Table 3 Details of Preference of working couples for financial objectives while financial planning

	Mean Rank	Rank score
Comfortable Retirement	4.98	3
Bear Children's Education cost	3.61	1
Buy House	3.84	2
Perform Child/Ren's Marriage	6.88	9
Buy Car	5.21	6
Bear Cost of any unforeseen event	5.06	4
Achieve growth in Investment	6.14	7
Reduce Liability	5.18	5
Ensure assets passed smoothly to dependents	7.33	10
Reduce income tax liability	6.78	8

Source: Field Study Observations

Table 4 Details of Preference test and Significance value

Test Statistics	
N	425
Kendall's W ^a	.174
Chi-Square	664.373
df	9
Asymp. Sig.	.000
a. Kendall's Coefficient of Concordance	
Source: Field Study Observations	

Test Statistics: Kendall's Coefficient

Significance level: 0.05

Purpose: To analyze Preference of Financial objectives while doing financial planning

Result: Respondents were asked to rank their preference of financial objective for financial planning. First rank of preference was given to children education followed by buy house , comfortable retirement ,bear the cost of any unforeseen event, reduce liability ,buy car, achieve growth in investment ,reduce income tax liability ,perform child / ren's marriage and last preference was given to ensure assets are

passed smoothly to dependents. As sig. value is less than 0.05, respondents have not given equal weight to all the financial objectives

c) Preference of investment avenues while doing financial planning:

In the below table 5 details of preference of investment avenues for personal financial planning which has been presented with the help of mean and Friedman test.

Table 5 Investment Avenues Preferences

Investment Avenues	Mean Rank	Score Rank
Insurance	2.60	1
Fixed Deposit/Recurring Deposit	2.85	2
Stock	5.93	6
Bonds and Debentures	7.11	9
Real Estate	4.80	3
Gold and Precious Metal	4.87	4
Public Provident Fund	5.92	5
NSC/KVP/Post office scheme	6.42	8
Mutual Fund	6.29	7
National Pension Scheme	8.21	10

Source: Field Study Observations

Table 6 Preference of investment avenues significance value

Test Statistics^a

N	425
Chi-Square	1303.428
df	9
Asymp. Sig.	.000

a. Friedman Test

Source: Field Study Observations

Test Statistics: Friedman Test

Significance level: 0.05

Purpose: To analyze Preference of investment avenues while doing financial planning

Result: Respondents were asked to rank their preferences of investment avenues for financial planning. First preference was given to Insurance followed by fixed deposit, real estate, gold and precious metal, Public Provident Fund (PPF), Stock, Post office schemes, bonds and last preference was given to National Pension Scheme. As sig. value is less than 0.05, respondents have not given equal weight to all the investment avenues.

d) Relationship between awareness of investment avenues and investment done by working couple:

Tables no.7 shows the relationship between awareness of investment avenues and investment done by

working couple with the help of Correlation Analysis.

Table 7 Correlation between awareness of investment avenues and investment done by working couple

		Correlations	
		Awareness about investment options	Investment done
Awareness about investment options	Pearson Correlation	1	.814
	Sig. (2-tailed)		.000
	N	425	425
Investment done	Pearson Correlation	.814	1
	Sig. (2-tailed)	.000	
	N	425	425

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

Source: Field Study Observations

Test Statistics: Pearson Correlation

Significance level: 0.05

Purpose: To analyze the relationship between awareness about investment avenues & Investment done by working couples

Result: As sig. value is less than 0.05 and strength of relationship between investment avenues & Investment done is .814 , there exists a very strong positive correlation.

Observations:

For financial planning working couples have shown their first preference to children education followed by acquiring house , comfortable retirement ,to face any unforeseen event, reduce liability ,buy car, achieve growth in investment ,reduce income tax liability ,perform child / ren’s marriage and last preference was given to ensure assets are passed smoothly to dependents for Financial Objectives.

For an investment at the time of financial planning preference was given to insurance followed by fixed Deposit, real estate, gold and precious metal, public provident fund (PPF), Stock, post office schemes, bonds and last preference was given to National Pension Scheme(NPS).

Working couples have given preference to traditional instruments because of risk factor involved in the modern instruments. It has been observed that in today’s modern era need to change attitude of the people regarding investment in innovative financial instruments.

As per test undertaken, study shows that there is relationship between awareness about Investment avenues and Investment done by working couples. Respondents are aware about investment avenues. Accordingly they invest.

Major factors special effects on investment decision are Liquidity, Risk, Return, Past Investment experience and Safety

Stock Marketability, Affordability, Government and Political influence, Opinion from Friends, Relatives, Expert, Family Members, Advertisement, and Noise in the Market affect investment decision of working couples.

Need to create financial literacy about modern instrument for better financial planning

Suggestions:

- It is essential to create awareness about modern and new instrument among working couples through various media like advertisement, leaflets.
- Financial institutions or financial literacy trainers should focus on working couples by organising awareness camp in the society on holidays or week days.
- Financial literacy trainers should organise awareness camp in the company by taking prior permissions from the company.
- To attract the participants, government can think of offering of some schemes like distribution of gift or gift vouchers to the participants for attending the programme.

Conclusion: Financial literacy is a combination of Individual attitude towards money, financial behavior towards money and financial knowledge. Financial knowledge includes awareness about basic mathematical calculation and application as well as awareness about financial market and products. The present study is based on data collected from working couples residing in Pune City with the help of structured questionnaire. Result shows that there is positive relationship between investment avenues & Investment done . Preference for investment while doing financial planning vary according to awareness and interest of the investor. Liquidity, Risk, Return, Past Investment experience and Safety about investment returns effects on financial planning and investment decision of the working couple. Financial literacy leads to better financial planning.

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