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6. Conference Room with 250 persons seating capacity.
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LEXIPEDIA (Print ISSN 2321-6964) is a peer-reviewed annual journal that publishes full-length research papers. It is to enhance the dissemination of knowledge across the multidisciplinary community. We welcome research articles, review articles, case studies, academic project works, scholarly articles, academic articles, opinion from all the disciplines of Social Sciences, Humanities and Management from the viewpoints in the advancement of research. The journal aims at academicians, consultants, policy makers, business managers and practitioners to publish research work of multiple disciplines. The journal is committed to promote researchers with superfluity of understanding to engender new ideas, problem solving models, and disseminate the experiential world class research findings for the benefit of academia, industry, and policy makers.

The scope of the journal includes but is not limited to the following subjects:

- Management, Organization Behavior, Marketing Management, Human Resources;
- Psychology, Human Ideology, Sociology, Organization Psychology;
- Rural India, Statistics, Social Sciences, Library Information Science;
- Law, Corporate Law, Intellectual Property Rights, Industrial Laws, Political Science;
- Geography, History, Journalism, Literature, Philosophy;
- Accountings, Finance, Management Accounting, Financial Accounting;
- Economics, Education, Home Science;
- Business, Commerce and Corporate Governance;

The above areas are just indicative and the editors, in principle, welcome rigorous articles that encompass any quality research and compilation articles in the social and human sciences..

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From the Desk of the Editor-in-Chief

It is great pleasure to introduce the LEXIPEDIA 2022 (Peer Reviewed Annual Journal issue) which is now available on the institute website as well as in printed version. We have started this publication in the year 2013 and we have greatly achieved enormous growth in terms of submission.

In this issue of LEXIPEDIA, fourteen research papers and two book reviews have been presented for further dissemination across academia and industry as summarized here.

I would also like to take this opportunity to thank the members of the Editorial Board for their dedicated service to the journal and for all their cooperation and enthusiastic involvement in this blooming endeavour. Their voluntary efforts and devotion to the peer-review process helped the journal towards an authoritative position in the fields of Social Sciences and I am sincerely grateful for their contributions to achieve the perfection. It is an appeal to all readers of Lexipedia to forward suggestions, critics to improve the quality of the journal.

Again, I would like to request all the research scholars and the subscriber of this journal to co-operate with the journal by providing the value-based research articles. I make certain that the renowned research scientists and academicians both from the industry and academic institution all over the world will be enriched by sharing their research experiences through Lexipedia.

Thanks

Editor-in-Chief

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“A STUDY OF PROBLEMS AND PROSPECTS OF URBAN CREDIT CO-OPERATIVE SOCIETIES IN MAHARASHTRA”

(With Special Reference To Ahmednagar District & Nashik District)

Prof. Rishikesh Jagdish Malani
Global Institute of Management, Sangamner

INTRODUCTION:

The word „co-operation is quite familiar to a common man. For him „co-operation is simply working together in any sphere of human activity. „Co operation is understood today as an economic system. It was born as a peaceful reaction against the mercantile economy and the effects of industrial revolution. It is now acknowledged on all hands that civilization cannot flourish unless competition is supplanted by „co-operation . Human beings have developed out of group life and hence naturally respond to group and social stimuli. Therefore the “co- operative spirit is innate and intrinsic in human beings. In the primitive societies the germs of”co-operation could be observed in religious and traditional customs.

Co-operative types of organization are suitable, especially for people who have not sufficient for full satisfaction of their needs and business activities on joint stock basis maximization of profits and distribution of high dividend is not the aim of „co-operative society but the aim is earning reasonable profits and imparting the “social benefits” to the members. It does not mean that „co- operation is a charity. In recent years, „co-operative movement in India has made considerable progress and it has diversified its activities. Today large number of Credit Co-operative has been working in varied fields like agriculture, housing, banking and manufacturing. Most of the Credit Co-operative are established for the economic development of the urban and rural area in general and for economic upliftment of weaker section of the society in particular.

The present study is most significant because it will throw light on many important issues relating to Credit Co-operative. It includes financial aspects as well as difficulties and achievements of the Credit Co-operative, the suggestions to improve the overall performance of the Credit Co-operative.

DEFINITION

According to Prof. Seligmen, “Co-operation in its technical sense means the abandonment of competition in distribution and production and the elimination of middlemen of all kinds”.

Mr. Calvert defines it as “A form of organization wherein the persons voluntarily associate together as human beings on a basis of equality, for the promotion of economic interests of themselves.”

According to Gordon and O’ Brien, “Co-operation is a special form business purposes under certain definite business rules. The root of the co-operative idea is a relation between business and ethics which is greater than the necessary Commercial honesty of our present industrial system”.

NEED OF URBAN CREDIT CO-OPERATIVE SOCIETIES

The commercial banks and renowned finance companies are providing financial help to urban areas. Co-operative banks to some extent are active in rural areas. The clients of HDFC and ICICI are competitively big. In short, none of the above institution fulfills the needs for both urban needy people and rural sector. The following reasons show the need and importance for Credit Co-operative.

- 1) Rural and Semi-Urban areas still in the clutches and money lenders and Savkars.
- 2) Nationalize banks and co-operative banks do not sanction loans on personal securities. The salary earners and people from weaker section have no security other than their personal securities.
- 3) It is necessary to create the habit of small savings among small and medium class income groups. It is essential to make negotiable transactions.
- 4) Credit is necessary on security of valuable goods ornaments and immovable properties. Credit societies are going to accept deposits and raised capital through share capital.

LITERATURE REVIEW

The articles selected for the purpose of review are mainly related to the cooperative banking sector in general and to the subject to this research work in particular. The selected research articles for the purpose review are as follow

- 1) Julius (2021)The credit facilities essentially granted loan advancements to members based on laid down rules and regulations that are used in directing the operational activities of the different 20 Cooperative Societies. Loans are obtained by members to meet their various monetary and social needs. In line with these intentions, members of Cooperative Societies gave different specific reasons for seeking loans from their Cooperative Societies.
- 2) Dr. A.R Shrinath in this article co-operative credit in India problems and suggestions sates the flow of credit to the agriculture sector and the rural areas is met through institutional agencies like commercial banks regional rural banks and co-operative credit institutions the short term medium term an long term needs of faring and rural community are met by their credit institutions .the co-operative banks have played a dominant role in providing credit to the needy farmers. He suggested measures to face the emerging challenges in the following works
- 3) Vidhyadar anakr (2015) in his article”cooperative societies financial position and RBI actions,” states that RBI cannot take actions immediately, RBI gives sufficient times to societies for development and control the financial position of societies
- 4) Dr. Summet Giram(July 2014) author in his research paper A Study performance of urban cooperative societies in Beed District states that development of a country depends on the industrial and agricultural development of the country depends which requires proper supply of funds at proper time.

RESEARCH GAP

While reviewing the existing literature related to urban cooperative societies it is found that there are some sudies carried in this area. It is evident that the large untapped potential practice carried by urban cooperative societies is less known to all and but their implementation strategies are prosaic as they have no definite and exclusive method for this sector. Every author talks of devising urban cooperative societies but there is less research as to what techniques fit in to spectrum at micro level. Based on this literature review, the problem of designing meaningful path ahead for this study gains importance, Therefore an attempt has been made in this research endeavor to fulfill those gaps in the study of Urban cooperative societies problem and prospects a with special emphasis in Ahmednagar and Nashik distirct in Maharashtra state.

IMPORTANCE OF STUDY

The researcher being interested in the co-operative movement in India, is having many categories of co-operative societies before study, however apart from the growing importance of the Credit Co-operative societies in many economic aspects, its contribution in the Urban credit co-operative societies in India has been really of at most significance in the developing country like India. UCCS are gaining its roots.

The present study "A study of Problems and Prospects of Credit Co-operative Societies" covers problems as well as to suggest some remedial options for improvement in their working.

This study would be beneficial to the UCCS, its members, employees & the society in India in general. It would also be helpful to the government and society at large.

OBJECTIVES OF THE STUDY

1. To understand the scope and working of Urban Credit Co-operative Societies
2. To study the financial problems of Urban Credit Co-operative Societies
3. To study the NPA problems of Urban Credit Co-operative Societies
4. To study the reasons of failures of Urban Credit Co-operative Societies
5. To understand the perception of account holders for Urban Credit Co-operative Societies

STATEMENT OF HYPOTHESES

- 1) H_0 : Management of Urban Co-operative Societies does not contribute to the problems of working of Urban Co-operative Societies

H_1 : Management of Urban Co-operative Societies contributes to the problems of working of Urban Co-operative Societies

- 2) H_0 : Financial factors of Urban Co-operative Societies do not contribute to the problems of working of Urban Co-operative Societies

H_1 : Financial factors of Urban Co-operative Societies contribute to the problems of working of Urban Co-operative Societies

SCOPE OF THE STUDY

The researcher has summarized its scope through following areas to make this study more compact, meaningful and covers all the necessary aspects of the credit cooperative societies.

Temporal Scope :- For the purpose of data collection and study, mainly the duration of 2015- 2020 (i.e.5 years) was considered. If necessary, references shall were made from historical data of co-operative societies.

Geographical Scope:- For the purpose of data collection, all the leading urban Cooperative societies in Ahmednagar and Nasik region were considered through appropriate sampling.

Functional Scope:- The purpose of the study was to go into depth of policies of urban cooperative societies & to obtain a guideline for the future development of urban cooperative societies in selected region by accurately analyzing the data on the past and present situation of the financial trends.

DATA ANALYSIS

As the research sample size, the data falls in the category of the normal distributions. After coding of data the analysis has been done by using various tests and statistical tools for data analysis. The following are the tools that have been used by the researcher.

- Microsoft Excel:- Data Storage Tool
- IBM SPSS: - For Data Analysis & Interpretation. (Percentage Analysis, Measures of Central Tendency & Dispersion)
- Microsoft word: - Data Presentation.
- Statistical tests :- T Test, Chi square and Regression Analysis Test

Data collected under present research has been properly processed, edited, summarized and presented with the help of tables, figures, graphs and charts as and where applicable.

Advance statistical tests like Chi Square Test, One sample one tailed test have been used for testing of hypotheses.

7.1) HYPOTHESES TEST RESULTS

SN	H0	H1	Statistic al Test	Result
1	H0: Management of Urban Co-operative Societies does not contribute to the problems of working of Urban Co-operative Societies	H1: Management of Urban Co-operative Societies contribute to the problems of working of Urban Co- operative Societies	T-Test	Rejected Null
2	H0: Financial factors of Urban Co-operative Societies does not contribute to the problems of working of Urban Co-operative Societies	H2: Financial factors of Urban Co-operative Societies contribute to the problems of working of Urban Co- operative Societies	T-Test	Accepted Null
3	H0: NPA factors of Urban Co-operative Societies does not contribute to the problems of working of Urban Co-operative Societies	H3: NPA factors of Urban Co-operative Societies contribute to the problems of working of Urban Co- operative Societies	One sample one- tailed test	Rejected Null

FINDINGS OF STUDY

1. The researcher has aptly noted these operations during this study. Basically, the Urban Credit Cooperative Societies are formed to bring about socio-economic changes in the region. Cooperatives are based on the value of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others.
2. It is being observed that being a financial institution, the urban credit cooperative society raises capital from the members and also accepts the deposits from the public. The funds so generated are circulated as the loans within the members on prescribed rates of interest, the major source of income for the enterprise.
3. Profits so generated on meeting all the expenses are distributed amongst the members as the dividends. For all these financial activities, the Society has to maintain records and past data so that it can be viewed and reviewed under the Societies Act by the authorized members and the auditors as well.
4. For all Urban Credit Cooperative Societies operating in Maharashtra, the statement of account needs to be audited before 30th September of every financial year. However, the researcher has found that a few of the societies have failed to observe this deadline thereby raising legal objections.
5. Despite having the legal burden of preparing budgets on profitability of the enterprise, some urban credit cooperative societies in Ahmednagar and Nashik region have been found irregular in this regard.
6. Some of them also were having discrepancies in getting adequate securities from the pigmy agents appointed for collecting the installments from the members. The Acts and rules mentioned in the bye-laws are easy to understand and the stakeholders are facilitated with this provision. Almost all the Urban Credit Cooperative Societies in both the districts found have been found facing fierce competition from other financial institutions like cooperative and nationalized banks.
7. Most of the Societies under study have been found prompt in handling disputes and grievances. Leaving aside little negligence, most of the societies have efficient vigilance to protect frauds and irregularities.
8. It was noted that the decision on rate of interest on deposits are considered in view of the prevailing practices in the cooperative societies and other competitive factors, but of course within permissible limits.
9. Most of the organizations have found managing their deposits in appropriate way. However, repayment of loan and recovery has been the critical area where Urban Credit Societies need extra precautions and management. Those who have taken loans have to be followed periodically and installments should be adjusted in a judicial way. Societies must keep vigilance on this front.
10. Urban Credit Cooperative Societies have to offer more interest on public deposit as they need funds to circulate and at the same time they have to face the fierce competition from other financial institutions while offering loans.

11. Here the researcher found that these Societies have to keep balance between rate of interest for deposits and loans offered to their clients. This can be crucial part for urban cooperative societies as these are the major sources of their income and public offerings.
12. The cost of deposits must be checked from time to time. The low cost of deposit will result into less availability of funds and high cost could lead to less profits. This is again a major financial problem that these Societies face intermittently.
13. The Urban Credit Societies need to maintain minimum liquidity ratio failing which their entire function will get affected. Most of these Societies under study have been undergoing this type of problem.
14. It is observed that some enterprises have been experiencing difficulty in valuation of mortgage properties on account of inappropriate learned manpower and sometimes ignorance of law also is causing such type of difficulty. Many a time, all papers are not collected during the process for certain reasons.
15. Some political pressure can also prove to be detrimental in this regard. Loans are granted on oral pressure of influential people leading to difficulties in recovery. These accounts over a period of time result into conversion of NPA. These Societies have to adhere to the norms of NPA for classification purpose.
16. While failing to collect appropriate legal papers during the loan processing, the Societies have to face number of challenges during legal recovery of loans. Since the formalities for recovery of loans are complicated, these Credit Societies find it challenging to meet with the legal requirements.
17. The researcher has found certain lacunae leading to the failure of Urban Credit Cooperative Societies. The trust of the Management is most essential to create goodwill in the market for Credit Cooperative Societies.
18. The unwanted interference of the influential people and authorities cause the major hurdle in the success of these societies. Inappropriate handling of legal procedures is also one of the major causes of failure.
19. The repaying capacity of the members availing loans must be checked thoroughly, failing which it can impact overall performance of the enterprise. A dedicated and loyal people on the Management of the Society are the dire need for success.
20. It is fulfilled as the researcher has noted many observations that lead to reveal the perception of the account holders. Majority of the account holders perceive these Societies as the source of help for them in their critical financial needs and hence have intimacy with them.
21. Account holders believe that Credit Cooperative Societies would save their live in critical financial conditions and can rush for their rescue whenever they fall in trap of financial needs.

SUGGESTIONS

Recommendations for Government:

An independent verification audit of Urban cooperative societies
 Strategy to remove Regional Disparities
 Monitoring
 Awareness
 Promote schemes of Urban cooperative societies for rural transformation
 limit the transfer of unspent amount to Prime Minister's National Relief Fund.

Recommendations for Companies :

standardized system for like Urban cooperative like eg. ISO
 Adopt Strategic Approach for Urban cooperative societies
 Innovative and effective Activities or Project

Recommendation for Beneficiaries

It is possible for beneficiaries to get better employment opportunities, better education, increased health facility, sense of security,

To develop partnerships between all stakeholders including the private sector, employees, local communities, the Government and society for better understanding.

Partnerships between companies, NGOs and the government should be facilitated so that a combination of their skills such as expertise, strategic thinking, manpower and money

To initiate extensive social change will put the socio-economic development of India on a fast track.

LIMITATION OF THE STUDY

Every possible effort has been made by the researcher to complete the present research work in all its aspects but because of number of uncontrollable factors the research has following limitations.

- A) The study is proposed in Ahmednagar & Nashik distirct region in state Maharashtra only .
- B) The study is confined to Urban Coperative socities providing financial serevices in the region selected in the study
- C) Span of time was limited for doing research work.

SCOPE FOR FUTURE RESEARCH

1. Further a comparative study of Urban Cooperative societies and Rural cooperative societies practices in different regions of counties can be undertaken.
2. The above mentioned study can also be conducted within companies operating in same country within different areas/states. Comparative study at national level between Public and private sector can be conducted independently.
3. There is also a scope to look in to different industry specific strategy of Urban cooperative societies for comparative analysis
4. Since the longitudinal study gives a better casual relationship, it is always advisable to gofor a longitudinal study in future research in the field.

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EXPLORING THE PEDAGOGICAL ASPECTS OF SOCIAL MEDIA IN EDUCATION

EXPLORING THE PEDAGOGICAL ASPECTS OF SOCIAL MEDIA IN EDUCATION

Kavita Sharma, Research Scholar

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Abstract:

Millennials frequently access social media for various purposes, penetrating every facet of their everyday life. This sort of intricate and comprehensive media sphere necessitates the use of pedagogy that equips students with the knowledge and skills necessary to comprehend, interact with, and acclimatize to social media, which will inexorably be a part of their life. The objective of this study is to explore how social media has evolved in the classroom. A careful analysis of a large array of these digital sites has shown social media to deliver a plethora of educational perks. It has been discovered that employing these web-based applications can strengthen teacher and pupil communications. Social media platforms like Facebook, Twitter, Instagram, YouTube, WhatsApp, and podcasts all have distinctive features that grant them special communication powers that can be employed for a wide range of educational milestones in blended learning environments. This genre of media has a strong influence across every facet of our personal and professional life and has genuinely become pervasive and a regular part of the lives of millions of people. Teachers have begun to equip themselves with the arcade of digital tools. Social media is now being utilized by students for educational purposes as well. Given these potential benefits, it is recommended that these online social tools should be used in learning environments. In this narrative review, the investigator examined the previously completed systematic reviews considering the evolution of social media use in pedagogical processes and supplemented these with selected studies that illustrate new methodological and theoretical approaches.

Keywords: *Social media, pedagogical integration, teachers, digital learning communities, SNS applications, etc.*

INTRODUCTION:

According to Uljens (1997, p. 250), the “teaching-studying-learning” process is the spontaneous and organic relationship between the purposeful actions of teachers and students to share knowledge and information. The proliferation of information and communication technology (ICT) has boosted the number and accuracy of course content exchanges, which fosters the growth of digital learning communities (DLCs). The millennium and younger age group especially geographically dispersed learners are dependent on information technology (IT) and the web, to accomplish their e-learning needs. According to a survey taken by the Educause Center for Applied Research [ECAR] out of students in higher education, more students are embracing the use of smartphones and tablets in HEIs. Approximately 67% of the students who participated in the survey agreed that social media and mobile devices considerably influence their academic achievement and professional growth (Dziuban & Walker, 2012). Irrespective of geographical barriers, students can collaborate academically, access course materials, and communicate with teachers owing to mobile devices and social media (Gikas & Grant, 2013). Both advantages and pitfalls emerge with using social media and mobile devices, with most of the benefits being related to accessing teaching materials, webinars, exchanging pedagogical notes, etc. Nevertheless, students believe that social media and mobile devices are the most affordable and accessible means of learning about contemporary issues. Social media platforms like Facebook, Twitter, Instagram, YouTube, WhatsApp, and podcasts all have distinctive features that grant them special communication powers that can be employed for a wide range of educational milestones in blended learning environments. This genre of media has a strong influence across every facet of our

personal and professional life and has genuinely become pervasive and a regular part of the lives of millions of people globally (Alias et al., 2013). Given that many internet users are teachers and students, social media appears to have significantly impacted how they teach and learn (Sasikala et al., 2021).

The goal of this paper is to investigate how social media usage has evolved in the “teaching-studying-learning” process and the potential advantages of social media in education. This paper also conducts a literature review of educational research to investigate: How such social media platforms are utilized and perceived by students and instructors, and what implications they have on pedagogies.

REVIEW OF RELATED LITERATURE

A new area that is quickly taking over how young people communicate is social media. It is a term that is extensively used to describe a wide range of technological nodes linked to community and cooperation (Joosten, 2012). In the present article, the investigator has studied the existing educational social framework consisting of various social media platforms and their evolution and usage in the instructional process over the period by reviewing various studies that have taken place in the past. The pedagogical reliance on applications and channels, such as wikis (Trocky & Buckley, 2016), Twitter (Aydin, 2014; Forgie et al., 2013), or Facebook (Yang, Wang, Woo, & Quek, 2011), is highlighted in the literature reviews on social media and education that have previously been published. These reviews also look at (enhancing) learning outcomes. Whilst online learning, such as learning management systems, is progressively embracing social media-like functions, it frequently seems to prohibit characteristics like self-presenting and a variety of audiences.

In his research, Chawinga Winner (2017) explored how social media supports instruction and learning. According to the results of the study, the learner-centered teaching approach is catalyzed by Twitter and blogs. Students effortlessly exchanged ideas, discussed the topic, and participated in group interaction around the clock. R. Subramani (2015) investigated how social networking sites are employed in academia. According to the study's findings, Google is the most often used method for searching the Internet for any kind of information. Students who have unrestricted access to social media are the main users since they have more time and cognitive capacity to devote to their quest for knowledge. Teachers should teach their pupils about the possible uses of social media. The teachers claimed that social media should be given a fresh start through specialized syllabi.

In Coimbatore city, Kanagarathinam.M. (2014) investigated how social networking sites affect young people's academic achievement. According to the study's findings, students utilized social networking sites for a range of items, including completing class assignments and participating in other related social activities. The study's findings revealed that students were competent enough in their academics even when they spent time online or on social networking sites. Ahmad Ateeq (2011) conducted research and provided a quick description of utilizing social networking websites. The study's findings have demonstrated the potential of social media as a teaching tool. It has been established that using social network usernames excessively increases the chance of getting access to the education market through the advertising business.

METHODOLOGY

A review of the literature was undertaken by the investigator by systematically searching the various database sources: Web of Science, Scopus, ERIC, etc. Searches on Google Scholar were also done. Facebook, Higher Education, social media, Social Media in Education, LinkedIn, Web 2.0, Social Networking, Social Networking Sites, and Blogs were among the search terms and phrases used. Additional articles were found using the “snowball” methodology, which involved searching the most recent works for relevant articles that were cited in them. It is quite possible that part of the literature was overlooked.

DEFINITIONS AND SCOPE OF STUDY

Social media: Definitions and History

On a Tokyo online media platform named Matisse in 1994, the word “social media” (SM) was first used (Bercovici,2010). It has become one of the major Internet applications as a result of the enormous growth in the number of SM platforms and active users over time. The term “social media” (SM) is frequently used in research to refer to a diverse range of online platforms, such as blogs, business networks, interactive installations, corporate social networks (SN), forums, microblogs, Flickr, review sites, content communities, online games, Twitter handle, YouTube, and virtual communities (Aichner & Jacob, 2015). The applications of social media are widely diverse and not just constrained to publishing vacation pictures or marketing and advertisement due to the wide range of SM platforms. Often the development of media is divided into two different ages, the broadcast age, and the interactive age (Manning, 2014.). A single agency, such as a radio station, television station, newspaper publisher, or film production studio, would disseminate messages to an enormous number of individuals during the broadcasting era. Feedback to media organizations was typically casual, oblique, and delayed. Individuals would often communicate with one another by handwritten writings, phone conversations, or perhaps on a somewhat larger scale using tools like printed family newsletters.

MAJOR APPLICATIONS OF SOCIAL MEDIA

This section offers background information on social media functions rather than detailing how the concept has evolved. It offers a broad, if not comprehensive, a summary of some of the most significant uses of social media. This is significant because it demonstrates how a wide variety of social media platforms may have substantially distinct functions and applications across a broad range of scopes. As a result, different users have different goals for utilizing social media.

Socialization: Even if not all social media platforms are made explicitly to foster user interaction and socialization, this may be seen as one of the most obvious features that unite all social media platforms(Aichner & Jacob, 2015). These social media platforms also referred to as digital communities, are vital because users do not discriminate between actual friends and virtual friends if they feel supported and part of a group of people who share their interests. The social media platforms foster relationships through the mechanisms of sharing of life events through status updates, photos, etc., and commenting and likes by friends added to their profiles (Barkhuus & Tashiro,2010). Williams and Merten believe that SM can help people enhance their interpersonal connections with family and

friends. It has transformed into a crucial tool for maintaining relationships with migrant families, especially in the context of globalization and continuous displacement. Family members must connect overseas with the ones they end up leaving home.

Professional Networking: Recruitment agencies may publish job advertisements on SM sites like LinkedIn, Facebook, and Twitter to entice candidates who aren't actively seeking for employment (Sinha & Thaly, 2013). Employment through SM provides recruitment agencies with the benefit of free access to candidates' profiles and an instantaneous means of communication as opposed to the costly and cumbersome conventional methods of hiring with interviews and exams. By exhibiting their accomplishments to peers and recruiters, users of LinkedIn may establish an idealized version of themselves. Moreover, LinkedIn encourages individuals to emphasize their expertise, promote their abilities, and complement their profiles by garnering referrals and compliments for their work or expertise from peers, colleagues, and clients (Chiang & Suen, 2015).

Pedagogy and Instructional Process: Educators have focused on incorporating technology into the classroom as part of their continuous search for innovative methods to educate pupils. This approach to instruction frequently incorporates the use of educational software. Social media may be utilized in the classroom to encourage collaboration, stimulate student engagement, inform students about key events, involve parents in their children's education, and provide materials that students can use afterward. Although there may be a learning curve associated with getting to know various social media sites, once comprehended, these platforms may be a valuable resource for teachers in the future.

Pedagogical Impact of Social Media

Social media has evolved from an entertaining addendum to a completely integral element of nearly every facet of daily life for many. There is no disputing that everything has revolutionized since social networks and social media infiltrated our lives. Starting with how individuals communicate, socialize, arrange gatherings, or even how frequently they go out. Instead, this article suggests concentrating on the many ways social media is altering how the educational system functions. Social media has a role to play in empowering parents, students, and teachers to use new ways of disseminating knowledge and establishing networks, starting in elementary school, and continuing until graduation from university. According to statistics, 96% of students with internet access use at least one social network. Even more remarkable is the fact that many students legitimately utilize social media to promote a range of beneficial and beneficial activities, despite the reality that some of them employ it for entertainment and other motives. Everything is largely facilitated, whether seeking a summer internship, advertising a success story on how to battle student loan debt, or working together on cross-border initiatives. Social media is the epicenter of the digital revolution, and its prominence originates from users' ability to effortlessly exchange information they like or create among their friends. The content may then travel swiftly to possibly millions around the world thanks to those who share it with their networks as well. Although every social media platform has distinct advantages that may be employed in the classroom, social media's main strength is its potential to promote collaboration and communication. Although there are many social media platforms, this discussion of social media in the classroom emphasizes Twitter, Facebook, Instagram, and YouTube, four of the biggest ones.

Twitter: Twitter was launched in 2006 and is one of the most well-known social media platforms worldwide (others include Facebook, Instagram, and YouTube) especially meant for microblogging (Alhabash & Ma, 2017). The "microblogging" component of Twitter enables users to post their thoughts and views in a "real-time messaging" style by creating tweets with a specific amount of characters (initially 140 but now up to 280). Users may also connect and communicate with other Twitter users by using features like hashtags, mentions, and replies (Steckenbiller, 2016). Social media platforms

weren't specifically created to help learning or other learning-related activities, but their ubiquity for networking and content sharing has made them an obvious choice for those functions (Tess, 2013). To pursue their academic interests and goals, students, academics, and professionals from a wide range of academic fields utilize the platform to connect and interact with peers and the community at large (Holmberg & Thelwall, 2014). The latest shreds of evidence have also shown Twitter's importance, influence, and acceptability in the field of education. particularly, it has been claimed that Twitter improves communication and learning capacities (Bista, 2015). This article concludes that Twitter has a lot of potential as a technology-enhanced learning tool and has been recognized as a productive tool in the classroom. Most of the studies under consideration highlight how using Twitter boosted teaching as well as student learning, inspiration, involvement, and conversation, all of which aided in the creation of a more productive learning environment.

Facebook: Facebook is a platform that attempts to make it possible for users to communicate and share information with their friends. Facebook was founded on February 4, 2004, by Harvard University student Mark Zuckerberg and was initially made available to Harvard University students. Since 2006, there has been an increase in active participation worldwide (Sheldon, 2008). Facebook's strong network model and supplementary digital learning resources add up to create an optimal learning environment for both teachers and students (Hope, 2016). However, the ecosystem needs to be amended to employ these technologies to their fullest potential. People of all ages are using Facebook nowadays to connect with others and share information. There are several advantages of using Facebook for learning and teaching, including greater performance, the convenience of learning, more engagement, and enhanced teacher-student and student-student connection (Mendez et al., 2014). While its intricate social communication features can encourage collaborative learning by creating online courses with meaningful teacher-student, and student-student interactions, Facebook can facilitate the provision of synchronous and asynchronous instruction, in the form of instructional live broadcasting webinars or lectures (Menziez et al. 2017).

Instagram: Instagram was initially introduced in 2010 as a platform for sharing photos, but as time passed, it also added additional services like video, messaging, and story sharing, which significantly aided in its growth (Ellison, 2017). Handayani (2016) provides evidence that Instagram may be utilized as a resource for implementing a wide range of activities in language classes, including digital storytelling, grammar exercises through photographs, role plays, reading, speaking exercises through videos, etc. Instagram does more than merely link educators and offers them neutral locations to exchange ideas; through its algorithms, features, and designs, they also have an impact on the kind of relationships that are created and the spaces that are fostered.

YouTube: One of the most video-sharing platforms on the internet is called YouTube. YouTube also offers a free video library facility to assist learners and teachers develop independent and creative learners. YouTube is a well-known platform for sharing videos, allowing users to upload, view, and share videos without charge. YouTube is one of the social media platforms that are useful and simple to use. YouTube's features encourage instructional videos since it's simple to post and distribute fresh content (Chintalapati & Daruri, 2017). YouTube videos with non-academic content have a significant impact on how pupils learn. YouTube fosters a favorable learning environment and increases students' interest in learning. YouTube is an excellent learning tool to be used during online learning because it mimics the behaviors of elementary school children, who still like playing, watching anything that moves during visualization, and enjoying imitation. Information regarding challenges in science, technology, and health may now be found on YouTube (Allgaier, 2019). Studies on YouTube's instructional videos have examined a variety of topics, including whether watching a particular video could improve viewers' attitudes, knowledge, or conduct. According to Daun (2018), instructional films on YouTube successfully reached their target audiences for a certain subjects like nutrition and food. YouTube videos have the potential to be "educational," according to Godwin et al.

(2017). Since YouTube learning resources are available anytime, anywhere, parents can still support their children's education while they are at work. One of the most well-liked pastimes on the internet right now is the usage of YouTube for online education at primary schools. In addition to being simple to use, anybody and anytime may use Youtube. Elementary school teachers use YouTube's superior media content. Teachers can design their channels by the pre-made study plan.

SOCIAL MEDIA AND CLASSROOM USE

Schools frequently have diverse stances on social media. Everyone agrees that they're helpful when it comes to information exchange or task organization at school. Additionally, social networking is held responsible for pupils' lack of focus in class. However, there is a growing tendency for students to use social media in the classroom. And given the amount of time kids currently spend using social media and interacting with people outside of school, why not do it in class as well? Using social media to connect with students makes perfect sense considering that they are already there most of the time, therefore it narrows down to practicality.

Any school or workplace has halls where you can easily see children of all ages engrossed in their cell phones. Their daily routine now includes scrolling through their news feed, posting images on Instagram, and sending messages on Snapchat. Social media's educational advantages need not end with the teacher-student interaction. The usage of social networking at higher levels can also yield a wide range of additional advantages. Administrators or principals, for instance, might devise innovative ways to incorporate social media. such as disseminating school information via social media, hosting online meetings with parents, or even initiating a fundraising campaign for certain initiatives. Our fast-paced lives mean that social media may swiftly replace other forms of contact as parents are frequently preoccupied at work and unable to attend school events. However, this does not imply that they should not be aware of current affairs or be able to periodically check in on their children.

CONCLUSION

Education appreciates exploring new and enhanced innovations to enhance classroom instruction and learning. Social networking has evolved into an extremely effective form of private communication. Although most institutions are now equipped with technology to enable social media presence, teachers have been clunky to incorporate technology as a pedagogical tool. Of course, some people prefer pragmatic grounds for deployment instead of adopting the tool without condition. As they quest for coherence between class activity and the SNS applications, adoptive teachers are presumably still at the experimental phase of implementation. In this narrative review, the investigator examined the previously completed systematic reviews considering the evolution of social media use in pedagogical processes and supplemented these with selected studies that illustrate new methodological and theoretical approaches. Social media has undoubtedly been widely used on college campuses, but a rising number of teachers have just begun to challenge its suitability as a teaching tool. The lack of research may also be attributed to the fact that SNS integration is a preference made by the educator rather than an institutional one. Therefore, the implementation could be more like a test, which fosters action research and ultimately leads to further inquiries and developments in pedagogical interventions in the field of education,

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A STUDY ON “AN IMPORTANCE OF ICT TOOLS FOR EFFECTIVE TEACHING ON HIGHER EDUCATION”

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Abstract:

This summarizes the relevant research on the use of information and communication technology (ICT) in education. Specifically, it reviews studies that have touched upon the merits of ICT integration in insritutions, barriers or challenges encounter.the ICT tools is very effective in quality education.

IndexTerms – ICT tools,ICT integration,effective

INTRODUCTION:

TheICTtoolsarethelatesttechnologyordevicesandconceptsusedinInformationandCommunication Technology among students to students, students to teacher interaction ..ICT is an reduction for “Information communications technology”.Information and communication technologies (ICT) is defined as a diverse set of technological tools and resources used to transmit, store, create, share information”.Information and communication technologies (ICT) is defined as a diverse set of technological tools and resources used to transmit, store, create, share information.

WHY QUALITY EDUCATION IS IMPORTANT IN HIGHER EDUCATION?

- We all are aware of how technology changing the face of education. It has the form of receiving education changed as wellas the methods of teaching students have also evolve.
- Earlier, education was more of a monologue, but nowadays, teachers encourage students to maintain a two-way flow of information in classrooms.
- To begin such issues, the need for leaders and experienced professionals who are adapting in their respective fields has grown.
- To encourage leadership and power to influence among the students, it has become imperative to employ a refined way of teaching practices.
- In the age of technology, information can be accessed from anywhere in the world. Even though providing quality education demands great efforts to form the personality of a student, but with the start of new technologies which is changing the education policy, a student is just a click away from mandatory resources.
- While sitting hundreds of miles away from an sourceeducational institute, the students can take online classes from the institution, avail benefits of online career counseling , and access a great volume of resources from free online libraries.

INTRODUCTION TO ICT TOOLS

- In the age of technology, information can be accessed from anywhere in the world.
- Even though providing quality education demands great efforts to shape the personality of a student, but with the advent of new technologies, a student is just a click away from requisite resources. While sitting hundreds of miles away from an educational institute, the students can take online classes from the institution, avail benefits of online career counseling, and access a great volume of resources from free online libraries.

DIMENSIONS A QUALITY EDUCATION

Here are some of the important dimensions of quality education that every organization should meet:

- Equity
- Balanced Approach.
- Student –teacher friendly Teaching and Learning
- Learning Outcomes.

ICT TOOLS USED TO IMPART QUALITY EDUCATION

Genially: excellent for creating different content in which interactivity and information are highly valued. Perfect for classroom use, getting students hooked, and explaining full lessons with a single image.

Microsoft Teams: the perfect tool to bring all your content together in one place. Integrated into Office 365, it's Microsoft's solution for encouraging collaborative work. Create teams in each classroom where class jobs are shared, assignments are given out, and other participants can chat.

Kahoot: allows you to create quizzes that serve to test students' knowledge or review content that has already been worked on in the classroom. There are many types of tests: 1.contest2.puzzle 3.debate 4.survey. Games can be projected on a screen, making the entire class participate and having students respond from their computers or mobile devices.

Dropbox: this accommodation space has different tools to save files such as documents, images, and presentations. But storage is not your only feature, as it allows you to synchronize folders with classmates, students, and family members. You can also talk to other users through the feedback system and access it from different devices.

We Transfer: ideal for exchanging files. Without having to be registered to an account, you can send files that do not exceed 20 GB, which really allows for professional use.

Mindomo: one of the best resources for creating mental and conceptual maps. It allows you to create and collaborate online, synthesize ideas, analyze and generate new ones, and solve problems.

Visually : create and view infographics. In addition, it allows you to share the content you've created on social networks.

Trello: the ideal place to organize your life. Notes, emails, reminders... Everything will be organized there in a very visual way.

Feedly: with Feedly you can stay up to date with new content and news that are emerging in the world of education and use them in your classes.

EXAMPLES OF ICT TOOLS

ICT can offer different Web tools:

- Websites
- Wikis
- Blogs
- Forums
- Applications
- EMAILS

EVOLUTION OF ICT TOOLS

The Internet

The Internet was invented as a result of researches conducted in the early 1960s by visionary people like J.C.R. Licklider of MIT. The latter saw the added value of allowing computers to share information on research and development in scientific and military fields.

The Web

While many people use the terms Internet and the Web interchangeably, they are in fact not synonymous. The Internet is a huge network that connects millions of computers together worldwide. Computers in this network can communicate with any other computer as long as they are connected to the Internet. The Web or the World Wide Web (WWW), however, is a way of accessing information over the medium of the Internet. It is an information space or a model that is built on top of the Internet where documents and other web resources are identified by URLs (Uniform Resource Locator), informally termed a web address.

The World Wide Web was invented by English scientist Tim Berners-Lee in 1989. He wrote the first web browser in 1990 while employed at CERN in Switzerland.

FEATURES:

- Read, write and execute website.
- Users are served more intelligently.
- Personalized information.
- Machine comprehension.
- Cloud Technology.
- Everything is connected.

ICT TOOLS FOR EDUCATION

Many educators saw in ICT tools, the potential of raising the quality of teaching and learning. Here is what it can offer to education:

- Universal access to high quality education.
- Teachers' professional development.
- Efficient education management in terms for quality improvement..
- Promotion of equity in education.
- For teachers, ICT offers a mine of content, material, and ideas.



NEED OF ICT TOOLS :

For the vision on quality education through ICT tools. It is a momentous opportunity for all the teachers and experts in the country to pool their collective wisdom for the benefit of every Indian learner and, thereby, reducing the digital divide.

A proper balance between content generation, research in critical areas relating to imparting of education and connectivity for integrating our knowledge with the advancements in other countries is to be attempted.

It is obvious that emphasis on ICT is a crying need as it acts as a multiplier for capacity building efforts of educational institutions without compromising the quality.

SCOPE OF THE STUDY

This study is focus on the respondents from Pune city only; therefore the scope is limited to the above topic. This study focuses on the behavior the study of online ICT tools. buying behavior toward specific and selected tools and services provided by ICT tools.

Further scope of the study may expand to the different location and sample size the results may or may not be vary. It may also focus keeping particular tools. classification and attempt to study online students behavior with respect to selected category of ICT tools classification ;in this case also result may or may not deviate.

Online study behavior may best studied gives proper study tools and interaction of teachers with students.

OBJECTIVES:

- To understand the concept of ICT tools.
- To assess the effect of ICT tools used .
- To evaluate the performance of the students learning through ICT tools .
- To get feedback of the stakeholders using the ICT tools.
- To analyze the feasibility of ICT tools in offline and online mode..
- To suggest remedial measures for effective use of ICT tools.

LIMITATIONS:

- On the basis of interpretation and findings of their search conclusions will draw and there after suggestions will be made.

- The ICT tools are the most recent technology or devices and concepts used in Information and Communication Technology between students. Between students and teacher interaction (e.g., flipped classroom, mobile apps, and clickers devices.

- The ICT as a tool in education is available to us at this occasion and we wish to fully utilize it to enhance the current enrollment rate in Higher education .

- Knowledge modules based on the personalized needs of the learner would need to be delivered to him /her at the right time with the right content interactively

I will plan to collect the data from various colleges, students and college heads from pune. After collecting this data , this data will be stored in excel sheet. Using various statistical and mathematical formula these data will be analyzed. The same data will be used to test hypothesis. On the basis of hypothesis result, conclusion, suggestion will be prepared.

EXPECTED FUNCTIONALITIES:

- 1.The authority can choose the any ICT tools.
2. The authentication can be improved since the unauthorized persons will not interact with the same object as a genuine client would.
3. The ICT tools atmosphere varies as per users request.
4. It would be difficult to crack using regular method.

CONCLUSION:

The ICT tools are very effective for students and teachers for learning.its very interactive for study. The ICT tools are economically and technically feasible for both teachers and students in education so ICT tools are important in education.

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A STUDY ON IMPACT OF DIGITAL MARKETING ON CONSUMER BEHAVIOUR

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Abstract:

Digital marketing has changed the way businesses and other organizations communicate with their audiences. The 5Ds of digital marketing include digital devices, digital platforms, digital media, digital data, and digital technology. These can be used in conjunction with traditional marketing techniques to get you closer to your audience than ever before. Consumers now have access to a much wider range of entertainment, products, services and prizes offered by a variety of vendors, allowing them to select and purchase items in a more convenient manner. Businesses have the opportunity to expand into new markets and new services, communicate with audiences in new ways, and compete on an equal footing with large corporations. Marketers working in these organizations have the opportunity to develop new skills.

Keywords: AI, Digital Marketing, Consumer Behavior.

INTRODUCTION:

Marketing involves identifying the needs of potential customers and producing and providing products and services that can meet those needs. Marketing, therefore means meeting the needs and desires of the target consumer. Marketing includes advertising to increase awareness of products and the services. Marketing activities include advertising, promotion, sales, and provision of products and services to end users and other businesses.

The use of technology in marketing helps marketers learn more about their customers' preferences, behaviors, and purchasing tendencies, ultimately helping them create the most effective marketing strategies aimed at them. It also helps you reach potential and existing customers while promoting your products and services through a combination of digital marketing channels. Digital marketing is also known as e-marketing, web marketing, and online marketing. It helps identify potential customers who are suitable for your products and services. Digital marketing includes the promotion of products and services through various forms of electronic media. The main purpose of digital marketing is to attract potential and existing customers and enable them to interact with your brand through digital media. The use of the Internet and information and communication technology has changed the way business is done and the way marketing is done. E-commerce, also known as e-commerce or internet commerce, means buying, selling or managing goods over the internet and exchanging cash and information in those exchanges.

Electronic commerce is regularly used to describe the current range of goods on the Internet.

LITERATURE REVIEW

Bagozzi (1974) notes that an online shopper's online shopping behavior in electronic shops is complex. I have come to the conclusion that it is a process. Consumers make purchasing decisions according to family needs and budgetary constraints. Therefore, it has the potential to minimize transaction

costs and maximize with your needs.
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Mehta & Sivadas (1995) found that online shopping was positively associated with income, household size, household needs and product uniqueness regardless of gender.

Wolhandler (1999) concluded that the Internet offers the greatest shopping convenience and is a proven advantage in enabling online shopping anytime, anywhere.

Dhontoo et al. In (1999), we conducted a study on the "Online Shoppers of the Internet," which showed that online consumers were aging. He seeks variety, prefers practical and innovative products, acts impulsively, doesn't care much about product brands or prices, and his behavior is directly influenced by his marketing and home goods advertising.

Jahng et.al (2000) E-commerce has changed the perception of online shoppers due to its flexibility and variety of offers per click. A total of 57 dimensions of online goods and services in the e-commerce environment were investigated, which differed from one another across different e-commerce sites.

Girish Punj (2012) He studied consumer decision-making on the web: theoretical analysis and research directions. The authors found that better quality satisfied customers when they shopped online. It is doubtful whether most customers are aware of this potential.

Therefore, the inspiration for this research is to recognize how certain characteristics of the electronic environment affect the ability of shoppers to make better decisions and to help customers make better decisions when shopping online. Recognize how to enrich the information that guides you to Interdisciplinary theoretical evaluations based

on financial ,computational (e.g.design manager), and neuroscience (e.g. decision philosophy) forms can influence the quality of the electronic conditions of decision making. It focuses on the recognition of certain factors. The study is theoretically important because it analyzes many of the dynamics of online shopping.

Kalpna Mathur, Arti Sharma has conducted a survey on Indian online consumer habits in 2014. The main objective of this study was to analyze the online shopping habits of Indian-related consumers and identify the main factors that influence their purchasing behavior. The survey was conducted with a sample of 100 people from different backgrounds, including entrepreneurs, professionals and students. Percentage analysis, chi-square test, and scoring methods were used in this study to analyze the data obtained from the survey. Researchers who analyzed the data from the survey concluded that market access, internet availability, low prices, 24/7 service, free shipping, and cash on delivery were the most important factors. Several key aspects influence customers' purchasing habits.

Pratiksinh Vaghela (2014) conducted a survey on consumers' gender perceptions of online shopping. Knowing gender attitudes.

The survey was conducted with 150 respondents from different regions of Surat, and researchers used various analytical techniques such as the Adchisquare frequency distribution to identify very large differences in men's and women's attitudes towards online shopping. Finally, they concluded that women are more likely to shop online than men, with most women buying clothing, groceries, and fashion accessories, while men are more likely to buy electronics, home appliances, and more.

2. CONCEPTUAL MODEL

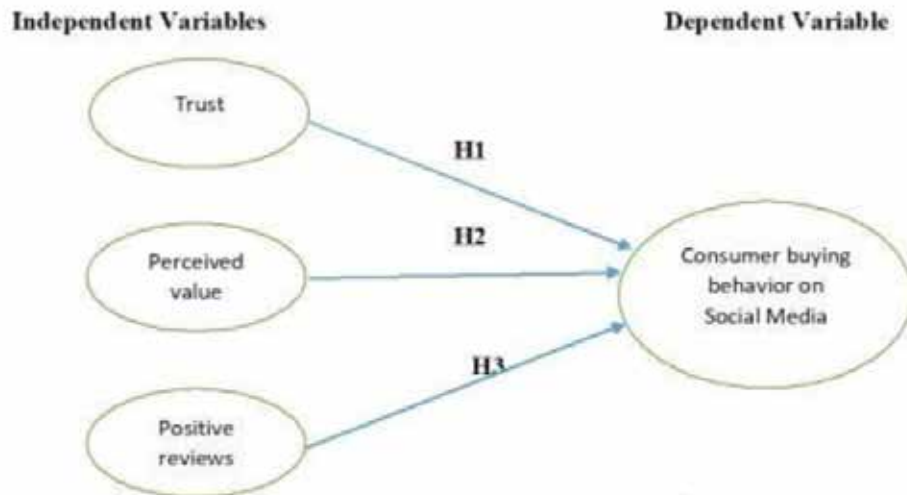


Figure 1 shows the research model for this study.

In this study, four commerce usage activities, namely H.Content delivery, transactions, location-based services and entertainment serve as dependent

variables. Independent variables are demographic variables such as age, gender, education, and behavioural intention variables.

Figure1:Conceptual Framework Independent variables influence dependent variables. The research model for this study is shown in Figure 1. This study proposes three factors, a conceptual model. H. Confidence, Perceived Value, and Positive Ratings can be considered dependent variables.

Consumer buying behaviour on social networks is considered an independent variable. This study shows how these independent variables affect the dependent variable.

SURVEY METHODOLOGY

3.1 Objectives

- To study the role and effectiveness of digital marketing
- To study the impact of digital marketing on consumer behaviour
- To study the relationship between consumer purchasing behaviour and trust, perceived value, and positive reviews, Analysing Relationships

3.2 Research Philosophy

The first and most important step in research is choosing an appropriate research philosophy. A research philosophy is a set of beliefs about how to collect and analyse data about a particular phenomenon. This is because there are five different types of research philosophies: interpretivism, positivism, realism, postmodernism, and pragmatism. The philosophy chosen for

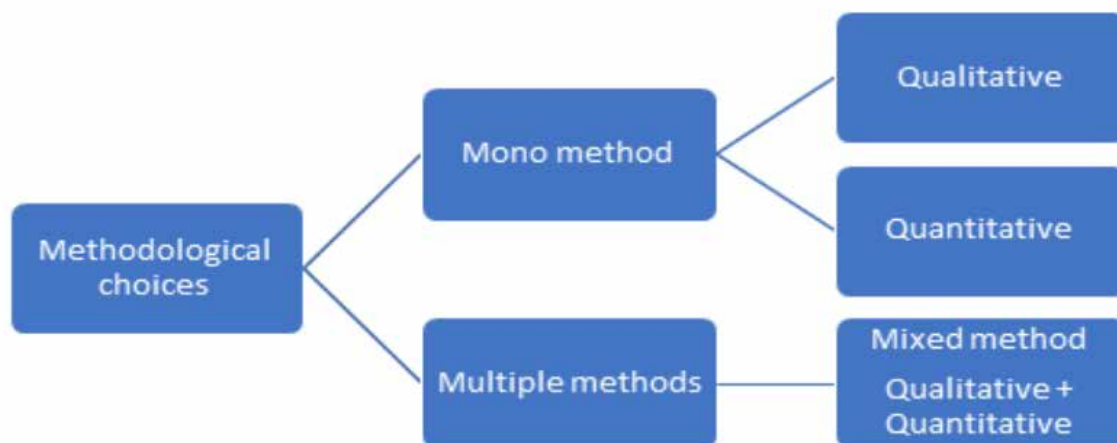
this study is interpretation. Interpretiveism emphasizes the difference between humans and the physical phenomena that humans create meaning for. The interpretationist examines these meanings. People from different cultural backgrounds, different living environments and different timelines create different social realities and have different meanings. Interpretiveists believe that a wealth of knowledge about people is lost in trying to create universal “laws” that apply to everyone. Interpretation Yes, mainly suitable for economics and business studies in specific areas such as marketing. Interpretiveism is chosen to create deeper understanding and to create interpretive meaning.

3.3 Approaches to theory development

There are his three theory development approaches: inductive, deductive, and abstract approaches to topics such as digital marketing and artificial intelligence in marketing. It will happen since the

research in this study focuses on the customer, it is important to understand how the customer interpretes the social world. The inductive approach allows us to deepen our understanding of people. Digital marketing is an emerging field that has developed rapidly in recent years.

3.4 Choice of Methodology



As shown in the figure above, there are a variety of methods that can be used to conduct a single method study and collect quantitative data for the purposes of this study.

Research Strategies

There are various research strategies for conducting research. Some of them include experimental research, exploratory research, archival research, case studies, ethnography, action research, grounded theory, and narrative research. A research strategy will be used for the purposes of this study. Research is a common strategy in business and management research. Additionally, the study uses questionnaires that can collect large amounts of data in a cost-effective manner.

Types of research

The type of research is descriptive. Descriptive research focuses on answering the questions “how”, ‘what’, ‘when’ and ‘where’ or describing the phenomenon.

Time Horizon

There are two different categories of time horizon: cross-sectional studies that can be conducted at specific points in time and longitudinal studies that are used to sequence events over a period of time to study change and development. Since this study needs to be done in a short period of time, the method that can be applied in the study is the cross-sectional method. The study focuses

on the impact of digital marketing on consumer behaviour at a particular point in time and the purpose of the study is to find out what is happening in this area.

3.8 DataCollection

3.8.1 PrimaryData

Primary data is collected for the first time and therefore has a unique character. In connection with this study, data were collected through a questionnaire. This is real data collected from customers who have reviewed, interacted with and responded to the survey.

Secondary Data

Secondary data is collected from various articles, published research and review articles, journals, published statistics, agency documents, and case studies. Miscellaneous

SampleDesign

The sample design used to present this survey is a testimonial sampling and all respondents must have had at least one digital marketing experience.

SampleSize

the sample size in which the survey was conducted was 100 people.

H1- Trust is positively related to consumer buying behaviour in the context of digital marketing.

H2- Perceived value is positively related to consumer buying behavior in the Context of Digital Marketing.

H3- Positive Social Media Reviews Positively Influence Consumer Purchasing Behavior in the context of digital marketing.

Ethical Considerations

All ethical values were considered in this study. The survey was conducted while maintaining the anonymity of survey participants, minimizing social pressure and ensuring accurate data collection. All participants in this study participated voluntarily.

Limitations

The main limitation of this study is the lack of access to extensive scientific literature related to marketing. Limited previous studies were able to provide a theoretical basis for the research question. Furthermore, due to time constraints to achieve the results of this study, we were not able to use a large sample size in this study.

Results and Analysis

Categories	specifications	Percentage
Gender	Male	53%
	Female	47%
Age	Less than25yrs	39%
	25-40yrs	46%
	Above40yrs	15%

Percentage of categories reviewed (Independent Variables). The general linear regression model format used is: $Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$ where Y is the dependent variable, β is the parameter estimate, X is the independent variable, and e is the residual term.

Variable Y is the consumer's buying behavior on the social network. Trust, Perceived Value, and Positive Responses act as independent variables here. Table 2: Regression analysis

Independent variables	β	SE(β)	t-value	Sig.t(α)	R2	Model F- value	Sig.F
Constant	1.643	0.209	7.592	0.000	0.60	47.83	0.000
Trust	0.496	0.049	7.220	0.000			
Perceived value	0.543	0.069	14.042	0.000			
Positive reviews	0.268	0.039	6.416	0.000			

Table 2 shows that trust, perceived value, and positive reviews are all statistically significant predictors (≤ 0.05) of consumer purchasing behavior in digital marketing. R2 is 0.60, which explains 60% of the variance in consumer buying behavior in digital marketing. As seen in Table 2, all variables i. H. trust, perceived value, and positive reviews are positively associated with consumer purchasing behavior in digital marketing. Looking at the coefficient, we can see that perceived value is the most influential explanatory variable at 0.543, followed by trust at 0.496 and positive evaluation of consumers' buying behavior on social media at 0.268. As can be seen from Table 2, Hypothesis 1 is accepted. Trust is positively correlated with consumer buying behavior in digital marketing.

The regression results are shown in Table 2

In other words, perceived value is positively related to consumer purchasing behavior in digital marketing. Hypothesis 3 is also supported by our results, as seen in Table 2. In other words, positive social media reviews have a positive impact on consumer buying behavior in digital marketing.

CONCLUSIONS

Advances in technological infrastructure, widespread use of the Internet, and access to rural and urban populations point to a huge market for online shopping in the future. Online shopping and e-commerce have become essential in India. The success of online shopping and e-commerce depends on online retailers transforming their business models and understanding their consumers better. All these factors driving e-commerce, such as government support, FDI investment, rapid internet penetration and young population, will prove to be more important in the coming years.

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MANAGEMENT OF RECEIVABLES IN SELECTED PAINT COMPANIES OF INDIA

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Abstract:

Every business whether it is small or big sells goods or services on cash and credit basis. When goods and services are sold on cash basis the cash receives immediately but when goods and services are sold on credit basis the cash is received in future. The receivables collection depends on credit policy of business. If the credit policy is liberal than collection of receivables is slow and if credit policy is strict the collection of receivables is fast. So receivables management is very important for every business to unblock the capital from it. In this study an attempt is made to examine the receivables management in selected paint companies of India. The period of study is five years. For analyses of data statistical tools like charts, tables, percentage are used and for hypothesis testing ANOVA test is used.

INTRODUCTION:

When company sold goods or services on credit trade credit arises. The collections of trade receivables received in future so up to that period capital is blocked. The company has to sell goods on credit to stay in competition and to attract customers. The trade receivables involve risk because amount may or may not be received in future. Trade receivables are part of current assets and they form one third of current assets in India. If the amount of trade receivables are not received in time than company has to get funds from outside sources to run its daily operations. Receivables management is a process of making decisions relating to receivables. The main objective of receivables management is to increase the sales in such a way so that risk is minimum. The factors which affect the receivables management are level of sales, credit policy, nature of business and terms of credit. The Indian paint industry is 100 years old. The working capital requirement in paint industry is moderate. This study is taken to know receivables management in paint industry.

2. REVIEW OF LITERATURE

Okpe and Duru (2015) analyzed the effect of receivables management on the profitability of building materials, chemicals and paint manufacturing companies in Nigeria for the period of 12 years. The results of the study showed positive effect of receivables on profitability.

According to Soundarya, Vanitha and Ramprasad (2020), receivables is one of the important component of working capital. If receivables are managed properly than it increase the current assets of the company. The study concluded that effect of receivables management was satisfactory on working capital.

Ozod (2018) studied impact of account receivables on financial stability of two large companies in Uzbekistan. The results of the multistage quantitative analysis showed that effect of account receivables was negative on financial stability of companies. The researcher suggested to make strict financial obligation fulfillment system for fast collections.

3. OBJECTIVES OF THE STUDY

The following are the objectives of the study:

1. To examine the receivables management of selected paint companies of India.
2. To study the relationship between receivables and sales of selected paint companies of Indian.
3. To make comparison between receivables of selected paint companies.

4. RESEARCH METHODOLOGY

The researcher has used convenient sampling method and selected four paint companies of India namely Asian Paints Ltd, Berger Paints Ltd, Kansai Nerolac Paints Ltd and Shalimar Paints Ltd for the period of five years 2016-17 to 2020-21. The data used in this study are secondary data collected from annual reports of the companies. The researcher has used various techniques like trend analysis, percentage, charts, graphs, and ANOVA test for analysis of data.

5. HYPOTHESIS OF THE STUDY

1. H0: There is no significant relationship between receivables and current assets of selected paint companies of India.
H1: There is significant relationship between receivables and current assets of selected paint companies of India.
2. H0: There is no significant relationship between receivables and sales of selected paint companies of India.
H1: There is significant relationship between receivables and sales of selected paint companies of India.

6. LIMITATIONS OF THE STUDY

1. The study is limited for the period of five years only.
2. The study is limited to the selected paint companies of India.
3. The study is limited to the receivables management of selected paint companies of India.

7. Data Analysis and Interpretation

Table 7.1 Size of Receivables and Trend Analysis of Receivables of Selected Paint

Company/Year	Companies				
	(Rs. In crore)				
	2016-17	2017-18	2018-19	2019-20	2020-21
Asian	994.63 (100)	1138.20 (114.43)	1244.95 (125.17)	1109.22 (111.52)	1809.75 (181.95)
Berger	509.45 (100)	598.01 (117.38)	574.33 (112.73)	558.57 (109.64)	838.61 (164.61)
Narolac	571.17 (100)	675.69 (118.19)	674.03 (117.89)	674.50 (117.89)	836.16 (146.25)
Shalimar	1246.99 (100)	1058.39 (84.87)	990.15 (79.40)	715.08 (57.33)	777.20 (62.32)

Source: Annual reports.

From the above table we can see that receivables of Asian paint was highest during the year 2020-21 and receivables of Berger paint was lowest during the year 2016-17. The receivables of Shalimar paint was highest during the year 2016-17. The trend analysis of Asian paint, Berger paint and Narolac paint showed fluctuating trend while Shalimar paint had declining trend.

Company/Year	2016-17	2017-18	2018-19	2019-20	2020-21
Asian	7.03	7.95	7.69	6.52	9.92
Berger	10.08	11.32	9.47	8.77	12.30
Narolac	12.47	14.05	12.42	13.64	17.83
Shalimar	31.64	38.11	34.43	20.79	23.87

Table 7.2 Receivables as a Percentage of Sales

Source: Annual reports

From the above table we can see that Shalimar paint had highest percentage of receivables as compare to other three companies and Asian paint had lowest percentage of receivables as compare to other three companies. When percentage of receivables as a sales is higher it means company runs in to short term liquidity problems because funds of company are blocked in to receivables.

ANOVA Test

Source of variation	SS	DF	MS	F	P- value	F crit
Between groups	1453.35	3	484.4498	31.68138	5.79	3.238872
Within groups	244.6609	16	15.29131			
Total	1698.01	19				

The results of the ANOVA test showed P-value 5.79 which is greater than 0.05 so null hypothesis is accepted. The results showed that there is no significant relationship between receivables and sales.

Company/Year	2016-17	2017-18	2018-19	2019-20	2020-21
Asian	18.32	20.69	20.57	19.04	18.18
Berger	27.24	28.48	25.18	25.28	27.18
Narolac	24.28	26.70	31.17	30.61	28.89
Shalimar	43.13	43.95	34.12	36.94	40.53

Table 7.3 Receivables as a Percentage of Current Assets

Source: Annual reports

From the above table we see that during the period of study percentage of receivables on current assets was fluctuating. Shalimar paint had highest percentage during the period of study.

ANOVA Test

Source of variation	SS	DF	MS	F	P- value	F crit
Between groups	1065.553	3	355.1842	49.10769	2.71	3.238872
Within groups	115.7242	16	7.232763			
Total	1181.277	19				

The results of the ANOVA test showed P-value 2.71 which is greater than 0.05 so null hypothesis is rejected. The results showed that there is no significant relationship between receivables and current assets.

8. FINDINGS

1. The size of receivables of Asian paint is lowest in the year 2016-17 and highest in the year 2020-21. The size of receivables of Shalimar paint is decreasing during the period of study.
2. The percentage of receivables on sales of Shalimar paint was 38.11 highest in the year 2017-18, Narolac paint was 17.83 in the year 2020-21, Asian paint was 9.92 in the year 2020-21 and Berger paint was 12.30 in the year 2020-21.
3. The results of ANOVA test showed that there is significant relationship between receivables and sales.
4. The average receivables of Asian paint was 18.75 percent of current assets during the period of study. The Shalimar paint had highest percentage of receivables during the period of study.

9. SUGGESTIONS

1. The Shalimar paint should make fast collection of receivables by using strict credit collection policy so funds blocked in receivables can release.
2. All companies should regularly review debtors and revised credit rating correspondingly.

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PRE AND POST-MERGER PERFORMANCE OF SBI

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Abstract:

One of the largest mergers in the recent history of banking system came about on 1 April, 2017. State Bank of India combined with itself five of its associate banks; State Bank of Bikaner and Jaipur, State Bank of Mysore, State Bank of Travancore, State Bank of Hyderabad, and State Bank of Patiala at the side of with Bhartiya Mahila Bank. In this study has been conducted to identify the pre- and post-merger performance of State Bank of India on its selected financial performance indicators. The information is collected for seven years ranging from year 2014-2015 until the year 2020-2021. Year 2017-2018 taken as reference year. The area unit seven financial years each before and after mergers. The intention of the study is to analyze the performance of State bank of India before and after merger based on profitability, mobilized deposits, advances given to the borrowers, Return on Assets, Investment to Assets ratio, credit deposit ratio and CAGR (Compound annual growth rate).

Keywords: Merger, Deposits, ROA, Advances, Profitability.

INTRODUCTION:

In the era of rapid socio-economic development, banks are backbone of any economic system. It is the pivot around which the economy revolves. It provides all the commercial and financial services and facilities to their stakeholders that includes all core banking activities like deposit, lending, underwriting and issue of shares along with a lot of other facilities such as consultancy, insurance and many more. All these activities and services are crucial in almost equal extent but lending money to borrowers has some more importance in every kind of economy. It directs the flow of liquidity in the economy and it is also the main source of income for the banks. In this competitive environment where market is expanding rapidly, high rate of bad debts and continuous rise in NPA, there is huge negative impact on the economy. Due to this, bank is adopting strategy of merger so that they can overcome these challenges.

State Bank of India unified with itself five of its associate banks along with Bhartiya Mahila Bank. It had been considered a historic move in the history of Indian banking. It is ranked 205th in the Fortune Global among 500 list of the world's biggest corporations as of 2021. SBI is not only the largest public lender bank of India but also the most trustworthy bank. It is an international bank which is operating in various countries along with its thousand branches operating in India. Apart from this, it is one of the biggest employment provider (approximately 2.5 lakhs employees) multinational corporation of the country. Since nationalization, SBI has served the nation through various rural development initiatives and microcredit programs. It has financed many major and minor agricultural and industrial projects and also raising loans for the government.

OBJECTIVES OF THE STUDY

Following are the objectives of the study:

- To understand the background, causes behind the wave & pros and cons of merger.
- To evaluate the performance of State bank of India throughout pre- and post-merger period.

REVIEW OF LITERATURE

Pankaj and Sushant (2011) did Pre and post analysis of firms and concluded a positive effect on the profitability of firms, but in most of the cases liquidity was declined. After reviewing the literature about the impact of Merger and Acquisition on the firm's performances it is found that there is relationship between Merger and Acquisition and the performance of organizations. It is reviewed from various studies that Merger and Acquisition has not the same impact on the performance of all merged firms' in all over the World.

(Sai & Sultana, 2013), evaluates the performance of the selected two banks based on the financial ratios from the perspective of pre and post merger. To analyze the data they were applied paired test to evaluate various financial ratios for before and after merger data. Based on their analysis the Indian overseas bank and of HDFC bank data concluded that except Gross profit margin; Net profit margin, Operating profit margin, Return on capital employed, Return on equity and Debt Equity ratio there is no significant difference in these ratios before after merger But significant difference with respect to.

(R.Patel, 2017) Conducted study on Pre & Post-Merger Financial Performance of selected Indian bank. He select Bank of Baroda, Oriental bank of commerce, State bank of India , IDBI Bank and Indian overseas bank for a period of 2003-04 to 2013-2014. The study concludes a negative impact of merger on return on equity, return on assets, Net profit ratio, yield on advance and yield on investment on other hand variables, like the Earnings per Share, Profit per employee and Business per employee have shown positive trend and grown after the merger.

HYPOTHESIS OF THE STUDY

H01: There is no significant relationship between profitability and the number of employees, number of branches, deposits and advances of SBI before merger.

HA1: There is a significant relationship between profitability and the number of employees, number of branches, deposits and advances of SBI before merger.

H02: There is no significant relationship between profitability and the number of employees, number of branches, deposits and advances of SBI after merger.

HA2: There is a significant relationship between profitability and the number of employees, number of branches, deposits and advances of SBI after merger.

RESEARCH METHODOLOGY

The samples contain State bank of India and its associates with Bhartiya Mahila Bank. In total the information is gathered for seven years in which 2017-2018 has taken as the base year.

Data and Sources of Data

The data needed for the study is collected from Annual Report of State bank of India from the year 2014-2015 to 2020-2021. The analysis is solely descriptive and supported secondary information.

THEORETICAL FRAMEWORK

Background and Wave of Merger

Merger one of best strategy adopting in every corporate sector for the expansion in year on year in term of profits, cost, revenue, client base. Merger can be defined as a type of restructuring in that they result in some entity reorganization with the aim to provide growth. Merger is the combination of two corporations into one entity

In history of Indian banking sector, the wave of merger started in India began around the 1960s. Bank merger is not something new in India, if we take the Indian Banking history, the first bank merger happened in 1921 by merger of three major banks i.e., Bank of Bengal, Bank of Bombay and Bank of Madras into Imperial Bank of India, which later became known as State Bank of India. The banking sector in India can be divided into two important eras, pre-liberalization and post-liberalization. The first phase of bank nationalization in 1969, nationalized 14 largest banks and in the second phase of nationalization i.e., 1980, 6 more banks were nationalized. The merger after post-liberalization happened in 1993, where New Bank of India has merged with Punjab National Bank; this merger resulted in the reduction of the number of nationalized banks from 20 to 19. After liberalization many private banks entered into Indian economy like Global Trust Bank, Axis Bank, HDFC bank, ICICI bank etc. By the entry of private players there was a strict competition between Indian banks, many banks adopted different strategies and policies to sustain in the field, merger of banks is one such strategy to improve the efficiency of the banks. In the 50 years since nationalization, India has witnessed 53 mergers, mostly that of weaker banks being merged with strong banks. While we have seen mergers every decade, there's been a sharp jump in recent years. Approximately 20 mergers have been announced within the last few years from 2017 to 2022.

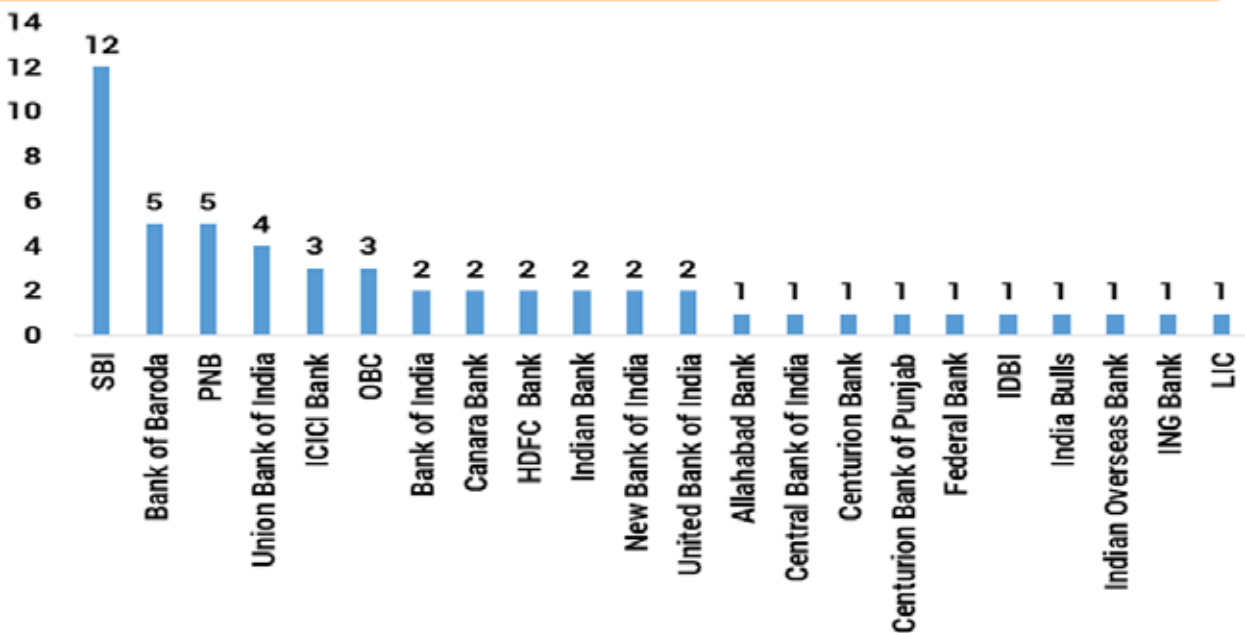
Figure: 01

Banks Merged Since 1969 Nationalisation

Years	Number of banks merged
1970s	6
1980s	8
1990s	8
2000s	11
2010 onwards	19
Of which in	
2017	6
2019	10
Total	53

Figure: 02

Bank Acquirers: 1969 To 2019



CAUSES BEHIND THE WAVE OF BANK’S MERGER:

Expansion: Bank are acquiring merger strategy for expansion their business so that they can increase their customer base, that’s help in enhancing bank profit.

Abolish competition: Merger can help in offering more products and better service to the customers. Consolidation of the banking sector will also reduce the unhealthy competition prevalent between the banks now. This is also beneficial to the bank staff as it will increase their bargaining strength for better wages.

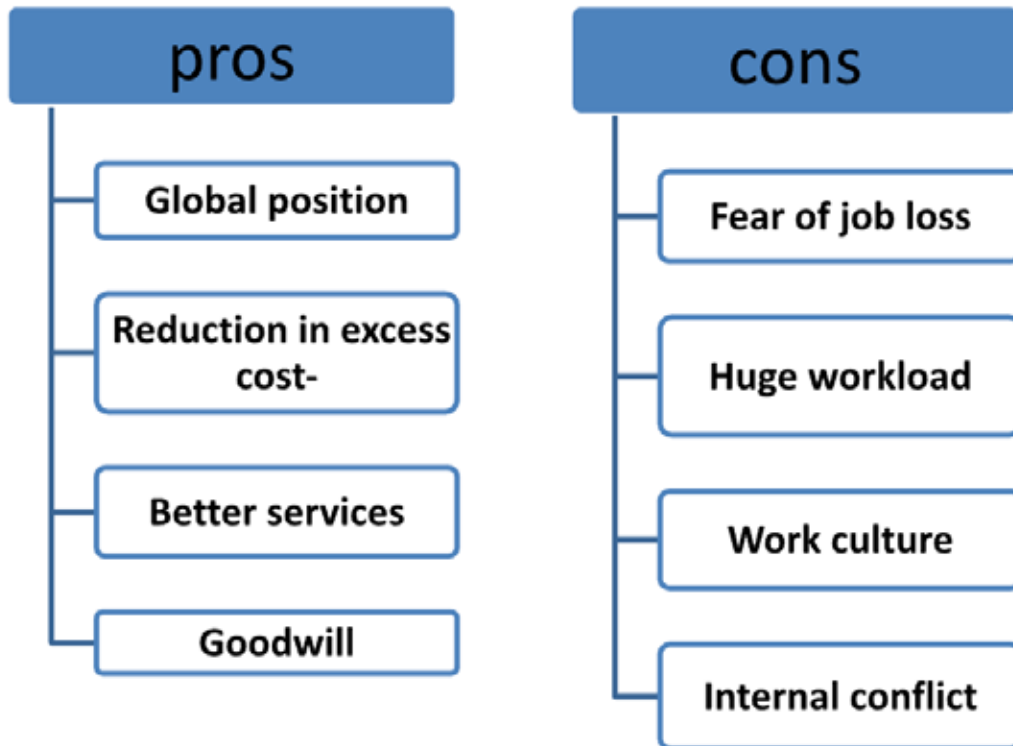
Financial Recovery: Multiple finances avail to many people but after merger they can be brought under one roof which makes financial recovery easier.

Global bank: After merger State Bank of India is expected to compete with the largest bank in the world, with an asset base of Rs 37 lakh crore or over \$555 billion, with 22500 branches and 58000 ATMs.

Rising Non-Performing Assets: Recently the main reason of banks merger of increasing day per day NPAs and the strategy of merger adopting by bank for preventing of NPAs.

Figure: 03

IMPACT OF BANK MERGERS



PERFORMANCE OF STATE BANK OF INDIA PRE AND POST-MERGER

SBI is Indian multinational; public sector banking and financial services statutory body headquarter in Mumbai, Maharashtra. SBI is ranked 205th in the Fortune global 500 list of the world's biggest corporations of 2021.

In total the data is collected for 7 years from 2014 –2015 to 2020 – 2021. The year 2017-2018 is taken as base year in which State Bank of India merged with itself five of its associate banks along with Bhartiya Mahila Bank (BMB). Therefore, there are three years before the merger event and three years after the merger.

Performance of SBI before and after merger is analyzed on the basis of profitability, deposits mobilized, advance given to the borrowers, ROA, Investment to Assets Ratio, Credit to Deposit Ratio and Compound Annual Growth Rate.

STATISTICAL TOOLS

To analyze the data descriptive statistics, tables and graphs are used. Regression analysis is used to know whether the profitability of State Bank of India is influenced by number of branches, number of employees, deposits collected by the banks and advances granted by the bank.

A) Performance Measure Based on Profitability (Before Merger)

Branches, number of employees, deposits collected by the bank, total advances granted, volume of business, and percentage of change in profit.

Table 1: Profitability of SBI Before Merger

Year	Net Profit (Rs Crores)	Number of Branches	Number of Employees	Deposits (Rs Crores)	Advances (Rs Crores)	Volume of Business (Rs Crores)	% Change in Profit
2014-2015	13012	16333	213238	1576793	1300026	2876819	
2015-2016	9951	16784	207739	1730722	1463700	3194422	-23.52%
2016-2017	10484	17170	209567	2044751	1571078	3615829	5.36%
2017-2018 (Base Year)	-6547	22414	278872	2706344	1934880	4641224	-162.45%
Total	33447	49787	630544	5352266	4334804	14328294	
Average (Pre-merger)	11149	16596	210181	1784088	1444935	4776098	
CAGR	-15.77%	8.23%	6.93%	35.73%	10.45%	12.70%	

(Source: Compilation from Annual Reports of State Bank of India)

From Table 1, it is observed that SBI, in total, had about 16784 branches in the financial year 2015-2016 and increased to 22414 branches in the year of 2017-2018. Number of branches has shown an increase of about 37.23% between these years. Compound Annual Growth Rate (CAGR) for these periods is found to be 8.23%. Number of employees increased by 30.77% between these periods. Between these periods net profit came down by 150.31% with CAGR of -15.77%. There has been an increase of 71.63% in the deposit amount collected by the bank between these periods with a CAGR of 35.73%. Advances granted by the bank have grown to 48.83% between these periods with a CAGR of 12.70%. Total volume of business of the bank between these periods has grown close to 61.33% with a CAGR of 13.26%. The change in profit did show an assaulting trend between these two periods.

Table 2: Regression Analysis Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	T	Sig.
1 (Constant)	60489.236	4851.165		12.469	0.001
Number of Branches	-2.982	.271	-.988	-11.007	0.002

a. Dependent Variable: Net Profit (Rs Crores)

Table 3: Excluded Variables

Model	Beta In	t	Sin.	Partial Correlation	Collinearity Statistics Tolerance
1 Number of Employees	-.297 ^b	-1.128	.376	-.624	0.107
Deposits (Rs Crores)	.339 ^b	1.362	.306	.694	0.101
Adances (Rs Crores)	.242 ^b	.914	.457	.543	0.122

a. Dependent Variable: Net Profit (Rs Crores)

b. Predictors in the Model: (Constant), Number of Branches

Table 4: Model Summary

Model	R	R Square	Ad-justed R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.970 ^a	.942	.913	3735.043	.942	32.310	1	2	0.030

a. Predictors: (Constant), Deposits (Rs Crores)

(Source: SPSS Output)

Regression analysis is run to know whether there is any relationship between profitability and the number of employees, number of branches, deposits and advances. None of the variable is found to be significant in the determining the profitability, as the p-value of these variables is more than 0.05. None the less, volume of deposit found to be significant because the p-value is less than 0.05.

Table 9: Performance per Branch and per Employee

Year	Deposits Per Branch	Advances Per Branch	Net Profit Per Branch	Deposits Per Employee	Advances Per Employee	Net Profit Per Employee
2015-2016	103.1174	87.2081	0.5929	8.3312	7.0459	0.0479
2016-2017	119.0886	91.5013	0.6106	9.7570	7.4968	0.0500
2017-2018	120.7435	86.3246	-0.2921	9.7046	6.9382	0.0235
2018-2019	132.275	99.312	0.0391	11.3172	8.4970	0.0035
2019-2020	146.408	105.021	0.654	12.9951	9.3217	0.0580
2020-2021	165.681	110.243	0.918	14.9857	9.9714	0.0830

RESULTS AND DISCUSSION

Table 10: Pre and Post-Merger ROA, Investment to Asset and CD Ratio of SBI

Year	Assets	N/P	Investment	ROA	Investment to Assets Ratios	C/D Ratio (Advances+Deposits)
2014-2015	2048080	13102	481759	0.64%	24%	82%
2015-2016	2357618	9951	575652	0.42%	24%	85%
2016-2017	2705966	10484	765990	0.39%	29%	77%
2017-2018	3454752	-6547	1060987	-0.19%	31%	71%
2018-2019	3680914	-698	967021	0.02%	26%	75%
2019-2020	3951394	14488	1046954	0.37%	26%	72%
2020-2021	4534429	20410	1351705	0.45%	30%	67%

Graph 1: Pre and Post-merger ROA, Investment to asset and C/D Ratio of SBI

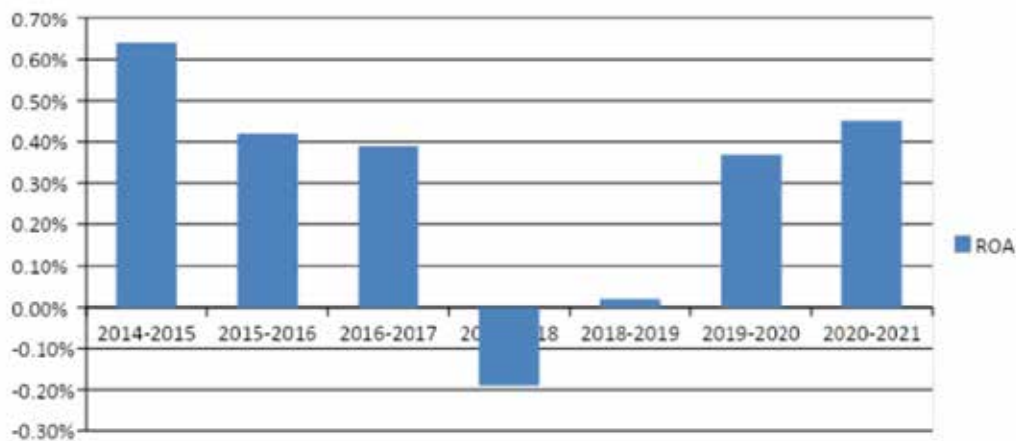


Table 4 reveals that the ROA, Investment to Assets, and advances to deposits have shown wavering trend from 2014-2015 to 2020-2021. Though the wavering pattern was not enormous for C/D ratio, an enormous variation is seen in case of investments to assets ratio. On an average, ROA of SBI before merger was better compared to ROA of SBI post-merger.

FINDINGS OF THE STUDY

Following are the major findings of the study.

- In terms of number of branches performance of SBI has shown consistent growth from 2014 to 2021. There has been a good improvement of these parameters after the merger.
- In terms of deposits and advances has shown consistent growth from 2014 to 2021. There has been a good improvement of these parameters after the merger.
- In terms of profitability, there has been mixed pattern before and after merger activity
- In terms of deposit per branch, advances per branch, net profit per branch on an average has shown good performance.

- In terms of net deposit per employee, advances per employee, profit per employee on an average has shown good performance.
- ROA and Investment to assets showed declining trend after merger.
- C/D ratio showed mixed pattern.
- Number of branches, number employees, deposits and advances were not the only parameters that helped SBI to perform better before and after merger.
- After merger SBI has shown declining the no of employees.

LIMITATION OF THE STUDY

The important limitations are as follows;

- This study is based on seven-year time period data.
- Secondary data are used for the analysis of performance.
- To know the impact before and after merger performance, selected performance indicators are used

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TEAMWORK AND WORK ENVIRONMENT RESPONSIBLE FOR EMPLOYEE PERFORMANCE IN HOTEL AND RESTAURANT INDUSTRY

(A STUDY IN PRAYAGRAJ DISTRICT)

Ms. Vartika Singh¹ Dr. Enid Masih²

Abstract:

An organisation aspires to have a long-term life in the business they are dealing with, and they quite clearly know the uncomplicated way to sustain in the market is the deliverance of high-quality services and products. And the icing on the cake is performance of the employees, which is the key ingredient for the success and failure of any organisation. So, this study came with the intention of measuring by what means the team-work and work environment affects the performance of the employees in hotel and restaurant industry. The researchers have preferred primary and secondary sources for the collection of data. The primary data were collected from the 100 respondents and the sources of secondary data are the articles, books, journals and websites. The data clustered are statistically analyzed to prove each objective in this research. SPSS software was used to examine those data which were collected and also to generate the end result for investigation. The result shows that, there are significant correlations between employee performance with the other four independent variables (empowerment, transformational leadership, teamwork, and work environment). The major findings, limitations and recommendation of the analysis will be discussed.

Keywords: Organization, Teamwork, Work Environment, Employee Performance.

INTRODUCTION:

Every organisation comes into existence with the perspective of long-term survival in the market. and this basic purpose of survival is possible, when the manpower of an organisation is collaboratively working at their maximum capacities and within the given working environment. Employee's production is given much priority in hotel and restaurant industry because they are the considerable important service provider industry of any economy and also leading revenues yielding industry. And Prayagraj being dominant religious places in Uttar Pradesh, where lakhs of pilgrims visit within a year and make the most use of hotel and restaurants available here. So, the only way to escalate the competitive advantage of the hotel and restaurant industry, is to make sure the employees are persuaded, work in alliances and exercise highest effort to improve their performance.

TEAM-WORK:

“Alone, we can do so little; together we can do so much”. – Hellen Keller.

The above written quote, goes very well within the structure of an organisation as well. Because when the people start working together, they come up with different opinion and generate many creative ideas. Concept of team-work gives them chance individually to present their views in before others, thereby boosting the morale and confidence of the employees within the organisation. Not every employee at the workplace has the same intelligence level, some may be good at something and other may be average at the same time, so working together helps them to learn from each other and

strengthening those areas where they are actually lacking behind. It is observed that teamwork and individual employees' performance at their workplace are complementary to each other. Teamwork amplifies productivity and also boosts effectiveness at the workplace (Kiiru.et.al., 2019). Collective action of employees not solely helps them in achieving their organisational, but also looks upon that their personal goals are also satisfied.

WORK-ENVIRONMENT:

The literal meaning of work environment is the surroundings within which an employee conducts his job. It consists of physical conditions, such as workplace temperature, the area of space given to the employee to carry on his/her job, or equipment, such as personal computer, printer etc. or it can also be related to component like process of work or the procedures. Work environment is being considered the important factor at workplace because it consists of everything affecting the employee's performance at the workplace. For any hotel and restaurant industry, the working environment plays a key role because when the employees work within the negative work-environment they are vulnerable to chronic stress, which may decrease the standard of services they offer, hereby, degrading the overall renowned position in the market.

The employee's performance is treated as a fuel for any organisation because the success of any firm depends upon it. Bad results will have an adverse effect on the organization's triumph and prominent performance will give the favourable outcome to the organisation. The path of success is never a flower bed, there are many factors that hamper the survival of the firm. Explore and understand those factors that affect the employee performance in hotel industry is the purpose of conducting this research.

OBJECTIVE OF THE STUDY:

To investigate the changes led by teamwork on employee's performance for the hotel and restaurant industry of Prayagraj

To inspect the effect of work-environment on employees' performance for the hotel and restaurant industry of Prayagraj.

REVIEW OF LITERATURE:

Hackman and Oldham (1976) proposed a model, popularly known as job characteristics model, that states the conditions under which the employees of any organisation would be internally motivated to perform with accurate efficacy at their workplace. The model presented and tested in the paper was an attempt to pinpoint the relationship described between the characteristic of job and the responses of each individual to the given job. They identified that employees who want to excel superiorly in his organisation, he can only be motivated with the job that requires high skill, task identity, autonomy and feedback. And all those who are low in strength inconsiderate these factors at their workplaces.

Ahmad.et.al (2011) they identified the impact of team work on employee performance in regard with Higher Education Department of Khyber Pakhtoon Khawa (KPK), Peshawar Province of Pakistan. And the end result shows that, esprit de corps, team trust and recognition and rewards are positively related with employee's performance. And the researchers have recommended that the organisation must adapt teamwork activities within the department for the sake of employee's performance.

Omari and Okasheh (2017) the study investigated the impact of work environment on the job performance of the employees of an engineering company. The determinants examined under this study were noise, temperature, air, light and colour, space and employers' satisfaction. The findings of the study revealed that noise, office furniture, ventilation and light, are the major work environment conditions that have negative impact on the job performance of the employees. The study suggested that employers must take an initiative in order to motivate their employees with regard to the work environment within the company.

Sanyal and Hisam (2018) they identified that people now a days are focusing more on their individual goals, and are neglecting the significance of team work that can have worse consequences in any organisation. They studied the impact of team work on work performance with special reference to the faculty members in Dhofar University, Sultanate of Oman. And the findings of the survey shows that teamwork, leadership and structure, team trust and performance appraisal and rewards have significant and positive impact on the performance of faculty members. And the teamwork was found to be the most important independent variable affecting the productivity at workplace.

Abam (2019) the researchers interviewed the staff of hospitality establishment in the South West Region of Cameroon. And the findings reveal that every individual or employee in the hospitality industry should focus on their team more rather than their personal interests. Because analysis shows that 80% of the staffs are of the opinion that trust among the team members is needful for effective teamwork which influences the overall employee's performance at their respective workplaces.

Shammout (2021) the testing was done on the respondents of real estate companies and the focus was to investigate the connection between the employee performance and work environment and there by examining the influence of work environment over the employee's performance. The results show that all variables selected in the study has a significant and positive relationship with employee performance. And their tabulated results prove the significance that the work environment plays in any organisation.

IMPORTANCE OF THE STUDY:

The core of this research is to scrutinize the extent to which team work and work environment can impact the employees conduct in hotel and restaurant industry. These days, employers should worry for the element that affects the employee efficiency because it doesn't solely affect the employees but also to the organisations jointly. In extension, this research may be of great importance to the employers, because it can serve as a blue print for escalating the effectiveness of employees in their job. Therefore, managers can easily identify, the determinants of utmost concern at a particular point of time, and which can be kept on hold and resolved further.

The survival of any hospitality industry depends upon the unique essence they offer to their customers. So, the employers must keep a check on their employees' satisfaction and employee's happiness, so they are motivated enough for the deliverance of high-quality services.

Lastly, this research can aid employers to better understand the actual needs and desires of the employees, in association with the concept of team work and work environment. And the employers can also find out the loop hole that affects the performance in the establishment and can take remedial measures thereafter.

HYPOTHESIS:

Teamwork: - H1: there is no authentic relationship between teamwork and employee performance.

H2: There is authentic relationship between teamwork and employee performance.

Work Environment: - H1: there is no authentic relationship between work environment and employee performance.

H2: There is authentic relationship between work environment and employee performance.

RESEARCH METHODOLOGY:

The exploratory research is confined to Hotel and Restaurant Industry of Prayagraj district. 100 respondents were interviewed in order to collect data from them and data was collected from primary sources through questionnaire and interviews and secondary data through published sources and websites. The stratified sampling was used as a sampling technique for the same. and to extract the meaningful information from the collected data, statistical tool like percentage, correlation, mean and standard deviation was used.

RESULTS AND DISCUSSION:**Section A: - Demographics****1. Gender**

Gender	Respondents	Percentage
Male	84	84%
Gender	16	16%
TOTAL	100	100

Interpretation: - The overhead table represents the data of Gender. It reveals that 84% are Male and 16% are Female.

Age(In years0	Respondents	Percentage
Below 25	22	22%
25-35	66	66%
35-45	11	11%
Above 45	1	1%
TOTAL	100	100

Interpretation: - The table represents the distribution of interviewee with respect to their age group. It shows that maximum 66% respondents are of age group of 25 – 35 years. After that, 22% respondents are of age group of Below 25, 11% respondents belong to age group of 35 – 45 and 1% respondents belong to age group of Above 45.

3. Education –

Education	Respondents	Percentage
Below High School	5	20%
High School	7	29%
Metric	12	25%
Graduate	67	17%
Post Graduate	9	9%
TOTAL	100	100

Interpretation: - The table represents the distribution of respondents with respect to their education. It reveals that maximum 67% respondents are Graduate, 12% respondents are Metric, 9% respondents are Post Graduate, 7% respondents are High School and 5% respondents are Below High School.

4. Period of service –

Service (In Years)	Respondents	Percentage
Less than 2	18	18%
2 – 5	34	34%
5 – 10	42	42%
Above 10	6	6%
TOTAL	100	100

Interpretation: - The table represents the Period of Service of the respondents. It reveals that 42% of respondents have 5 – 10 years of Service, 34% of respondent's have 2 - 5 years of Service, 18% of respondents have Less than 2 years of Service and 6% of respondent have Above 10 years of Service.

5. Employment status –

Employment status	Respondents	Percentage
Full time	79	79%
Contract	6	6%
Part time	15	15%
TOTAL	100	100

Interpretation: - The table represents the Employment status of the respondents. It reveals that 79% of respondents have Full time Employment status, 15% of respondent's have Part time Employment status and 6% of respondent have Contract basis Employment status.

Section B: Factors Affecting Employees' Performance

Part 1: Team Work

The Central Tendencies Measurement Result of Teamwork

No.	Statement	Mean	Standard Deviation	Ranking
T1	The objectives and goals are clear to every team member.	3.3300	0.8590	3
T2	The team member understands the role of every member and are flexible and creative with each one of them.	3.3625	0.8110	2
T3	The key to perform well is known to everybody.	3.3700	0.7903	1
T4	Not often, people have this "it's not my job" attitude.	3.2050	0.8514	5
T5	People within the team are friendly and creative with each other.	3.2725	0.8215	4

Interpretation: - Table shows the central tendencies measurement of teamwork. Based on the result, T3 has the highest value with a mean value of 3.3700. T2 was the second highest with a mean value of 3.3625. T1 was third highest with 3.3300 mean values; follow by the T5 with a mean value of 3.2725. T4 was the lowest one with a mean value of 3.2050.

According to the table above, T1 has the highest value of standard deviation with 0.8590. T3 was second highest of standard deviation with 0.8514, T5 was the third and T2 was the fourth with a respectively standard deviation value of 0.8215 and 0.8110. The lowest one was T4 with a value 0.7903.

Part 2: Work Environment

The Central Tendencies Measurement Result of Work Environment

No.	Statement	Mean	Standard Deviation	Ranking
W1	Employers quickly solves the issues related to safety of the employees.	3.2975	0.8490	4
W2	Employers organizes safety training for the employees.	3.3000	0.8317	3
W3	The employers have provided efficient lightning for their employees.	3.3950	0.8752	1
W4	The ventilation system is enough to get fresh air and light for the employees.	3.3475	0.8145	2
W5	The workplace is equipped with typical needs of employees like normal storage, movements etc.	3.2800	0.8476	5

Interpretation: - The above table shows the central tendencies measurement of work environment. Based on the result, W3 has the highest value of the mean value with 3.3950. W4 was the second highest with a mean value of 3.3475. W2 as third highest with 3.3000 mean values, follow by the W1 with a mean value of 3.2975. W5 was the lowest one with a mean value of 3.2800.

According to the table above, W3 has the highest value of standard deviation with 0.8756. W1 was second highest of standard deviation with 0.8490. W5 was the third and W2 was the fourth with a respectively standard deviation value of 0.8476 and 0.8317. The lowest one was W4 with a value 0.8145.

Part 3: Employees' Performance

The Central Tendencies Measurement Result of Employees' Performance

No.	Statement	Mean	Standard Deviation	Ranking
P1	The employees clearly understand their duties and responsibilities and performs their task with utmost proficiency.	3.4325	0.8616	3
P2	Employees can be trusted with accurate and efficient completion of tasks.	3.5275	0.8667	1
P3	Punctuality of the employees can be seen within the organization.	3.4750	0.8839	2
P4	Employees takes charge of the extra work by their own and get adapts quickly to the new changes in the organization.	3.3975	0.9119	4
P5	Employees shows a positive attitude and promotes co-operation with everyone in the organization.	3.3825	0.9319	5

Interpretation: - The above table shows the central tendencies measurement of employee's performance. Derived from the result, P2 has the highest value with a mean value of 3.5275. P3 was the second highest with a mean value of 3.4750. P1 was third highest with 3.4325 mean values; follow by the P4 with a mean value of 3.3975. P5 is the lowest one with a mean value of 3.3825.

Reported by the table above, P5 has the highest value of standard deviation with 0.9319. P4 was second highest of standard deviation with 0.9119. P3 was the third and P2 was the fourth with a respectively standard deviation value of 0.8839 and 0.8667. The lowest one was P1 with a value 0.8616.

TEAMWORK

Hypotheses 1

H0: There is no authentic relationship among teamwork and employee performance.

H1: There is authentic relationship among teamwork and employee performance.

Correlation between Teamwork and Employee Performance

		Teamwork	Employee Performance
Teamwork	Pearson Correlation	1	.527**
	Sig. (2 - tailed)		.000
	N	400	400
Employee Performance	Pearson Correlation	.527**	1
	Sig. (2 - tailed)	.000	
	N	400	400

** Correlation is significant at the 0.05 level (2 - tailed)

Direction: - From the above table, there is positive relationship between teamwork and employee performance because of the positive value for correlation coefficient. The teamwork variable has a 0.527 correlation with the employee performance variable. Thus, when teamwork is high, employee performance is high.

Strength: - The value of this correlation coefficient 0.527 is fall under coefficient range from ± 0.41 to ± 0.70 . Therefore, the relationship between teamwork and employee performance is moderate.

Significance: - The relationship between teamwork and employee performance is significant. It is because the p-value 0.02 is less than alpha value 0.05.

WORK ENVIRONMENT

Hypotheses 2

H0: There is no authentic relationship among work environment and employee performance.

H1: There is authentic relationship among work environment and employee performance.

Correlation between Work Environment and Employee Performance

		Work Environment	Employee Performance
Work Environment	Pearson Correlation	1	.474**
	Sig. (2 - tailed)		.000
	N	400	400
Employee Performance	Pearson Correlation	.474**	1
	Sig. (2 - tailed)	.000	
	N	400	400

**Correlation is significant at the 0.05 level (2 - tailed)

Direction: - From the above table, there is positive relationship between work environment and employee performance because of the positive value for correlation coefficient. The work environment variable has a 0.474 correlation with the employee performance variable. Thus, when work environment is high, employee performance is high.

Strength: - The value of this correlation coefficient 0.474 is fall under coefficient range from ± 0.41 to ± 0.70 . Therefore, the relationship between work environment and employee performance is moderate.

Significance: - The relationship between work environment and employee performance is significant. It is because the p-value 0.018 is less than alpha value 0.05.

FINDINGS

1. As per the analysis, it was found that majority of the participants are Male.
2. The data analysis conveys that majority of the answerer belong to the age group of 25 – 35.
3. According to the survey major portion of people interviewed are Graduate.
4. Respondents have a period of service from 5 -10 years.
5. As per the survey, it was found that large number of respondents have Full time Employment Status.
6. Correlation value between Two Independent Variables and Employee Performance

Independent Variables	Hypothesis	Result
Teamwork	H ₃ : There is authentic relationship between teamwork and employee performance.	P-value= 0.020 (<0.05)
Work environment	H ₄ : There is authentic relationship between work environment and employee performance.	P-value= 0.018 (<0.05)

CONCLUSION: -

Based upon the research, we can conclude that, the attrition rate (the rate at which people leave) is quite low, meaning thereby, employees in the organisation are satisfied with their colleagues and with the employers, concerning team work and work environment.

As conclusion, the outcome of the analysis showed the independent variables – team work and work environment are one such important factors which can't be ignored regarding the effectiveness of an organisation, and these variables have significant positive association with the employee's performance. Meaning thereby, there presence or the absence majorly affects over the performance of the employees. Thus, the investigation should be referred as counselling note-book when computing the factors that has noteworthy influence on employee performance in hotel and restaurant industry.

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SUSTAINABLE AND INNOVATIVE PRACTICES FOR THE COMPANIES

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Abstract:

This study analyzes the globalized society that has risen the new demands and opportunities in management model development for companies and it includes sustainability issues and significant investments in innovations. So the goal of this article is to explain the sustainable innovation practices for the companies. This study follows the qualitative method and the finding of the study is shown several variables used to find out the sustainable innovation practices for the companies. the objective of the study is considered to review the literature on sustainable innovative practices for companies and to find out the dimensions of sustainable practices in companies. The main research limiting factor is theoretical decisions and understanding of the phenomenon through respondents of the perceptions. The main contribution of this study is covering the impact and adoption of the innovation practices of the company. At the social level, we can see understanding the advantages of adopting sustainable innovation approaches and supporting minimizing the adverse socio-environmental consequences. so this study contributes to the innovation practices of the company. The challenge of this study is Organizations should innovate from a sustainable development perspective by improving products and processes and helping to reduce the socio-environmental effects of economic activities. The confrontation is to implement innovation and promote sustainable development. sustainability orientation is a change in the philosophy and organizational values, product, and process The development of the corporate level has changed people's cognitive processes, attitudes, and behaviors at the individual level government regulations and initiatives that mitigate the enormous risks associated with radical breakthroughs.

Keywords: Innovation, practices, Sustainable, sustainability-oriented innovation

INTRODUCTION:

Nowadays companies expect employees to have an innovative mindset for work. Entrepreneurs, company owners, or top-level management personnel are necessary to have an Innovative mindset. It led to creative ideas for moving to the next level of activities then business become no 1 place. Business innovation has 5 steps for success that are Product, Process, Revenge, Frugal and Sustainable innovation. Starting stage people can't accept innovations after that they will accept them slowly. So, we want to find out what led to the business concentrating on its sustainability. Now Sustainability plays an important role in the decision. Organizations are starting to adopt innovations on-premises, like going paperless, recycling systems, and promoting greener communities among their employees. It has some several ways to practice.

Nonprofit Organizations

Many organizations are interested in embracing sustainability for implementation because it's new to them, and the learning curve is also quite extensive. So, they get struggle during implementation

Especially for businesses new to the world of sustainability, it is to form partnerships with nonprofit organizations in the space that interests them. Many such organizations exist and have the resources and experience necessary to help you to get your efforts on the ground.

Whether we are interested in racial or gender equality, labor concerns, environmental issues, or something else, a nonprofit organization aligns that with the organization's specific goals.

Educate Your Employees

The most impacting sustainability initiatives are successful because organizations educate their employees about the issues and the process.

The above written quote, goes very well within the structure of an organisation as well. Because when the people start working together, they come up with different opinion and generate many creative ideas. Concept of team-work gives them chance individually to present their views in before others, thereby boosting the morale and confidence of the employees within the organisation. Not every employee at the workplace has the same intelligence level, some may be good at something and other may be average at the same time, so working together helps them to learn from each other and

It has multiple reasons. First, educate the employees to increase buy-in throughout the organizational chart, and stop back into old ways. Second, it empowers the employees to do their part, boosting morale and helping everyone realize they have a role to play.

Organizations educate the employees about the issues depending on the situation Some options include weaving language around sustainability into company addresses; organizing webinars, lectures, and corporate social responsibility training.'

Encourage Volunteeris

Many strategies might pursue to achieve this goal. We might provide paid time off for employees who wish to volunteer, it is known as volunteer time off (VTO). Even organizations providing one or two days of VTO per year can go a long way in empowering the employees.

Supply Chain activities

Organizations get raw materials or individual components from outside vendors and collect them carefully. because compulsory they follow labor practices, such as disowning child labor or embracing fair-trade agreements. it makes an impact on the company's social footprint.

Reducing the consumption of natural resources may not be obvious at first glance, but there may be significant opportunities to reduce the number of natural resources doing business. For example, packaging or streamlining the manufacturing process to reduce plastic waste.

Many ways we might reduce the organization's carbon emissions. Installing smart sensors can ensure that heating, cooling, and electricity are automatically shut off when it isn't necessary. On-site solar- or wind-power installations can allow replacing some electrical needs.

We have many business paths taken to be socially and environmentally sustainable and government, investors, and customers are creating or driving demand for sustainability.

OBJECTIVE OF THE STUDY

- 1.This study was conducted to assess various innovations, sustainability, and practices of their company.
- 2.To review the literature on sustainable innovative practices for the company.

REVIEW OF THE LITERATURE

The Companies have realized the importance of sustainable innovation practices. it minimizes the social and environmental impact and it achieves corporate performance.

Dyck and Silvestre (2018) observe that by increasing awareness of society and adopting a sustainable lifestyle. so the innovations promote sustainable developments.

Szekely & Strebel, 2013, Sustainable innovation is the creation of something new. So It improves the performance of social, environmental, and economic. And it changes the processes, operational practices, business models, thinking, and business systems

Adams, Jeanrenaud, Bessant, Denyer, and Overy (2016), sustainability-oriented innovation change philosophy and organizational values, products, processes or practices, environmental value, and economic returns.

Aguilera-Caracuel & Ortiz-de-Mandojana, 2013, it contributes to business sustainability. it has a positive effect on a company's financial, social, and environmental performance.

Schaltegger, Lüdeke-Freund, and Hansen (2016) observe, that business activities are responsible for environmental and social problems; therefore, sustainability has some critical importance.

Dyck and Silvestre (2018), the awareness of social and ecological crises has grown.so it's bringing more sustainable lifestyles. Organizations have a critical role in facing these crises, through sustainable development.

According to Charter and Clark (2007), sustainability and sustainable development are difficult to define. It is related to entrepreneurship and new concepts, technologies, products and services, new processes, and social systems

Boons, Montalvo, Quist, and Wagner (2013), sustainable innovation goes beyond eco-innovation by including social objectives, and it refers more clearly to the holistic and long-term process of sustainable development.

Siqueira and Pitassi (2016) sustainability-oriented innovation is a wider concept than eco-innovation and it has three levels. the macro level: government policies and actions overcome the radical innovations; at the company level: develop new business models; and at the individual level: it has changes in mechanisms, attitudes, and behaviors.

Szekely and Strebel (2012) both define sustainable innovation as improving three dimensions of sustainable development: social, environmental, and economic. Such improvements do not have technological changes, and regard changes in processes, operational practices, business models, thinking, and business systems.

Hansen, Grosse-Dunker, and Reichwald (2009) both observe that sustainability-oriented innovation is a tool that covers sustainability issues, the inclusion of new customer and market segments, and it's adding positive value to the firm's global capital

The great challenge for the organizations is innovative sustainable development, adding value to products and processes, and socio-environmental impacts from industrial activity.

(Charter & Clark, 2007). A company has implemented incremental or radical sustainable innovations. But most of the firms' sustainable innovations are incremental. This is the difficulty for incremental levels, still, I don't have a large market for sustainable products and services yet. products and services are necessary to value social changes.

Boons (2009), sustainable innovations need incremental levels and this development changed the production and consumption systems and also It is valued by society and the business environment. so that companies can invest in levels of radical innovation and build a new logic

Robinson and Stubberud (2013) both observe that large companies implement green innovation practices and it's generally investing more capital. Same time small companies face challenges and compete with larger companies, and they can find environmental innovation effective and provides consumers with products.

Zee, Fok, and Hartman (2011), in this study with small and large companies in Germany, found that large companies produce green products and services.

The multidimensional nature of sustainability and a rapidly growing literature document a wide range of specific sustainability practices being implemented by organizations (Hahn and Scheermesser)2006; Collins et al., 2010; Maletic et al., 2011; Fairfield et al., 2011).

Recently, literature has paid attention to sustainability-related innovation practices, predominantly through the search for ways how to manage product development in a more sustainable way (Hallstedt et al., 2013).

As stated by Klewitz and Hansen (2013), the organizations that strive to achieve the goals of sustainable development through innovation were initially focused on eco-innovations.

Eco-innovations include several dimensions, such as design dimensions, user dimensions, product, and service dimensions, governance dimensions, and engagement in the innovation process (Carrillo-Hermosilla et al., 2010).

Eco-innovations is to provide new business opportunities and contribute to a transformation toward a sustainable society (CarrilloHermosilla et al., 2010).

Most sustainability-oriented product/service innovations are related to incremental or evolutionary innovation (Pujari, 2006).

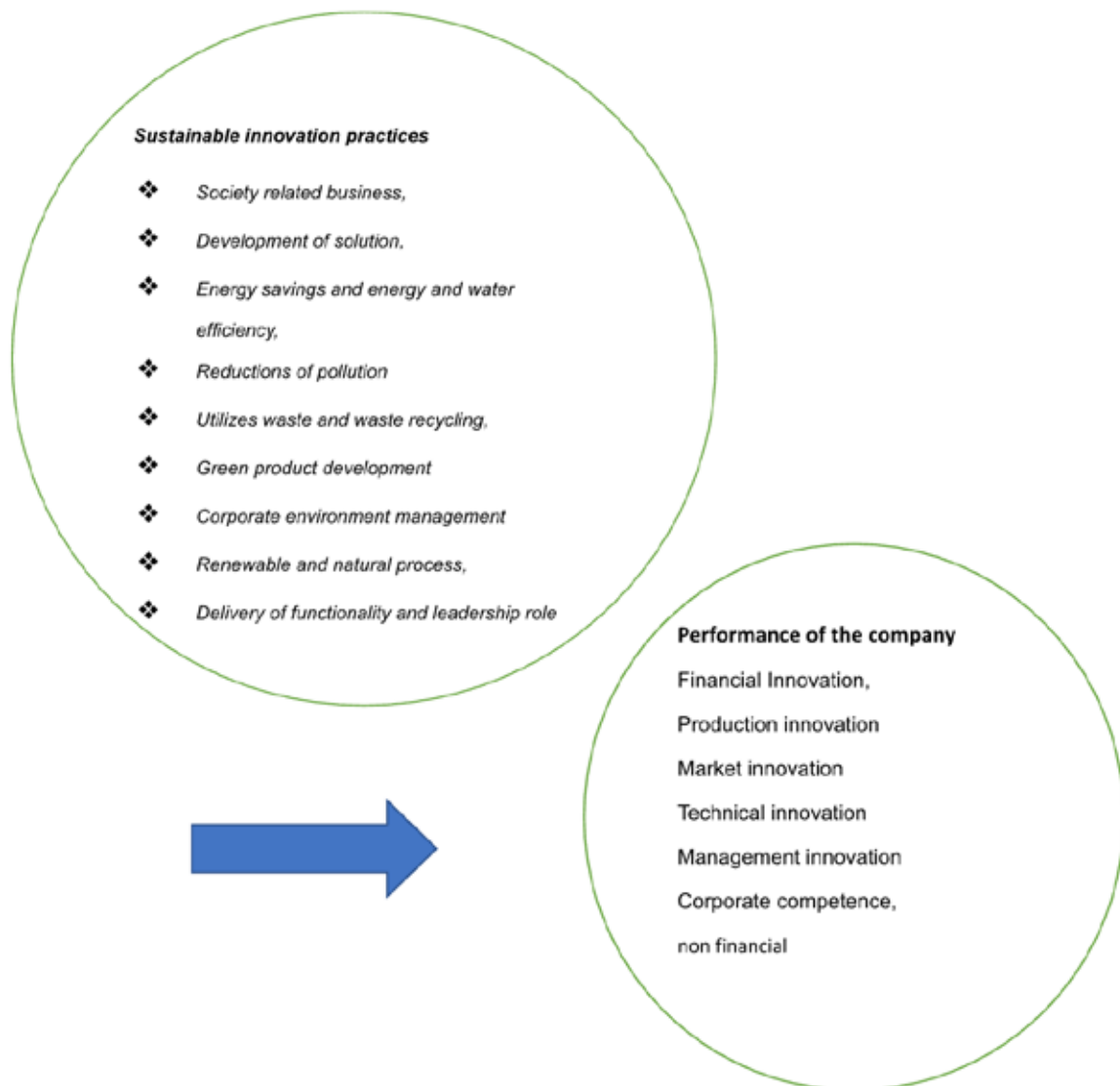
Organizational innovations include new forms of management systems. This also includes environmental management systems (Poksinska et al., 2003).

The debate on sustainability and innovation has expanded and its focus to include a wide range of themes such as sustainability-related innovation (e.g. Wagner, 2008; Klewitz and Hansen, 2013)

CONCEPTUAL MODEL OF THE STUDY

Based on the review of literature, sustainable innovation practices have some dimensions for analysis. Society-related business, development of a solution, energy, and water efficiency, reductions of pollution, utilizes waste, renewable and natural process, delivery of functionality, and leadership role.

We consider the business performance by financial, innovation, production and market aspects, technical, management, corporate competence, non-financial, etc.



Source: Adopted from Gundy et al, (2011, p, 670), Bocken et al.(2014), Adopted from Gundy et al, (2011, p, 670), Bocken et al.(2014),

DISCUSSION OF THE STUDY

Sustainability is becoming an important subject in the wide range of management literature in this century (Asif et al., 2011). Organizations are confronted with environmental and social issues in their decisions, it is not only to take the account of moral and legal responsibility that needs to be encouraged (Takala and Pallab, 2000), but it ensures sustainable economic success (Wagner, 2010; Koo et al., 2013). The researchers have widely discussed the relevant issues of sustainability-oriented innovation (e.g. Wagner, 2008; Klewitz and Hansen, 2013),

It has a lack of empirical evidence on the relationship between these activities and overall organizational performance. this research proposed sustainability-oriented innovation practices - and developed a research framework to further discuss the effect of these practices on organizational performance. Organizations can benefit from pursuing sustainability (e.g. Schaltegger and Wagner, 2006). This study provides empirical evidence indicating that organizations can benefit by obtaining and deploying sustainability-oriented innovation practices. And this study suggests that organizational learning in terms of developing newly sustainable.

The companies mostly belong to the sectors of machinery and equipment, technological and chemical. Sustainability has critical importance due to its productivity nature. understanding of the business behavior regarding innovation and sustainability that provide higher business competitiveness. Sebraez's 2006.

The characteristics related to innovation are introduced in the market, product, and process of innovations, and product innovation is linked to process innovation, which can contribute to higher business competitiveness. Even though a significant number of companies are mainly responsible for the innovation activity and we found the search for external sources of innovation. this data is conformed to pinter's findings (IBGE)

The variables of sustainable innovation practices indicate financial performance. It integrates the local communities and stakeholders .it generate social and environmental benefits with return on assets, company overall profitability, return on sales, and cash flow. The Practices for reducing the emission in the supply chain with return on assets and return on sales.so overall we observed that sustainable innovation practices related to stakeholders, emission reduction, and suppliers are associated with the financial performance indicators. this result conforms to Hillary's 2000

The variables of sustainable innovation practices that have indicate the local communities, other stakeholders, social and environmental benefits, with the renewal of the administrative system in the company's environment, quality of new products and services, number of new projects for products and services, percentage of a new product, product portfolio.

Sustainable solutions that bring benefits to society and the environment, the practices to improve energy efficiency, with quality of new products and services, and the number of innovations under intellectual property protection. practices to improve hydric efficiency, with the renewal of the administrative system .it reduced the economic and environmental costs through the reuse of material and change of waste into value. The innovation in products and production processes by using renewable resources and energy and designing new sustainable solutions, with quality of new products and services. it also conforming et al 2014

The practices of sustainable innovation have many associations with innovative performance. The innovation focused on sustainability. It contributes the innovative performance. Maximum successful companies have to balance sustainability with innovation and they achieve a competitive advantage and redefined products, technologies, processes, and business models, while still, reducing costs by using fewer inputs. New processes and products are generated additional revenues for new businesses which conforms to the finding of nidumolu et al 2009.

The variables of sustainable innovation practices indicate production performance. The Practices to improve hydric efficiency, with quality and conformity, and the practices to reduce emissions in the supply chain, with production cost and quality and conformity. This aim is to remove the “waste” concept, by changing wasted inputs into a useful and valuable contribution to other products, with quality and conformity

Sustainable innovation incorporates technology is improve energy saving, pollution minimization, waste recycling, green product development, and corporate environmental management.

Then, market performance, it's to reduce the emissions in the supply chain, with customers' satisfaction; sustainable practices to ensure stakeholders with total sales and market share, and production systems and selected suppliers. This order provides environmental and social benefits. The adoption of sustainable innovation practices is associated with business performance, it has some positive relationships with the variables of financial, innovation, production, and market performance. this result confirm the findings of Aguilera caracuel and Ortiz de mandojana 2013, Hillary 2000, aragon corea and sharma 2003 and cheng et al 2014.

CONCLUSION OF THE STUDY

The main objective of this study was to analyze sustainable innovation and practices and find out the dimensions of the company and we find out the dimensions sustainable company practices. it increases the growth of the company's performance. It generates the local communities and social and environmental benefits. These practices reduce emissions in the supply chain, ensure the stakeholders well being and production systems, and select suppliers to provide environmental and social benefits. The adoption of sustainable innovation practices contributes to superior corporate performance. This is increasing the company's performance and competitive advantages. At the social level, we understand the benefits of adopting sustainable innovation practices have minimizing negative socio-environmental impacts.

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TO MOTIVATE THE GROWTH OF WOMEN ENTREPRENEURS IN INDIA

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Abstract:

This study looked at the growth of women entrepreneurs. Women are demonstrating their potential in various sectors, competing on an equal footing with men, as evidenced by the developing concept of women's entrepreneurship today. Every country needs the contributions of female entrepreneurs. Both men and women should participate in all activities on an equivalent basis if they hope to compete against advanced economies. Certain beliefs and restrictions on women are maintained in the background in India, that is a rare occasion. Women are successful in many professions, including those of housewife, teacher, professor, lawyer, engineer, doctor, pilot, scientist, technocrat, economist, etc. If they can run their homes effectively, why can't they run their businesses effectively?

Based on social, cultural, demographic, and geographic settings, women's achievement is not equal across all nations; it varies from one nation to the next. Now, women needed different types of incentive elements aside from financial and governmental support. These distinct motivating elements enable women to succeed as female entrepreneurs. The current study focuses on the development and performance of female entrepreneurs in India as well as the issues and difficulties they encounter. It also emphasizes the government's incentives for female entrepreneurs. The current article also believes that human discussions and self efficacy are key drivers of female entrepreneurship. The mechanism that starts, directs, and sustains goal-oriented behaviours is known as motivation. It is what drives you to accomplish goals like getting the job promotion at work and assisting us lose excess weight. Simply put, motivation pushes you to do actions that move you toward your goals.

The aptitude and preparedness to create, plan, and manage a business enterprise—along with all of its uncertainties—in order to turn a profit is what is meant by entrepreneurship. The emergence of new companies is the most evident illustration of entrepreneurship. The definition of an entrepreneur is someone who has the aptitude and motivation to create, manage, and thrive in a start-up enterprise while accepting the risk necessary to do so in order to generate profits. The launch of a new company venture seems to be the best representation of entrepreneurship. The marketplace is opened up to new ideas through entrepreneurs, who are frequently credited as developers or sources of fresh ideas. The characteristics of entrepreneur are: - Capacity to take a chance, Innovation, Imagination and leadership abilities, Open-Minded, etc.

With effect from February 6, 1992, "Women Entrepreneurs' Enterprises" are defined as "Small Scale Industrial Units/ Industrially Related Services or Business Enterprise Managed by One or More Women Entrepreneurs in Proprietary Concerns in which She/They Will Individually or Jointly Have Share Capital of Not Less Than 51% As Partners, Shareholders, Directors of a Private Limited Company, Members of Co-operative Society."

The term "women entrepreneurs" refers to a woman or a group of women who start, plan, and manage a business. Women who already are entrepreneur are individuals that come up with a business idea, start it up, organize and combine the various process aspects, run the business, take risks, and deal with the economic uncertainty that comes with running it. The Government of India defines women entrepreneurs as "an enterprise owned and controlled by a woman with a minimum financial interest of 51% of the capital and giving at least 51% of the employment created in the enterprise to women."

One of a purpose ought to be the empowerment of women. Women should be granted equality, the ability to make decisions, and rights to dignity. They ought to become self-sufficient financially. The most crucial step in achieving women's empowerment is raising awareness among women.

Health, education, & financial stability should all help women develop. The Indian government has taken a variety of actions to help sustain women entrepreneurs since it recognises the importance of their work.

Keywords: *Entrepreneurship, women entrepreneurs, women empowerment, motivation*

INTRODUCTION:

Women entrepreneurs are described as individuals or a group of individuals who start, plan, and run a business. A women-owned business is one that owns at a minimum financial stake if 51 percentage points of the stock and develops at minimum 51% of the jobs created by the business, according to the definition provided by the Government of India.

Women used to be confined to a household and expected to care for the family's members, but times have changed, and now they are able to demonstrate their talent in a variety of professions. Women entrepreneurs are hardly a novel idea today, but they operate in rural regions wherever custom still plays an important role throughout everyday life. Women who leave their homes in search of financial independence will experience a conceptual model in female empowerment; traditionally, the majority of women did not accept this ideal.

In contemporary India, more and more women are starting their own businesses. Women in India are showing a desire to be financially independent. The treatment of Indian women as attractive showpieces has changed. They have carved out a place for themselves in the world that is ruled by men. Indian women are adept with combining overall responsibilities from both time management at job as well as the workload at home. Job expansion & sexual equality are two sides of the same coin. Although the entrepreneurial process is the same for both men and women, actual reality, women encounter several issues and obstacles that have various sizes or ranges, which prevents them from realising their full potential as business owners.

WOMEN ENTREPRENEURS

Women who take the initiative and form a business or industry might offer private employment opportunities to others. This is the process known as women entrepreneurship. Though at first exclusively in metropolitan regions, women entrepreneurs have recently spread their feathers into agricultural & moderately areas as well. Although historically women have focused mostly on traditional occupations, the growth of education and supportive governmental regulations have encouraged women to pursue entrepreneurship. Women's attitudes have evolved, and they are now more inclined to engage in unconventional activities. They respond well to changing circumstances, change themselves, and gain better position.

Special financial help is offered and training programmes are organised from women to encourage women to become entrepreneurs, as both government and non-governmental groups are making more pledges to do begin their businesses.

WHAT IS MOTIVATION?

Motivation plays a role in an employee's life which influences and forces them to complete the goals and objectives of an organisation. It can be directly or indirectly by providing different types of benefits. The public and private sectors both notice the problem of motivation in employees. The total achievement of an organization's strategic objectives largely depends on how effective the staff is. A worker's performance is a sign of talent and, in contrast to motivation, which is defined as an inner drive that spurs people to take action, skill refers to the knowledge, abilities, and resources needed to complete a task. The effect of motivation on job performance is that it increases the productivity, greater efficiency, dedication, and overall performance of an employee.

An essential component of a successful the capacity of a corporation to find, keep, and develop outstanding workers. The most valuable resource in any firm is its people. A crucial resource, particularly in labour-intensive, low-tech industries like construction, yet even then, humans are the most challenging resource for corporations to manage. Motivation is nothing but unseen, untouched thing which directly or indirectly forced people or employees to meet its organizational goals or objectives in meantime. It is the feeling from which employee's or peoples explains their needs, desires or craving for organizational goals.

To motivate employees, both types of motivation are needed for the organization's growth, i.e., Extrinsic Motivation and Intrinsic Motivation. Extrinsic motivation is driven by externals like it is noticed by others for rewards and positive behaviour. Intrinsic motivation refers to an action that is motivated by internal benefits. That is to say, if an activity is satisfying to you naturally, that is what motivates you to engage in it.

Motivation for working from home employees is nothing but the key to focussing towards their goals' completion. They feel enthusiasm, take an interest, are energetic, and have a passion to complete the goals of the organisation in a reasonable time period. It will be better understood with the help of Figure 1.

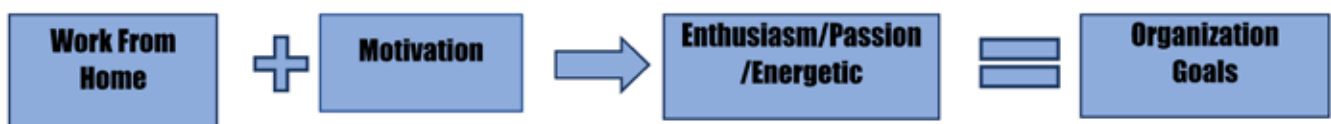


Fig. 1 Motivation Framework for Employees

ENTREPRENEURSHIP

Entrepreneurship, at its most basic level, refers to an individual or a small group of partners who embark on a novel course to launch a new firm. An ambitious entrepreneur deliberately seeks out a certain business venture, and it is the entrepreneur who bears the bulk of the project's risk. As an outcome, whereas if venture goes fruitful, entrepreneur will also stand to gain the most.

Innovation is frequently a part of entrepreneurial endeavours. By promoting "intrapreneurship," multinational businesses could attempt to imitate such characteristic. Employees are urged to have an entrepreneurial mindset, developing a unique point of view that could inspire a fresh concept for the business. Although the corporation could give these employees more freedom, it retains the project's control and assumes all related risk. Every industry, from major organizations to tiny firms, benefits from entrepreneurs.

MOTIVATORS FOR WOMEN ENTREPRENEURS

A woman entrepreneur is someone who takes on demanding roles in order to meet her own needs and achieve financial independence. The rise of female entrepreneurs could be attributed to a variety of factors. They try to spend their time on activities that benefit them and their families; like a response, educated women generally choose entrepreneurship for their primary source of income. Educated women do not limit themselves to housekeeping tasks. The opportunities and problems facing women in the digital age are expanding so quickly that job seekers are becoming job producers. They are thriving as designers, interior decorators, exporters, publishers, garment producers, and they are still looking into new ways to engage in the economy.

REVIEW OF LITERATURE

According to Roshan Lal and Badrinarayan H.S (2011) A framework for analysis, women for the country to achieve economic progress, entrepreneurs are crucial. There are some challenges that should be avoided in order to promote national development. Encouragement should be provided in a way that enables women to participate and start any type of business. Women entrepreneurs should receive the right training from the government. The government ought to educate the populace through advanced means across all domains. Promoting female entrepreneurship is undoubtedly a good way to advance the Indian economy. Additionally, these women needed psychological inspiration.

Singh and Raina (2013) evaluated the policies of the Indian government for women and described the issues and difficulties experienced by women entrepreneurs in India. The major objective of the research was to ascertain the situation of women entrepreneurs in India. According to the survey, there is a growing trend of women starting their own businesses, particularly MSMEs. It also noted that Indian women have carved out a place for themselves in the globe that is dominated by men. It also demonstrated how successfully Indian women can manage both their domestic responsibilities and their professional demands.

According to Upadhye Jayashree (2012) An analytical study was conducted, with end result becoming a opinion that somehow a human's degree of knowledge, education, self-confidence, and self-esteem enable them to handle a variety of life's challenges. The way that males treat women should alter. The government, organisations, and agencies should promote the growth of female entrepreneurs. Already exist certain programmes for women business owners; these programmes should be effectively implemented and should prepare them to use each programme.

Jayan (2013) examined women's business ownership in MSMEs and the link between industry-related variables and business success, paying particular attention to Coimbatore city. According to the study, achievement motivation and interpersonal relationships are the driving forces behind women's entrepreneurial success.

IMPORTANCE OF THE STUDY

The country's infrastructure is divided into three categories: developed, developing, and undeveloped. As per figures, it is generally established that now in economies with high stages of ability, women are free to pursue their own businesses and are given the same priority as males. However, in economies with low levels of development, women face a variety of challenges. Despite this, governments in these countries continue to implement different programs aimed at supporting women, and indeed the status of women is improving across all industries. Their contributions come more from their backgrounds as researchers, software developers, technocrats, economists, academics, attorneys, and doctors, as well as from their work as businessmen. Therefore, it is abundantly obvious that women contribute significantly and in a crucial way to the economy.

STATEMENT OF THE PROBLEM

Women entrepreneurs are contributing significantly to the economy's growth. Such women struggle with both economic and psychological issues. There are specific motivating elements that help women advance successfully.

OBJECTIVES

The following goals guided the planning of the study.

- i. To research the literature survey already done in order to find better motivating factors
- ii. To get the viewpoint of female business owners on what motivates them.
- iii. Assess the data in light of the data sources for better motivating elements.
- iv. To make acceptable recommendations for boosting female businesses.

LIMITATIONS OF THE STUDY

Because it is simple to gather the data, the current study is restricted to chosen female entrepreneurs.

- I. Data from just 100 female entrepreneurs were gathered.
- ii. Some female business owners were preoccupied and didn't want to respond to the inquiries.

METHODOLOGY

The following methodology is used in this study

DATABASE

Both primary and secondary data are used in the study. The major information is gathered from direct interviews with female business owners. Numerous manufacturing, service, and trading companies can be found here to conduct research. A field survey method was used to gather initial information from 100 respondents. The secondary data is gathered through reading through old studies, journals, papers, and reports.

SAMPLING

Instead of investigating every case, which would naturally be part of the study, it sample is a lesser representative of a larger whole. Data collection is done using a structured questionnaire. Through simple random sampling, 100 respondents were selected for the study's aim. A questionnaire was created and given to each respondent in person.

TOOLS USED

The acquired raw data are categorised, processed, and summarized in this study for analysis. The devices included a portion of the following. As follows: Percentage Approach

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FINDINGS

- I. 43% of women accept their husbands, which greatly encourages them to start their own business. Family members and fellow entrepreneurs support women who run their own businesses.
- ii. 49% of women accept that if they have an issue, those who should first discuss it with their husbands and families.
- iii. According to 94% of the respondents, starting a business has enhanced their levels of self-

confidence and self-esteem.

Iv. According to 89% of the respondents, women entrepreneurs are driving company innovation and the future. remarked that they are content with their lives as homemakers and business owners.

V. 59% of respondents give both home & company equal priority.

vi. Its majority of women are between the ages of 31 and 40.

vii. The majority of female owners lacked literacy skills and were separated, or divorced.

viii. The annual income is between Rs. 20000 and 25000, according to IX.

ENCOURAGEMENT FOR THE DEVELOPMENT OF WOMEN ENTREPRENEURS

The recommendations I discovered from my research for improving women entrepreneurs are listed below. In order for the nation's economy to thrive, parents' attitudes toward how to educate their daughters need to change. Only through great education could this be done.

Women should increase their knowledge in all areas so they can make independent judgments.

Government must take the appropriate measures to ensure that the programmes are reaching the intended recipients. Rural residents still rely heavily on agriculture as a source of income, so they should understand how important it is to build their entrepreneurship abilities. Women entrepreneurs can have more support from family in order to concentrate in their business endeavours. Women business owners might solidify its specialized expertise through a bid to expand the business.

A key point I want to convey is whether women business owners succeed when they have support from their husbands and families. Therefore, assistance from family and a life partner is necessary.

CONCLUSION

For women, entrepreneurship is not a bed of roses. Women participate in a variety of economic activities to supplement the money they provide for their families, but this does not in any regard weaken their obligations to their families. Women now have more difficult and laborious tasks to do. Let's all work to reintroduce her to ladies. Women entrepreneurs may also need help from their families and romantic partners in addition to financial aid and regulatory approval from the government. The achievement of both men and women is important for the country's advancement. A nation's population's quality of life would progressively rise when its economy was strong.

It is possible for India's economy to expand through empowering women in all spheres and allowing them to play dual roles such as home entrepreneurs. When someone is acting two roles, a street exists. For reduce the stress, family and friends and personal life partner should assist you. Therefore, it becomes imperative for society and the government to address the issue of female entrepreneurs. Even if the federal, state, as well as non-governmental organisations already have made several efforts to address the issues facing female entrepreneurs, they still need to offer additional incentives and subsidies.

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INDIA'S MICRO SMALL & MEDIUM ENTERPRISES (MSME) SECTOR : PROBLEMS & PROSPECT

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Abstract:

Micro, small and medium enterprises (MSMEs) are units that engage in the service sector to the manufacturing, processing and production of goods. MSMEs contribute significantly to India's total GDP and the government's objective is to raise this contribution to 50%. MSMEs are considered to be the backbone of the economy. They are also pivotal to the nation's growth as it employs unskilled and semi-skilled individuals. This chapter is an attempt to present a detailed view of MSME sector in India. The contribution of the sector to India's GDP has been growing consistently at 11% per annum, higher than overall GDP growth of 7–8%. Nationwide, Micro, Small and Medium enterprises (MSMEs) have been acknowledged as the engine of economic acceleration and for promoting unbiased progress. The finest benefit of this sector is employment generation for the development of Indian economy by increasing of standard of living of the people. In this background researcher made an attempt to study the role of small, micro and medium enterprises in inclusive growth of Indian economy.

Keywords- *MSMEs, Industrial Sector, Exports, Indian economy*

1. INTRODUCTION

Small-scale businesses have been a hallmark of the Indian economy since independence. Over the last five decades, the MSME sector has evolved to show itself as a vibrant and dynamic component of the economy.

Initially, the MSME sector was heterogeneous and consisted of traditional industries. These included khadi, silk, coir, cottage and village industries, Small Scale Service and Business Enterprises (SSSBs), and Small Scale Industries (SSIs). Today, all these industries are clubbed together under the umbrella term of Micro Small & Medium Enterprises (MSME). Today, India is writing a new growth story for young and budding entrepreneurs. Now India is home to the ecosystem of startups, which include a plethora of businesses. Currently Indian MSME sector is manufacturing more than 9000 products. In 2006, the Micro, Small, and Medium Enterprises Development (MSMED) Act was enacted. This statute aimed to incorporate all the diverse industries, the service sector, and medium enterprises.

As a result, the MSME sector in India was classified into two categories: the manufacturing and service industries. Furthermore, the industries are classified as micro, small, and medium based on the investment made toward machinery and equipment.

But with the change in economic situations and in view of assimilating the developments into perspective a new classification for MSMEs was needed. Earlier there were separate investment limits for manufacturing and service industry w.e.f 1st July 2020, such restrictions have been done away with. As per the official website of MSME ministry

For Micro Level Organizations - Investment in Plant and Machinery or Equipment should not exceed the permissible limit of Rs.1 crore and Annual Turnover ; not more than Rs. 5 crore.

For Small Level Organizations investment in Plant and Machinery or Equipment should not be more than Rs.10 crore and Annual Turnover should not more than Rs. 50 crore

For Medium Level Organization Investment in Plant and Machinery or Equipment:
Not more than Rs.50 crore and Annual Turnover ; not more than Rs. 250 crore

Table no. 1 Estimated Number of MSMEs (Activity Wise)

Activity Category	Estimated Number of Enterprises (in lakh)			Share (%)
	Rural	Urban	Total	
(1)	(2)	(3)	(4)	(5)
Manufacturing	14.14	82.50	196.65	31
Electricity	0.03	0.01	0.03	0
Trade	108.71	121.64	230.35	36
Other Services	102.00	104.85	206.85	33
All	324.88	309.00	633.88	100

source- Annual Report (2021-22) of the Expert Committee on Micro, Small and Medium Enterprises
Micro sector with 630.52 lakh estimated enterprises accounts for more than 99% of total estimated number of MSMEs. Small sector with 3.31 lakh and Medium sector with 0.05 lakh estimated MSMEs accounted for 0.52% and 0.01% of total estimated MSMEs, respectively. Out of 633.88 estimated number of MSMEs, 324.88 lakh MSMEs (51.25%) are in rural area and 309 lakh MSMEs (48.75%) are in the urban areas.

Table no. 2 Estimated Employment in the MSME Sector (Activity Wise)

Broad Activity Category	Employment (in lakh)			Share (%)
	Rural	Urban	Total	
(1)	(2)	(3)	(4)	(5)
Manufacturing	114.14	82.50	196.65	31
Electricity*	0.03	0.01	0.03	0
Trade	108.71	121.64	230.35	36
Other Services	102.00	104.85	206.85	33
All	324.88	309.00	633.88	100

*Non-captive electricity generation and transmission

source- Annual Report (2021-22) of the Expert Committee on Micro, Small and Medium Enterprises As per the National Sample Survey (NSS) 73rd round conducted during the period 2015-16, MSME sector has been creating 11.10 crore jobs (360.41 lakh in Manufacturing, 0.07 lakh in Non-captive Electricity Generation and Transmission, 387.18 lakh in Trade and 362.82 lakh in Other Services) in the rural and the urban areas across the country.

MSMEs contribute towards exports, entrepreneurial development, upliftment of rural and backward areas, and employment generation. Over 120 million people are employed in the sector around the country, and it contributes around 45% of the nation's overall exports.

2. ORGANIZATIONAL STRUCTURE OF MSME MINISTRY

Office of Development Commissioner (MSME)

Development Commissionerate implements the policies and various programmed/schemes for providing infrastructure and support services to MSMEs. It functions through a network of MSME-Development Institutes (DI), Regional Testing Centers, Footwear Training Institutes, Production Centers, Field Testing Stations and specialized institutes.

Khadi Village Industries Commission (KVIC)

Khadi & Village Industries Commission (KVIC) established under the Khadi and Village Industries Commission Act, 1956 (61 of 1956), is a statutory organization under the aegis of the Ministry of

MSME.

Coir Board

The Coir Board is a statutory body established under the Coir Industry Act, 1953 for promoting the overall development of the coir industry and improvement of the living conditions of the workers engaged in this traditional industry.

National Small Industries Corporation Limited (NSIC)

The National Small Industries Corporation Ltd. (NSIC) is an ISO 9001-2015 certified Government of India Enterprise under Ministry of Micro, Small and Medium Enterprises (MSME). NSIC has been working to promote aid and foster the growth of micro, small and medium enterprises in the country.

National Institute for micro, Small and Medium Enterprises (NIMSME)

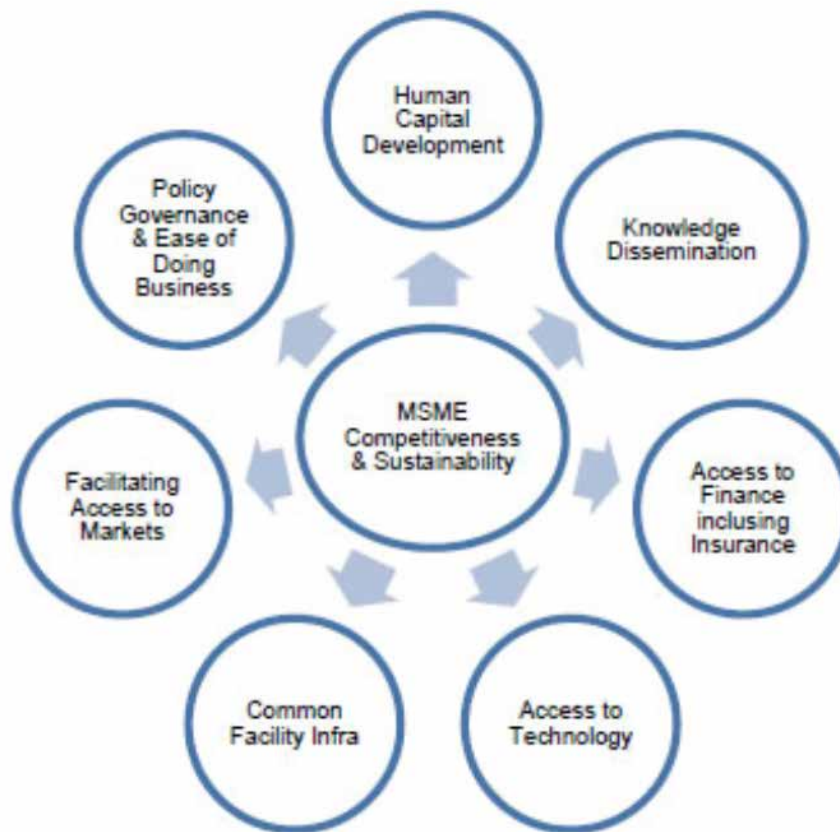
It is currently an organization under the aegis of the Ministry of Micro, Small and Medium Enterprises (formerly Ministry of SSI & ARI), Government of India.

Mahatma Gandhi Institute of Rural Industrialisation (MGIRI)

The existing Jamnalal Bajaj Central Research Institute (JBCRI), Wardha was revamped with the help of IIT, Delhi as a national level institute under the Ministry of MSME in October 2008 called Mahatma Gandhi Institute for Rural Industrialization (MGIRI).

3. PROSPECTS OF MSMES INDUSTRIES IN INDIA:

The development of MSMEs can play as a catalyst pushing the growth of other related sectors. It will also lead toward making India a superpower. Economic development alone cannot provide solutions unless and until it is coupled by human development. The above diagram indicates that if MSMEs enhances its capabilities it will result in overall development of the economy. The above seven components indicates about the ideal situations and we would be able to achieve that status if MSME sector is given proper guidance and nurturing.



Source - Report of the Expert Committee on Micro, Small and Medium Enterprises

EMPLOYMENT GENERATION:

According to the Ministry of Statistics & Programme Implementation, the share of MSME in all India GDP during 2015-16, 2016-17 and 2017-18 were 29.5%, 29.3% and 29.7%, respectively. The Government of India is also adopting effective steps to create more employment opportunities in MSMEs. Prime Minister's Employment Generation Programme (PMEGP), Micro and Small Enterprises-Cluster Development Programme (MSE-CDP), Scheme for Promotion of MSMEs in North Eastern Region and Sikkim, etc. are some effective initiatives taken by the Government of India to promote and develop MSMEs. Apart from that, there are ample of employment opportunities are producing in the field of manufacturing and service rendering of MSMEs.

FOCUS ON CUSTOMER SATISFACTION:

Now MSMEs are also focusing on customer satisfaction. They are producing goods according to the needs or expectations of the customers. So, MSMEs can be more customer satisfaction oriented.

ENHANCE OF GLOBAL EXPORT:

Due to the State and the Central Government's encouragement, MSMEs are performing better. And there is a great demand of Indian product like wooden items, other handmade articles etc. in the international market. Therefore, MSMEs have great prospects to improve export.

ATTRACT FOREIGN INVESTMENT:

The Indian MSMEs are flourishing. According to the Directorate General of Commercial Intelligence and Statistics (DGCIS), the share of MSME related products in total exports during 2016-17, 2017-18, 2018-19 and 2019-20 were 49.69%, 48.56%, 48.10% and 49.66%, respectively. From these statistics, it is clear that growth rate and return on investment is satisfactory; therefore, MSMEs have immense potential to attract foreign investment in India.

4. A REVIEW OF GROWTH OF MSME SECTOR IN INDIA

The study relies primarily on secondary data. A survey of literatures by eminent research scholars is done to get deep insights about the subject matter. Several published reports are also consulted such as Annual report of MSME 2014-15 and websites of Ministry Of Micro, Small and Medium Enterprises, Government of India etc. are browsed through during the study.

MSMES CONTRIBUTION TO INDUSTRIAL PRODUCTION & GDP

MSME sector plays a critical role in the economic growth of our nation. In India, more than 6 crore MSMEs contribute around 29.7% of the GDP and provide employment to more than 11 crore persons. The MSME sector is a vibrant and dynamic sector and has also been a major export contributor, with 48.1% share in the total exports during FY 2018-19, The share of micro, small and medium enterprises (MSME) GVA in GDP at current prices (2011-12) for 2018-19 and 2019-20 stood at 30.5 per cent and 30 per cent, respectively, as per the Ministry of Statistics & Programme Implementation (MoSPI). The share of the MSME manufacturing in all India manufacturing gross value output during the years under review was 36.9 per cent and 36.9 per cent, respectively. Further, as per the information received from Directorate General of Commercial Intelligence and Statistics, the share of export of specified MSME related products to all India exports during 2019-20 and 2020-21 was 49.8 per cent and 49.5 per cent, respectively.

TABLE NO. 3 SHARE OF GROSS VALUE ADDED (GVA) OF MSME IN ALL INDIA GDP

Figures in Rs. Crores adjusted for FISIM at current prices						
Year	Total MSME GVA	Growth (%)	Total GVA	Share of MSME in GVA (%)	All India GDP	Share of MSME in All India GDP (in %)
2014-15	3658196		11504279	31.80	12467959	29.34
2015-16	4059660	10.97	12574499	32.28	13771874	29.48
2016-17	4502129	10.90	13965200	32.24	15391669	29.25
2017-18	5086493	12.98	15513122	32.79	17098304	29.75
2018-19	5741765	12.88	17139962	33.50	18971237	30.27

Source: RBI & Press Information Bureau/Directorate General of Commercial Intelligence and Statistics. (DGCIS)

As per the information received from Ministry of Statistics and Programme Implementation, the share of Manufacturing MSME Gross Value Added (GVA) in all India Manufacturing Gross Value Added (GVA) is as follows:

Year	2018-19	2019-20	2020-21
Share of manufacturing MSME GVA in All India manufacturing GVA (%)	40.60	40.67	38.47

Source –Press Release of Government of India

Comparison of MSME export to total exports

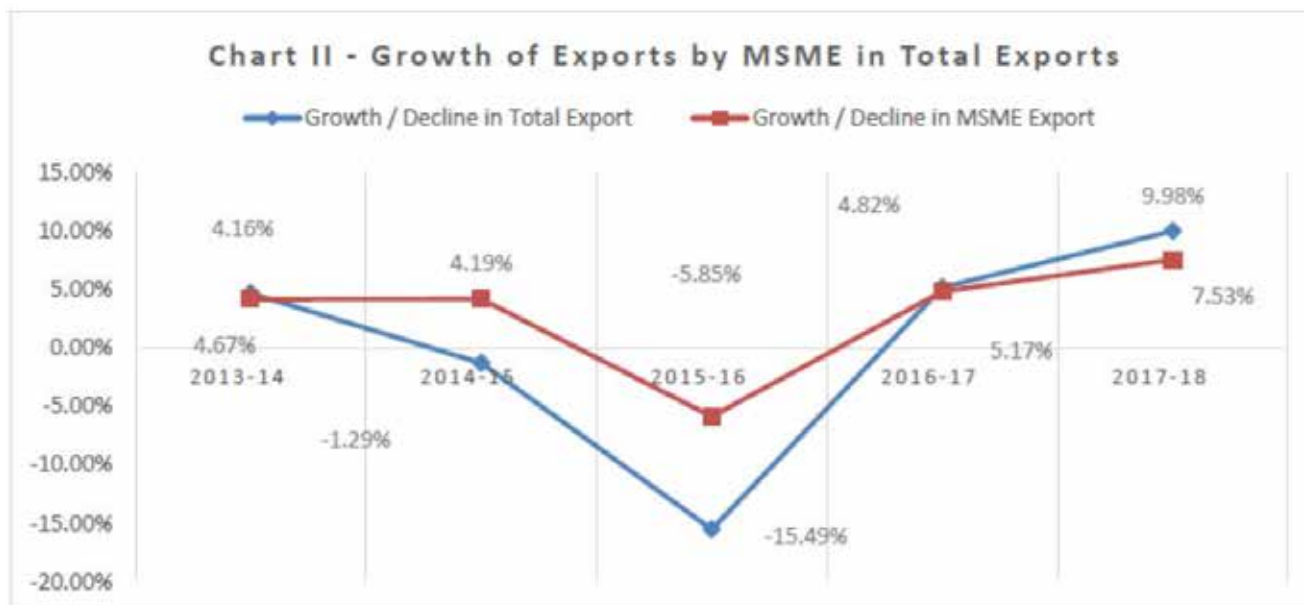
As per the information received from Directorate General of Commercial Intelligence & Statistics, the share of export of specified MSME related products in all India Export is as follows:

Table no. 4 : share of MSME exports in total exports from India

(Amount in USD Million)			
Year	Total Exports	Exports by MSME	Share of MSME Exports *(%)
2012-13	300400	127992	43
2013-14	314415	133313	42
2014-15	310352	138896	45
2015-16	262291	130768	50
2016-17	275852	137068	50
2017-18	303376	147390	49
2018-19	330078	158767.5	48.10%.
2019-20	313361	155959.77	49.77
2020-21	291163.5	143689	49.35
2021-22	NA	NA	45.03
2022-23 (up to Aug. 2022)	NA	NA	42.67

Source: RBI & Press Information Bureau/Directorate General of Commercial Intelligence and Statistics. (DGCIS)

The MSME sector in India is contributing more than 40% to exports. It can be seen from the Table VII below that the share of MSME exports has increased from 43% in 2012-13 to 49% in 2017-18. As per the information received from Directorate General of Commercial Intelligence & Statistics, the share of export of specified MSME related products in all India exports during 2021-22 was 45.03%.

Figure No. 2 - A comparison of Overall export Growth vs. MEMEs export Growth

Source: RBI & Press Information Bureau/Directorate General of Commercial Intelligence and Statistics. (DGCIS)

Further, the trend in growth of MSME exports is in line with the total exports of the country. As can be seen from Chart II, MSME exports grew by 4.19% in 2014-15, which declined to -5.85% in 2015-16. During the same period total exports also declined from -1.29% to -15.49%. During 2016-17 and 2017-18 there was positive growth in case of both MSME exports and total exports.

5. An overview of schemes currently being run by MSME Ministry

The Indian government has introduced several initiatives to support businesses, particularly Micro, Small and Medium Enterprises (MSMEs). One such initiative is the provision of collateral-free automatic loans, worth Rs. 5 lakh crore, to businesses, including MSMEs. Additionally, a sum of Rs. 50,000 crore has been allocated for equity infusion through the MSME Self-Reliant India Fund.

To ensure better classification of MSMEs, the government has revised the criteria for their classification. Furthermore, procurement up to Rs. 200 crores will no longer require global tenders. To simplify the process of doing business, MSMEs can now register themselves through the “Udyam Registration” portal. In addition, an online portal named “Champions” has been launched to address various e-governance-related concerns, including grievance redressal and handholding of MSMEs. Retail and wholesale trades have been included as MSMEs since July 2, 2021. Lastly, in case of an upward change in status of MSMEs, non-tax benefits will be extended for a period of three years.

6. Problems or Areas of Improvement

will not only survive but also prosper as a result of the disruption if they focus on this. In these challenging circumstances, they will emerge capable of embracing new technology and becoming more competitive (Singh et al., 2022). The ambitious target of \$5 billion economy with a 25% contribution from the manufacturing sector will require the MSME sector to play a pivotal role. In

addition to the various facilitating schemes announced by the government to support the sector, ramping up investment into the sector will be crucial.” Annual Report of MSME 2020- 2021, Ministry of Micro, Small and Medium Enterprises, Government of India.

These are major areas of concerns as far as the growth of MSMEs is concerned in India.

- Funding
- Technological bottleneck
- Skill – Gap, Business Knowledge and Scalability
- Succession Planning

The availability of credit is crucial for the growth of the MSME sector, but despite government initiatives, there are obstacles to adequate finance reaching MSMEs. Reasons for this include the lack of experience in using bank finance and marketing products, insufficient collateral, poor financial performance, lack of visibility, and stringent banking requirements. Banks also prioritize existing customers over acquiring new ones, leading to low flow of credit. This limits the growth prospects of MSMEs and forces them to rely on non-institutional sources of finance, which come with high interest rates. The issue needs to be addressed at the highest level to provide MSMEs with adequate financing facilities.

Indian MSMEs face a technology bottleneck, which makes them less competitive and sometimes leads to their failure. Consumers prefer technologically advanced products, and changing demands require modifications to production activities. Indian MSMEs traditionally rely on labor-intensive technologies, but expanding business activities and emerging markets require more sophisticated products and skilled manpower. Technology development and upgrading is necessary for the sector to become world-class and compete both nationally and internationally, so policies should focus on modernizing existing units.

Skill gap is a major issue for the MSME sector, as most workers lack the necessary skills to perform and innovate. The Indian MSME industry is underestimated and not recognized for its economic potential, and most workers perform routine jobs without investing in training and development. This affects the industry’s future growth and competitiveness. The problem is compounded by poor education levels and a lack of practical application. Efforts are being made to educate and train the youth workforce to address this demand-supply mismatch and reduce unemployment and urbanization problems.

CONCLUSION

India’s MSME segment, which accounts for 30% of the country’s GDP and directly employs nearly 110 million people, was hit hard by knock-on effects of the Covid pandemic and the global slowdown. The recent provisions in the budget 2023 will go a long way in helping the MSME sector. It can be observed from the long list and comprehensive schemes for MSME sector, that government is really keen on the development of the sector. During Covid while announcing the relief package for India Mr. Modi gave the slogan of “Vocal for Local, Local to Global”. This slogan focusses on using and promoting

locally made products also it stresses on taking the local products to global markets. Government has realised that only few industries and few developed places don't represent India. Growth has to be balanced and inclusive .

The size of the population and the growing aspirations of the people can not be fulfilled but current level of GDP. India is emerging as a very lucrative market, focussed policies like "make in India" "Digital India "will further push the production of goods and services in India.

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Dr. S. Manikandan A STUDY ON STARTUP AND ITS IMPACT ON MSME IN INDIA WITH SPECIAL REFERENCE TO MAHARASHTRA STATE Page no. 8

AUTOMATION IN THE PUBLIC SECTOR BANKS AND GROWTH OF DIGITAL PAYMENTS IN INDIA.

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Abstract:

In this research paper, we have attempted to assess the progress of automation in the public sector banks and growth of digital payments in India in the last decade. As the volume of work increased, computerization of tasks became necessity for banking sector of India. In the 1987, first ATM machine was introduced and installed in India, by HSBC bank in Andheri East, Mumbai. From then, many automation technologies are introduced in the banking.

We are going to discuss important technologies which changed the land scape of banking in India. As automation technologies are adopted by public sector banks, people are finding it easier to do banking transactions. Widespread use of mobile phones, laptops and cheaper internet access are important factors growth of digital payments. But, cyber security is concern and RBI and has taken initiative. In this research paper we have assessed the development of digital payments in public sector banks in India in the last decade.

Key words- *automation, digital payments, public sector banks in India, cyber security, RBI*

INTRODUCTION

In this research paper, we have attempted to assess the progress of automation in the public sector banks and growth of digital payments in India in the last decade. As the volume of work increased, computerization of tasks became necessity for banking sector of India.

In the 1987, first ATM machine was introduced and installed in India, by HSBC bank in Andheri East, Mumbai. From then, many automation technologies are introduced in the banking. Use of automation technologies like artificial intelligence and robotics is now norm in banking sector for execution of big volume of banking tasks.

We have discussed important technologies which changed the land scape of banking in India. For this we have reviewed literature from authentic sources. This research article is exploratory in nature and it is based on secondary sources. Most of the data is gathered from Reserve bank of India. "Making India less cash society," is one of the objective of RBI. To achieve this objective, digitization of banking work by introducing newer automation technologies is done. This can be noted throughout the journey of automation in public sector banks in India.

As automation technologies are adopted by public sector banks, people are finding it easier to do banking transactions. Widespread use of mobile phones, laptops and cheaper internet access are important factors growth of digital payments. In this research paper we have assessed the development of digital payments in public sector banks in India in the last decade.

LITERATURE REVIEW

We have reviewed literature from authentic sources. This research article focuses on developments happened in last decade. So, more emphasis is given on literature which is mostly from gathered from last decade. Most of the publications reviewed are from Reserve bank of India and government sources.

We have reviewed article by Kant S and Dhal S from RBI bulletin. Kant S and Dhal S (2019) in their research article published in RBI bulletin, "Payment and Settlement: the Plumbing in the Architecture of India's Financial system", present conditions of digital infrastructure of Indian Banks, and how India is moving towards digitisation.

Also, we have reviewed RBI report, "Payment and settlement systems in India: Journey in the second decade of the Millennium 2010-20". In this RBI report (2021), detail description of journey of Indian banks from paper based system to less cash system is given. In this publication, description of picking up of digital India movement, after demonetisation is also presented.

We have reviewed literature available on RBI website. RBI maintains data on its website, which includes information related with Indian banking and Indian economy.

This research article is exploratory in nature and will be useful for other researchers for further research. This research article gives information about the trends related with adoption of new automation technologies and growth of digital payments in public banking sector in India,

OBJECTIVES

To assess the progress of automation in the public sector banks and growth of digital payments in India in the last decade.

RESEARCH METHODOLOGY

This research article is exploratory in nature. Also, this research article is based on secondary data available from authentic sources. Most of the data is gathered from Reserve bank of India data ware house. Data is gathered from government publications, important academic and non-academic sources. For this, institute library, e-library and important internet resources are utilized.

DATA COLLECTION

Reserve Bank of India is important sources of information for this research article. RBI maintains data on its website, which includes information related with Indian banking and Indian economy. As this data was secondary, which was collected by related organisation for their own purpose, this collected data was in crude format for this research project. This collected data was processed to extract related information. References of the collected data are given. Analysed data is presented in two parts. First part is related with automation in Indian Banking sector and second part is related with growth of digital payments

DATA ANALYSIS

Part I: Automation in Indian Banking sector

As the volume of work increased, computerization of tasks became necessity for banking sector of India. In 1983, a committee chaired by then RBI governor C Rangrajan, discussed the introduction of computers in Indian Banking.

In the 1987, first ATM machine was introduced and installed in India, by HSBC bank in Andheri East, Mumbai. From then, many automation technologies are introduced in the banking.

We are going to discuss important technologies which changed the land scape of banking in India.

In 1997, RBI started electronic funds transfer service which was intended for one to one fund transfer. This system was replaced by new NEFT, National Electronic fund transfer in 2005. Also, RTGS, Real time gross settlement service was started by RBI, in 2004. This system functions on continuous & real-time basis.

In 2008, RBI introduced National Electronic Clearing service (NECS) for multiple credits to beneficiary account with destination branches across the country. The need for an umbrella organization for all retail payment systems was felt in the banking sector. Thus, in 2008, National Payment Corporation of India (NPCI) was incorporated. NPCI is considered as important factor for digitization of Banking in India.

In 2009, Point of Sale (PoS) operated by banks, was introduced in the India. With PoS, customers can make payments for purchases with credit and debit cards. Also, with the help of credit and debit cards, customer started paying for services and goods purchased on e-commerce and government web portals. Credit and debit cards, PoS are the significant factors in increasing digital payments in India. PPI, prepaid payment instruments, were introduced in 2005. Value can be stored in these instruments by holder (which to be paid by cash or by debit to bank account by holder). PPI instruments are popular for gift purpose. Digital wallets by companies like amazon, airtel, paytm and other are popular for online shopping.

In 2010, NPCI started new service IMPS, immediate payment service, which is round the clock facility. It can be accessed through mobile, internet, ATM, sms, branch, USSD.

With introduction of NACH in 2011, National automated clearing house; interbank, high volume, electronic transactions got further boost as NACH is web-based solution.

Cheque truncation system (CTS) started by NPCI in 2011, replaced movement of physical instrument by electronic images, this is also accompanied by MICR lines of the cheque. This reduced the required time for cheque related transactions.

In 2016, government of India announced demonetization, which increased demand for currency notes, created need for alternative way of transactions. UPI, unified payments interface, which is peer to peer fund transfer through mobile, was introduced in 2016. This UPI became very popular as mobiles and internet connectivity became easily available. Also in the year 2016, Aadhar-enabled payment system was introduced by NPCI. This was intended for basic banking transaction at micro ATM of the business correspondent, by using Aadhar authentication.

National Electronic Toll Collection (NETC) developed by NPCI in 2016, offers an interoperable nationwide toll payment solution. Fastag which to be used for vehicles, is becoming popular. In 2017, Bharat Bill Payment which is umbrella system for payment of bills introduced by NPCI.

Also, *99# which is USSD based service by NPCI, can be used from any mobile phone without internet. It was introduced in 2014 and in 2022, it was further boosted for seamless, faster service for transaction without need of internet. It is good option for areas where connectivity problems arises.

Along with this, banks introduced chatbots which interacts with customers for routine queries. Also, sms, whatsapp (social media platform) and many more technologies are used for faster transactions.

“Making India less cash society,” is one of the objective of RBI. To achieve this objective, digitization of banking work by introducing newer automation technologies, can be seen throughout the journey.

Payment Service	Description	Launch Date	Operator
Electronic Funds Transfer	One to one fund transfer facility. This system has been replaced by more efficient NEFT system for use by the general public.	1997	RBI
Real Time Gross Settlement (RTGS)	Settlement of fund transfer orders occurs individually on a continuous and real-time basis. Minimum amount for customer transactions is ₹2 lakh. No upper limit. Available from 8 am to 6 pm for customer transactions and 8:00 am to 7:45 pm for interbank transactions on working days.	2004	RBI
National Electronic Fund Transfer (NEFT)	One to one fund transfer with half-hourly net settlement. No minimum or maximum limit. Available from 8 am to 7 pm on working days.	November 2005	RBI
National Electronic Clearing Service (NECS)	NECS (Credit) facilitates multiple credits to beneficiary accounts with destination branches across the country against a single debit of the account of the sponsor bank.	October 2008	RBI
Credit & Debit Cards	PoS terminals which enable customers to make payments for purchases of goods and services by means of credit/debit cards. To facilitate customer convenience, the Reserve Bank has also permitted cash withdrawal using debit cards issued by the banks at PoS terminals and ATMs.	November 2009	Banks
PPIs (Cards & Wallets)	Pre-paid instruments are payment instruments that facilitate purchase of goods and services against the value stored on these instruments. The value stored on such instruments represents the value paid for by the holders by cash, by debit to a bank account, or by credit card. The pre-paid payment instruments can be issued in the form of smart cards, magnetic stripe cards, internet accounts, internet wallets, mobile accounts, mobile wallets, paper vouchers, etc.	2009	PPI Operators
IMPS	Round the clock peer-to-peer fund transfer facility with immediate money transfer through multiple channels like Mobile, Internet, ATM, SMS, Branch and USSD.	November 2010	NPCI
NACH	Web-based solution to facilitate interbank, high volume, electronic transactions which are repetitive and periodic in nature.	2011	NPCI
Cheque Truncation System (CTS)	CTS is the process of stopping the physical movement of cheques. As per the amended Negotiable Instruments Act 1881, in cheque truncation, the movement of the physical instrument is stopped and replaced by electronic images and associated MICR line of the cheque.	2011	NPCI
Aadhaar-enabled Payment System	Basic banking transactions can be done at Micro ATM of the Business Correspondent of any bank using Aadhaar authentication.	January 2016	NPCI
UPI	Peer-to-peer fund transfer facility with immediate money transfer through mobile device round the clock 24*7 and 365 days. BHIM app supports multiple bank accounts into a single mobile application. Upper limit is ₹2,00,000.	August 2016	NPCI
National Electronic Toll Collection	NPCI has developed the National Electronic Toll Collection (NETC) programme to meet the electronic tolling requirements of the Indian market. It offers an interoperable nationwide toll payment solution including clearing house services for settlement and dispute management.	2016	NPCI
Bharat Bill Payment System	Umbrella system for payment of all bills.	July 2017	NPCI

Fig. 6.1 : Automation journey in the public banking sector of India ,

Source: Article - Payment and settlement: The Plumbing in the architecture of Indian Financial system, RBI bulletin 2019

Part II: Growth of Digital payments

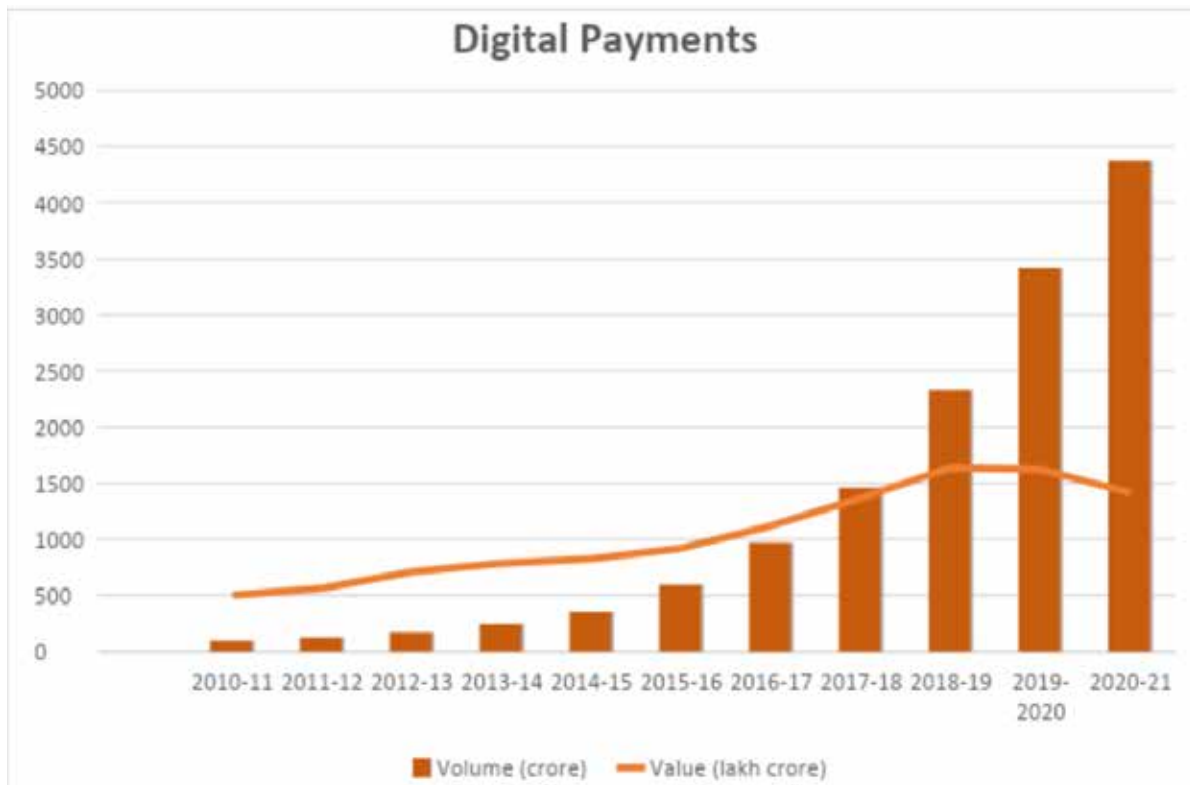


Fig:6.2. Digital payments

Source:<https://rbi.org.in/scripts/annualpublications.aspx?head=handbook%20of%20statistics%20on%20indian%20economy#>

Home Publications Annual Table-Payment System Indicators

“The most effective way to exponentially increase the digital payments is to target the generation which is most responsive to technology and digital age. Since India has a large population of millennium children (individuals born between 1982 and 2004) or currently referred to as the “heads down”* generation, the aptitude for digital products is large.”

---- Payment and settlement system in India 2020, p 41, RBI publication

*“heads down” generation is referred to current generations which are always busy in looking in their mobile screens.

Digital Payments		
Year	Volume (crore)	Value (lakh crore)
2021	4370	1414
2020	3412	1620
2019	2326	1637
2018	1459	1369
2017	969	1120
2016	593	920
2015	352	823
2014	245	785
2013	169	711
2012	125	561
2011	96	498

Table:6.2 Digital payments

Source:<https://rbi.org.in/scripts/annualpublications.aspx?head=handbook%20of%20statistics%20on%20indian%20economy#>

Home Publications Annual Table-Payment System Indicators

Digital Payments are growing at rapid speed in the last decade. Digital Payments shown in table 6.2 are consists of RTGS, AePS, APBS,ECS ,IMPS,NACH,NEFT,UPI, BHIM Aadhaar Pay, NETC , Credit Cards, Debit Cards, Prepaid Payment Instruments.

In year 2011, it was 96 crore as volume and 438 lakh crore as value. While in year 2021, it was 4370 crore as volume and 414 lakh crore as value. Digital Payments are growing at CAGR as approx. 11% volume and as 46% value.



Fig. 6.2.a :Digital Payment

Source: Payment and settlement systems in India: Journey in the second decade of the millennium 2010-2020, RBI publication

Widespread use of mobile phones and affordable internet connectivity, are important factors for growth in digital transactions done by people, with their mobiles and computers. These digital transactions are faster and user friendly. Private companies like Googlepay,Phonepay,Paytm, Amazon, Bharatpay and other entered into this market as demand is growing.

Digital Payments started with launch of ECS which is electronic clearing system. Substantial growth was seen after demonetization which was announced in 2016. Because of demonetization, there was tremendous rise in demand for currency notes. To fill this gap, digital payments played very important. Government initiated Digital India movement. And with the help Aadhar number based KYC, many people opened new bank accounts at faster rate.

Also, year 2019 onwards, during lockdown period, utility bills like telephone, electricity and other were facilitated with digital payments to avoid contact and to prevent spread of covid.

In this way, more and more people are using digital payment services with digital banking facilities in their mobile phones. However, cyber security is still concern. RBI has taken initiative like Bank ombudsman to give assurance to Digital Payment services users.

CONCLUSION

Making India less cash society," is one of the objective of RBI. To achieve this objective, digitization of banking work by introducing newer automation technologies. This can be noted throughout the journey of automation in public sector banks in India.

As automation technologies are adopted by public sector banks, people are also finding it easier to do banking transactions. Widespread use of mobile phones, laptops and cheaper internet access are important factors growth of digital payments. But, cyber security is concern and RBI and has taken initiative like Bank ombudsman to give assurance to Digital Payment services users.

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STUDY OF SUSTAINABLE PRACTICES IMPLEMENTED BY EDUCATIONAL INSTITUTIONS WITH SPECIAL REFERENCE TO COLLEGES IN PUNE

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Abstract:

Sustainability is the balance between the environment, equity, and economy. As per the UN World Commission on Environment and Development (UCLA Sustainability) - "sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs." Education for Sustainable Development (ESD) is a key element of the 2030 Agenda for Sustainable Development. ESD empowers people to make informed decisions in favor of environmental integrity, economic viability and a just society for generations throughout.

Sustainable management is based on sustainable development and combines it with the concept of management. Sustainable development has three dimensions: the environment, the needs of current and future generations, and the economy. Leveraging these branches creates the ability for the system to thrive by maintaining economic viability and limiting resource consumption to meet the needs of current and future generations. With the right resources and community support, young people can transform the world into a better and more sustainable place to live. This can be achieved by strengthening or expanding the role of educational institutions in sustainability management efforts. The main objective of the paper is to find out the sustainability practices undertaken by educational institutions in Pune wherein two institutions are taken as a sample case study when it comes to integrating and implementing eco-friendly and sustainable practices. This research paper is an exploratory study which compares two prominent institutions namely, Symbiosis College of Arts and Commerce (SCAC) and Brihan Maharashtra College of Commerce (BMCC) and includes suggestions based on the observations made by the authors regarding the challenges faced in implementing sustainability. For the purpose of this research paper, derived data was collected from the same on how they have administered sustainable practices in their core functioning.

Keywords: *sustainability, educational institutions, environmental integrity, innovative practices, education for sustainable development (ESD)*

INTRODUCTION

The world is full of uncertainty. Colossal challenges—including exponential climate change, indiscriminate consumerism and an unimaginable amount of carbon footprint left by us—are at the forefront of daily life and are seemingly becoming ever more urgent. One thing that isn't uncertain, is the need for rapid change.

In a move to correct our mistakes and make amends, the need to educate and drill the concept of sustainability management into the younger generation is as important as it has ever been. Educating one person is educating every person that they will then come across, have a conversation with and connect to.

The concept of the triple bottom line given to us by John Elkington talks about having a more standard bottom line rather than solely focusing on the financial aspect. It can be broken down into “three Ps”: profit, people, and the planet. This research paper focuses more on the people and planet regard. It's important to make the distinction between an organisation's shareholders and stakeholders. Traditionally, institutions have favored shareholder value as an indicator of success, meaning they strive to generate value for those who have purely financial interests and contributions. As the establishments have increasingly embraced sustainability, they have shifted their focus toward creating value for all stakeholders impacted by daily decisions, operations and the personnel. From the planet's perspective, it is necessary for them to deploy eco-friendly practices and reduce their contribution to the amount of carbon footprint, energy consumption and waste generation they have done and make steps to rectify it.

Youth have begun recognizing sustainability as well as adopting and implementing it in their everyday lives as concepts like minimalism and the boycott of “quick fashion” have emerged as well as an increase in conversations concerning them. In regards to fulfillment of CSR (Corporate Social Responsibility) in business organizations, it is no more a question of choice but a necessity. Businesses choosing to ignore corporate social responsibility run a risk to their bottom line and their brand as well. Having a negative reputation socially and environmentally can be threatening to the overall profitability and success of a company. Currently, consumers like to spend their money on products and services that they believe in, and engage or interact with companies that follow ethical practices that meet their own beliefs.

But there is no such compulsion of implementation of models or regulations for educational institutions. So, this brings us to the question of how an organization operates independently, that is in regards to sustainability management, with no predetermined policy or directive. This is where the objective of this paper comes in : To ascertain how educational institutions carry out sustainability management through innovative practices.

A need to refocus many existing educational policies and programmes to emphasize ESD issues is mandatory, as education can play a very significant role in ensuring the economic, culture and ecological vitality of the growing human world communities. It is the need of the hour to look into what education can do to foster sustainability. In this paper an attempt has been made to view the meaning of ESD, with emphasis on the innovative practices administered by the educational institutions.

Higher education institutions command a deep moral responsibility to elevate the awareness, knowledge, adeptness and values necessary to create an equitable and sustainable future. Higher education plays a critical but often overlooked role in realizing this vision. It develops, directs, manages, teaches, and prepares most of the professionals who work and influence the institutions of society. In addition to the training of future educators, higher education has a great influence on the conditions of the learning framework of training, which is mainly directed towards later higher education. Higher education has its own academic freedom and critical mass and diversity of skills to generate new ideas, comment on society and its challenges, and engage in bold experiments in sustainable living. So why is it so risk-averse and so difficult to change? The desired change is a profound change in culture, the most difficult to achieve, but the most important lever for organizational change.

Significance of the study :

This paper aims to address how sustainable and eco-friendly practices are adopted by educational institutions. This topic is not as explored by researchers because the main focus of being sustainably responsible falls on the shoulders of the corporate sector. With Corporate Social Responsibility (CSR) being mandatory as per the Company Act 2013, the projects carried out under the same are reported and documented which makes it comparatively easier to compile the data and analyze. But with educational institutions, there are no mandates as such, even though they are responsible for shaping the next generations of leaders, politicians, policy makers, and innovators. This paper will make an attempt at

identifying the sustainable practices that are adopted by 2 colleges in Pune, Maharashtra, India. It will also highlight the challenges faced by these institutions and how they could try to get past them.

What are Sustainable Institutions?

One which educates global citizens as to how they can play a role in supporting sustainable development in their lives, careers and wider life choices. Such an institution will also research and offer insight on how to overcome urgent societal challenges and role model possible solutions that can be taken forward by other actors in the world. It not only works to reduce the environmental, economic and social footprints of its operations, but it will seek to break new ground by putting back more into society and the environment more than it takes out as a carbon net positive actor in its community. It does this through making sustainability a central priority, by both inspiring and empowering students, faculties and staff to act. (UNEP's sustainability university framework). It

is important to note that these universities not only help to reduce the negative impact of wasteful, inefficient and ill founded practices but they also play an important role in spreading awareness, educating and overseeing researches about healthier, greener ways of lifestyle whilst also including it in academic curriculum and encouraging students to implement them in our day to day lives.

Why are Sustainable Institutions Important?

Educational institutions act as a center for community service as well as knowledge banks. The society looks up to these institutions with well placed hopes of being guided with deeply impactful experiences to help structure the world around them as well as to help have a more sustainable approach or outlook to their lives. The research conducted by these organizations is used to collaborate with external stakeholders (clients, customers, suppliers, government agencies and so on) to help develop new solutions for addressing sustainability challenges. These innovative practices aid in increasing the efficiency of the daily functioning of the institutions.

Literature Review

The integration between practice and theory can be done by two general forms: the approach between university and community and the use of the campus as a learning laboratory (Ferrer-Balaset al., 2009; Wiek et al., 2014)

Engaging students with local communities will help them to think more divergently and challenge them into breaking their own stereotypes. With regards to this, a study conducted by Dr. Pramod Kumar Sharma and Prof. (Dr.) Sanjeev Prashar in IIM Raipur on the topic 'Understanding of Sustainability amongst students of management', shows a pro-environment attitude but at the same time there was a very limited understanding of the depth of the issues and only of the economy focussed segment of sustainability development. Only 16% of them provided the social dimension to sustainable development. Although a whopping 89% of them said that eco-labelling has an influence on consumer behavior, very few people know about eco-labelling. (Sharma & Prashar, 2018) XSOS launched the MBA in Sustainability Management in June 2015. Traditionally, the idea of building sustainability into a business school curriculum has been to add electives onto a core curriculum. Through case studies conducted on Xavier University's School of Sustainability (XSOS), it was ascertained that XSOS has integrated sustainability as the core and added functional areas as (add-ons) like human development and Climate Change and Natural Resource Management to name a few. This is

somewhat of a paradigmatic shift from the way MBA programmes in sustainability are generally conceived elsewhere. (Jose, 2016)

Statement of the Problem :

The team determined the area of study and the need for research on sustainability practices in educational institutions based on the literature reviews and preliminary research. In order to instill values and emphasize the value of environmental awareness in students, educational institutions must incorporate sustainable education and sustainability management as an embedded theme

across their curriculum design. As the foundation for creating a better future for our world, educational institutions play a crucial role in forming young minds' ideologies and outlooks. Given the fact that sustainability initiatives at educational institutions in India are still in their infancy, we drew on data on sustainability practices and syllabuses from universities and institutions around the nation to create a picture of the factors that should be taken into consideration when assessing the sustainability of the Indian institutions.

RESEARCH METHODOLOGY

The research methodology that we have adopted in this research project is a primary and secondary method. For SCAC, we went through the AQAR (Annual Quality Assurance Report) with respect to the green initiatives undertaken by the institution, conversed with the concerned administration and collected data from the college website. We had a similar research approach for BMCC too as we went through its AQAR report and had conversations with a student representative as well as gathered information from their college website. A case study approach has been taken to gather information about the sustainability practices of the institutions.

How Other Educational Institutions in India Implement Sustainability :

On June 15, 2019, IIM Bangalore students took the 'Zero Waste' pledge. The student mess and the department canteen have eye-catching slogans, in multiple languages, that encourage patrons to take only as much as they can eat, and a large display board indicates the amount of daily food waste and how many mouths it could have fed, in a bid to inculcate sensible consumption.

The Indian Institutes of Technology have gone a step further and have played a major role in the implementation of sustainable development. "We have seen a drastic change in the environment in the last few years and, if not checked, this can be detrimental. While policy formulation will be done at the government level, there is an urgent need for academic institutions to scientifically analyze the data emanating from the atmosphere and provide the right unbiased inputs to the government," IIT-Delhi director V Ramgopal Rao. IIT Madras has launched an initiative, SUSPIRE, by the institution's entrepreneurship cell to achieve at least 5 of the United Nations's Sustainable Development Goals. The aim was to reach out to over 5,000 individuals and encourage them to adopt at least one concept of sustainable living. It plans to support and promote 20 start-up teams, working in the sustainability domain; formulate 100 solutions to revolutionize the industrial process and propose 50 policies that the government can adopt to achieve at least five of the SDGs. IIT Kanpur, on the other hand, partnered with De'Dzines, to create an exclusive enclosure, replete with art that is made from burnt tyres. More than 40 % of used tyres are burnt besides being disposed of in the landfill. This insight led to the genesis of De'Dzines that works with the single-minded objective of repurposing old, used or burnt tyres. The used tyres can be repurposed for various items like furniture, planter, play equipment, sculptures, bags, shoes etc. Since most of the products are mainly handmade, it also needs a good process for cutting, treating the rubber, design, assembly and finishing. This is when the team at De'Dzines approached IIT Kanpur whose researchers have been working on ways and means to improve material usage, coating and finishing. Moving on to IIT Roorkee, the researchers of the institutions developed ethylene scavenging functional paper from pine needle waste to create sustainable solutions for packaging materials. They used the pine needle without removing lignin by a sustainable route for paper development.

FINDINGS COLLECTED FROM THE STUDY OF THE TWO COLLEGES ARE ON THE FOLLOWING TOPICS :

Avoidance Of Wastage Of Resources

Food waste is what happens when the food is fit for consumption and yet consciously discarded. When food is wasted, so are all of the resources used to grow and deliver the food to our tables, as well as to dispose of it. This increases the carbon footprint, contributing to global warming and climate change. Alongwith food waste, the volume of paper printed and wasted on college campuses, an average university with a campus population of ten thousand students uses more than one million sheets of bond and letterhead paper each month.

SCAC : The college administration is making conscious efforts to make its operations as paperless as possible to reduce waste generation, and improve efficiency of operations. The administrative processes are going electronic, and some of the examinations are being conducted online.

BMCC : Rice Plantation: The main aim is to make students realize the importance of wasting food. They carried out this activity in collaboration with Kirloskar Company in restoring the VELHE Taluka. BMCC was the first educational institution to be a part of such village activity. Every year student participation has been gradually increasing.

The above mentioned activities of the two institutions can be related to SDG 12 that is Responsible Consumption and Production. This SDG talks about how unsustainable patterns of consumption and production are the root cause of the triple planetary crisis, that is, climate change, biodiversity loss and consumption. By going paperless, Symbiosis College of Arts and Commerce tried to aim at reduction of paper usage by, for example, making a transition from handwritten assignments to online assignments. Similarly, BMCC targeted the sustenance aspect of the SDG through their collaboration with Kirloskar.

Energy Conservation

Energy conservation is the decision and practice of using less energy. Energy needs to be conserved to cut costs and to preserve the resources for longer use. Conventional energy sources pollute the environment by emitting harmful gasses into the atmosphere.

SCAC : The college has already mostly transferred to CFL/LEDs for lighting, and is no longer using any incandescent bulbs anywhere on the campus. The college is also benefiting from common facilities created by Symbiosis Society such as solar water heaters for the common hostel which count as renewable energy installations.

BMCC : Solar panels have been installed in hostels (except the Heritage building as the society does not approve of the change) and the use of LEDs has been adopted.

The above mentioned activities of SCAC and BMCC focus on inculcating SDG 7, that is, affordable and clean energy, helps ensure access to affordable, reliable, sustainable and modern energy for all. Even though both the institutions have a long way to go with regards to energy conservation, initiating the first step is always the baseline towards progress.

Environment Conservation :

Environmental conservation is the protection, preservation, management, or restoration of natural environments and the ecological communities that inhabit them. Conservation is generally held to include the management of human use of natural resources for current public benefit and sustainable social and economic utilization.

SCAC : The bio-gas plant takes care of the organic waste on the campus. Bio-gas generated by the plant is utilized in the campus canteen.

BMCC : Incinerators have been installed in ladies hostels, ladies common rooms, ladies toilets and in other areas throughout the college to ease the disposal of sanitary napkins. E-waste management is also done regularly.

Incinerators and bio gas plant installation is a step towards the implementation of SDG 9, that is, Industry, innovation and infrastructure which works on building resilient infrastructure, promoting inclusive and sustainable industrialisation and fostering innovation. It is also essential to note that sustainability cannot be achieved at once and is indeed a gradual process, for example, the transition from the appropriate disposal practice of sanitary napkins to normalizing usage of menstrual cups which is a more eco-friendly option.

Bio-Diversity Audit - BMCC has undergone 2 cycles of biodiversity audit in the year 2013, 2014 and rare collections of tree and plant species have been found. To be more accurate they have 116 plant species and 57 tree species.

This is associated with SDG 15- Life on Land. This is to protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss. Diversity in trees and plant species is a key driver of taxon level and overall forest associated biodiversity, along with tree functional composition, forest structure, climate and soil.

Academic Integration

According to UNESCO, education for sustainable development “empowers people to change the way they think and work towards a sustainable future”. More specifically, it involves educating students on the necessity of sustainable development by integrating sustainable development issues into all aspects of teaching, research and service. This means reorienting the education system at all levels to help people think and behave in ways that foster a more sustainable planet. In practice, it means equipping students with the requisite knowledge, skills, attitudes and values to create a sustainable future.

SCAC : The college has been providing effective access to the students to the forested hill behind the campus and supporting various conservational activities in that area. The faculty members conducting the Environment Awareness Course and related activities are very enthusiastic and dedicated. The students have engaged in a varied range of the activities over the years, specially the work done on the forested hill behind the college campus in collaboration with the NGO Green Hills.

To create awareness among students it has incorporated the idea of sustainability in the syllabus of Costing Honors Program and through the subject of E.V.S., the students of Second Year are taught about changing climatic conditions due to global warming and the remedies to tackle such problems.

NSS - An example of extension activity is a law college creating legal awareness around its surrounding to make the people aware about the law of the land. Following are the activities of the college under extension activities: Tree Plantation Camp, Swachh Bharat Abhiyan, National Voters Day, Blood Donation Camp.

SDG 4, Quality Education, ensures inclusive and equitable quality education and promotes lifelong opportunities for all. Inculcating sustainability management and through NSS, colleges have been trying to take the goal to a further level. For example, this year, through an internship programme of the second year costing honors students of SCAC, students have visited different schools in the 'peth' areas of Pune to spread awareness about e-waste management.

Community Service Initiatives - NSS

Without fostering empathy in students for those who are less fortunate and oppressed, no education is complete. Students gain practical skills that will help them excel in school and beyond while participating in community service projects. Most significantly, students discover that their work has a meaningful impact on the world. Young individuals who engage in community service reap many benefits, including increased social responsibility, a global perspective on society, a desire to help others, the chance to apply educational experiences to real-world situations, the development of relationships and social connections, and exposure to diversity and multiculturalism.

SCAC : - It has collaborated with 'Jeevit Nadi' NGO to bring back the rivers of Pune to life, with the help from the participation of students to carry out the mission. The students will generate awareness among the people living nearby the river on how their day to day activities such as dumping garbage, washing utensils or clothes etc. is creating water pollution.

SDG 14, Life below Water, the objective of this SDG goal is to conserve and sustainably use the oceans, seas and marine resources for sustainable development. According to a survey conducted by Groundwater Survey and Development Agency (GSDA), the quality of drinking water obtained from the natural groundwater reserves in Pune district is among the poorest in the state. Therefore, initiatives even at a minuscule amount such as the one mentioned above counts up to a lot.

BMCC : Red light Area: A red light district is a part of an urban area where a concentration of sex oriented

business are found. This is one of the distinguished activities which BMCC has incorporated. They help the women from the Red Light Area to actively participate in some of the activities conducted by the college.

SDG 10 is concerned with reduced inequalities. Stigmatization of sex work permeates all facets of society, being understood as a mark of disgrace, a social discrediting, or a spoiled identity. Under such circumstances, it becomes crucial to destigmatize such concepts and include them in societal affairs and BMCC successfully incorporated activities to do the same.

Along with the SDG's, the Triple Bottom Line can also be linked to the 2 colleges - Symbiosis College Of Arts & Commerce and Brihan Maharashtra College Of Commerce. As shown in Fig.1

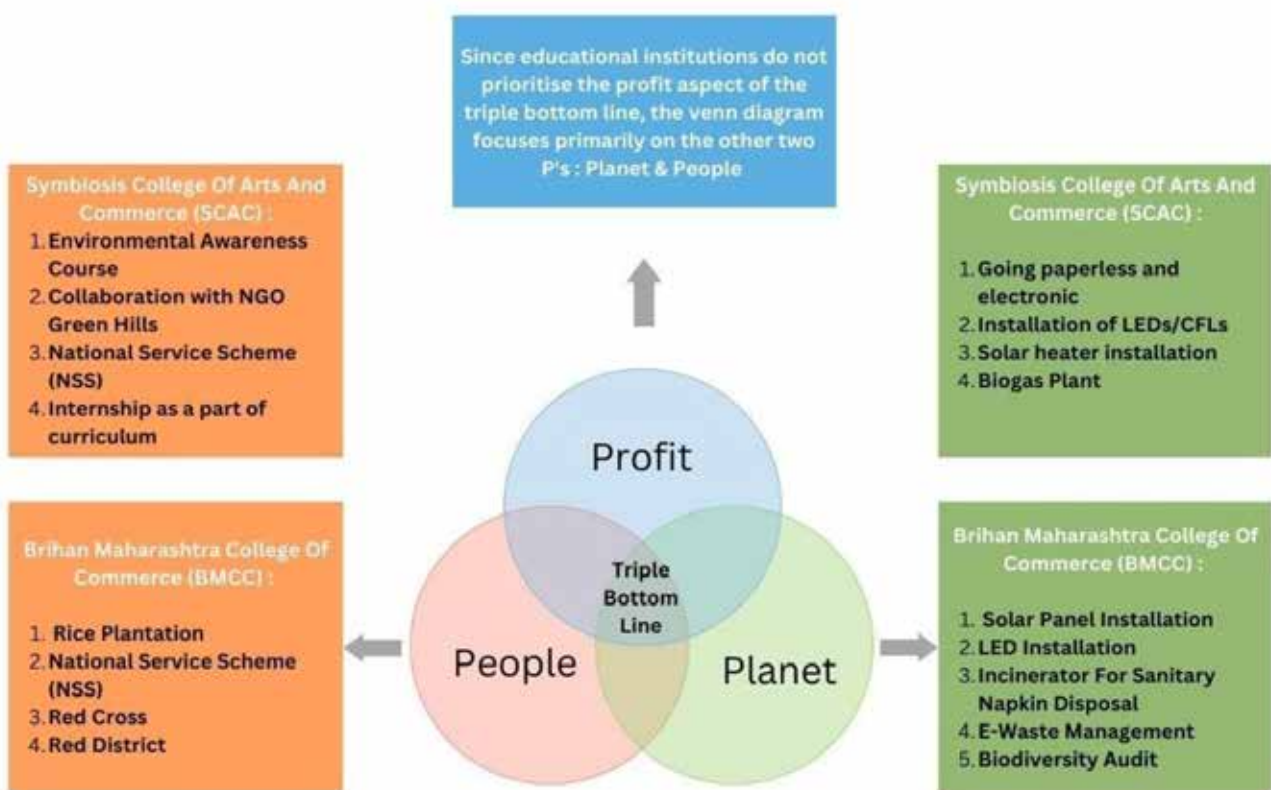


Figure 1

THE OBSERVATIONS IDENTIFIED, ARE SUMMARIZED BELOW :

Lack of an earnest approach from the institutions to identify sustainability as an important factor that should be addressed in all the activities that they undertake

Lack of research on the sustainability readiness of the infrastructure and the practices across higher educational institutions in the country

Even though institutions have integrated sustainability development or sustainability management in their curriculum, it is to be noted that there was a lack of implementation of such practices in their daily life as well as a lack of innovation.

Thus in order to address these issues and bring to the fore the sustainability readiness of the colleges we have undertaken these studies and suggested solutions further into the paper. Having said that, it is also important to appreciate the measures that have already been taken as small conscious changes are better than none at all.

SUGGESTIONS

Colleges can use their extensive network to collaborate with schools or other organizations to promote sustainability projects and initiatives on a regular basis. For example, the internship programme of SCAC which is a semester long has a significant impact on the students as well as the community even though it is of a short duration. The reach and influence it would spread if it were of a longer and more permanent time span would exponentially multiply its impact.

Conceptualizing of green buildings in a more practical sense. Increase in awareness regarding green building has become very necessary. Despite accelerations in green-building technologies over the last three decades and the proliferation of green square footage across the country, the field has largely remained within the narrow confines of industry expertise. It is already an expanding frontier for science, technology, engineering and mathematics (STEM) education and with a little more endorsement public green buildings could be used as a medium for environmental education. Converting an existing building into a green one or wishing to construct a purely eco friendly building can be difficult and has its restrictions, but the educational institutions could begin with taking a step towards being more green by adopting some components of green building such as use of renewable energy, implementing reusing and recycling and using materials that are non lethal and sustainable.

Transparency and accessibility of the documentation process of the sustainability projects taken up by the institutions could prompt other institutions to implement the same and bring more to the table in the form of new ideas and innovations. For example, having a sustainability tab wholly focussing on the initiatives undertaken by the institutions in the college websites.

CONCLUSION :

This study, which started with Pune as a sample and used its top two colleges as study subjects, was conducted to determine the standard of sustainability practices. The adoption of green initiatives by the colleges was determined with a great deal of assistance from Green Audit Reports. In addition to incorporating biowaste and solar measures on campus and using Pune's local climate to provide ventilation for its buildings, Symbiosis uses the income from its certificate programmes to fund its sustainability initiatives. Due to its size, Brihan Maharashtra College of Arts & Commerce is unique in the study and has taken several innovative steps to integrate a sustainable vision into its operations. It places a greater emphasis on the human element and holds the view that people create the environment; as a result, if they are targeted as a source, the other elements will also be influenced.

In fact, the institutions in our sample are making noteworthy efforts in this area, putting a strong emphasis on the establishment of infrastructure and the efficiency of procedures to reduce costs and increase benefits. There is a lot more that can be done beyond what is currently being done, and one such area is the need for research and development executed by these institutions to explore and find novel ways to incorporate sustainability targets, whether on their own campuses or in collaboration with other businesses and institutions in the city, with the aim of going beyond infrastructural and process based improvements. Incorporating sustainability education into the curriculum is arguably a very important step in increasing grassroots awareness and sensitivity to the environment. What is needed is a genuine appreciation from the youngest stakeholders for what the environment is and what it can do for us, and any approach that fosters awareness and action that takes precedence over academic validation.

Sustainability is often overlooked in countries that are just beginning to grow at a rapid rate of development, as the very means that developed countries consider unsustainable are what drive growth in developing countries. What is needed is for developing countries to jump on sustainable technologies and ideologies from the start. This is something developed countries with a history of growth do not currently have access to. This paper has brought to light that the education sector in these developing countries will play a notable and positive role through broader and more diverse goals based on greater insight.

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“A STUDY OF CONTRIBUTIONS AND ROLE OF B2B E-COMMERCE IN INDIAN ECONOMY IN MUMBAI REGION”

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Abstract:

The business landscape in India has undergone a stark metamorphosis over the years. B2B electronic markets are still in their early stages of development in India. Traditional “Brick and Mortar” style retailing is facing staunch competition from the rapid emergence of e-commerce platforms. Having aligned themselves to ever evolving consumer sensibilities, these robust platforms are revolutionizing the Indian retail industry like never before. Our research revealed that bulk purchase options, on-time delivery are given due importance in B2B e-commerce markets. This study indicates that the consumers are more conscious on perception of price & product characteristics of the brand.

Keywords : *E-Commerce, B2B, Indian Economy, Consumers*

INTRODUCTION

E-commerce has transformed the way of doing business in India. The e-com market is expected to grow to US \$ 250 billion by 2024 from US \$ 36.5 billion by 2018. The market value of e-commerce spanning US \$ 50 billion is expected by 2018.

Much of the growth in the sector has been triggered by the growing penetration of the Internet and smartphones. The digital transformation taking place in the country is expected to increase the total base of Internet users in India by 829 million by 2021 (59% of the total population), 373 million (28% of the population) in 2016, while the total number of Networked devices in 2016 are expected to grow to two billion by 2021, from 1.4 billion in 2016.

MARKET SIZE

Total online spending is expected, including domestic and cross-border purchases, to increase by 31% on an annual basis to Rs 8760 billion (US \$ 135.8 billion) in 2018. Cross-border purchases of Indians reached Rs 58,370 crores (US \$ 9.1 billion euros in 2016, and should be 85% in 2017. top 3 preferred by Indians countries border purchases in 2016 are the United States (14%), United Kingdom (6%) and China (5%)

The Indian Internet consumer market is expected to grow 44 percent year-on-year to reach 65 billion dollars in 2017, compared to 45 billion in 2016. Travel agents represent the largest market share online (70 percent) in the consumer internet market, while the remaining 30% is occupied by, fashion, furniture, food, hotels, food technology, taxi aggregators, horizontal e-tailing educational technologies and alternative loans, among others.

It is likely that the Internet industry in India will double to reach US \$ 250 billion by 2020, with a 7.5 percent increase in gross domestic product (GDP), with a number of mobile Internet users on 650 million and high speed internet connection. users reaching 550 million. It is expected that about 70 percent of total car sales in India worth \$ 40 billion are digitally affected by 2020 compared to US \$ 18 billion in 2016.

INVESTMENTS / DEVELOPMENTS

Some of the main developments in the field of electronic commerce in India are:

- Fynd, an e-commerce fashion, closed its \$ 3.4 million series C round of financing with the participation of IIFL Ventures Seed, Venture Catalyst and Google.
- Amazon has invested Rs 6,200 crores (US \$ 1,000 million) in the field of electronic commerce in India during the calendar year 2017.
- Venture capital (VC) companies in India raised a record US \$ 9.6 billion of fresh capital between January and September 2017, which is more than double the amount of capital raised during the same period the previous year.

B2B E-COMMERCE

B2B e-commerce (also written as e-Commerce, eCommerce or similar variants), business-to-business abbreviation, e-commerce, is selling products or services between companies through the Internet through an online sales portal. In general, it is used to improve the efficiency of companies. Instead of processing orders manually, by phone or by e-mail, e-commerce orders can be processed digitally.

The differences between company to consumer (B2C) and company in company (B2B)

Other differences between B2C and B2B can be:

- Impulsively buys against rational buying
- Single Decision Maker vs. Multiple Decision Maker
- Short-term customer relationship vs. Long-term customer relationship
- Fixed prices, fixed vs. various prices
- Pre-delivery payment against post-delivery payment
- Deliveries focused on speed vs. Deliverables focused on punctuality

B2B ECOMMERCE MARKET SIZE

India E-Commerce market will reach \$6 billion in 2015, an increase of 70% over revenue of \$3.5 billion that is projected to be achieved in 2014. Though ecommerce in India is still a nascent stage, the country is one of the fastest-growing e-commerce markets in Asia/Pacific. Though B2C e-commerce leads the market in the country, B2B are also catching up by doing business with their stakeholders. It is to be noted that it is the development in business to consumer (B2C) ecommerce which hogs the limelight. But if you take into the monetary value into account, the B2B ecommerce transactions outweighs those on B2B ecommerce.

One of the benefits of the B2B ecommerce is that it substantially reduces cycle time thanks to real

time data exchange and auto-triggered business processes. This will lead to enhanced productivity, improved quality, lowered costs and faster delivery. A B2B ecommerce provides the ability to transmit and synchronize data electronically.

As the B2C market is on the way to become increasingly saturated, the global IT B2B market is forecast to be more than the business-to-consumer market this year. In India too, B2B marketing companies are booming. According to studies Indian B2B is right now worth \$300 billion, which will grow to \$700 billion by 2020.

Not been able to resist the temptation of availing themselves of the \$300 billion Indian B2B market, many companies are in the process of starting B2B platforms. With a view to tap the huge opportunity, the world's largest ecommerce company, Amazon, has entered into talks with the different stakeholders to join them. Wal-Mart has already made its foray into the B2B ecommerce market by launching their portal: BestPriceWholesale.co.in . Currently it is serving the customers of Hyderabad and Lucknow, but later on it will expand to other Indian cities as well.

One of India's largest business conglomerates, Tata, has also launched their B2B portal in India wherein wholesalers and retailers can come together in their endeavour to achieve business goals.

LITERATURE REVIEW

Privacy in E-commerce examines user scenarios and privacy preferences. This research identifies that automatic transfer of data and computerized negotiations with sites are unlikely to be interesting to most consumers and also gives suggestions that user should be able to enter contact information on one page, but be able to drag those pieces of information to different sensitivity buckets or to simply manipulate information as grouped by sensitivity (Ackerman et al. 1999).

The significant implications in the perspective of research on E-commerce consumer behavior are examined. The study provides further evidence on the appropriateness of using the TAM model to measure the different dimensions of actual usage in E-commerce. (Kenny, 1999)

Despite some minor differences among the two groups the overall nature of path was unchanged. From a research point of view they study motivational forces, subjective norms and external influence. This study suggests the underlying dynamics driving consumer acceptance of B2C E-commerce services. (Bhattacharjee, 2000)

In this research many concepts and techniques developed in the intelligent information integration and related areas can help significantly. Most of them must be adapted to the specific needs of E-commerce. Especially ask whether such approaches can scale up to large volumes of information (Fensel et al., 2001).

The dollar value of electronic commerce (EC) transactions is increasing at an astounding rate. In consumer-to-business applications, the amount of money spent by an online shopper is nearly doubling every year. In this study researcher explains that occurrence of E-commerce is a fundamental change in business industries. It is much easier from a consumer perspective to know the fair price of the product. The study defined that E-commerce is a fully market-oriented concept (Qin, 2010)

In India there is a need for providing better and customized services to customers. Banks must be concerned with the attitudes of adult customers about the acceptance of online banking. It is shown that adult customers are more reluctant to join new technologies or methods that might contain less risk. It is also important to note that some adult customers are interested in online banking (Datta, 2011).

The E-commerce growth rate is very high in recent years because of an increment in infrastructure in the area of information technology. They also stated that security issues are still interrelated in the online shopping. An Indian legal system is still not fully equipped to deal with all the cyber crimes over the Internet. Legal complexities are highly responsible for slowing the growth of E-commerce industry in India (Rahman et al. 2012).

E-commerce applications show the need for security while using E-commerce applications. They also discuss the different security issues while transferring data through the World Wide Web and methods to successfully encode a message by using cryptography (Tirkar, 2013).

Cloud computing is altering the way industries and enterprises do their businesses. With wider cloud adoption access to business-critical data and analytics will not just help enterprises stay in front. it will also be critical to their existence (Kumawat and Tomar, 2014).

The use of E-commerce has dramatically risen in the Indian business space. Several Indian E-commerce stores like Flipkart, Snapdeal, etc. have created innumerable parallel options for online purchasing and are posing tough competition for international companies like Amazon. Online purchasing has gained popularity worldwide & India is no exception. (Shukla, 2016)

Over the past two decades, growing Internet and mobile phone penetration has completely changed our ways of communication and doing business. E-commerce, though gaining steam, still appears to be a novel concept. Currently it is heavily banking upon the Internet and mobile phone revolution to fundamentally alter the way businesses access their customers (Sinha, 2016).

OBJECTIVES OF THE STUDY

Understanding the potential of B2B online marketplace.

1. To know the industry attractiveness of e-commerce industry
2. To know the GDP contribution of b2b e-commerce
3. To know the future prospects of b2b e-commerce in India

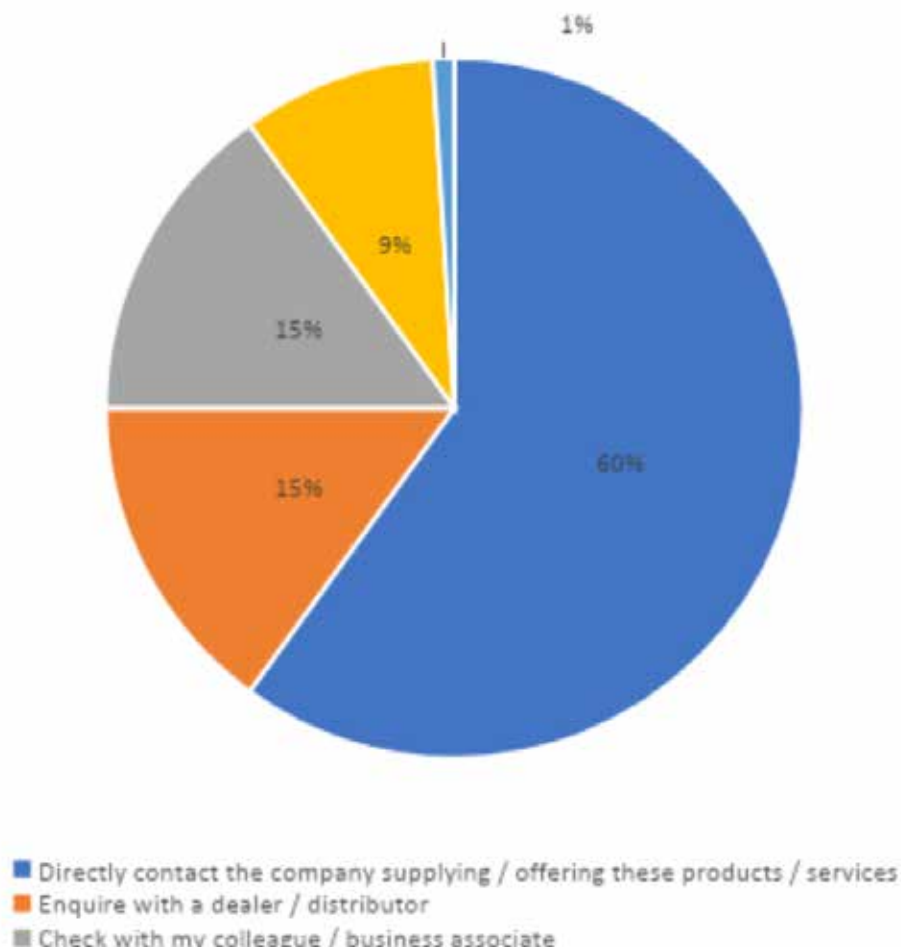
DATA COLLECTION

1. Secondary Research to identify the different target segments and sub-segments.
2. Primary Research to identify the different product categories purchased in the B2B Market. A total of 100 Interviews (15 -Telephonic 85 Face to face interviews) were conducted based on the Questionnaire designed.

3. Primary Research to understand the purchase behaviour and brand awareness in the B2B space. 85 Face to face interviews of small and medium business customers were conducted based on the Questionnaire designed for on-field survey.

DATA ANALYSIS AND INTERPRETATION

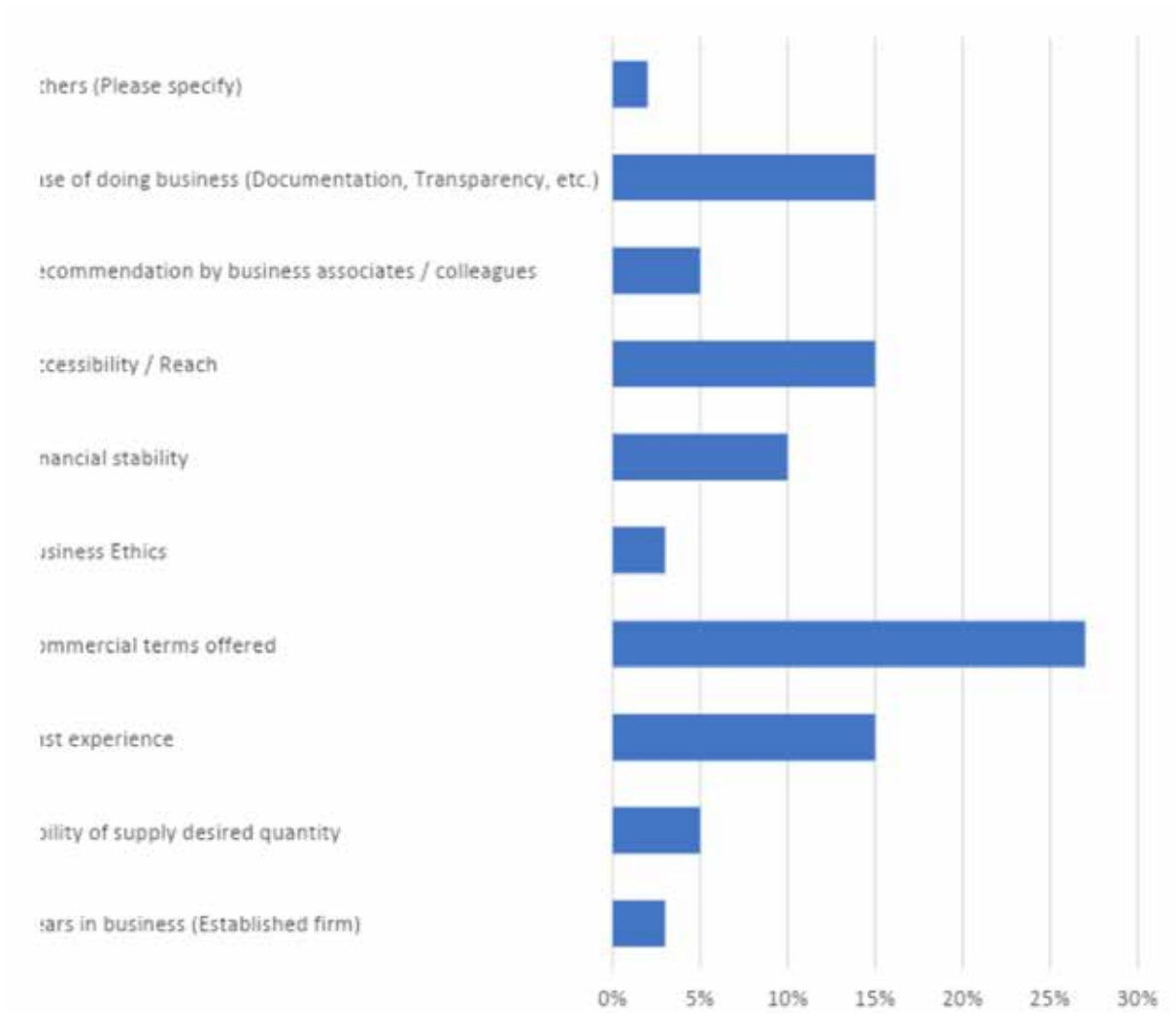
Responses on Sourcing of Products : Analysis of the stakeholder's responses to understand purchases practices for a new product/service in the B2B industry.



- Larger portion of the stakeholders (60%) directly connect with the company which is offering these products.
- Only merely 9% look online for information and sourcing of this product. This indicates the lack of awareness/lack of trust in the online channel for product sourcing particularly in the B2B sector.

- Any player who wants to enter this sector clearly has to build up awareness to get on board as many businesses as possible. This seems to be an untapped market with huge opportunities.
- Building trust among stakeholder plays a vital role in B2B sector.

Responses on Vendor Evaluation : Analysis of how the stakeholders evaluate the vendors/suppliers before sourcing products from them.



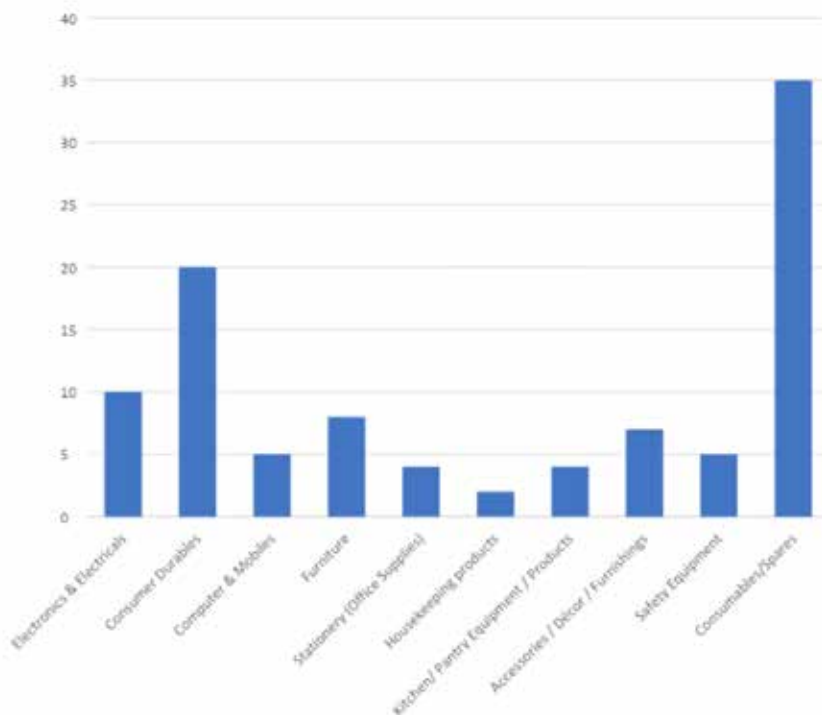
The critical factors considered while deciding to work with a particular vendor are commercial terms offered, past experience with the vendor, accessibility/reach and the easy of doing business in terms of documentation/transparency with the vendor. Commercial terms offered pose a big challenge in the online marketplace as in the B2B market credit period of 30-60 days is granted. In the online market the payment is collected almost immediately, so there has to be a solution proposed. B2B still revolves around the old traditions instead of modern E-commerce.

Responses on Frequency of Product Purchases : Analysis of how frequently are the different products purchased in the B2B market.

PRODUCTS	FREQUENCY
Electronics & Electricals	As and when the need arises
Consumer Durables	As and when the need arises
Computer & Mobiles	As and when the need arises
Furniture	As and when the need arises
Stationery (Office Supplies)	Monthly
Housekeeping products	Weekly
Kitchen/ Pantry Equipment / Products	Weekly
Accessories / Décor / Furnishings	As and when the need arises
Safety Equipment	Annually
Consumables/Spares	Monthly

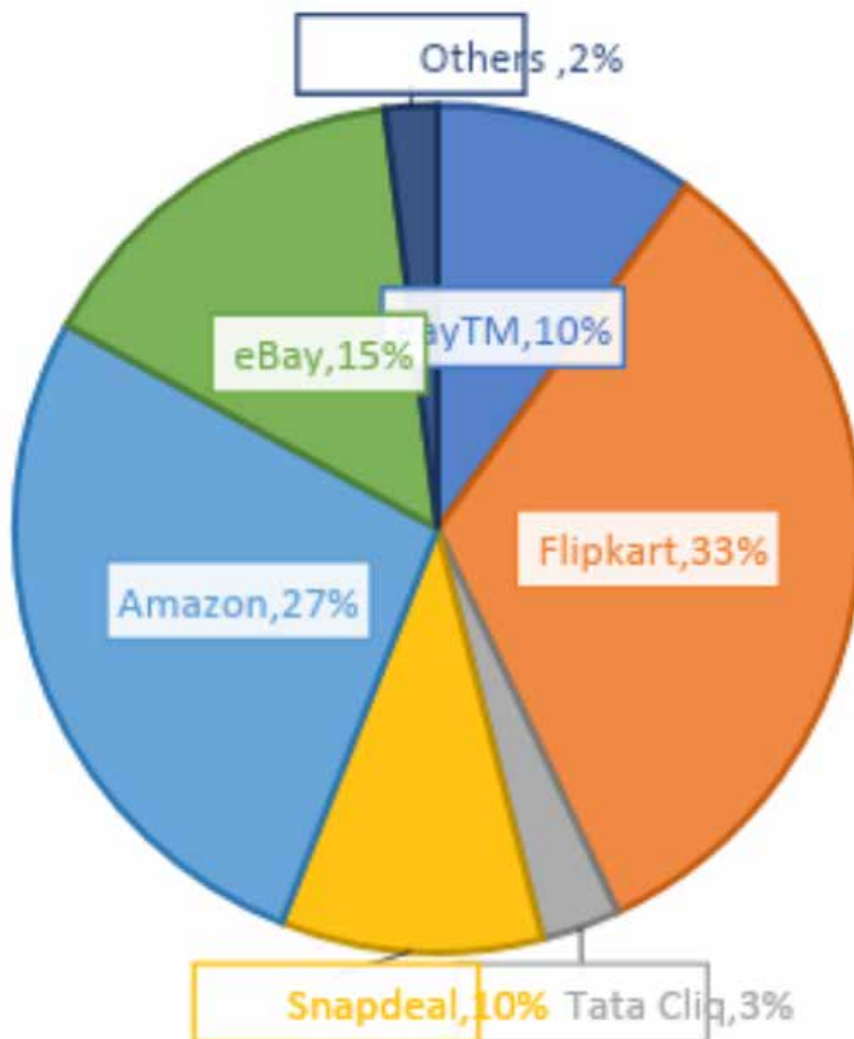
Online marketplace can integrate subscription based model for weekly and monthly purchases wherein for a subscription fee these products can be delivered to the businesses over a period of time thereby avoiding the hassle of placing orders repeatedly.

Responses on Maximum Spend : Analysis of the money spent on different product categories. Distribution of Rs.100 over the range of product categories.



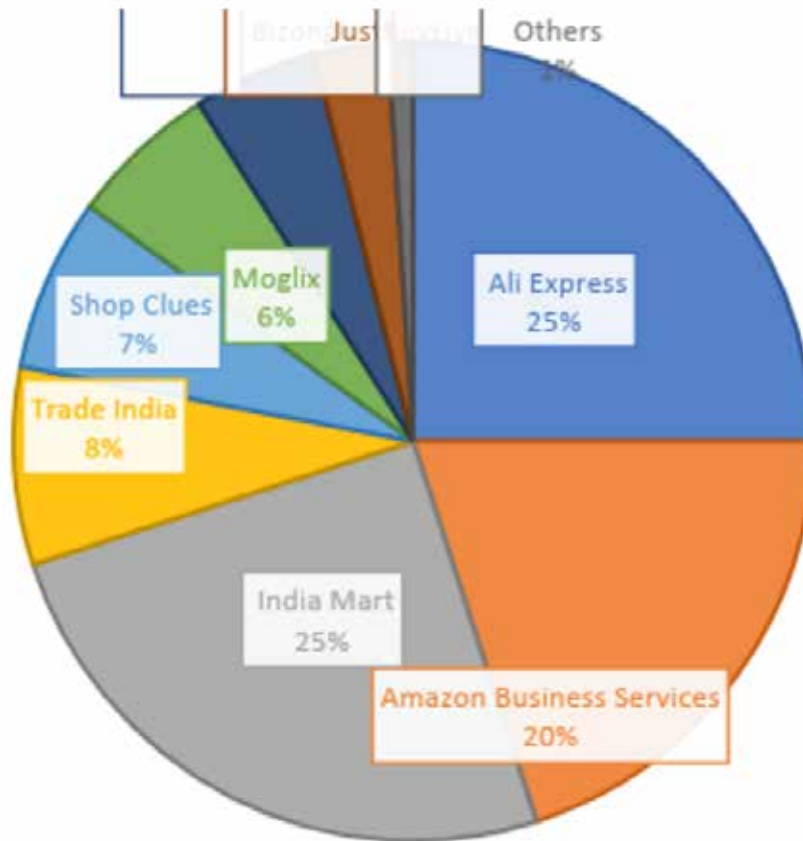
The maximum spend, i.e. 35% is on consumables/spares which are used in the day to day business operations. Huge revenues can be generated if this product category is tapped by the players in this marketplace. Although the spend on office supplies, housekeeping products, kitchen/pantry products is less, they are high frequency purchases, thus volume based revenue generating products.

Responses on B2C Brand Awareness : Understanding the awareness of different brands in the B2C online marketplace.



In India Flipkart and Amazon are the leaders in B2C market w.r.t to awareness which covers 60% of the market

Responses on B2B Brand Awareness : Understanding the awareness of different brands in the B2B online marketplace.



Ali Express, India Mart and Amazon business services and the leaders of B2B market. They cover 70% of the stake in the market.

RECOMMENDATIONS

significant number of products have a similar functionality, the only way to position a product, service, or company differently from anything else in the same category is through creative development in advertising.

Today traditional advertising is losing its sheen. The simplistic inform-persuade-sell mode worked beautifully for a long time but once communication became sophisticated, technology entered, there was a paradigm shift.

Consumer's buying behavior should be continuously observed while preparing the advertisement messages/Ads. The advertisement messages must be clear so that the common consumers can also understand them. Celebrity endorsement must be taken proper care of so they don't over power the brand.

This study indicates that the consumers are more conscious on perception of price & product characteristics of the brand. Therefore, it can be recommended to improve the skin protection attributes of the product while providing a considerable emphasis to enhance the fragrance of the product, which will enable the brands to capture more market share in the various beauty soap segment.

TV advertisements being the most influenced promotional activity of the respondents being influenced by the customer. The respondents made their purchasing due to discounts & free banded promotions

of majority of the respondents purchased the soap from super markets. The recommendation can be made to introduce more free branded issue or discount time to time reminding the brand to consumers.

CONCLUSION

In India the B2B online market does not have as much potential as the B2C online market place. Prime reasons being delivery periods, credit period issues, trust factor. If the above problems are resolved there is a huge potential for the unfragmented B2B Marketplace to come over a platform. This would result in successful transactions between the businesses and the suppliers. Subscription based models, auto re ordering once the inventory reaches a certain level etc. all such features can be possible through a online B2B market place. Also the awareness about the B2B online service providers is quite low so a lot of marketing efforts need to be put in for the small time and medium time businessmen to be aware of the latest technologies.

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Justdial – Contact details and address details are referred from Justdial for survey

STRATEGY STATUS OF MARKETING MANAGEMENT ON POST COVID BUSINESS - ENHANCEMENT TO SELF-SERVICE

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Abstract:

Covid-19 has successfully left us by giving away a huge field of research and uncertainty. People are transforming into new world, as supposedly described in by this present study. It is a task of management to have this information well ahead, to incorporate it into future disbalances and mismatch, if any. Lots of research works have started since dawn of the pandemic and this presented one would one of the kind. This study delivers modelling concept to mitigate any bad impacts or influences occurred by pandemic covid-19. One insight the study's mentioned which is about transforming of social entity to self-mode by attitudinal improvement. With such an insight to have worked of, the study has arrived at interesting research outcomes by its theoretical propagation. The study is presumed entirely and has herein started as beginning to doing further research on it as a research interest.

Keywords: *Business Buying Scenario, Covid Business Model, Covid Strategy, Post Covid Status, Self-Servicing.*

INTRODUCTION

Pandemic (Covid 19) has given to us a basic meaning of life towards having social entity perception[1], [2]. Such meaning is a new one [3] out of various attainments given by pandemic occurred during February 2020 to till July 2022, though it is still going on somewhere in elapses. It is now a matter of concern whether business marketing would be taking its earlier path to post-pandemic age, that's coming ahead, or not[4], [5]!

Lots of changes are assumed to see that's taken place in perspective of human mind or cognitive psychology[6], [7], [8]. Such changes have been described in a modelling way in this study, in order to lay on a limelight on prospective future of marketing or business.

In fact, business at this moment is at the verge of such concern (of pandemic) to acquaint it totally to strategize, cognitively and accurately[9]. Competitive business is to be of high order of risks associated to such strategies[10]. This present study is of academic interest and fundamental entirely.

Psychological interest is at central point (of this present study) of knowing and strategizing to what changes due to the pandemic might have gathered in mind of business or consumer. This study can be assessed in two possible ways -

- By assuming no change as such.

- By assuming changes that are not yet heard or thought of.

This study is about explaining the second one. Entire discussion and its modelling as described in this study is to theoretical interest and academic.

The study has focused on changes with centrality on human psychology. There should be certain growth or improvement in conceiving potential or perception in human brain due to an effect of the pandemic. Such growth may be positive or negative to a certain product category. Marketing of business must know it because without having known by such growth it (business) may soon be in despair or vanishing[11], [12].

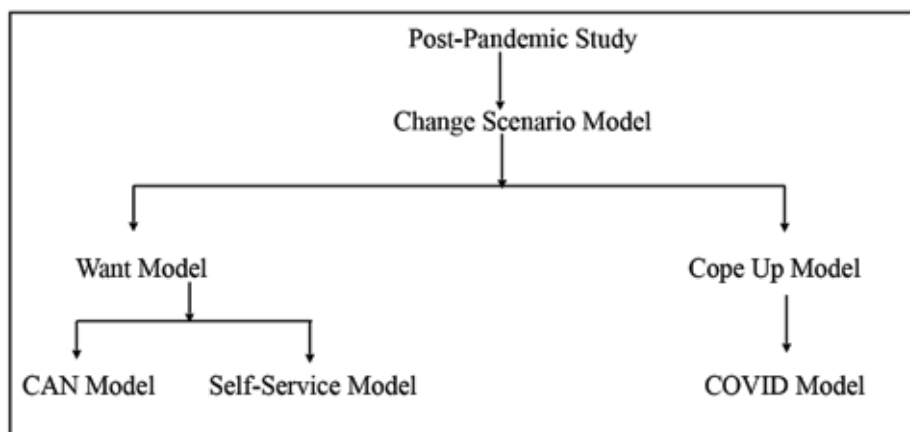


Figure 1: Effects & Coping Up (Issue: Pandemic)

At first, assessment of human psychology is required to be known. While such assessment may be kept as a research pursuit of the study, it has drawn out a layout by modelling to show up the description that what changes may be there and how to cope up with it.

Figure 1 shows that one modelling (change scenario model) is for knowing what the changes that might have taken place in consumer's mind or psychology and another modelling (cope up model) to determine to a level of solution making to be with the changes done by pandemic. All these are to focus on new dimension of thought prevailed over by pandemic which are methodological and perspective oriented.

[**Note:** It is never to be a good “strategic” one if problem caused and created in post-pandemic as an effect of pandemic is solved to bring the system back to its earlier one rather than going with it - it's also an assumption of this study.]

OBJECTIVES OF THE STUDY

Following are the targets of the study entirely -

- To discuss effects by probable aspects on post-pandemic.
- To lay modelling plot to provide a modelling charting as a solution to above point.
- To establish post-pandemic modelling on consumer marketing.

LITERATURE REVIEWS

It's a new and competitive field of study. Almost a decade can even not completely describe aftermath scenario of such a pandemic. With an attempt of finding a layout strategy for "future" business (existence and sustainability), some reviews were gone through though it's not an easy task to do so, so far as the field of knowledge is restricted or limited. Subject of the study is an emerging field in any project/business to its future concerns and no assignment (project/business) can no longer exist in the world now-time onwards unless the contributions of the pandemic are considered well. All the foregoing reviews are hereby considered to be circumscribing entirety of the present study by objective and all –

HE AND HARRIS STUDY (2020)[10]:

This literature study has described on equity of business as a result of pandemic influences. This is a study of interest to the present study where consumer marketing has been given a field of subjective application.

Corporate social responsibility (CSR) is a part of business in corporate world not for undergoing the business operation only but also for customer acquisition and business image. In fact, entire marketing operation does not allow CSR to be our of its business principles. Covid 19, the pandemic, on the advent of which the business principle started getting lower growth by social distancing and etc of the pandemic norms.

This literature study highlighted some learning aspects to advancement concerns in order to know how the impact could cause entirety of business to fall into gravely uncertainty to coming back or kind of rejuvenation.

Also, the study mentioned social interests as a primary agent to be considered with as a cardinal influence as business always has a control point on social whereas social may not respond over during conditions of turmoil like the pandemic.

Vásquez-Vera, H., León-Gómez, BB., Borrell, C., Jacques-Aviñó, C., López, MJ., Medina-Perucha, L., Pasarin, M., Sánchez-Ledesma, E., Pérez, K. Study (2022)[13]:

This study is about realizing accountability of forecast versus rational outcome on spread of covid pandemic. This study is vital to peoples' perspective at beginning of the spread so as to get on to the actuality by the adversity. People always tried to know about fate of the pandemic in advance and with very certainty the pandemic had not given any such prior indication. This happens and was occurred. The study unfolds the differential differences as experienced by people over WHO's anticipating framework of covid spread.

Intensity of influence of the pandemic had become varying over such elapses of differentials and as a result, it makes the present study towards finding fluctuations of influences to get on to become the permanent regime into human psychology by the differential changes that were unpredictable on along the periods.

Krings, Steeden, Abrams and Hogg Study (2021)[14]:

This is the study that has explored social responsibility to correct and deliver right level of attitude on covid scenario. Here is not corporate liability but social itself to represent their presence in terms and of attitude and Behaviour. This is quite synchronous to the present study of discussion where a change Behaviour status with its remissive strategy has been depicted and explained.

This study narrowed down the interest to inter-group reflections of covid Behaviour status wherein everyone is a victim and quite unknown the social definition which is meant for a social context. With covid as a companion, there must have some Behavioural level that everyone should exhibit to but it is not the interest of the research the present study is explaining to. So, readers must keep it a note that “social” interest is only for social as an organization, not of any individual or in between few individuals.

The present study’s interest to broader, wider definition of social, a distinguishing concern of which can be the description context of group or as such as explained in this literature study.

[Note: term “present study” means to not any literature study but the study of the research interest which is not to be the literature one here.]

METHODOLOGY

As introduced earlier, that, the study of post pandemic has been explained on scenario of having knowledge of effects of “probable” nature in a modelling way and also giving a strategic model against it (Figure 1). These two aspects, termed as change scenario and self-service are completely to the study’s interest and they are new terms first ever mentioned by this study here.

During covid, on its long sustenance and governance over more than one year, people had “supposedly” gathered experience in their social-life[15], [16], [17]. It is noted that this supposition is although completely to the study’s “methodological” interest. People fought over various crises and daily needs[18], [19]. Actually, they (people) didn’t have any earlier version of covid “experience” before this time of their present experience. They were used to forecast only then at the time[20], [21].

Covid-19 took away many lives and didn’t offer to people to reckon in advance its actual effects on-coming[13], [14]. It’s gradual, slowly and immensely unpredictable. In result, people became perplexed and got to happen accustom with such a practice of living that they no longer are considered to be not leaving them ever. This is an assumption of the study as because the people and their psychology would have got the experience that is never leaving them easily. This is by practice and experience which people got during such a disturbance and disaster like pandemic. Such a condition is hereby called as “change scenario” (Table 1). So, it is a conditional change[22], [23] that has taken place on due course of subjection by covid period and it is going to be permanent onto creating a new perspective of psychology - this is assumption of the study. However such new perspective would be evolving new dimensions or directions of marketing and business.

Table 1: Strategic status on covid subjection

Sl.	Know-hows	Conditional Scenario	
		During covid	After covid
1	Name of condition	Change scenario (Want Model)	Change following (Cope Up Model)
2	Assumption	Experience subjection caused psychological change	Changed psychology should be better not to be brought back, on future moving
3	Model [^]	<ul style="list-style-type: none"> • Self-service • CAN 	Covid

[^]conceptualized by study’s interest and henceforth newly created, ever.

CHANGE SCENARIO MODELLING CONSTRUCTION

With devastating impact, survival to most extremes was a common property of the pandemic covid-19. People became awkward and didn’t find proper, perceptible and relieving way to get out of this riddle. More the days they’re spending on lockdown more they were getting experienced that what a pandemic is and against that, what offering social demography could have given to them. A sector of people got some different signals on such period of devastation on regard of social support, potential of a society etc etc and lastly potential of them individually. Here comes the acute point actually which is individual status by potential in a society. This was very much influenced and got noticed by many and many people. Due to such difference and service (by social, as social or in social), psychology of social demography, irrespective of any class of people in particular, got changed in all respects, in every perspective of human to social interaction. This has started prevailing slowly and can be assumed to be playing like “cold war” in future. This, to some classes of demography, remains as unconsciously but actively emerging one. This is perilous and highly demanding all over consciousness to take care of (but not warfare at all!).

With pandemic as change making conditioning, there should be endangering effect to some business and there might be the birth of some completely new businesses. This two in simultaneous result is to be backbone of change scenario model. Not to be least but such a modelling might, during lockdown period, get enhanced by basic development of or upgradation or modification over -

- psychological bonding
- taste of life
- visionary changes (investment, liquidity, opportunity, etc.)
- online adaptation/dependency
- co-ordination
- survival enhanced co-ordination
- social interest

All above sectors of human psychology or life-style are hereby considered to have got a change which is permanent and of intrigued nature. This change said to be permanent is one of the sectors of interest in this study to contributing to the totality of pandemic influences as depicted by Figure 1 and Table 1.

As an effect of change scenario, people had faced some wants which they seek either in a business product or in themselves. First is CAN model (Figure 2) and second one is self-service model (described in following).

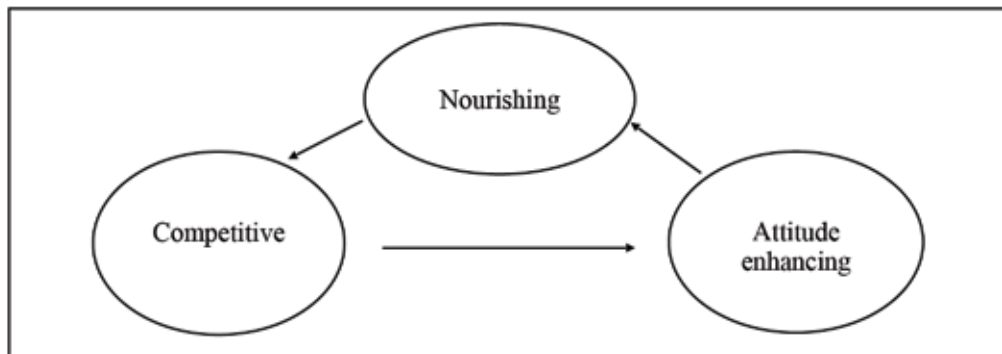


Figure 2: The CAN Model

WANT MODEL

During lockdown period, people attempted to find their necessary utilities from available reaches. On availability, they did account on degree of service and product business they're receiving. Nevertheless to say, they always had a level of scarcity into findings and fulfillment. On lieu of this, they might have desired or wanted a level or degree of provision of supplies of products and services. So, two models are hereby formed in achieving such a degree of availability as they searched on to during times (Table 2).

[Note: all considerations are assumption for sake of the study.]

It should be mentioned that people suffered during lockdown on (having been unable to) various levels or dimensions of Maslow's need fulfillment hierarchy. Though self-actualization was impossible then, but it was still a fight to remain on prevalent nature as they belonged to just previous to the pandemic occurrence. So, people faced hurdles while they didn't arrange the prevalent levels of living on and during the lockdown.

All in all, they all lost away the prevalent fulfillment level by pandemic and its huge winds of effectivity. Subjectively, such lost away psychology of living had got a permanent base to not return back instead of having been layered down by new dimensions offered by pandemic. These new dimensions as assumed which represent the change scenario, explained earlier, would be of perilous nature in future businesses ahead, without stringent visionary actions.

Table 2: Want Model Features

Sl.	What is Want Model?	Why such naming by “want”?	Kinds Of Want Model	
			Self-Service	CAN
1	What people were wanting (on business, producing, service) during lockdown period of pandemic (covid 19)?	Want is at top level of need and desire by the continuum. Also, assuming that other twos are fulfilled once want is met.	Believing on self-potential to live on than dependency on various social services. Here, self-motivation is primary and social service as secondary. Example - waiting for social responses can be ignored than self-initiation.	It is special for urban people. In reaching at want fulfilment, people want what are the components of this model. People seek features in product/service by three components aa mentioned.

SELF-SERVICE MODEL

This may be modification or a higher version of change scenario explained earlier. There could be lots of “perceptual” happening physically by pandemic during its lockdown period. This segment is meant to define a change-effect of psychological improvement by pandemic. Such improvement is here termed by self-service improvement

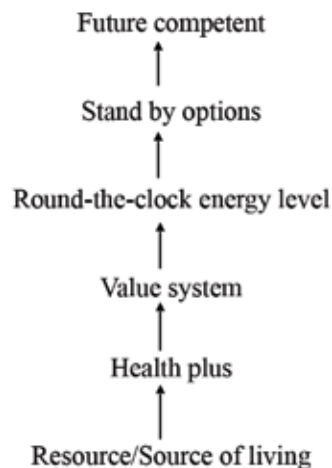


Figure 3: Insufficiency (at agents) caused to self-servicing

With covid experiences, people got to know their positional strength by demography or social status with regard to their survival in the remorseful pandemic all over. Due to lockdown period, there were no facilities available from daily consumables in market to various social anxieties like the covid as disease to not to stay in home socially, immeasurable social distancing in several facility sectors, other social issues etc. etc.

Covid-19 was a social issue after all because it touched almost all sections of people irrespective any agenda or significance. It gave learning or lesson to people to become independent “socially” and that’s very important in this discussion.

Socially, people had not supposedly of that level of lessening that a condition might come where everyone should have to fight for their own, as survival. People were not familiar of the status that their social could have provided. In all, people came to have such an experience that gave new definition of what a social is and how to live in this “conditional” social.

As a result of conditional social experience, people started to manage them in order to live on. As always by nature of humane, people acquired it soon, probably within early period of lockdown and it continued and ultimately became a permanent nature of human. This is kind of practicing nature on survival. But, in the new-age of advancement and globalization, it was like re-examining the system in which people live in. So, people had learnt it and changed their perspective of living to self-service mode. In this mode, people forgot to coming of any contribution from society they belong and learned that everything they want they have to collect by their “tremendous” ownness. This is across all classes in social in all places in the world.

Table 3: Agents that might be leading to self-servicing[^]

Sl.	Field	Self-service agent	Description
1	Social	Resource/Source of living	Daily consumables, facility, etc.
2		Health plus	Medicinal support (both cost and timely supply)
3		Value system	Factorial defining a system/built-up as valuable
4		Round-the-clock energy level	Diagnosing insecurity of health metabolism, financial, other social service etc.
5		Stand by options	Facility provision over security
6		Future competent	Cutting-edge servicing, resilient, easily serviceable, prospective scope etc.

[^]people subjected by it including urban and rural.

In self-service, range of social interaction or social gets decreased. This is one of the aspects of such a change-effect, physically. Let's see a paradigm model of how this works in having such an effect in people or human. Figure gives such an instance where the agents are assumed to be occurring in a sequence as shown. Also, self-servicing nature is hereby said to be forming and building up in one's own sphere of psychology provided any of the agents is found insufficient (Table 2, Table 3, Figure 3).

Table 4: An Urbane Insight

Sl.	CAN Model Component	Description
1	Competitive	Better regulation (among companies), cutting edge giving, reach-ability impossibilities, better security and support, etc.
2	Attitude enhancing	Behaviour, cultural support, irritation abater, attitude pacifiers, etc.
3	Nourishing	Health aspect, distancing, sanitizing, social suffocation (restriction to easy mobilization, non-cooperation etc), etc.

[^]people subjected by it including urban only.

CAN Model

It is specific to urban people and its purpose of use is quite explained by Table 2. There are three components who might be causing to all people in varying degrees throughout the lockdown period or instance of covid pandemic. In a product/service of marketing and business, people had not found their satisfaction level of need fulfillment and accordingly they can be assumed to have started (during past two years of covid pandemic) a want level of fulfillment among businesses or services. Those definitions as they might be into their wanting level are classified under three components, namely, competitive, attitude enhancing and nourishing (Table 4, Figure 2).

It is urbane want always by psychology statute of urban people that there must be certain characters sufficient enough to meet the urbane fulfillment. All components have one basic origin of target that is to have the business with more functionality and of better measurability to a fulfillment standardization.

COPE UP MODEL

In view of Want model as explained in this study, there should be a need of coping up the problems or strategies associated in due to pandemic backed wants. This study has explained one of the kinds to define that as want-free condition of modelling which is called as Cope Up Model. Two aspects might be compared as against to the two models under Want model. The aspects are –

- Self-dependent perspective or psychology among people.
- Perspective of more planned, secured, arranged and decent life-style.

Table 5: Co-relation outcome between CAN and self-service model

Effect/character of change scenario by pandemic					
Sl.	Self-Service/ CAN		CAN		Basic indexing/ representation
			Low	High	
1	Self-Service	High	Poor	Highly influenced and equipped (rich, dominating)	Self-Service as influencing CAN as equipping
2		Low	Least influenced and equipped (below poverty level)	Not poor	

First one is relating to Self-service model and second one to CAN model. Table 5 gives result of co-relation in between twos above and it indicates status level of people by economy or financial condition. This finding by representation by poor or rich is able to offer an insight (please see Figure 4) to how to provide suitable mitigation measures as an abatement to the change scenario/condition. Resultant of two-conditions based models, a model called as “covid model”, has been constructed which is self-explanatory, discussed in next, and it’s able to show the flow-paths of the mitigation outlet.

COVID MODEL

This is the model also could be called as model of remission. As discussed about an introduction of it on the above, the model would serve as a basis of the kind by estimating the cognition level of purchasing or else, to decision making to the condition affected by covid conditions. Suitable measurability by weightage etc. could be applied to such estimation. Procedure to calculate the magnitude of the model (as given by Figure 4) is as follows –

- First of all, screen out the variables that are/are not having much impact on decision making or related activities in life style scenario.
- Examine the variables if they are not self-centric and functional to CAN.
- Count and consider only those variables which are functionally attached to self-service and CAN components.
- Estimation is quantified in terms of weightage and etc. This represents a level of two change scenario models, together as suitable, by virtue of their own respective definition.
- Social value is then estimated by summation of above. This value is expected to be higher than level quantification as there should be addition of several factorials in order to represent in value against the social magnitude.
- Now, let's assume a benchmarking that is set to be acting as reference. This can be regarded as maximum to the interest.
- Cognitive quantity is then calculated to indicate the differential.
- Then, budgeting is calculated in order to decide finalization of whether to make a purchase or not. Here, purchasing concern is applied and shown in Figure 4 whereas other modes (including qualitative interest) of decision making (such as healthier status, consumption growth, independent servicing level etc. and etc.) could easily be applied into and calculated by the modelling.
- By the model, three buying kinds have been determined which are super, blind and prospective buy. This is vital finding to the model's concept and application of the study as a whole.

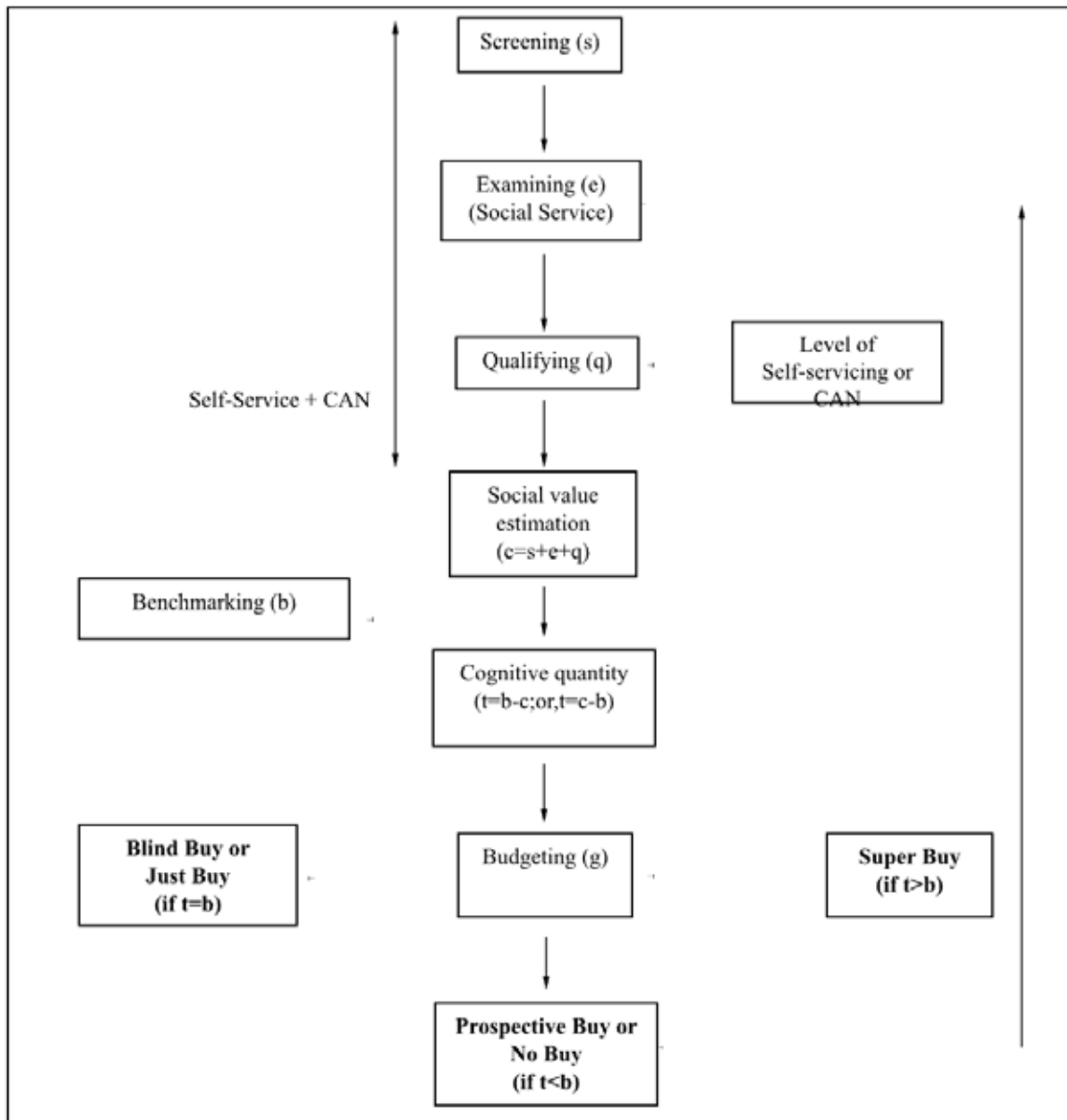


Figure 4: Covid model

SUMMARY OF THE STUDY

The study has attempted to determine attitude status that what might be existing during lockdown period of the pandemic and based on this what could be business strategy or focus to get it acquainted with and equipped accordingly. The study has initiated or introduced a basic focus “self-servicing” into the study and this may be a higher version or following stage of marketing so far by the marketing principle and fundamental. By keeping this introduction, various models the study has described in order to protect business management from event or incident that may be unforeseen or unpredictable in the near future coming ahead. These models alongwith the emphasis by focus should be further scope of research.

RESULTS AND DISCUSSIONS

- Change scenario model is a new concept wherein factorial implications have been restored in determining the study's objective.
- The study describes what would have occurred in changing human perspective to attitude change or such and based on such what should be created to protect such change.
- The study targets to bring up self-dependency well resistant and equipped with proper instruments psychologically to fight against any impending pandemic or such[24].
- The study shall find itself useful to all possible descriptions and research of covid related interest.

CONCLUSIONS

The study is interestingly prepared of and has lots of research scopes.

- There is the transformation mentioned by the remissive model, covid model, where people become a self-equipped rather than socially dependent one.
- As explained that covid model is culmination of two models of change scenario (that is, Want model), so the remissive model could be made up to of better status as described by weightage and etc. of determination methodology.
- There might be provision of various kiosk center where measure of self-standard can be put on to know pulses of people, by business management of company. In here at kiosks, to know right pulses, at-moment survey can be arranged. People go there and give their feedback, of interest. This is to collect and evaluate level of changes prevailing and assess any inconvenience such as grievances, pains, etc. as raised or driven out by the pandemic and people's interest by psychology got shifted or changed.
- One of bad impacts of change scenario is brand damaging. It is expected that imaging of branding might get changed on change scenario.
- It is to see now how business would manage this diversity by change scenario.

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BOOK REVIEW

Book Name: Think Like a Monk
Dr. Mayadevi Jadhav, Assistant Professor,
DIMR, Balewadi, Pune-411045

“**Think Like a Monk**” is a book that helps us live a calmer and more meaningful life; which is full of gratitude and overflowing with positivity. No, the book does not promise us overnight miracles, but what it does promise is a sense of peace, a change in attitude, more love, more positivity and a better clarity of who we are.

The book also guides us in developing life skills to become successful. It also helps us by its practical approaches how to adopt the best way of life.

Broadly divided into three sections – Let Go (Identity, Negativity, Fear and Intention), Grow (Intention, Routine, Mind and Ego) and Give (Gratitude, Relationships and Service), the book effectively charts a course for living a more peaceful and fulfilled life.

New concepts, new perspectives, new insights

Thanks to this book, I learned many interesting and novel concepts. For example, in Jay’s own words - “Mudita is the principle of receiving sympathy or unselfish joy in the happiness of others.”

Jay also highlights the stark contrast between the mind of the monk and the mind of the monkey. A monkey mind is one that overthinks and gets distracted by small things, seeks short-term gratification, is demanding and entitled, is self-centred and multitasking, and is ruled by anger, worry, and fear.

While the monk mind is single-task focused, seeks meaning and real solutions, wisely controls and harnesses energy, is enthusiastic, determined and patient, seeks long-term gains, and is compassionate, caring and cooperative.

Learnings

Contrary to popular belief and common wisdom, Jay Shetty gives you a counter-view on concepts like multitasking, venting frustration, feelings and emotions, and the importance of succeeding at an early age.

I like it because

There are many novel concepts that readers take away from the book. The lessons are practical and connected with holy book Bhagwat Geeta. Thus, modern individual will get more knowledge.

Things like anxiety, negativity, disappointment, stress, deteriorating relationship quality, media clutter, device overload, and lack of sleep are ailments that plague most of us. In this sense, 'Think Like a Monk' is written specifically to meet the needs of the twenty-first century individual who are searching for peace of mind.

Jay also highlights if we create purity in our own heart, then we can contribute great purity to the world around us as well the less time you fixate on everyone else, the more time you have to focus on yourself. If you don't break your ego, life will break it for you.

The book reads like a conversation and there is an immediate connection that the reader feels with the author. Considering the topic, the book does not sound preachy at all. A wealth of examples, personal anecdotes, some illustrations and diagrams, practical tips and applicable tools and techniques make the book an interesting and deeply engaging read.

One should this book because

Yes. Take your time, read it slowly, maybe a chapter a day, and the book will certainly interest and enrich you.

At the end

Ultimately, "Think Like a Monk" is a book that offers both conventional and unconventional wisdom in an effort to make our lives better, happier, calmer, and more meaningful. It is a book that I would definitely recommend to readers and especially to non-readers for its topicality today.

Final verdict

You must read!

GET EPIC SHIT DONE BY ANKUR WARIKOO

Book Review by Prof. Kavita Pareek

**Assistant Professor,
Dnyansagar Institute of Management and Research, Pune**

SUMMARY OF THE BOOK

The book “**GET EPIC SHIT DONE**” is written by **Ankur Warikoo**. Get epic shit done is a self- help book that directs everyone on various facades of life. As the book title says, the author constantly relates it to how to get big things done and implemented in life, ensuring that we don't become calm about growth and success. The book is divided into 4 different parts such as – Managing your life, career, people, and yourself. The book is laid up as a conversation between a teacher communicating life lessons and a student looking for answers to his problems. There is a total of 36 main questions about friendship, relationships, habits, work, and life, in general, which are asked in relation to these four topics to ensure that you understand the root of the message that the author wanted to convey. There are so many quotes that can change your whole viewpoint and guide you throughout your life. Warikoo's Get Epic Shit Done is written in a simple and easy language that is easy to understand. It's like a book of motivation and self-help that is filled with various life experiences.

THE MOST IMPORTANT ASPECTS OF THE BOOK

The writing style of the book is very simple and easy.

The book is written in a Teacher-student conversation format interrelated to the Bhagavad Gita, where a confused Arjun is asking Lord Krishna questions and clearing all his misunderstandings by letting him know the ethics of life, success, and honesty without directly telling what activities to perform. He leaves it to him for deciding and implementing.

Here, the Student is someone who is at an age where education, career, relationships, and personal growth are all important and something about which he is inexperienced because no one has educated him about it. Here, the teacher gives him responsive answers that make him understand the main cause of every source and learn the art of aiding himself in any situation.

The book helps to reveal a lot of doubts about oneself.

The book also has some quotes which you want to redraw in your notebook so that you can hold them for a longer time.

What a right career looks like is explained with such a wonderful diagram to understand how to select our career even if we want to change our passion for it.

Some important Quotes about Life, Relationships, Time Management, Emotions, Trust, and Passion from the book

- When you are accountable to yourself, it doesn't matter who else you are accountable to.
- Just because you think you are right does not mean someone else isn't.
- Habits are a consequence of pleasure, not pressure.
- Be your best friend.
- Being smart and witty can never compensate for a lack of trust ever.
- Your passion isn't lying somewhere, waiting to be found. You grow it by pursuing things that interest you.

Learnings from the book

The book is a complete guide to succeeding in one's goals and achieving one's dreams. It provides various pieces of advice that anyone can impart in their life to go ahead. It also provides plans for overcoming difficulties and remaining on track. The book is also showered with inspirational quotes from famous figures, which help as a reminder that success is possible with hard work and determination. One of my favorite lines from the book is "The teacher has appeared". I agree with most of his tips, purely because many of them I'm already working on, and it works for me. The book isn't about motivation, but to show you how to develop your life through yourself. Absolutely suggested for students, first-time authors, and anyone who's trying to find their way in life. Read it deliberately, taking in each word; your life will start building sense. Read, impart, and get shit done. And that's all I would like to say about **Ankur Warikoo's Get Epic Shit Done**. But as Ankur says, "**Do not believe in anything I say. Experiment with it.**"

Conclusion

"**Get Epic Shit Done**" by **Ankur Warikoo**, is one of the finest self-help books. Warikoo acknowledges that reaching success is hard work, but he also highlights the importance of remaining focused and self-controlled. He provides useful tips for staying motivated, setting accurate goals, and making a plan to achieve them. The book is well-organized, and each part figures on the previous one, so it's easy to follow end to end. Warikoo's writing style is pleasing and relevant, and also he uses examples from his own life to prove his opinions. He inspires readers to take charge of their own success and to stay dedicated to their goals, no matter what challenges they may face. Overall, it is highly recommended "**Get Epic Shit Done**" to anyone viewing to achieve their goals and achieve their dreams. It's a practical, straightforward guide that will encourage and motivate you to take action and get results.



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