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Seshadripuram Educational Trust (SET), a public charitable Trust was established in the year 1980 by the Seshadripuram Educational Association. The parent body Seshadripuram Educational Association was registered in the year 1944. The Seshadripuram Group of Institutions was founded originally in 1930 by two educational enthusiasts of Seshadripuram, viz. Smt. Anandamma and Smt. Seethamma who started a primary school with about 20 children in two rooms in the present main Campus of Seshadripuram. The institution has grown from strength to strength and today the total student strength is about 22,000. The Trust runs in all about 32 educational institutions from kindergarten to doctoral courses. The institution has about 1,500 employees including supporting and part-time staff.

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About SJSS

Seshadripuram Journal of Social Sciences (SJSS) aims to publish high quality and original research papers that analyze the issues relating to social sciences at national and global level. Contributions can be theoretical, empirical, case study in nature. The SJSS has a two-stage review process. In the first stage the editor will ensure the practical acceptability of the topic and its relevance. And all those accepted at screening stage will be sent to peer-review committee for comments. The authors of selected papers will be intimated about the acceptance through email by the editorial board.

Editorial Board

From the Desk of Managing Editor

Dear Readers,

This issue of the Journal is more significant for two reasons. First it has attracted thoughts from beyond national boundaries, Secondly, but more significantly because it addresses sociological impact of the current pandemic and deteriorating socio-economic situation. The study by Sashka Jovanovska, PhD, Assistant professor at the Department of English language and literature, Faculty of Philology, Goce Delchev University,North Macedonia has looked at one of the major challenges arising out of pandemic, ie., methods to make online education more efficient. The study concludes "Active Listening" is an integral component of the process to enhance learning or cognitive abilities. Another study by Jayashree M Wodeyar,of the impact of digitalization in the overall transformation of education system makes an find that there is an urgent need for redesigning the Knowledge Management System (KMS) to meet the emerging challenges consequent upon pandemic.

There are three or more important sociological issues studied in this edition. Deteriorating Human Rights of minorities in Islamic countries; Gender portrayal of Nigerian Women in Nollywood films; Direction of Editorial Contents in Nigerian New-print Media is a good beginning in the sense of identifying and authenticating social evil. Ecofeminist thinking is gaining momentum in modern contemporary literature. This is not new but ancient, as in Indian ethos both feminine and environmental aspects are equalised and termed as “Prakruti” A review of poems by African-American writers by Sneha Das, a student of English Literature, from EFLU, Regional Campus, Shillong, is a commendable effort. One of the biggest challenges of Independent India is to remove various disparities, which it inherited from British legacy. In that Socio-economic disparities of citizens is a very important one. However, an effort to study reasons, causes for the socio-economic disparities in various states is to be made. This study by Dr. Pratibha. B. Desai specially looks into factors causing socio-economic disparities among urban and rural women in three out of five districts of Western Maharashtra. also this study has brought out some facts which needs to be further looked into through follow-up studies.

Innovation is key for development. In the world of Islamic finance, the first change was “Takaful” model in Insurance. Now a new social dimension has been added by the new CSR Model in Bangladeshi Bank, which is an eye opener for the rest of the world, as brought out by Md. Mekail Ahmad from Bangladesh. A study by Ms.Aditi Mahajan of Systematic Investment Plan shortly known as ‘SIP’ is another effort to revisit a phenomena which created revolution decades ago. But under falling interest rates, anticipation of a quick return by investors, a further re-look into this method would be essential.

Covid-19, though by its name started in 2019 has been controversial for many reasons. Origin and Objectives of its birth has been making noise even today, almost two years, since the name was first heard. The study by Ms. Shwetha S.M and Ms. Harshitha S , Research Scholars, Davangere University, Davangere, Karnataka, has looked into a subtle aspect of the economic consequences, ie. Impact on personal finances, not only by the consequences of pandemic itself, but also by the spiralling inflation. One of the interesting conclusions drawn is “Personal financial management should be flexible or but not static” which requires emphasis in the economic circles.

Recent governance model in the country has adopted economic consolidation as an approach to make growth more realistic, competitive and sustainable. Merging of various public sector banks has been one part whereas strategic disinvestment and sale is the other. The findings of the current study by Shruthi. C, Assistant Professor, Department of Commerce, Government First Grade College, Hesaraghatta, reveal, in addition to the benefits of privatisation, also points out to the better regulation of loans and advances to avoid scams.

There are other writings included in this edition, which are significant in their own way. We thank all contributors and encourage more thinking, discussions and research to strengthen the human society first and foster sustainable development.

Dr. Wooday P Krishna

List of Research Papers

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An Analysis of Islamic Bank Bangladesh Limited's CSR Contribution in Bangladesh

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Abstract

Purpose: *The study's main aim is to investigate IBBL's CSR initiatives, employee awareness, and CSR activities.*

Design /method/approach: *This research is focused on an in-depth analysis of Islami Bank Bangladesh Limited's CSR activities in Bangladesh.*

Findings: *Corporate social responsibility clearly enables companies to participate in social and philanthropic initiatives that foster sustainable and long-term social development. The paper concludes that CSR activities are gradually permeating industries and will eventually become a significant factor in market access. The findings suggest that CSR is essential, not only for enhancing workplace rights, community welfare, respect for employees, and managing the environment, but also for growth in global markets.*

Originality/value: *This study contributes to the growing need for greater transparency and understanding of CSR practices designed to benefit society and its members.*

Research limitations: *The majority of banks are averse to disclosing specific information. Many people are unfamiliar with this form of job. Due to the regional branches' inability to adequately represent the current state of affairs, not all research data was provided. Further research in the banking sector should be conducted to ascertain the motivation for these voluntary disclosures as disclosed in company reports.*

Keywords: *Corporate Sustainability, Corporate Social Responsibility, CSR Issues, CSR Practices, IBBL*

Paper type: *Research paper*

1. Introduction

According to Dar and Dusuki (2005), increased market pressure on ethical and social issues, pressures for regularity, communication power, and other factors are driving the growing trend in CSR initiatives. There are no strict CSR compliance and reporting requirements in place, particularly in the financial sector. Corporate social responsibility has been shown to benefit businesses in terms of increased profits, customer loyalty, confidence, and a strong brand image, as well as the fight against negative advertising (Bhattacharya and Sen 2001). Today the word 'corporate social responsibility' or 'corporate citizenship' has grown beyond simple philanthropic acts to include all sorts of strategic decisions. Every time a face, feature, or obligation category was identified, it provided useful information about corporate citizenship. In that view, he indicated that businesses had similar obligations to their customers (Carroll, 1998). A new practice method or system for reaching specific objectives that may take the form of a social movement (Blumer, 1995). Concerns about the climate and social and development have seen a growth in shareholder requests for resolutions to deal with (Kaye, 2010). Given these developments, one should not be surprised if recent research asserts that these propositions are motivating businesses to alter their policies (Grewal & Yoon, 2016). The CSR concept used by companies can be applied to all industries: it says that these businesses are in compliance with ethical, legal, and societal standards of a company. Because CSR is part of an organization's policy, operations, and management, it is also considered to be an important in maximizing the value created. Financing is not only linked to the growth of the sector, but also to the growth of the country is critical to the overall economic well-being. IBBL earned a reputation as a community bank by taking part in a variety of CSR projects across the country. They've worked with a diverse group of people to improve society and its members. The CSR philosophy of IBBL emphasizes adapting to society's evolving needs and improving people's quality of life. IBBL has been an integral part of business culture, as well as a cornerstone of the core values of good corporate citizenship, as Corporate Social Responsibility is sometimes referred to (CSR). The organization recognizes the importance of CSR to its strategy, operations, and the role of CSR activities in them. Through its role in the financing process, the financial system has the ability to influence growth, business, and, as a result, the environment.

2. Literature Review

CSR is concerned with how an organization's life impacts stakeholders within its own narrow interests, taking into account the effect of its activities on the larger society. Economic structures that benefit society and the environment while also allowing businesses to grow. Recently there was a significant increase in CSR (Basu and Palazzo, 2008). Howard argued that business's primary concern was always long-term sustainability, and that the government should take care of the material aspects of business's well-being so that it can concentrate on the long term. Milton Friedman, the most influential opponent of CSR, argued that the unregulated economy was better suited to dealing with social problems. Mr. Friedman is often described as believing that businesses should maximize their income (Friedman, 1962). It provided valuable information about corporate citizenship any time a face, attribute, or duty category was defined. He said that companies have similar responsibilities to their customers (Carroll, 1998). "Corporate social responsibility" is described by Barnett (2005) as "a voluntary action by a company aimed at the welfare of society. A socially responsible business is one that not only makes money but also does all it can to protect the interests of those who work for it, including clients, workers, the environment, and both (Wood, Logsdon, Lewellyn, & Davenport, 2006). Recent qualitative research on workplace practices in the study of suppliers, traditions, motives, and factors in supply dependence, for example, revealed the webs of belief, culture, economy, and cost structure in the supply dependence (Soundararajan & Brown, 2016). CSV's inclusion, according to Porter and Kramer, had a major effect on company strategy (Kramer, 2011). They will view CSR from a viewpoint that involves several national and international companies if they take a social approach. Burke and Logsdon's strategic CSR framework continues to be a useful metric for Multinationals' objectives in the emerging economies (Burke & Logsdon, 1996). A new strategy or mechanism for achieving particular goals, which may take the form of a social movement (Blumer, 1995). Concerns about the environment, social issues, and progress have prompted an increase in shareholder demands for resolutions to address these issues (Kaye, 2010). With these trends, it's not surprising that recent research claims that these arguments are driving companies to change their policies (Grewal & Yoon, 2016). More and more banks are being forced to become involved in social responsibility activities (CSR). Educational, cultural, and environmental services are also included in CSR as well as healthcare and other causes will also help those who are un-privileged and non-profit enterprises (Persefoni Polychronidou et al., 2013). According to Preston and Post (1975), Business is inherently depends on society. Additionally, business has many responsibilities in society, such as the pursuit of profits and helping to increase economic well-being for the people, while businesses are required to care for the social and environmental good when trying to grow the economy. Experimentation consists of observation, deduction, and imagination. A consequence, which means that companies must do so in order to be successful (Carrol, 1979). Social obligations are defined as beyond legal and benefit requirements, including what businesses consider to be the right things to do. The moral responsibility inheres in every business stems from its human, religious, and spiritual worldviews (Lantos, 2001). In international and national organizations, pressure is building on various organizations to give due consideration to the social ramifications of their actions (Belal, 2001). Though serving financial objectives, the general public still bears certain obligations in regard to its stakeholders as well as well as the environment (Davis and Blomstrom, 1971). Corporations to comply with their legal duties because society does not have any choice but to accept the basic requirements of the rules of law (Carrol, 1979). According to other conceptions, global corporate citizenship is described as companies conducting themselves properly and just as they do in their home markets and at home; additionally, companies are required to do so in the places where they do business (Scherer & Palazzo, 2008). Both negative and positive descriptions of CSR can be divided into several sub categories. These include, reactionary, exploitive, unethical, and nurturing (Bowd, & Tench, 2009). A CSR can be understood as social irresponsibility, based on the evaluation of the company, its behavior, and individuals who are affected (Lange & Washburn, 2012). Some researchers say that people are not able to recall social irresponsibility as readily under cognitive circumstances, as well as being quiet about decisions (Barnett, 2014). Rather than making CSR a regular part of their operations, they chose to treat it as a one-time charity or promotional event. This is due to the rapid pace of globalisation, as well as the need for all businesses, large and small, to consider their social and environmental performance (Qi Lai, 2006).

3. CSR Practices in Bangladesh

Local private organizations, especially private banks, are frequently involved in CSR activities such as blanket distribution, health camps, and relief distribution. Through their CSR operations, Dutch Bangla Bank Ltd (DBBL) pioneered the idea of providing scholarships to underprivileged students, which has gained a lot of traction in this space. Research projects are currently underway and university students are trained on CSR with the objective of educating future leaders about the right CSR practice. As well as setting benchmarks for the performance of CSR, the related stakeholders also raise CSR awareness. To remain important, some multinational corporations are incorporating the triple bottom line: people, benefit, and the environment into their business models. The Unilever unveiled their Sustainable Living Strategy, a blueprint for long-term growth that incorporates CSR elements, around five years ago. Unilever's CSR efforts aim to enrich their society through voluntary contributions, with the goal of eventually bringing their products into those people's lives. The oldest bank in Bangladesh, Standard Chartered Bank, no longer uses the word CSR, instead opting for the term "Sustainability." SCB is currently collaborating with BRAC on a variety of projects as part of their sustainability initiative, including providing financial literacy training to young girls in Chittagong and implementing a livelihood project for Chitmohol people in Lalmonirhat. The dramatic decrease in CSR payments, even though state-owned banks are left out of calculation, is bringing the issue into focus. A review of the increased expenditure in CSR operations over the last five years calls for reasons for the expenditure. Banks and non-bank financial institutions (NBFIs) spent Tk 4.47 billions in the last fiscal year, up more than 45 percent from Tk 3.04 billions the previous year, according to data. However, it can not be said that CSR practices can be better practiced within a corporate work culture, meaning that millions of workers profit directly from the large supporting scope of corporate welfare. On this account, CSR can be defined as a business that is self-regulating because it helps a company remain committed to its stakeholders and the public, as well as itself. In normal industry, an organization usually engages in social and environmental responsibility. With regard to this, CSR considers equality as a guiding principle in that it strives to allow fair treatment for clients and the staff while recognising the needs of the broader community as well. And to analyze the current situation, the Bangladesh Bank must scrutinize the range of activities. The BB is currently working on this report. Most analysts agree that a thorough examination would show a number of anomalies, including gross abuse.

4. Objectives

The study's main goals are:

a) To learn more about IBBL's CSR activities in Bangladesh;

b) To know what behaviors contribute to the whole of society; and

c) To determine the main areas in which IBBL's CSR operations are carried out.

5. Methodology

For this study annual reports (2014-2018) of IBBL have been used. Secondary data was compiled from different publications, journals, magazines, books, articles, and the internet. The required data have been evaluated with quantitative calculation to provide a better scenario of the study and the data were also assessed to avoid reoccurrence when collecting the details.

6. Data Analysis and Findings

Total CSR spending for 2014, 2015, 2016, 2017 and 2018 for the education and relief industry, health, sport, art and culture, the environment and so forth was limited to 496.38 million, 756.9 million, 603.91 million, 1012.75 million and 2798.82 million. The table 01 reveals that CSR spending growth rates varies. CSR operations showed a downward trend in 2016. The growth rate in 2016 was -20.21 percent. In contrast to 2014, the growth rate of CSR operations in 2015 was 52.48 percent. In contrast to 2016 and 2017, the growth rates in 2017 and 2018 are 67.70 percent and 176.36 percent, respectively.

Table 01: IBBL's CSR Expenditure (Total)

Year	Expenditure (In Million)	Growth Rate
2014	496.38	-
2015	756.9	52.48%
2016	603.91	-20.21%
2017	1012.75	67.70%
2018	2798.82	176.36%

Source: The Annual report of IBBL (2014-2018)

CSR in Education Sector

Education is a prerequisite for the country's overall growth. Islami Bank Bangladesh Limited has prioritized the education and relief sectors in light of this viewpoint. The program includes elements such as awarding scholarships and fellowships to deserving students, assisting in the construction of infrastructure, and providing basic educational equipment among others. IBBL has been committed from the outset to promoting the country's education sector. For the "555,488" beneficiaries from 1983-2018, IBBL invested an amount of Tk 3,627.33 million in this regard. Tk. 2118.56 million of which was provided in 2018 for 7792 beneficiaries. In the course of the SSC & HSC exams, IBBL has given a scholarship to very poor 2,300 students. ‘PROYASH', a Bangladesh Army Sponsored Institute for child welfare with special needs and disability. IBBL donates TK.35.00 million to 'PROYASH' in Jessore during this time. Taking as a corporate asset the handicapped children, the Bank is responsible for fulfilling their needs alongside Proyash. According to table 02, in the educational sector IBBL spends Tk. 190.16

million in 2014. IBBL is rising sector-specific CSR spending in education and relief day by day. The analysis shows that the CSR expenses of IBBL in education and relief grow daily.

Table 02: IBBL's CSR Expenditure in Education and Relief Sector

Year	**Expenditure (In Million)**	**Growth Rate**
2014	190.16	-
2015	323.90	70.33%
2016	425.95	31.51%
2017	568.46	33.46%
2018	647..72	13.94%

Source: The Annual report of IBBL (2014-2018)

CSR in the Health sector

In this regard, IBBL has undertaken a number of individual and organizational initiatives to develop the Bangladesh health sector. For this purpose IBBL spent a sum of Tk. 1437.83 million on 7,444,987 beneficiaries from 1983-2018. Of which Tk. 1.75 million was contributed to 22 beneficiaries in 2018. As a conscious corporate citizen, IBBL also supported the healthcare sector financially. According to table 03, the CSR expenditure growth rate in the health sector is fluctuating. From the table 03, the growth rates of CSR expenditure in the health sector are fluctuating. The CSR growth rate was 8.62% in 2015 compared with 2014. In 2016, the growth rate fell -8.13%. In 2017, the rate of growth rose 137.78%. Again, the growth rate grew by 453.41 percent in 2018.

Table 03: IBBL's CSR Expenditure in Health Sector

Year	Expenditure (In Million)	Growth Rate
2014	161.34	-
2015	175.24	8.62%
2016	161	-8.13%
2017	382.82	137.78%
2018	2118.56	453.41%

Source: The Annual report of IBBL (2014-2018)

CSR in Sports sector

Sporting programs make a country sound and healthy physically and emotionally. Working with this kind of work will prevent many bad things, such as drugs, prohibited underworld festivities, money hijacking from innocent people etc. For that reason IBBL annually sponsors sporting events. From the analysis, it is clear that table 04 shows the growth rate of spending on CSR in sports is also fluctuating. CSR activity increased by 152.64% in 2015 compared to 2014. In "2016" the rate of growth fell by -92,55%. In 2017, the growth rate grew 72.03%, but in 2018 the rate of growth fell by -93.96%.

Table 04: IBBL's CSR Expenditure in Sports sector

Year	Expenditure (In Million)	Growth Rate
2014	89.47	-
2015	226.04	152.64%
2016	16.84	-92.55%
2017	28.97	72.03%
2018	1.75	-93.96%

Source: The Annual report of IBBL (2014-2018)

CSR in Arts and Culture sector

IBBL encourages its employees' arts and cultural activities. As a conscious corporate citizen, IBBL supported a variety of arts and cultural issues financially. As a result, IBBL organizes various cultural programs. The IBBL's Annual CSR spending was 40.2 million, 26.60 million, 0.00 million, 21.00 million, 8.20 million in 2014, 2015, 2016, 2017 and 2018 respectively. According to table 05, the analysis also reveals a daily decrease in CSR spending growth rates in arts and culture.

Table 05: IBBL's CSR Expenditure in Arts and Culture sector

Year	Expenditure (In Million)	Growth Rate
2014	40.2	-
2015	26.60	-33.83%
2016	0.00	0.00%
2017	21.00	0.00%
2018	8.20	-60.95%

Source: The Annual report of IBBL (2014-2018)

CSR in Environment sector

Environmental responsibility is primarily concerned with protecting the environment from destruction to ensure it is safe for future generations. Recently, the climate change issue has been seriously addressed throughout the world. Bangladesh has been identified as a Southern Delta country under serious threat from natural disasters. As an aware business citizen, IBBL not only promotes environmental friendly projects, but also recommends that its customers comply with their projects in environmental matters. IBBL therefore initiates different programs. In addition, IBBL provided a number of environmental issues with financial support. IBBL's annual environmental CSR expenditure increases day by day. CSR expenditure in 2014 amounted to 15.21 million. Similarly, IBBL's CSR expenditure in 2015, 2016, 2017 and 2018 amounted to 5,12, 0,12, 11,50, and 22,59 million respectively. Table 06 reveals that the rate of CSR spending growth varies. The growth rate in 2015 and 2016 was -66.34 percent and -97.66 percent, respectively, but it increased to 94.83 percent in 2017. The growth rate rose to 96.43 percent in 2018.

Table 06: IBBL's Environment sector CSR Expenditure

Year	Expenditure (In Million)	Growth Rate
2014	15.21	-
2015	5.12	-66.34%
2016	0.12	-97.66%
2017	11.50	94.83%
2018	22.59	96.43%

Source: The Annual Report of IBBL (2014-2018)

7. Conclusion

Corporate organizations may engage in social and philanthropic programs to promote inclusive and sustainable social growth through CSR activities. From this analysis, it is possible to easily conclude that the contribution of IBBL to CSR is growing, but slowly. The study also shows that IBBL is largely engaged in education, health, sport, art & culture, the "environment" etc. IBBL builds reputation, brand value, loyalty to its customers, employee motivation and CSR retention. If more sections of the organizations approach the general public such as IBBL, they will also contribute to their social identification and to the general public. So IBBL is a corporate social responsibility pioneer. In Bangladesh, the main focus is on the alleviation of poverty, healthcare, education, charity, youth growth, the empowerment of women, the sponsorship of sports and cultural enrichment. Lastly, it is clear that the practice of CSR in banks is not good enough, but more research is needed on the philanthropic motivation of the banks and how CSR can incorporate philanthropic strategies. This adds value to the prestige and image of companies and will improve the brands of banks.

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Consequences of Pandemic and Hiked Inflation Rate on the Personal Finance

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Abstract

Pandemic is like a shock and evil. It made the lives of many pathetic. In addition, a hike in the inflation rate opened the doors for financial stress for lower-income and middle lower-income groups. For the study purpose, a structured questionnaire was framed to know the effect of the hiked inflation rate and the pandemic on personal finance. From the various professional backgrounds, a total of 251 respondents filled the questionnaire. As they all belonged to the regular income category, pandemic and increase in the prices of goods and services not affected much on their personal finance. Due to Covid -19, all the commercial outlets are incurring operating expenses to maintain the good ambience and hygiene. This cost will be transferred on the shoulders of the customers. Hence, this also adds to the cost to the prices of goods and services.

Keywords: Pandemic, Savings, Prices, Inflation, Finance.

Introduction:

The pandemic brought drastic changes in various forms across the world. Many nations are facing fiscal deficit and scare of hyperinflation rate. Some other countries are in the urge to recover the economic conditions of the country. When it comes to the story of India – the inflation rate has increased a spike in the fiscal deficit percentage, contraction in the GDP growth rate, and rise in the expenditure due to widespread of covid-19 across the nation. In the present situation, India is facing many more problems other than the aforementioned. The Central government & Central bank have to play a dominant role to tackle the problem at the national level. A hike in the inflation rate and continuous lockdown in the nation affected the commercial activities, manufacturing firms, stock market trading and personal finance.

In FY 2020-21, the GDP growth rate declined to 7.3%. According to MOODY's estimates, the GDP growth rate is projected to 7.6% by the end of the year. It is difficult to reach the pre-pandemic estimated GDP growth rate because the expenditure of the government doubled. In the year 2021, the capital expenditure of the GOI categorized into 3 subcategories –

1. Provision of financial support for the vulnerable rural and urban populations.

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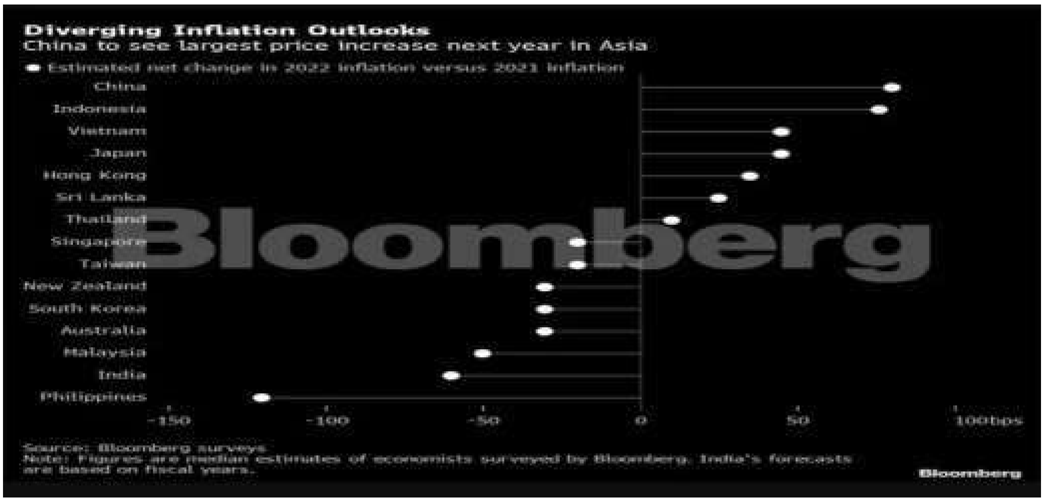
2. Vaccination drive at free of cost all over the nation and

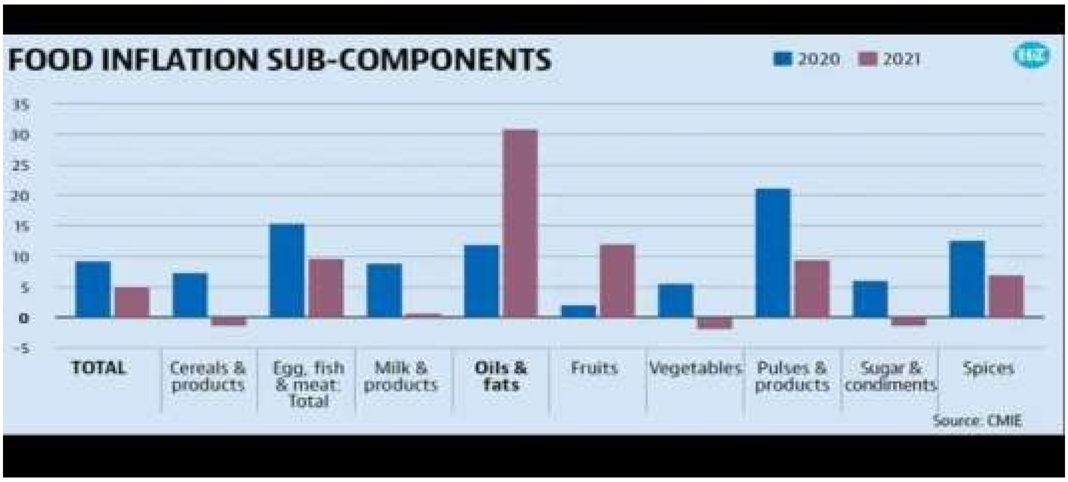
3. Expenditure on Scientific research and development specifically in the healthcare sector.

According to FRBMA (Fiscal Responsibility and Budget Management Act), a standard rate of 3% fiscal deficit in the nation will be considered as the margin of safety. But India reached a 7.9% fiscal deficit in the FY 2020-21. To recover the fiscal deficit and shortfall of GST, GOI planned to borrow Rs.1.48 lakh crores. The CPI (Consumer Price Index) reached 6.26% in June 2021. There was a remarkable rise in the WPI (Wholesale Price Index) at 10.5% in April 2021, from the last 10 years this is for the first time the WPI reached the top percentage. All these activities led to a hike in the inflation rate in the nation.

On the flip side, Pandemic also is one of the reasons to increase in the prices of goods and services. For instance, Supply disruption, a sharp rise in the commodities across the world, hike in the import duty charges etc,



Source: Bloomberg Surveys



Source: The Economic Times

Review of literature:

1. **Kriti Goyal, Satish Kumar, Purnima Rao, SisiraColombage& Ankit Sharma(2021)** -The study focused to know the impact of the pandemic on the lower-income population. Totally 699 respondents filled the structured questionnaire which was prepared for the research purpose. The outcome of the study was – the income level had declined and it takes more time to come out of the loss. They did not receive any financial assistance from the government.

2. **MS Jantan, Tionglihjoe, Abdul Aqil, Abdul Rashid, Nurulanis, Abdul Halim, Lim Yit (2020)**- Many small business outlets were closed down due to continuous lockdown. Few sectors of the economy haphazardly affected and they reached the list of sick unis. Finally, the GDP of the nation was reduced by 2.4 trillion US dollars.

3. **Jaya Bharti, Hitaishisingh (2020)** - Pandemic 2020 not only affected at the national level, instead reached the global level. All the nations are afraid of economic crisis at their concerned national level.

4. **Jinyikuang, Saniaashraf, Upasakdasa& Cristina Bicchieri (2020)** – Covid 19 pandemic impacted more on the lower-middle-income level of the population in Tamilnadu state. For the study purpose, the survey was conducted through phone calls and 2044 respondents replied to the field workers. Out of 2044 respondents, 60% of the respondents did not perceive risk and 23% of the respondents faced a moderate level of risk.

Need for the study:

The continuous lockdown for more than 4 months in 2020 in the nation brought a tragic situation in the lives of many. The majority of the society with diversified income levels is affected by economic instability and financial distress. After lifting the lockdown, everyone trying to work hard and recover from the loss. But in the meantime, again the entry of the second wave of the covid -19 forced for lockdown in April 2021. This pandemic may continue for the next few years but the challenging question is "how it will be affected on the individual personal financial management". The study was conducted - to know the opinion of the selected respondents with concern to the effect of the pandemic on the personal financial management.''

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Statement of the problem:

1. The business outlets and other commercial institutions are incurring costs for sanitization and allied expenses. Do you think that cost will be added indirectly to the prices of the goods and services?
2. What is the impact of decreased salary on personal financial plans?
3. Can unemployment in this pandemic situation, lead to an increase in the borrowings of an individual?
4. Is it possible to recover the loss of pandemic with a search for alternative sources of income?
5. If all the savings vanished off in this lockdown time, will it affect the future investment plans?

Objectives of the study:

- To analyse the impact of the pandemic on the personal finance of the individuals.
- To understand the relationship between a hike in the inflation rate and the personal financial management of the individuals.

Hypotheses:

1. H0: There is no significant relationship between changes in the salary position and the regular savings of an individual.
2. H0: There is no significant relationship between changes in the salary position and borrowings level of an individual.
3. H0: There is no significant relationship between income level and savings of an individual.
4. H0: There is no significant relationship between present savings and future investment plans.
5. H0: There is no significant relationship between the search for an alternative source of income and changes in the salary position.

Discussion and Analysis:

To know the significance of the hypotheses, the chi-square test was applied as a statistical tool. A structured questionnaire was framed and distributed among 251 respondents. Purposive and snowball sampling was the methodology followed to collect the data from the respondents via social networks.

Results of Hypothesis 1:

Count of 3. Savings per month	Column Labels			
Row Labels	**Decreased**	**Increased**	**No changes**	**Grand Total**
Less than Rs 5,000	62	4	44	110
More than Rs 25,000		6	10	16
Rs 15,000 - Rs 25,000	3	2	29	34
Rs. 5,000 - Rs. 15,000	17	7	67	91
Grand Total	**82**	**19**	**150**	**251**

Chi-square value = 3.52647E-12 > 0.05

Accept H0: There is no significant relationship between changes in the salary position and the regular savings of an individual.

Results of Hypothesis 2:

Count of 9. Do you think, this Pandemic increased your borrowings?	Column Labels			
Row Labels	**Decreased**	**Increased**	**No changes**	**Grand Total**
No	22	14	106	142
Yes	60	5	44	109
Grand Total	**82**	**19**	**150**	**251**

Chi-square value = 2.90314E-10> 0.05

Accept H0: There is no significant relationship between changes in the salary position and borrowings level of an individual.

Results of Hypothesis 3:

Count of 3. Savings per month	Column Labels				
Row Labels	**Less than Rs 20,000**	**More than Rs 60,000**	**Rs 20,000 - Rs 40,000**	**Rs 40,000 - Rs 60,000**	**Grand Total**
Less than Rs 5,000	54	2	43	11	110
More than Rs 25,000		15		1	16
Rs 15,000 - Rs 25,000		19	1	14	34
Rs. 5,000 - Rs. 15,000	3	10	31	47	91
Grand Total	**57**	**46**	**75**	**73**	**251**

Chi-square value =4.37442E-36> 0.05

AcceptH0: There is no significant relationship between income level and savings of an individual.

Results of Hypothesis 4:

Count of 7. Do you think the hike in the price of goods and services has impact your future investment plans?	Column Labels				
Row Labels	**Less than Rs 5,000**	**More than Rs 25,000**	**Rs 15,000 - Rs 25,000**	**Rs. 5,000 - Rs. 15,000**	**Grand Total**
No	4	8	12	23	47
Yes	106	8	22	68	204
Grand Total	**110**	**16**	**34**	**91**	**251**

Chi-square value =9.8475E-08 > 0.05

AcceptH0: There is no significant relationship between present savings and future investment plans.

Results of Hypothesis 5:

Count of 8. Are you in search of alternative source of income to meet the household expensesand to fulfil the needs of your family?	Column Labels			
Row Labels	**Decreased**	**Increased**	**No changes**	**Grand Total**
No	17	12	80	109
Yes	65	7	69	141
Grand Total	**82**	**19**	**149**	**250**

Chi-square value =1.70434E-06 > 0.05

AcceptH0: There is no significant relationship between the search for an alternative source of income and changes in a salary position.

Analysis: Most of the respondents opined as there is no relationship between changes in salary status and savings. They may be saving a fixed sum of money without considering the changes in the salary and on the other hand, they may be reducing their expenditure level.

Based on the outcome of the second hypothesis test, it can be inferred as changes in the salary position will not lead to an increase in the level of borrowings. The reason may be due to they may be having an alternative source of income or maybe more than one person earnings in the family also have a positive effect on the personal financial management.

When individuals increase the standard of living it leads to an increase in the cost of the family. This situation may not provide the platform for more savings and the individuals may incur a major portion of the income to satisfy the present life as luxurious life, with the hike in the income level. Therefore, it can be justified as there will not be any relationship between the income, savings level and future investment plans.

When the individuals have sufficient bank balance and deposits, they will not bother about the changes in the salary position for the short period.

Conclusion:

In some category income of the population, there is a correlation between pandemic and personal finance. But on the other set of population, hiked inflation rate not affected negatively. Personal financial management should be flexible but not static. When the personal financial plans will be modified based on the changes in the income level and situation. Every individual should focus on a decrease in expenditure instead of a decline in the savings level. It leads to meet the future uncertain expenses. As the prices of goods and services had increased, it may lead to a slight decline in the consumption level.

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INVESTIGATING THE EDITORIAL DIRECTIONS OF NIGERIAN NEWSPAPERS: A CONTENT ANALYSIS OF *The Nation* and *Daily Trust* (January 2020 - March 2020 Editions)

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ABSTRACT

The study, Investigating the Editorial Direction of Nigerian Newspapers: A Content Analysis of The Nation and Daily Trust Newspapers (January-March, 2020 editions) focuses on attention of the editorials that appear on the case studies' editions, which includes: editorial, column, opinion articles, reviews and cartoon. If the paper contains more than one opinion page, the order is called op-ed pages. In this study editorial direction refers to the general attitude, position or philosophy which governs a publication. Editorial direction is often very specific. The research examines the history of The Nation's *emergence in Nigeria and genesis of* Daily Trust *in Nigeria. In the study, the research makes use of Free Media Theory, Social Responsibility Theory and Agenda Setting Media Theory. The theory indicated every individual has a natural right to express the kind opinion they want, while the Agenda Setting Theory indicates the media doesn't tell people to think about a particular issue but will create or give what they want them to think about. Editorial is someone's opinion about a particular issue that is affecting majority of the public. The research was conducted using content analysis to find out the editorial direction of the selected newspapers. Reflect the position of the public over issues of public concern (Child Abuse). In the analysis, the study used table, bar and column chart to represent the data analysis on the issue of child abuse. The coverage given to child abuse in* The Nation *selected editions are 21 times, which culminated into 58.3 percent while the* Daily Trust *is 15 which culminated into 41.7 per cent. The rate of the placement of child abuse in* The Nation's *Front Page is 18,which culminates into 85.7 per cent, Inside Page 2, translates to 9.5per cent and Back Page 1 culminate into 4.7 per cent, while the* Daily Trust's *Front Page gets 12; to have 80 per cent, Inside Page 3, transforms into 20 per cent; while Back Page has zero. In the study, Regression Model was used to find the discussion of the study. In fitting the model, Neutral Story is used as reference category. the favorable coefficient is 9.00, this indicates that Favorable Stories are 9 times higher than Neutral Story in* The Nation*; while unfavorable coefficient is 6.00 and this indicates that, Unfavorable Stories is 6 times higher than Neutral Story in* The Nation*; while in the* Daily Trust *it shows the frequency distribution and proportion of the direction of story in* Daily Trust*. From the result, there is equal proportion of favorable, unfavorable and neutral story in the content of daily editions published by* Daily Trust*. It revealed that, there are more favorable stories and unfavorable stories in* The Nation *than in* Daily Trust *and the neutral stories are more in* Daily Trust *than in* The Nation *newspaper. The research recommended based on the finding as observed that there is a small* *but significant number of Nigerians who have given the country a bad name. Many of them are child-abusers and human traffickers. However, it must be said that in spite of this effort, child-abuse incident in Nigeria seem not to be abated. The likely reason for this may be as a result of improper implementation of media programmes and related programmes by relevant agencies saddled with the responsibility.*

Keywords: *Investigating, Dailies, Editorial, Directions, Nigerian, Print Media*

INTRODUCTION

The impression that every human action communicates something to others, further echoes the importance of communication to human existence and interactions. As such, communication is a means of facilitating social interaction, integration and cohesion in the society and it takes place in various forms and at different levels. One of such forms of mass communication in Nigeria is the newspaper and its editorials. Based on meaning derived from the American Heritage Dictionary, an editorial is an article in a newspaper or magazine written-by the editor or under his directive, giving the opinion or attitude of the paper upon some subjects. Editorial can also be defined as the subjective opinion of the management of a newspaper. It is that branch of journalism that conveys to the public the media organization's opinion on issues in the news, as well as issues on public interest.

Similarly, an editorial is also an article that states the newspaper's ideas on an issue. It provokes debates and offer enlightened judgments to readers. These ideas are presented as opinions. Editorials appear on the newspaper's editorial page: a page which includes editorial, column, opinion article, reviews and most of the times with cartoons. Hence, it is against this background that this study examines the editorial direction of Nigerian newspapers: The Nation and Daily Trust. The scope of the study covers the editorial pages of Nigerian newspapers which content analyzed two Nigeria's national dailies; The Nation and Daily Trust; January-March 2020 editions.

LITERATURE REVIEW

The understanding of a subject is said to begin with clear definitions of such subject matter. Based on this perspective, Ansah (1991) defines an editorial as a statement or expression of an opinion, or the interpretation of facts that intend to inform, enlighten, persuade or just to entertain. Within the contemporary contexts, most newspapers have more than opinion page and when this is the case, it is called op-ed pages. To buttress this impression, Ansah (1991) and Idemili (1996) agree to say that editorial is a critical interpretation of an evaluation of significant, usually contemporary events, so that the publication's typical reader will be informed, influenced and entertained. These are parts of the answers to the rhetorical question posed by Awake! (2005) when it asked: "Newspapers: How Do They Shape Your Life?

The fact remains that communication maintains and animates life. From this timeless point of view, it is important to say that newspapers across the Nigerian societies have been able to play this most important role significantly as part of basics of life. It is from this noble view that Okenwa (2006) classifies editorial into four major types, namely: the persuasive, the explanatory, the informative, and the attack editorial. It is obvious to agree that based on the types of editorial given by Okenwa (2006), newspapers and magazines are inevitably part of the society and as institutions whose significances cannot be over-emphasised. Also, Duyile (2005) suggests that there is need to identify the testing of materials procedures before writing the editorial. These include: read and comprehend the specific areas you want to use, identify the critical points of an opinion and reliance on your organization's editorial policy to escape likely errors.

The editorial direction and newspaper objectivity are two interesting areas with same purpose. From this impression, McCombs and Reynolds (2002) believe that as much as news has influence on our pictures of the world, it will definitely have its own effects. Frankly, the newspapers editorials and editorial direction are two identical twins separated by thin line. Based on this notion, Noah Webster, reported to be founder of the *American Citizen*, began publishing comments as separate entities, usually on page two or page three. These early editorials were frequently pilfered by other periodicals. Before the *Penny Press* emerged in the 1830s, the editorial had become an established part of some daily papers, but as a rule, this department was a weak one. Thus, it points indirectly to the importance of the agenda-setting function of mass media from the past to the present and likely foreseeable future (McCombs, 2005).

Without mincing words and not to deviate from the focus of this study, editorial direction, it is important to recall that newspaper's editorial direction primarily stands on issue (Ukonu, 2007); which makes Boafo (1991, 20) says that " The points made should be based on facts which have been checked and well-researched, quoting relevant sources where necessary and citing accurate figures to build a convincing case". Significantly, Nigerians newspaper readers rely heavily on the Nigerian Union of Journalists (NUJ) Code of Ethics, which states that: "Decisions concerning the content of news should be the responsibility of a professional journalist". Thus, the journalists must be free from influence of the owners to embrace objective and balanced reportage.

This direction forms the premise on which the newspaper operates (Okoro and Agbo, 2003). Besides, Okoro and Agbo (2003) further note that an effective and efficient editorial writing calls for sound knowledge, mastery and techniques of writing. Closely related, Okoli (2009) holds different views when he said that political leaning, profit motives; economic interest; social trends, general mood of newspaper's host community and nature of newspaper readership are the factors that determine the editorial of a publication. Similarly, Ukonu (2007, 71) holds the impression that "Editorial principles can be represented in number of ways'. That's, it is not limited to a particular style of pattern. There is no doubt, Editorial remains one of the distinctive types of journalistic writings. As a matter of fact and principle, editorial purely belongs to the newspaper as an organization. It is not an individual thing with the usual attribution in form of by-line.

Editorial, in its uniqueness lies the investigative and quality interpretative of hard news reporting. Odden (2013) believes that the content of the media messages matter a lot. Similarly, due to the changing nature of technology and styles of reporting, editorials are contemporarily seen being designed in many appealing and attractive manners. Ukonu (2007, 13) opines that objective, precision, and advocacy are present features being embraced in the context of editorial writings. It is without doubt that the distinctive, uniqueness and the overall selling proposition of the nature of editorials are testimonies of its significance and undisputable space journalistic writings occupy in the print media content. Insightful, the editorial writing is always with its own classic nature, tone, characteristics and aura. It is a child of necessity within journalism publications.

In regards to the case studies, The Nation emerged after it bought over the defunct The Comet. The Nation began in August 2007. It is a daily newspaper published in Lagos, Nigeria (see: www.nationonlineng.net). It was the second-most-read newspaper in Nigeria since 2011; as reported by the Advertisers' Association of Nigeria (ADVANS) in 2011. Credit to its credible news stories and public-oriented, the newspaper says it stands for freedom, justice and the market economy. The Nation targets the business and political elite, the affluent, the educated and the upwardly mobile. Its major publication plants are found in in Lagos, Abuja and Port Harcourt.

On the other hand, The Daily Trust is a private-owned by Media Trust based in Abuja and publishes in bi-lingual. The English Language editions are: Daily Trust, Weekly Trust, Sunday Trust; while the Hausa Language editions are: Aminiya newspaper, with a new pan-African magazine, Kilimanijaro, The Weekly Trust was established in March 1998 and the Daily Trust was launched in January 2001. The two papers are the largest circulating newspaper in Northern Nigeria. The group of newspapers ranks among the top seven in Nigeria in advertising revenue. The newspapers have online editions and content from the newspapers is republished by All Africa and Gamji. The company presents the “Daily Trust African of the Year” award, for being African-oriented and the celebrations of Africans who made positive impacts.

In respect to the theories this study leans on, the trio of Free Media Theory, Social Responsibility Theory and Agenda Setting Media Theory are found relevant. The Free media Theory says that every individual has a natural right to express the kind of opinion they want, the Social Responsibility Theory focuses on what the society expects from the media and media practitioners. To buttress this impression, McQuail (2005) says that a responsible media organization is one whose right to freedom of publication is accompanied by obligations to the wider society, that goes beyond self-interest. Whereas, the Agenda Setting Theory indicates the refrain that media doesn’t tell people to think about a particular issue but do give them something to think about or discuss. From Severin and Tankard (2001) comes the fact that Agenda Setting process offers the capability, through repeated news coverage, of raising the importance of an issue in the public’s mind, to create a discourse for the public. Nevertheless, Cotter (2010) says that there is need to investigate the language of journalism itself.

STATEMENT OF THE PROBLEM

The statements of the problem this study pursues revolves within the need to evaluate the direction of the national dailies through level of coverage given to issues of national interests. Secondly, there are misgivings on the patterns of newspapers reportage in Nigeria primarily against the editorial contents. Thirdly, to know if the media organizations stand with the populace on national issues, and if they do, to know the approach.

RESEARCH METHODOLOGY

The research was conducted using content analysis to find out the editorial direction of the selected newspapers. Coding sheets are used as the research instruments as well as the data collection instrument. The Sample Size embraced is 18 samples drawn from 64 issues of the two newspapers, using the first and sixth number. The choice of not selecting all the published issues of the case studies was informed by the desire for convenience and increasing the sample size may not produce significantly more accurate results. The Purposive Sampling Technique was used.

Significantly, Regression Model was used towards the Discussion of Findings, which indicates that direction of stories in The Nation for the range of months under consideration. In fitting the model, neutral story is used as Reference Category. The study makes use of descriptive statistics which include table, percentage, column and bar chart in order to make meaningful interpretation of the data collected. Responses to the variables in the research question were analyzed with the use of SPSS software, 21st edition.

Regression analysis plays a significant role in human activities, as it is a powerful and flexible tool which can be used to predict the past, present or future events on the basis of past or present events (Surbhi, 2016). In a multiple-linear regression, there are three or more variables, which include one dependent and two or more independent variables. For this study, the number of story direction is the dependent variable. Two dummy variables are created which are favorable and unfavorable and these are the independent variable, while the neutral story is used as reference.

DISCUSSION OF FINDINGS

The Regression Model fitted in the study reflects the discrepancies between the directions of the stories. The regression line for multiple regression with two independent variables is expressed as shown below:

$y = \alpha + \beta_1 x_1 + \beta_2 x_2 + e$

For this study, the estimated regression model will take the form:

$$DIR = \alpha + \beta_1 FAV + \beta_2 UNFAV$$

Where,

α = constant coefficient

β = regression coefficient

DIR= Frequency of story direction

FAV= Favorable

UNFAV= Unfavorable

The Regression Analysis

The Nation

Coefficieent

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	`
	(Constant)	2.000	.000	
1	favorable	9.000	.000	1.134
	unfavorable	6.000	.000	.756

Reference category: Neutral

The above table shows the Regression Model fitted on the direction of stories in *The Nation* for the range of month under the study consideration. In fitting the model, neutral story is used as reference category. From the model, the favorable coefficient is 9.00, this indicates that favorable stories are 9 times higher than neutral story in *The Nation* newspaper while unfavorable coefficient is 6.00 and this indicates that, unfavorable stories is 6 times higher than neutral story in *The Nation* newspaper.

Daily Trust

Variable	**Total**	**Proportion**
Favorable	5	0.33
Unfavorable	5	0.33
Neutral	5	0.33
Total	**15**	

The above table shows the frequency distribution and proportion of the direction of story in Daily Trust Newspaper. It can be seen from the result that, there is equal proportion of favorable, unfavorable and neutral story in the daily newspaper released by Daily Trust. The finding reveals that, there are more favorable stories and unfavorable stories in The Nation than in Daily Trust and the neutral stories are more in Daily Trust than in The Nation newspaper.

RESULTS:

Based on the analysis of data collated using the tables, bar and column charts on the issue of child abuse in Nigeria, the coverage given to child abuse in The Nation selected months presents 21 times frequency, which culminated into 58.3 percent; while Daily Trust is 15 which culminated into 41.7 per cent. The rate of the placement of child abuse in The Nation's Front Page is 18, which interprets to be 85.7 per cent, Inside Page has 2, which translates to 9.5 per cent, the Back Page has 1, to get 4.7 per cent. On the other hand; Daily Trust's Front Page gets 12; to have 80 per cent, Inside Page 3, which transforms into 20 per cent; while Back Page has zero. In the study, Regression Model was used to find the discussion of the study. In fitting the model, Neutral Story is used as reference category. the Favorable Coefficient is 9.00, this indicates that Favorable Stories are 9 times higher than Neutral Story in The Nation; while Unfavorable Coefficient is 6.00, and this indicates that, Unfavorable Stories is 6 times higher than Neutral Story in The Nation; while in the Daily Trust it shows the frequency distribution and proportion of the direction of story in Daily Trust. From the result, there is equal proportion of Favorable, Unfavorable and Neutral stories in the content of daily editions published by Daily Trust. It reveals that there are more Favorable Stories and Unfavorable Stories in The Nation than in Daily Trust, and the neutral stories are more in Daily Trust than in The Nation.

CONTRIBUTIONS/SIGNIFICANCE OF THE STUDY

The study primarily aims at reawakening the attention of all stakeholders, primarily, the editor-in-chief, editors, sub-editors, reporters and others interested in the business of media content packaging. In this belief, this study hopes that it contributes to knowledge development towards a better service to the society and humanity at large. Among the significant contributions of this study are:

i. **The editors and sub-editors within and beyond the newsrooms:**

To reiterate the inevitable roles the editorial plays in newspaper publications, this study possesses the potentials to call the attention of those that matter in the print media content packaging to the present needs the editorial is not serving. Thus, help them to wake up to their social responsibility and reposition the energy towards a result-oriented journalism that emphasizes the watchdog roles through firm implementation of gate-keeping (Shoemaker and Vos, 2009)

ii. The Nigerian print media self-examination:

The study is no doubt a wake-up call to those who will come across its data, discussion of findings and the overall essence of the study: the results. Thus, it is a mirror that will reflect the situation and for other print media to also learning from the reality portrayed in the study.

iii. Removes speculations and doubts about editorial significances:

The voracious impacts of science and technology coupled with the ubiquitous nature of citizen journalism cannot relegate the place of editorial into oblivion. Thus, study of this nature is a timely attempt to call attention of all stakeholders that editorial remains potent in nature and the utilization on the parts of the print media professionals need to be more pronounced through fascinating stories and sound designs of editorial page(s).

iv. Call the attention of the print media owners in Nigeria, Africa and beyond:

It is not a new development that print media owners in Nigeria are like the pipers that dictate the tunes, through the protection of political influence of their allies and cronies, to influence the editorial content and manipulate issues and distort fact and figures in the reportage. Facts remain that different results cannot be achieved through the same old methods that serve personal interests of the politically privileged few. Chang is highly desired and changed is inevitable.

v. Government and media policy makers:

This study hopes that the policy-makers will be able to reposition the print media through policy making and implementations that focus on the reportage of children issues: abuses, crimes and relates concerns on the pages of national dailies. This will reduce crimes against kids and teenagers because national focus is on the perpetrators and the consequences. Strong policy implementation through media in national development will also be essential (Schramm, 1979).

vi. The academia and the media scholars:

The academia and the scholars within its premises in public and private tertiary institutions stand to benefit from the knowledge the study produces through the results as well as the process. Since learning never ends, the study forward this study offers could be embark on by other academia and institutions. After all, we are all partners in progress towards a better humanity.

vii. The general public:

Significant is the fact that the general public will be able to know how far or little the print media serve their interest by providing news and information they can use, rather than the information of news that sells their newspapers. The Nigerian print media audience have had enough of commercialized news and overbearing advertisements in the national dailies that add little or no value to the readers.

CONCLUSION

It must be stated that the study is able to achieve the objectives of its existence, among which are the need: to examine the nature of dominant direction of Nigerian newspapers, to find out if the editorial of newspapers reflect the position of the news organization, to find out if the editorial of newspapers reflect the position of the public over issues of public concerns, to determine the frequency of publication of editorials in Nigeria newspapers, and to know if the editorial direction of Nigerian newspaper promotes national interests.

Through the Regression Model, the study was able to arrive at the fact that Neutral Story is used as reference category, with the Favorable Coefficient being 9.00, this indicates that Favorable Stories are 9 times higher than Neutral Story in The Nation; while Unfavorable Coefficient is 6.00, and this indicates that, Unfavorable Stories is 6 times higher than Neutral Story in The Nation; while in the Daily Trust it shows the frequency distribution and proportion of the direction of story in Daily Trust.

Based on the outcomes of the results, the study is able to conclude that there is equal proportion of Favorable, Unfavorable and Neutral stories in the content of daily editions published by Daily Trust, while there are more Favorable Stories and Unfavorable Stories in The Nation than in Daily Trust and the neutral stories are more in Daily Trust than in The Nation newspaper. The research recommended based on the finding as observed that there is a small but significant number of Nigeria's who have given the country a bad name. Many of them are child abuser and human traffickers. However, it must be said that in spite of this effort, child abuse incident in Nigeria seem not to be on the decline.

The likely reason for this maybe as a result of improper implementation of media programmes and related programmes by relevant agencies saddled with the responsibility and the increased level of poverty in Nigeria. It is more tragic when our children, the future of our nation, end up being destroyed in this immoral business and criminal activities. We need to do all we can to sustain the fight. Charity begins at home. All hands must be on deck along with the media efforts to create awareness of the evil of child abuse because it is an issue the country needs to do something seriously about.

LIMITATIONS AND STUDY FORWARD

Among the limitations of the study are the usual culprits: time and financial resources; to expand the scope of the study beyond the two major national dallies and the likelihood of extension of the months under coverage. Besides these hindrances, the manifestations of child-abuse in Nigeria seems to be taking new dimensions, thus, makes the ability to situate the units of analysis or the focus on what to content analyzed a bit herculean. It is important to say that further research would focus specifically on rape, sexual molestations, frequencies of reported human trafficking, theft and burglar, among others.

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ANALYSIS OF GENDER PORTRAYAL OF NIGERIAN WOMEN IN CONTEMPORARY NOLLYWOOD FILMS: AN EXAMINATION OF *JENIFA*

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ABSTRACT

The study concentrates on the examination and portrayal of Nigerian women in contemporary Nollywood films through the evaluation of the famous eponymous film, Jenifa. The Objectives of the Study are: to ascertain the level of representation of female gender in the context of their social status, to determine whether or not Nigerian films promote patriarchy or feminism, and to investigate whether the Nollywood industry reproduces or subverts cultural hegemony. While the Statement of the Problem that gives birth to this study evolves from the need to review the perception whether female gender stereotype exists in contemporary Nollywood films or not. The Literature Review reveals that every thing started with Hubert Ogunde as the founding father of Nigerian theatre. In fact, as captured by West African Pilot, 9 July, 1947 seen in Clark (1980), it echoes the beginning with: "No sooner had one man ex-policeman Ogunde started, than other individuals joined the wake". Thus, it is outrightly wrong to attribute the genesis of Nigerian theatre to Wole Soyinka's Kongi's Harvest in 1970 and subsequent indigenous films as stated by Kure (2011). Undisputable, the industry was pioneered by Yoruba travelling theatre groups popularly referred to as Alarinjo – the dancing troupe; and engineered by Hubert Ogunde (Clark, 1980). The suitable Theoretical Frameworks the study embraces are: Cultivation Theory and Development Communication Theory. The Cultivation Theory is relevant to this study because it measures the level of media users in the society. Thus, those who watch Nollywood films are likely to be shaped by the perception they derived from the films. The Development Communication Theory is also relevant because while the government is championing the course for gender equality in line with the Sustainable Development Goals (SDGs) of the United Nations (UN), Nollywood film is ideal to weigh the prospects of modern women towards sensitizing the audience on gender equality. Significantly, the Research Methodology in which Content Analysis is deployed using coding and code sheets via coding guide used to collect data from the selected Nollywood movie. The study reveals that movie portrays women in negative image the more. It shows how ladies or female students are engaged in high level immoral life, with *abuses to show glamorous life among peers. The study recommends that the Nigerian female film producers and actresses should try to project women in positive light by producing films that extol the virtues of Nigerian women. Nigerian women should try to correct the stigma of being sex object by engaging in better activities that can contribute to the development of the Nigerian society.*

Keywords: Film Industry, Gender Portrayal, Nigerian Society, Nigerian Women, Nollywood Films.

INTRODUCTION

The Nigerian film industry Nollywood has in recent times become popular source of entertainment for the Nigerian women and Nigerian family at large. This film industry – Nollywood - is rated as the third productive film industry after United States' Hollywood and Indian Bollywood. This increasing popularity has to do with the cheap nature, availabilty and the multiple viewing sources of the home videos. Although many media genres are guilty of perpetuating gender disparities, and encouraging the 'male gaze'. Hypothetical is the public belief and opinions that vary with the theme that makes the female members of the Nigerian public to argue that gender role construction in Nollywood has increasingly exalted patriarchy to the detriment of Nigerian women.

Asemah *et al* (2013), Anshu (2014) and Aromona (2016) offer the perceptions that the manner of family structure entails the basis of gender, age and subsequent families can possibly make use of the existing patriarchy monopoly. It is believed that this sense of significance of family has found its way into the scripts of the film writers and film producers in Nollywood. In support of Amobi (2013), who expresses concerns that in spite of the unprecedented growth and success of the industry, the content of these movies rather than reflect messages that correct societal ills, as a conjecture, seems to be validating gender-gaps and likely negative portrayals, not in favour of Nigerian women. There are certain factors definitely responsible for these developments of assumed relegation of women.

Significantly, Ukata (2010) holds the impression that the themes of typical Nollywood produced films are centered on reiterated domestic, social, political, culture and religious issues; coupled with the likely influence of men being at the dictate of what happens and who takes certain roles, as parts of the likely adverse effect on how women are portrayed in Nollywood films and how the society is also structured. Lest there is a confusion on what Nollywood means, it is a term that is used to refer to the Nigerian film industry – which is acclaimed to be the third highest film producer in the world after the United States' Hollywood and Indian Bollywood.

The negative profiling of women and marginalization has become a recurring phenomenon. Nigerian films practices are also influenced by the patriarchal ideologies and fantasies of the male film-makers, where women are placed in a lower social status, often domesticated as housewives, secretaries, nurses and child-breeders. Films are expected to foreground the full-range of contributions women are making and capable of making to self and society, so as to enhance societal perceptions of them. This is because film is a very influential teacher of social norms specifically to young people. It is therefore important that whatever is served on film should reinforce the positive changes that society envisages, including issues on gender equality. Therefore, the contents sometimes do not reflect realities. This study therefore takes it upon itself to examine the portrayal of female gender in contemporary Nollywood films as well as the level of representation of female gender in the context of their social status.

LITERATURE REVIEW

The emergence of Nigerian theatre as well as the Nollywood as a film industry was an accidental discharged. It was not from a professional who started it, but he nurtured his passion into professionalism based on his background as an ex-policeman. Still on the genesis of the film industry in Nigeria cum Nollywood, everything started with Hubert Ogunde as the founding father of Nigerian theatre. In fact, as captured by *West African Pilot,* 9 July, 1947 *seen in* Clark (1980), it echoes the beginning with: "No sooner had one man ex-policeman Ogunde, started than other individuals joined the wake". Thus, it is not ideal but absurd to attribute the genesis of Nigerian theatre to Wole Soyinka's *Kongi's Harvest* in 1970 and subsequent indigenous films as believed in some quarters. Undisputable, the industry was pioneered by Yoruba travelling theatre groups popularly referred to as *Alarinjo* – the dancing troupe, and engineered by Hubert Ogunde (Clark, 1980).

The post-independence Nigeria led to the influx and expansion of various businesses including the cinema, thus, the Nigerian content became more attractive between 1960s and 1970s; with major productions originated from Southwest Nigerian formerly called Western Nigeria. The crusade was championed by Hubert Ogunde, followed by Moses Olaiya, popularly called Baba Sala. The Indigenization Decree of 1972 promulgated by General Yakubu Gowon entailed the transfer of ownership of almost 300 film theatres to Nigerians previously owned by the foreigners. This decree enabled Nigerians to play more significant roles in film production (Adebukola, 2014). It must be said that everything started from film to video (Adesanya, 1997).

Though films produced from Nollywood were predominantly focused on the themes that exposed cultural values, norms and traditions and its selling points, as well as some historical and eponymous films that have theory of identification with the Nigerian societies (Ukata, 2010). The modern films are deviations from the past but centered on the socio-economic and political meanderings along with the involvement of witchcrafts and religion interventions (Akpabio, 2007). In fact, it is obvious and common to see Nollywood films with overwhelming themes of love and romance in the contemporary time. Only few films are historical-inclined.

Frankly, it must be said that Nigeria is a nation that is recognized as the most popular black nation in the world. Thus, her gender issues in relations to her women become highly important in the era of networked society made possible by science and technology. It must be said that Nigeria consists of mainly 36 states and finds herself along the West Africa map, with over 120 ethnic groups. From Allanana (2013) comes the reality that the structural composition of Nigerian family is headed by men, while women take the second position. This believe is strongly shared by Aina (2008) and Asiyanbola (2005); when they collectively submitted that Nigerian society is patriarchy society and as a system that embraces social stratification. Significantly, Asiyanbola (2005) notes explicitly that males have the strength, vigor, powerful, courage and self-confidence. Allanana (2013) reiterates the obvious demographic advantage in favour of Nigerian women only relegated to roles like: mothers, producers, managers, community developers or organizers. Thus, the conceptualization of the study revolves within the level of women participation, roles assigned to actresses, the denotation and connotation or representations of such roles and what and how the roles portray the women.

Like hopeless situation, majority of Nigerian women have resigned to a sort of fate created by Nigerian society by grudgingly accepted the roles assigned to them by the male dominance. Beyond doubts, this study is tempted to agree with the duo of Aina (2008) and Allanana (2013), whose impressions about the patriarchy and gender inequality in Nigeria are invariably a product of culture and the society itself; thus makes the film producers offer films that feature dominantly men and their usual imposing status, which had its source in the patriarchal ideology too. It is not surprising to see the women rejection of subjective views of the patriarchal in regards to potentials and capabilities of women via the feminist inclined arts like advertising and the related contexts (Agujiobi, 2014).Since research findings don’t live in the world of conjectures and fictions, but facts and figures, thus, it is noteworthy to find out if the subordinate position of women relegates them and their crave for a better and ideal womanhood. It is also important to see if truly broadcast media – traditional and online; actually play roles in the alleged women relegations. Though the contemporary media have seen bad press and public mistrust in regards to the manner in which women are portrayed.

From Okunna (2006) emerges the important role media organizations play in shaping the public knowledge of the world they live in.

Fram-Kulik (2009) deduction says that the duo of films and videos have a language of their own, the same applies that they pose as representations of certain elements that reign and promote the patriarchal system. This school of thought also finds a shoulder to lean on when Evwierhoma (2008) notes that certain images seen in some films are representatives of the masculine and patriarchal system. The truth remains that motion pictures and videos are powerful media with huge impacts on the readers and viewers of media content, regardless of the gender. The embraced Theoretical Frameworks for the study are: Cultivation Theory and Development Communication Theory. The Cultivation Theory is relevant to this study because it measures the level of media users in the society. Thus, those who watch Nollywood films are likely to be shaped by the perception they derived from the films. The Development Communication Theory is relevant because the Information Outcome and Social Outcomes are always aimed at development of individual, nations and the humanity at large. It is also in line with the course for gender equality via the Sustainable Development Goal (SDG) of the United Nations (UN). Thus, Nollywood film is ideal to weigh the prospects of modern women towards sensitizing them on gender equality.

RESEARCH METHODOLOGY

The research methodology this study adopted entailed the use of Content Analysis, with the population of study being one of the most popular Nollywood films and Series, *Jenifa.* The Sampling Technique Procedure for the selection of the movie was premised on Purposive Sampling Technique towards meeting the study objectives set by the researchers – which aimed at certain elements that offer predetermined criteria. The units of analysis embraced by this study are scenes in the movie; which are operationalized as continuous blocks of story-telling that follow a particular major character or the protagonist. The end of a scene is typically marked by a change in location, style, or time. This could be a word, an image, a symbol or even the entire story (Wimmer and Dominic, 2003). The Method of Data Collection and Data Analysis include coding guide and coding sheets to facilitate the data collection and collation processes, with quantitative research approach. That is, data were analyzed and presented through descriptive statistical tools such as frequency distribution, tables and cross-tabulations.

RESULT AND DISCUSSION OF FINDINGS

This study examined portrayal of Nigerian women in contemporary Nollywood films. A film was analyzed focusing on the character, portrayal of women, prominence, positioning, length given to issues like cultural representation, language, clothing, background setting, promiscuity, nudity, false identity, violence, ritual irrationality and greed as themes in the movie. Jenifa was the film analyzed.

Table 1: Degree of Representation of Women

Gender	Frequency	Percentage (%)
Girls	4	15.9
Ladies	13	50
Women	9	34.6
Total	26	100

Source: Field Survey, 2021

It is important to note that generally, the female gender is well represented in the movie. While there are 4 girls representing15.9 per cent, there are 13 ladies representing 50%, and there are 9 women representing 34.6 per cent of the female gender in the movie.

Table 2: Nature of Women Portrayal

Nature of Portrayal	Frequency	Percentage
Positive	6	19.4
Negative	21	67.7
Neutral	4	12.9
Total	**31**	**100**

Source: Field Survey, 2021.

The movie portrays the image of women in the society. In this respect 67.7% of the film portray negative image of women, 19.4% see women in positive light and 12.9% see women as neutral.

Table 3: How women were portrayed

Categories	Frequencyi	Percentage (%)
Sex Object	32	22.7
Gullibility	23	16.3
Domestic	18	12.7
Accommodating	16	11.3
Vituperative	15	10.6
Dependent	13	9.2
Enduring	12	8.5
Diabolic	12	8.5
Total	**141**	**100**

Source: Field Survey, 2021

From all indications, Table 3 shows that Sex Object is ranked first with 32 scenes representing 22.7 per cent in the portrayal of women as sex objects. Gullibility is ranked second, 23 scenes representing 16.3 per cent were dedicated to this category. The Domestic category ranked third among the themes employed to analyze the portrayal of women in *Jenifa*. A total of 18 scenes representing 12.7 per cent being the cumulative frequency of this category, as illustrated in Table 3.

Accommodating category ranked fourth. The movie dedicated 16 scenes representing 11.3 per cent to the portrayal of women as accommodating. Being Vituperative in nature is ranked fifth in the depiction of women in the movie. Cumulative number of 15 scenes representing 10.6 per cent was dedicated to this category. Dependent category is ranked sixth out of the 8 dominant categories. **In all, 13 scenes representing 9.2 per cent were dedicated to the Dependent category. Enduring category is ranked seventh among the categories dedicating 12 scenes representing 8.5 per cent to the Enduring** category. Finally, the Diabolic category is ranked last among the other categories with 12 scenes representing 8.5% which were in the movie.

This study was conducted in order to contextualize the movie *Jenifa,* shows how themes in the film were portrayed. On this note, the movie portrays more modern way of life than Africa cultural representations. In the same vein, western or modern way of dressing was more obvious than traditional attires. Also, the film used more city background setting than rural or village setting, but the movie was produced in local (Yoruba) dialect and was subtitle in

English. It must be said that the movie gave prominence to the themes of promiscuity, nudity, false identity, ritual, greed and irrational thinking and action in Nigeria social space in particular, and the life of ladies in Nigerian campuses.

Therefore, the movie portrays women with negative image the more. It shows how ladies or female students are engaged in high level of immorality, abuses and to live glamorous life among peers. In the movie, students neglect their primary purpose in tertiary institutions but engage in selling their body to fund and live fake life on campus. These acts have negative consequences on the society. The movie uses different striking video shots to depict the themes by capturing decisive moments in ladies behavior and attitudes.

CONCLUSION

This study examined the portrayal of Nigerian women in contemporary Nollywood films. It is without doubt that the Nigerian film industry has grown to be the largest in Africa and one of the three largest film industries in the world. In spite of the unprecedented growth and success of the industry, the content of the movie, rather than reflect messages that correct societal ills, albeit unjudgementally; reflect the reinforcement of the gender disparity in the portrayal of women. Though the nature of societies within Nigeria's six-geopolitical existence, are structured along patriarchal lines, where the girl-child is seen as less-valued than the male. Thus, there are certain societal roles that they are forbidden from participating in. This line of reality-check reflects in the types of roles that women are given in movies in Nigeria. The study concludes that the major features and images of female gender in Nigerian home videos are mainly and not limited to being: sex objects, gullible and domestic objects, and that the level of representation of gender is favourable to the female gender as more female appeared in the movie than males. This could have been better if the dominance is helped by being positively valued and portrayed. The findings of this study also reveal that Nigerian films promote patriarchy as the male in the movies were dominant to the huge number of female characters. Most of the female characters are dependent on the male, they were given only more subordinate roles. This study also found that Nollywood industry reproduces cultural hegemony as the female characters in the movie were wary of their male counterparts' roles either as husband or as fiancé.

Conclusively, the movie industry in Nigeria is producing films to show case some social realities in the society. Among these social realities is the issue of moral decadency in the society. Though, critiques have said that the movie industry is not mirroring the reality in Nigeria society; that the issues of cultism, fetish act, voodoo, immorality are being exaggerated. But one cannot run from the fact that moral decadence is the order of the day in our society as moral values and ethics are been relegated. Some have attributed this issue with high exposure to both home and foreign movies in our numerous homes. It is advisable to say that similar movies in the future should be able to give a better version and roles for Nigerian women; not with themes and subthemes that lower the dignity and relevance of women, nor the glorification of societal vices.

LIMITATIONSAND STUDY FORWARD

Unlike the content analysis of newspapers and magazines, the researchers had the difficulties on the dimensions to take on the coding and the required technicalities involved in determining the units of analyses, content analysis of movies entail, coupled with the fleeting nature of time required to watch *Jenifa* film time and time again, as well as other insufficient resources deployed. While further studies could take the responsibility of examining the portrayal of women in movie advertisements or newspapers and magazines advertisements, the stereotypical representation in Nollywood movies, the pattern of female dictions, types of women in Nollywood movies, frequencies of violence against women in Nigerian movies, among others.

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A STUDY ON SELECTED POEMS OF AMERICAN WOMEN POETS SUCH AS MAYA ANGELOU, MARY OLIVER AND ELIZABETH BISHOP THROUGH THE LENS OF ECOFEMINISM

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Abstract:

Gender issues have been dominating the society since the time immemorial and many quests have been made by many theorists and revolutionists to bring about a change in the society by establishing the concept of gender. We all have witnessed that throughout the centuries, the patriarchal system has been dominating the society resulting in the oppressions and sufferings of the weaker sex of the society. Not only women but the nature too is dominated and exploited by men. So to annihilate the sufferings of both women and the surrounding nature the modern concept of ecofeminism came into limelight through the various works of literature. Writers tend to feminise the natural objects in order to draw a parallel between the condition of women and nature and to liberate both of them from their sufferings. To analyse the ecofeministic philosophy properly, I would like to study in my paper a few selected poems by American female poets like Maya Angelou, Mary Oliver and Elizabeth Bishop and explain the deep inherent connection that lies between women and nature. The poems by these feminist writers stand as a testimony to the long suppressed exploitation of women and nature which in turn aim to achieve the greater goals of both gender equality and environmental stability.

Key Words: ***Ecofeminism, Elizabeth Bishop, Mary Oliver, Maya Angelou, Poems***.

Women have been so long the subject of oppression by the male dominated society. But to make the situation congenial revolutionists from time to time had taken various steps to bring about the concept of equality between men and women. Among these one of the most modern quests towards achievement of gender equality, keeping in mind the sufferings of women is Ecofeminism. Ecofeminism can be said to be a modern approach for attaining equal rights for women by drawing a fine line of connection between the oppressions meted out to both the women and nature. It emphasizes on the idea of how men dominate both women and nature by their cruel forceful behaviour to satisfy their own needs and desires. This concept, thus, urges men to respect both women and nature. It draws an implicit relationship between women and environment exploring the connections between women and nature in literature, culture and religion and at the same time addressing the parallel between the oppressions of nature as well as of women. Ecofeminists like Julia Mason said that there is a **"social mentality that leads to the domination and oppression of women [and it] is directly connected to the social mentality that leads to the abuse of the environment... [Thus] it is not coincidental that we treat both the Earth and women badly..."** (Ecofeminism: Environmental Justice) (Para. 1).

In the contemporary literary works, the authors tend to feminize the natural aspects. But ecofeminist scholars have asserted that it is not because women are female or 'feminine' that they relate them to nature but because of their similar states of oppression by the same male dominated society. This marginalization is very well noticeable in the "gendered" language used to explain nature such as "Mother Earth" or "Mother Nature" as well as the animalised language often used by men to describe women mercilessly. One of the pioneers of ecofeminism is Rosemary Reuther who said that all the women must join their hands together to liberate the nature from the human exploitation if they themselves wanted to be liberated. And this concept of women and nature was brought into limelight more by the works of the literature. Besides the social agenda and propaganda it is literature which helps to spread awareness among the masses about the various aspects of the society. An author through his/her artistic faculties probes deeper into the psychology of the readers and transforms it in a positive way to make it a receptacle of the thousands of thoughts and ideologies. And it is this awareness that makes the readers to sympathize with the characters in the literary works making them aware of the faults in the society. Thus, this awareness leads to a positive change in the society. Therefore, to make the concept of Ecofeminism a broader one and to spread it to the every corner of the society many feminist writers came into being popularizing the aspect of ecofeminism in their works. The modern concept of Ecofeminism was developed by a group of academic and professional women in United States of America to promote all round development of women and respect them as an important member of the society. So in my paper, I would like to probe deep into a few selected poems of American feminist writers like Maya Angelou, Mary Oliver and Elizabeth Bishop through the lens of Ecofeminsim.

Maya Angelou was an African-American poet and an activist. Most of her poems deal with women and the elements of nature also serve as the predominant element. Her poems are a kind of inspiration to all the women of the world. She is known as the "The Black Woman's poet Laureate". In this paper I would like to pick up her two well-prominent poems such as 'Women Worker' and 'Still I Rise' to study them through the lens of Ecofeminism. In the poem

'Women Worker', Maya Angelou upholds the idea that it is only through nature a struggling woman can find peace and liberation. Only after merging into the comfort given by the various aspects of nature a woman can find her true self by liberating her from the daily chores of her domestic life. The very first stanza of the poem reveals how women are caged or enslaved within her domestic responsibilities. She is available for all except herself. Her selfless service for the patriarchal society deprives her of her own identity. The poem opens with a feminist approach to reflect the image of a woman who is burdened with her daily works at home as expressed in the following lines:

"I've got the children to tend,

The Clothes to mend

The Floor to Mop

The Food to Shop

Then the Chicken to fry..." (Angelou 1-5)

The Second Stanza teems with references to natural elements where the burdened woman turns towards nature to soothe away her sufferings and struggles of life to which no one else pays any heed. She seeks for liberation in nature. Maya Angelou thus, draws a parallel between women and nature where both by merging into one another finds peace and solace and therefore, makes the readers to look into the poem through the lens of the concepts of ecofeminism. The worn out soul of women asks the storm to blow her away to the distant land to make her free from her daily chores in the following lines:

"Storm, blow me from here

With your fiercest wind

Let me float across the sky

'Til I can rest again." (Angelou 19-22)

The poet finds nature as the liberating agent and the only force that understands her pain. Her last stanza perfectly pertains to the philosophy of ecofeminism, where the woman character in the poem calls nature as her companion who belongs to her as expressed in the following lines:

"Sun, rain Curving sky

Mountain, Oceans, leaf and stone

Star Shine, moon glow

You're all that I can call my own." (Angelou 31-34)

Maya Angelou's poem 'Still I Rise' too can be read through the tenets of ecofeminism. Here, in the poem the poet again uses numerous references to the natural elements in order to convey concern regarding herself and other women like her. The poem besides representing women's empowerment also consists of certain elements of Ecofeminism. The woman character in the poem is constantly described using the elements from nature. A fine line of parallelism is developed between the women and the various natural objects as reflected through the various through the various lines in the poems. In the lines, **"You may trod me in the very dirt/ But still, like dust I'll rise"** (3-4) the speaker of the poem reveals that the societal oppression might make her trod in the dirt with pain but by merging herself in the very element of nature i.e. 'dust' she will make herself rise once again with confidence. Again in the line, **"you may kill me with your hatefulness/ But Still like Air, I'll rise"** (23-24), the speaker refers to air as an aid to make her rise from all the negativity of the society. So again the speaker summons to the elements of nature to gain back her strength. She sets nature as an example to show how to endure all the patriarchal dominations and rise from the heaps of destruction. Not only the women is shown to gain confidence from nature but is also exploited just like the oil and gold mines of nature as reflected in the lines as follows:

Cause I walk like I've got oil wells

Pumping in my living room

...

Cause I laugh like I've got gold mines

Digging in my own back yard

...

Does it come as a surprise?

That I dance like I've got diamonds

At the meeting of my thighs. (Angelou 19-28)

The above lines are indicative of how the female body is exploited for pleasure just like the Earth's mines for money and power by the dominating men of the society. Moreover, the various connections done between women body and the earth show that how women are akin to the mother earth satisfying the needs of men. The final lines of the poem ultimately solidifies the concept of ecofeminism as portrayed in the poem where the poet compares the women with the moon, the sun and the tide all of which give her the hope to rise high in her life and achieve a sense of freedom from the burdens of the society.

The poems of Mary Oliver too reveal the poet's deep connection with nature. In "Women's Review of Books", the critic Maxine Kumin rightly asserted that Mary Oliver is an "indefatigable guide to the natural world". Mary Oliver unleashes herself to merge or dive into the unfathomable beauty and spiritual essence of nature making her a perfect ecofeminist poet of her time. The title of her poem 'To Live in his World' itself suggests that the poet as a woman felt an inherent connection with the natural world around. She also expresses her ecocritical approach in this poem by showing her respect for death amidst the natural world. Again in the poem "Sleeping in the Forest" Mary Oliver parallels the image of the earth with that of a mother which can be comprehended from the following lines of the poem:

"I thought the Earth
rememebered me, she
took me back so tenderly, arranging
her dark skirts, her pockets
full of licens and seeds.
I slept as never before.." (1-6)

The above lines are a perfect example of ecofeminist approach where the Earth is assumed as a motherly figure that brings solace and fulfilment in the wearied out soul of her child. The Earth adjusts just like women and sacrifices for our survival and well-being but we, in return exploit her. Despite of the selfless service of natural elements towards us, we exploit them for our own benefits just like the way women are exploited by the patriarchal society. So in this way the women are to some extent are able to relate their condition with the earth and the ecofeminist poets like Mary Oliver by referring to the feminine qualities of nature try to liberate both the Earth and its daughters from the human exploitation.

Elizabeth Bishop is another women American poet whose temperament is said to be in tune with the aspects of ecocentricism. Elizabeth Bishop's passion for the earth and features are vividly expressed in her poem named 'The Map' from her collection 'The Complete Poems' as expressed in the following lines :

" ...we can stroke these lovely bays,
Under a glass as if they were expected to blossom,

Or as if no to provide a clean cage for invisible fish.

The names o seashore towns run out to sea,

...

As when emotion too far exceeds its case .

These peninsulas take the water between thumb and finger

Like women feeling for the smoothness of yard-goods." (11-19**)**

Thus, in the last line to express the feeling of soothing nature the poet ultimately ends up comparing the natural beauty and its soothing essence with the deeper womanly sensations giving rise to the philosophy of ecofeminism. As a woman poet she captures the primitive and the simple beauty of nature and compares it with the feminine qualities to show how both human beings and nature merge together to give rise to the greater concept of ecocriticism. Elizabeth Bishop as a woman probes deep into nature for liberating women from their long built shackles of restrictions making her one of the most important pioneers of ecofeminism in literature.

We should try to understand the problems and join our hands together to solve them accordingly to make the Earth a better living place and learn from literature which plays one of the most influential roles towards proper awareness among the common masses of the world. It is literature which instills the sense of sympathy among the readers and we start revolting individually against the injustices of the society to gain the ultimate goal of life. Hence, incorporation of the concept of ecofeminism into the works of literature by various feminist and environment concern authors lead to its spread widely in each and every corners of the society with the aim of attaining a balanced and equal distribution of life in this society without any discrimination towards any culture, class or gender. Therefore, under the light of the above discussion it can be very well perceived that the women poets like Maya Angelou, Elizabeth Bishop, Mary Oliver and many more excelled in their attempts as poets to popularize the concept of ecofeminism. If their poems are read through the lens of ecofeministic ideals then we can very well find the implicit parallel between women and the natural world. Thus, ecofeminism through its concept and also through its incorporation and contribution to literature led to a successful development of the society and enlightened the common mass about the necessity of a proper treatment of woman and the surrounding nature by giving her as well as all other biotic and abiotic components of the Earth an equal place and a peaceful life in the society.

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ACTIVE LISTENING AND THEIR IMPLICATIONS IN THE EDUCATIONAL PROCESS

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Апстракт

Комуникацијата како еден од најсложените и најнеминовните процеси во секојдневното живеење на луѓето, честопати носи со себе низа недоразбирања, чии фактори се базираат на повеќе аспекти, но најчести се оние кои се однесуваат на недоволно внимателно слушање, од што произлегуваат недоразбирањата на соговорниците кои комуницираат. Многупати во комуникацијата имаме чувство дека соговорникот не е ,,присутен,, со мислите во комуникацијата, односно чувство дека тој воопшто не нè слуша. Анализирајќи ги тие ситуации, можеме да констатираме дека во такви случаи соговорниците не нè слушаат активно, туку само пасивно, што значи физички и делумно психички се присутни во комуникацијата, но тие размислуваат на нешто сосема друго и не ги восприемаат пораките кои ние ги праќаме. Вештината на „слушањето" подразбира многу повеќе од способноста само да се „чуе пораката која се испраќа"[1]. Тоа опфаќа разбирање на пораката, ситуациите, но и другите лица со кои комуницираме. На тој начин, им помагаме на соговорниците појасно да согледаат одреден проблем, но истовремено и да изградиме доверлив однос кој помага комуникацијата, да добие позитивен и конструктивен тек. Тоа значи, дека со активното слушање ги избегнуваме сите комуникациски бариери и ги почитуваме туѓите мислења.

Abstract

Communication, as one of the most complex and inevitable processes in people's daily lives, often brings with it a series of misunderstandings, whose factors are based on several aspects, but the most common are those related to insufficient listening, which results in misunderstandings of interlocutors. Many times in communication we have a feeling that the interlocutor is not "present" with the thoughts in the communication, ie a feeling that he does not listen to us at all. Analyzing these situations, we can conclude that in such cases the interlocutors do not listen to us actively, but only passively, which means they are physically

[1] 1N. Suzić, (2005). Pedagogija za XXI vijek, Banja Luka: TT-Centar, стр.185

and partially mentally present in the communication, but they think of something completely different and do not perceive the messages we send. The skill of "listening" means much more than just being able to "hear the message being sent." It involves understanding the message, the situations, but also the other people we communicate with. In that way, we help the interlocutors to see a certain problem more clearly, but at the same time to build a trusting relationship that helps the communication to get a positive and constructive flow. This means that by active listening we avoid all communication barriers and respect other people's opinions.

INTRODUCTION

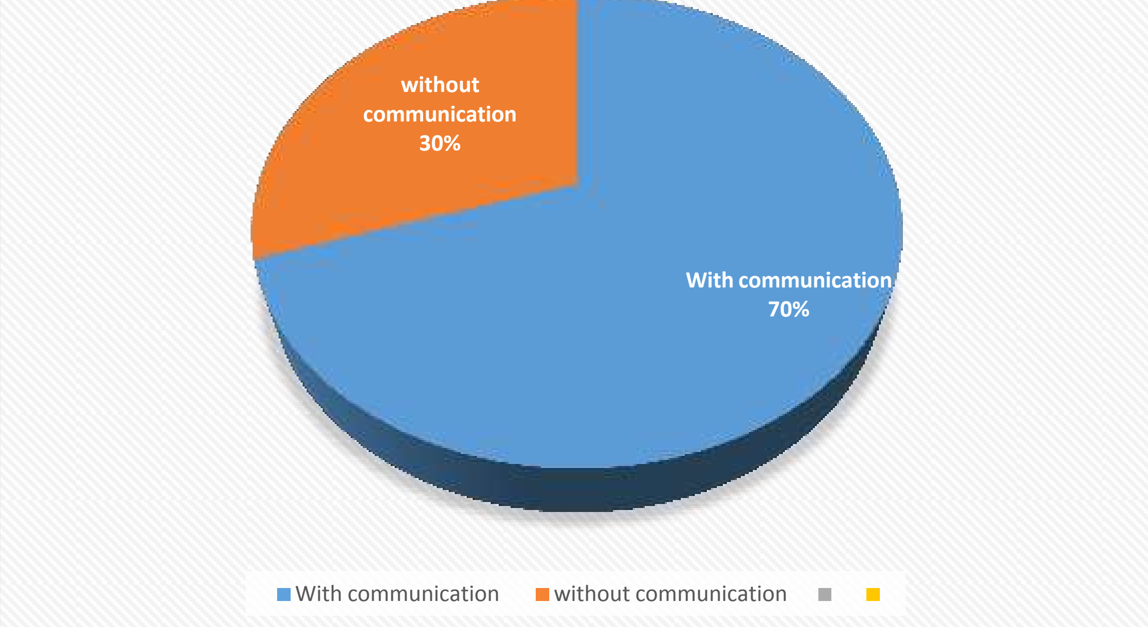
Active listening, as a process, is especially important for the educational process. Mastering students' listening skills is crucial importance for understanding the messages they receive during the teaching process, for them understanding and assisting in the learning and teaching process. No matter what the skill of Listening is a basic and universal phenomenon, the educational process should be tailored to students (if they are the target group of recipients) to be more efficient and successful teaching, just as certain skills are needed and knowledge of anything else. Using only innate listening abilities, are often insufficient to successfully establish a proper interaction relationship between teachers and students, on which the learning process depends. In fact, the interaction relationship of the two communication subjects in the teaching, the teacher and the student is conditioned by the chess of active listening. If these two entities do not master the skill of active listening, we could not talk about establishing an interactive relationship between them, the communication flow will be one-way, which in no case should be allowed. That is why we emphasize that both teachers and students need to learn to master this skill in order to reach the maximum level of interaction, which would overcome all possible barriers and problems in this process.

1. DEFINITION OF DEFINITION

Before defining the term active listening, we would first like to do distinction between the terms listening which requires a good hearing aid and active listening that exceeds our ability to hear only what is being said. That covers the psychological aspects that must follow the hearing apparatus, as an organ. We are witnessing a large number of people who are not able to actively listen, but can hear, which stems from the basic reason that it requires a lot of effort, knowledge and adjustment. Of the total communication between people, as much as 45% belongs to listening and that is why it is incomprehensible why it is unjustifiably given less meaning throughout life and education.

If we look at the graphic display No. 2 and compare the percentage of listening to speaking, reading and writing, we will notice that as much as 45% belongs to listening, 30% to speaking, 16% reading and only 9% writing. An imbalance is noticed and everything raises the question: Why during the education of the average person, are not pay due attention to these abilities? We witness that in life writing is used quite a bit, reading something more and most used speaking. In contrast, listening spends the most time during communication process, and the least attention is paid to developing this, so important communication ability. Recurrence of imbalance in use and in developing ability.

Chart 1



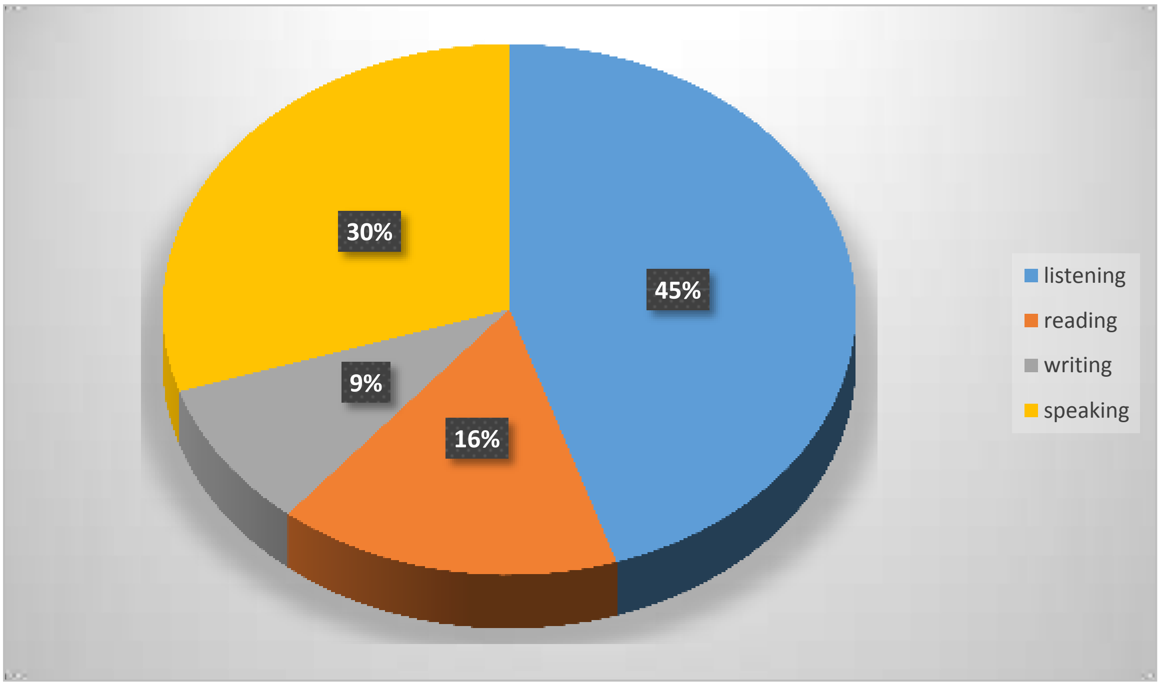


Chart 2

Active listening

To become a good listener, one must have a great desire to understand others people, to put effort and attention in communication. After all, the active listening presupposes minimizing all communication barriers and respecting other people's opinions, attitudes and feelings, in other words - respect for the integrity of the person being heard. If the ability to actively listen develops, if they are understand and empathize with what the other person is saying (or reading), communicating between the two interlocutors will always be efficient and effective.

One of the most important things in active listening is the interlocutor listen, make the first decision that he wants to listen (be motivated to communicate and listening), while paying attention to the basic principles of active listening, such as looking straight in the eye, silence and of course, listening. If these principles do not meet in the process of active listening, it will be incomplete and will not is active listening, but will only be "listening", which unfortunately is not always the case constructively, with understanding, with compassion.

The categorization of these "incomplete listening ”is diverse throughout the literature, but we will mention them as the most basic:[2] Pseudo-listening - when the listener shows reactions as if listening (speech of the body "convinces" the interlocutor that it listens), but in fact thinks of

[2] Suzic, (2005, str.185)

something completely different, that is, he does not listen to the interlocutor at all. It is an imitation of the real listening.

The pseudo-listener sends "signals" to the communicator that are recognizable to active listening; looks the speaker in the eye, confirms with head movements, and even can also ask questions. But behind that "image" that they are interested, it happens something completely different - they use decent "facades" to hide the opinions they have had (completely different thoughts, misunderstandings, disagreements, etc.) that have nothing to do with it what the communicator is saying.

One-way listening - when the listener perceives only one type of communication, that is, it pays attention only to the verbal or non-verbal, while neglecting the other kind of communication.

Selective listening - when the listener hears only what he is pointing to interest, only parts that he thinks are important. Selective listeners correspond only to certain parts - notes from the communicator (only to those who interested), rejecting what is not in the domain of their interest.

Selective rejection - when the listener expects what he wants to hear and when he hears what he is interested in as information, he stops listening.

Stolen word - when the listener is looking forward to taking the word. Insensitive listening - insensitive listeners are listeners who do not receive messages clearly from the communicators. They are simply not capable of "reading between the lines" about what they are hearing or reading the non-verbal movements of the communicator. This type of listener is not able to listen to the "hidden messages" sent by the communicator.

Defensive listening - the listener experiences all sent messages as an attack on his person and therefore needs to constantly defend or attack. Aggressive listening - when the listener listens to the interlocutor, waiting for a moment to attack him. Such listeners listen carefully but only to gather information to attack the communicator, for what he is saying. All these "hearings" are destructive to communication and therefore cannot be called active listening. If we want to talk about real active listening, it should be aimed at understanding the interlocutor and there should be a desire to help him solve his "problems" and meet his needs. To achieve this, we would have to emphasize the basic principles on which it is based.[3]

[3] Brdar, (2006), str.36.

The first principle is based on motivation for listening. Both the communicator and the recipient, regardless of the role of the interlocutor, should know how to "stop talking", listening. As the famous writer Mark Twain put it: "If people were to speak more than to listen, they would have two languages and one ear."

The second principle refers to the preparation for listening, focusing the interlocutor on what is being heard. As we have already stated, techniques are needed to master and improve this skill. The third principle is based on encouraging the interlocutors to listen, to master the non-verbal body expressions, which would encourage the speaker to continue (maintaining eye contact, showing that he actively listens and understands what is being said...)

The fourth principle of active listening is the removal of any possible obstacles that would defocus the attention of the listeners, such as: uniformity in the color of the voice, not introducing emotions in speaking (reading), conspicuous appearance of the speaker and so on. The fifth principle refers to the ability of the speaker to identify with the people who listen to him, to see from their perspective, so that he can understand their needs, opportunities, etc. The sixth principle of active listening is the patience of the interlocutors (B, 2020).

Everyone should have developed the ability to listen to the end (not to react to pauses) and not to interrupt the interlocutor. The seventh principle refers to the avoidance of personal prejudices when expressing the content, in order to exert a more positive influence on the interlocutor and to perceive and understand the message. The eighth principle indicates attention to the dynamics and tone of speech, which directly affect the process of active listening, focus or defocus the listener from what he hears. Adhering to these principles of active listening, communication always results in a positive flow, understanding, receiving the messages that are heard and receiving communication feedback (communication feedback).

The process of developing active listening is long-lasting, continuously evolving and results in improving the interpersonal relationships of the interlocutors, with maximum understanding and always positive communication. This process is explained in the graphic representation no.3: as can be seen, active listening directly affects the change in the behavior of the individual, which emphasizes the importance of learning and application in the educational process. The development of this process is especially important in teaching, in the teacher-student relationship. Teachers must respect these principles, but also enable students to do the same.

Only in that case can active listening in teaching be ensured, which will result in efficient and effective learning by the students.

CONCLUSION

Active listening is especially important in teaching, when realizing the educational process, to achieve all the teaching goals that teachers set. Given the complexity of the communication process, the most important thing is that teachers should enable students to actively listen, which would facilitate the process of learning and cognition. Seemingly easy, but in practice a difficult role for teachers, because they too are always ready to actively listen to students. This paper elaborates on the problem of active listening in teaching, on the teacher-student relationship, alternately, when these two communication entities change their roles of communicators and recipients. This means that this research should find ways to improve the process of active listening in both subjects, which would result in a better realization of the educational process, by raising the level of understanding and learning.

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"IMPACT OF COVID-19 ON ONLINE CLASSES - A SPECIAL REFERENCE TO DEGREE COLLEGE STUDENTS OF MANDYA DISTRICT"

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Abstract:

Online teaching was never thought of happens to be soon. COVID-19 has made it happens. Inevitably, schools, colleges and universities in the globe have transformed and brought both teachers and students under online platform. Accordingly, many mobile and computer based applications rushed to market and people started using them for online teaching. The present study is impact of COVID-19 on online classes. The study area was Mandya district of Karnataka state. Both primary and secondary data have been used in the study. Questionnaire has been designed and distributed to the student respondents studying in the degree courses of different colleges of mandya district. The sample size was 151. The reliability statistic of cronbach's alpha is 0.851 for 14 research questions used in the questionnaire. The major objective is to check whether there is impact of COVID-19 on online classes. Tools like Table, Frequency and Percentage are used to analyse the demographic data and reliability test for testing the reliability of questionnaire. One Sample T test, Levene's Test for Equality of Variances and one-way ANOVA are used to test the hypotheses. The study found that the p-value for all the variables found less than 0.05 at 5% level of significance and it is evidenced that alterative hypothesis stating "There is impact of COVID-19 on online classes" is accepted and null hypothesis is rejected. The study also concluded that Pandemic situation made greater transformation of learning from classroom to online.

Keywords: *COVID-19, Pandemic, Online Class.*

1. Introduction:

COVID-19 has influenced all the corner of the society. Majority of them are negative impacts and ruined human life. Agriculture, Industries and Service sectors were closed down and were difficult for a layman to survive. Education was disturbed like other elements of people. Teachers and Students have been detached from Schools, Colleges and Universities. But teaching and learning were searching for a suitable mode (B, 2020). Online teaching was inevitable for teachers and students. There were many hindrances for online teaching and learning from both teachers and students. Teachers were not known to the platform earlier and became tough challenge for aged teachers particularly. Initially, many teachers refused and later accepted inexorably. It was challenging to bring the students under online mode of classroom. Despite of many issues, online teaching and learning was only option during pandemic.

2. Review of Literature:

The following important and relevant literatures have been reviewed to understand current status of the study and to find out research gap.

Teaching and learning at higher education institutions worldwide had move online on very short notice **(Sarah et. al., 2021)**. The study established a relationship between Communities of Practice and the integrative framework for learning activities involving technology in higher education. A five-component blended learning strategy referred to as Discover, Learn, Practice, Collaborate and Assess were used in blended teaching and learning **(Lorico et. al., 2021)**. The study identified challenges of stability of internet connection and instructor's familiarity with readily available internet-based teaching tools. The study **(Lokanath et. al., 2020)** portrayed online teaching and learning modes adopted by the Mizoram University during pandemic situation. The deliberate employed both quantitate and qualitative data to examine how traditional system of education effectively transformed to online teaching. Online teaching was inevitable but how effectively been carried as effective as conventional teaching was unknown. Tips for moving online teaching during pandemic situation are don't covert your entire lecture to video, don't rely on live video, invite student engagement and feedback, chick in with students often, identify and support struggling students **(Virginia Gewin, 2020)**. Sustaining academics during COVID-19 pandemic was challenging. The study **(Soujanya et. al., 2020)** discussed the various electronic resources and strategies which are been used to sustain academic during the pandemic. Virtual classrooms, e-seminars, case-based discussions, journal clubs were strategies.

3. Statement of the Problem:

COVID-19 is spread and infected human life all over the globe. Human life is ruined and made them to stay at home. Maintaining social distance was troublesome in the work place like where human crowds. Learning hubs like Schools, Colleges and Universities were closed and found online platform for teaching and learning. Many applications were developed to meet the online teaching. Some of them were freeware and some of them were paid ware. Shifting the teachers and students from classroom to online platform was not so easy. Human resistance to change was also a reason apart from technological issues.

4. Research Gap:

The reviewed literatures have given insight to the impact of COVID-19 on teaching and learning. But the study on Impact of COVID-19 on online classes with a special reference to degree colleges in Mandya district has not been carried. In this research gap, the present study has been conducted.

5. Research Questions:

The following are important research questions framed in the study.

- **a)** What is the demographic profile of respondents?
- **b)** Does there impact of COVID-19 on online classes?
- **c)** What is the perception of students on online classes?

6. Objectives of the Study:

The following are important objectives of the study upon which the present study has been carried out.

- **a)** To study the demographic profile of respondents
- **b)** To study the impact of COVID-19 on online classes
- **c)** To study the perception of students on online classes based on their Gender and Course

7. Hypotheses of the Study:

The following null hypotheses are set to test them in the study.

H_1: "There is no impact of COVID-19 on online classes"

H_2: "There is no difference in the opinion of students about the impact of COVID-19 on their online classes based on their Gender"

H_3: "There is no difference in the opinion of students about the impact of COVID-19 on their online classes based on their Courses"

8. Research Methodology:

The study is Analytical in Nature. It analysed the impact of COVID-19 on online classes. It collected the data from the students studying in the degree colleges of Mandya district. Questionnaire has been designed administered to the respondents through the WhatsApp group created for online classes. Students of all the discipline are considered for the study and their opinion being attended in online classes is used for the study.

a) Sources of Data:

Primary data have been used in the study. Questionnaire has been used to gather the required data from the respondents. Secondary data have also been used for conceptual study and review of literature. Data from websites, google scholar, news paper and magazines are used for narrating the study.

b) Sample Plan:

The study was not able to find out the population size. But 180 questionnaires have been distributed to degree students of different colleges in Mandya district. It was able to collect the data by 151 respondents with a response rate of 83.89%. Judgement sampling technique has been adopted to find respondents and collect the data during the pandemic situation.

c) Tools for Data Analysis:

Data have been collected by using Google Form and collected data have been analysed with the help of MS Excel and SPSS version 21. Tools like Table, Frequency and Percentage are used to analyse the demographic data and reliability test for testing the reliability of questionnaire. One Sample T test, Levene's Test for Equality of Variances and one-way ANOVA are used to test the hypotheses.

9. Scope and Limitations of the Study

The study is confined to the degree colleges of Mandya district, Karnataka State. The study is in the pandemic situation where the colleges and teachers found online teaching an inevitable mode for teaching.

10. Results and Discussion:

a) Demographic Profile

Table 1: Shows Demographic profile of the Respondents			
Particulars		**Frequency**	**Percent**
Gender	Male	39	25.8
	Female	112	74.2
	Total	**151**	**100.0**
Course of the Study	B.Com.	84	55.6
	BBA	6	4.0
	B.Sc.	40	26.5
	BA	8	5.3
	BCA	13	8.6
	Total	**151**	**100.0**

Source: Primary Data

The above table-1 shows demographic profile of the respondents. Out of the total respondents (151), 112 respondents were female respondents and 39 were male respondents. It shows that female students shown keen interest in responding the questionnaire. B.Com. students were more responded to the questionnaire (55.6%) followed by B.Sc. students (26.5%), BCA (8.6%), BA (5.3%) and BBA (4%). It shows that commerce and science students have shown keen interest in responding to the questionnaire.

b) Research Data

Table 2: Shows Research data			
Particulars		**Frequency**	**Percent**
Attending Online Classes	Yes	151	100.0
	No	0	0
	Total	**151**	**100.0**
Application for online classes	Zoom	140	92.7
	Google Meet	2	1.3

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	Teachmint	9	6.0
	Total	**151**	**100.0**
Devices used for online classes	Smartphone	149	98.7
	Laptop	2	1.3
	Total	**151**	**100.0**

Source: Primary Data

The above table 2 shows research data responded by the respondents based on their online class. All the respondents are attending online classes. Zoom application is highest used application for online classes (92.7%) followed by Teachmint (6%) and Google Meet (1.3%). It shows that the zoom application is comfortable for both teachers and students for online class. Smartphones are highly (98.7%) used devices for online classes followed by laptop (1.3%). It is understood that smartphones easy to hold, carry and use by the students. Hence, they occupied highest for online classes.

c) Reliability Test

Table 3: Shows Reliability Statistics	
Cronbach's Alpha	N of Items
.851	14

Source: Primary Data

Table 3 shows reliability test of questions used in the questionnaire for data collection. Cronbach’s alpha more than .70 is acceptable. In the above table cronbach’s alpha is .851 for 14 research questions used in the questionnaire, it shows that the questionnaire is reliable for the study.

d) Testing of 1st Hypothesis

For testing purpose, the following null and alternative hypotheses were framed.

$H1_0$: "There is no impact of COVID-19 on online classes"

$H1_a$: "There is impact of COVID-19 on online classes"

For the purpose of testing the above null and alternative hypotheses, one sample t-test has been used. The following is the result of test.

Table 4: Shows Sample Statistics

Variables	N	One Sample Statistics		t- statistic	P-Value
		Mean	Std. Deviation		
V1	151	2.7947	1.07900	31.828	.000
V2	151	2.9536	1.09750	33.071	.000
V3	151	2.8874	1.15206	30.798	.000
V4	151	3.4238	.97596	43.109	.000
V5	151	3.5430	1.01807	42.765	.000
V6	151	3.6358	.96942	46.086	.000
V7	151	3.8675	.91415	51.988	.000
V8	151	2.8609	1.16069	30.289	.000
V9	151	2.8543	1.24042	28.276	.000
V10	151	2.4834	1.19362	25.567	.000
V11	151	3.4305	1.05521	39.949	.000
V12	151	3.8344	.93403	50.446	.000
V13	151	2.1987	1.08946	24.799	.000

Source: Primary Data

The above table 4 shows test of variables of the study by one sample t test. Same size of the variables was 151. From the study, it is observed that the lowest mean value is 2.1987 for Variable 13 and highest mean value is 3.8675 for Variable 7 and found that the majority of the respondents have said yes there is an impact of COVID-19 on online classes. Calculated standard deviation is interpreted that there is less deviation in the opinion of the respondents (almost 1 and below 1), it is cleared that since calculated p-value for all the above variables found less than 0.05 at 5% level of significance. It can be interpreted that the alterative hypothesis stating "There is impact of COVID-19 on online classes" is accepted and the null hypothesis is rejected.

e) Testing of 2nd Hypothesis

Under testing of 2nd hypothesis, the following null and alternative hypotheses are formed.

$H2_0$: "There is no difference in the opinion of students about the impact of COVID-19 on their online classes based on their Gender**"**

$H2_a$: "There is difference in the opinion of students about the impact of COVID-19 on their online classes based on their Gender**"**

Table 5: Shows Group Statistics of Independent Sample Test

		N	Mean	Std. Deviation	Std. Error Mean
Impact of COVID-19 on online classes	Male	39	2.9586	.62264	.09970
	Female	112	3.1978	.59671	.05638

Source: Primary Data

The table 5 discloses the mean value and standard deviation for meanscore of variables on impact of COVID-19 on online classes between male and female student respondents. The mean score and standard deviation for male respondents are 2.9586 and .62264 respectively whereas for female respodents the mean and standard deviation are 3.1978 and .59671 respectively. Both male and female respondents have relatively more consistent with their opinions on impact of COVID-19 on online classes.

Table 6: Shows Independent Samples Test for opinion towards impact of COVID-19 on their online classes based on gender

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper

Impact of COVID -19 on online classes	Equal variances assumed	.025	.874	-2.132	149	.035	-.23922	.11220	-.46092	-.01752
	Equal variances not assumed			-2.089	63.953	.041	-.23922	.11454	-.46805	-.01040

Source: Primary Data

From the above table 6 it can be inferred that with F value 0.025 and observed p value of 0.874 which is greater than 0.05, it is necessary to consider the t value and p value under "equal variance assumed". The observed t value and p value are -2.132 and 0.035 respectively (p value is less than 0.05). Hence, there is no significant difference between the perceptions of male and female towards impact of COVID-19 on their online classes. Therefore, the null hypothesis, **"There is no difference in the opinion of students about the impact of COVID-19 on their online classes based on their Gender" is proved** and alternative hypothesis is disproved.

f) Testing of 3rd Hypothesis

Under testing of 3rd hypothesis, the following null and alternative hypotheses are formed.

$H3_0$: "There is no difference in the opinion of students about the impact of COVID-19 on their online classes based on their Courses"

$H3_a$: "There is difference in the opinion of students about the impact of COVID-19 on their online classes based on their Courses"

Table 5: Shows ANOVA Test statistics for opinion towards impact of COVID-19 on online classes based on their courses

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.673	4	.418	1.126	.347
Within Groups	54.238	146	.371		
Total	55.911	150			

Source: Primary Data

From the above table 5, it is observed that F value and P value are 1.126 and 0.347 (P value is more than 0.05). There is no significant difference in the opinion of respondents on the basis of their courses with respect to impact of COVID-19 on online classes. After analysing the results of ANOVA, the decision is to accept the null hypothesis: "There is no difference in the opinion of students about the impact of COVID-19 on their online classes based on their Courses" and alternative hypothesis is rejected.

11. Findings of the Study

The following important findings are found in the study.

a) Out of the total respondents (151), 112 respondents were female respondents and 39 were male respondents. It shows that female students shown keen interest in responding the questionnaire.

b) B.Com. students were more responded to the questionnaire (55.6%) followed by B.Sc. students (26.5%), BCA (8.6%), BA (5.3%) and BBA (4%). It shows that commerce and science students have shown keen interest in responding to the questionnaire.

c) Zoom application is highest used application for online classes (92.7%) followed by Teachmint (6%) and Google Meet (1.3%). It shows that the zoom application is comfortable for both teachers and students for online class.

d) It is found that Smartphones are highly (98.7%) used devices for online classes followed by laptop (1.3%). It is understood that smartphones easy to hold, carry and use by the students. Hence, they occupied highest for online classes.

e) The calculated p-value for all the variables found less than 0.05 at 5% level of significance. It is interpreted that the alterative hypothesis stating "There is impact of COVID-19 on online classes" is accepted and the null hypothesis is rejected.

f) Both male and female respondents have relatively more consistent with their opinions on impact of COVID-19 on online classes.

g) It is found that t value and p value are -2.132 and 0.035 respectively (p value is less than 0.05). Hence, there is no significant difference between the perceptions of male and female towards impact of COVID-19 on their online classes. Therefore, the null hypothesis, "There is no difference in the opinion of students about the impact of COVID-19 on their online classes based on their Gender" is proved and alternative hypothesis is disproved.

h) it is found that F value and P value are 1.126 and 0.347 (P value is more than 0.05). There is no significant difference in the opinion of respondents on the basis of their courses with respect to impact of COVID-19 on online classes. After analysing the results of ANOVA, the decision is to accept the null hypothesis: "There is no difference in the opinion of students about the impact of COVID-19 on their online classes based on their Courses" and alternative hypothesis is rejected.

12. Conclusion

Online classes were dream of future education. Nobody dreamt it happens shortly. COVID-19 ruined all the corner of human life. It has been very difficult to afford the life. Education is one of fundamental needs of human. Pandemic situation made great transformation of learning from classroom to online. The present study was to check whether there is a impact of COVID-19 on online classes particularly in degree colleges of Mandya district. The result of the study agreed that there is an impact of COVID-19 on online classes and there are no changes in this opinion based on either gender or courses of the study of respondents.

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Analysis of Post-Graduation Student's Perception on Unemployment and Under Employment: An empirical Study from Karnataka

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Abstract

People in India have greater opportunities for employment, but the number of qualified and skilled people is very low. According to our research, the unemployment problem is predicated on the fact that some people are working based on their age. Part-time and full-time employment are causing problems for some people. Important Factors or Characteristics for unemployment and underemployment. The objective of the study theoretical framework of unemployment and under employment in Karnataka, current statues of unemployment and under employment in Karnataka and perception of post-graduation students towards unemployment and under employment. Major of the study is Perception of unemployment among the post-graduation students doesn't differ and shows existences of unemployment and under employment. There is no difference between post-graduation student's perception towards unemployment among their age and location of post-graduation students doesn't impact their perception towards unemployment and under employment. Major suggestions are Government must consider unemployment and under employment has serious social and economic issue, Unemployment and under employment post-graduation students must give incentives till employment and Employment opportunist must be created both in government and private sector.

Key words: Unemployment, Under Employment, Post-graduation Karnataka

1. Introduction

In our country, India, unemployment is a major issue. In India, unemployment was first mentioned in the 1950s. The unemployment generation plans for the first five years were drafted. The 1950-1951 5-year plan aided in attaining the goal of growing the labour force and reducing unemployment. In 2017, the number of people who were unemployed increased to 18 million.

People in India have greater opportunities for employment, but the number of qualified and skilled people is very low. In India's current condition, urban unemployment is on the rise. 4.7 percent in rural areas, 5.5 percent in urban areas. We also take into account the fact that both male and female males have significant unemployment rates. The Indian government has developed a number of skills to help reduce unemployment.

According to our research, the unemployment problem is predicated on the fact that some people are working based on their age (B, 2020). Part-time and full-time employment are causing problems for some people. Unemployment includes the caste system, high population increase, slow economic growth, slow industrial progress, seasonal agriculture, and Indians now maintain a joint family system, Small-scale enterprises are loosening, saving rates are low, there is a shortage of industrial equipment due to a lack of economic planning, and universal health care is expanding.

2. Important Factors or Characteristics for unemployment and underemployment

The caste system: In India, the caste system is still in place. Discriminate between castes on a person-to-person basis. It has an effect on unemployment rates. Some people provide opportunities based on caste. Many government employments are reserved for people of a certain caste.

Population growth is high: India has a population of 1,368,454,971 people. This is the most serious aspect of unemployment. The government does not provide job opportunities to people all around India.

Slow economic growth, Our Indian economy is still underdeveloped, but it is gradually improving. It takes a long time, but it never reaches a high level, which is why the population is so high. As a result, the economy is unable to meet the demand for job opportunities.

Agriculture seasonable, Agriculture is the backbone of India; everything is founded on agriculture; the number of people is heavily reliant on agriculture; nevertheless, agriculture is seasonal. There is enough water to cultivate the crop because of the rainy season, winter season, and summer season.

Joint family system, Nowadays, there is a combined family system. In our home, family members are reliant on those who work. Other members of the family are unemployed. They don't contribute anything to their family on their own. These are other factors that contribute to unemployment.

3. Review of Literature

Asif., (2013) The author of this study piece examined the effects of unemployment across countries. The research's empirical data includes both primary and secondary data acquired on the basis of questions from several branches, as well as a sample size. In a context where inflation has differing effects on employed and unemployed workers, the researchers looked at the relationship between inflation and unemployment. Only the labour force is included in the data utilised in this analysis, which comes from an Italian survey of household income and wealth from 2004. We employed regression and analysis to discover the relationship between inflation, exchange rate, GDP, and population. Annual data is obtained for the sample period from 1982 to 2009 from the Pakistan Economic Survey, India Economic Survey, China Economic Survey, and the World Bank website. The dependent variable is unemployment, while the independent variables are inflation, exchange rate, GDP, and population.

Sing., (2016) The author of this research study has examined the issues and potential in post-reform times. The research's empirical data contains both primary and secondary data obtained on the basis of questions from several branches, as well as the sample size. This form of data is primary data, which is data that was previously unavailable and was gathered directly by the researcher for a specific research endeavour (Currie,2005). For primary data collection, the current study used the same questionnaires as were used in the survey-based study. For secondary data, the researcher combed through a large amount of current literature and related research works. There is a basic body of literature on educational quality standards for institutions, faculty qualifications, placement records for individual institutions, policies, guidelines, and some data from technical universities.

Ahmad& khan., (2016) The author of this research work examined the effects of unemployment in the Peshawar district. The empirical data for the study consists of both primary and secondary data obtained on the basis of questions from several branches, as well as the sample size. The current research is based on primary data, with some secondary data gathered from various publications, economic journals, papers, and databases. Peshawar district is divided into four towns. There are 92 union councils in these municipalities. The information was gathered from a sample of 120 people in town 2nd, which was reduced from six union councils in town 2nd. Out of a total of 120 responses, 42 were skilled and 65 were unskilled, indicating that 35 percent were skilled and 65 percent were unskilled. In other words, 78 percent of the responders were unskilled. It means that the unemployment rate is higher for unskilled workers than for skilled workers. Furthermore, 7.5 percent of the skilled workers were merchants, 24.2 percent were drivers, 0.8 percent were cobblers, and 2.5 percent were others.

Alter.(2017) The author of this research piece examines Bangladesh's unemployment crisis and its impact on economic growth. The research's empirical data contains both primary and secondary data obtained on the basis of questions from several branches, as well as the sample size. Despite the fact that our economy has grown steadily as planned, the unemployment crisis has remained intact. Bangladesh's primary education rate increased from 28.5 percent in 1981 to 73.5 percent in 2011, expanding at a 19.39 percent yearly pace. Every year, a big number of students in our country complete higher secondary education, but this is hampered by a lack of public, poverty, and rising educational costs (B, Professional Commitment of First Grade College Teachers, 2019). They cannot access higher education because the majority of them are poor, hence the majority of students drop out, which is why our country's higher education rate is not as high as it should be.

4. Research Objectives

1. To study theoretical framework of unemployment and under employment in Karnataka
2. To study current statues of unemployment and under employment in Karnataka
3. To study perception of post-graduation students towards unemployment and under employment

5. Research Hypotheses

H_1; - “There is difference between post-graduation student’s perception towards unemployment among their gender”

H_2; - “There is difference between post-graduation student’s perception towards unemployment among their age”

H_3; - “There is difference between post-graduation student’s perception towards unemployment among their locations”

H_4; - “There is difference between post-graduation student’s perception towards unemployment among their family size”

H_5; - “There is difference between post-graduation student’s perception towards unemployment among their family income"

6. Research Methodology

6.1 Sample Size

In the present empirical research has been applied to analysis a perception of unemployment of post-graduation students for this sample of 1000 responding are been selected on the basis of convenience sampling methods.

6.2 Research Instruments

The structure questionnaire has been constructed with considering important factors like age, gender, education location, family size, family income. To measure the perception of unemployment of post-graduation in primary data has been collected with the help of the questionnaire.

6.3 Data Analysis

Different statistical tools are descriptive statistics t-test and ANOVA has been used to research hypothesis with the help of SPSS.2.1

7. Results and Discussion

The current empirical research has been used to analyse post-graduation students' perceptions about unemployment. A sample of 100 respondents was chosen using convenience sampling procedures. The structure questionnaire was created with essential factors such as age, gender, educational location, family size, and family income in mind. The questionnaire was used to obtain primary data on post-graduation unemployment perceptions. With the use of SPSS, different statistical tools such as descriptive statistics, t-test, and ANOVA were employed to explore hypothesis. 2.1

7.1 Testing of Hypotheses

Analysis of Difference Between Post-Graduation Student's Perception Towards Unemployment Among Their Gender

H_0; - "There is no difference between post-graduation student's perception towards unemployment among their gender"

H_1; - "There is difference between post-graduation student's perception towards unemployment among their gender"

ANOVA

Table 1 Difference between post-graduation student's perception towards unemployment among their gender

	Sum of Squares	*df*	*Mean Square*	*F*	*Sig.*
Between Groups	1.713	2	.857	2.490	.088
Within Groups	33.361	97	.344		
Total	35.074	99			

P Value is significant <0.05

The results of the ANOVA are shown in Table 1. In the ANOVA test, the research hypothesis is rejected by adopting the null hypothesis, implying that gender has a minor impact on post-graduation unemployment. Because the significance level is more than 0.05 and the standard deviation is 0.088, it has been scientifically proven that the gender factor has a low impact.

Analysis of Difference Between Post-Graduation Student's Perception Towards Unemployment Among Their Age

H_0;"There is no difference between post-graduation student's perception towards unemployment among their age"

H_1; - "There is difference between post-graduation student's perception towards unemployment among their age"

ANOVA

Table 2 Difference between post-graduation student's perception towards unemployment among their age

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.997	3	.332	.937	.426
Within Groups	34.077	96	.355		
Total	35.074	99			

P Value is significant <0.05

Table 2: shows the results of ANOVA.in the ANOVA test research hypothesis is rejected by accepting the null hypothesis providing that there is low level of impact on age towards

unemployment in post-graduation. the significance level is greater than 0.05 and it standards at 0.426, it has statistically proved that there is a low level of impact on age factor.

Analysis of Difference Between Post-Graduation Student's Perception Towards Unemployment Among Their locations

H_0; - "There is no difference between post-graduation student's perception towards unemployment among their locations"

H_1; - "There is difference between post-graduation student's perception towards unemployment among their locations"

ANOVA

Table 3 Difference between post-graduation student's perception towards unemployment among their locations

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.291	2	.146	.415	.661
Within Groups	33.641	96	.350		
Total	33.933	98			

P Value is significant <0.05

Sources; SPSS data analysis

The results of the ANOVA are shown in Table 3. The study hypothesis is rejected in the ANOVA test by adopting the null hypothesis, which states that location has a low impact on post-graduation unemployment. Because the significance level is greater than 0.05 and the standard deviation is 0.661, it has been statistically proven that the location factor has a low impact.

Analysis of Difference Between Post-Graduation Student's Perception Towards Unemployment Among Their Family Size

H_0; - "There is no difference between post-graduation student's perception towards unemployment among their family size"

H_1; - "There is difference between post-graduation student's perception towards unemployment among their family size"

ANOVA

Table 4 Difference between post-graduation student's perception towards unemployment among their family size

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.918	5	.384	1.088	.372
Within Groups	33.156	94	.353		
Total	35.074	99			

P Value is significant <0.05

Sources; SPSS data analysis

Table 4 shows the ANOVA results. The study hypothesis is rejected in the ANOVA test by accepting the null hypothesis that there is a low amount of impact on family size on post-graduation unemployment. Because the significance level is more than 0.05 and the standard deviation is 0.372, it has been statistically proven that the family size factor has a low impact.

Analysis of Difference Between Post-Graduation Student's Perception Towards Unemployment Among Their Family Income

H_0; - "There is no difference between post-graduation student's perception towards unemployment among their family income"

H_1; - "There is difference between post-graduation student's perception towards unemployment among their family income"

ANOVA

Table 5 Difference between post-graduation student's perception towards unemployment among their family income

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.827	3	.276	.772	.512
Within Groups	34.248	96	.357		
Total	35.074	99			

P Value is significant <0.05

Sources; SPSS data analysis

The results of the ANOVA are shown in Table 5. The study hypothesis is rejected in the ANOVA test by accepting the null hypothesis that there is a low amount of impact on family income on post-graduation unemployment. Because the significance level is more than 0.05 and the standard deviation is 0.512, it has been statistically proven that the family income component has a low impact.

Table 6 : Descriptive analysis of research instruments

Sl.No	Variable	No	Range	Mini	Maxi	Sum	Mean		St. Deviation	Variance
							Sd	se		
a.1	Is communication skill being necessary in jobs	1000	4.0	1.0	5.0	273.0	2.7	.16	1.68	2.8
a.2	Is collaborative skill being necessary in jobs	1000	54.0	1.0	55.0	350.0	3.50	.54	5.40	29.2
a.3	Are personal management skills being necessary in jobs	1000	4.0	1.0	5.0	299.0	2.9	.12	1.2	1.5
a.4	Critical thinking and problem are necessary in jobs	1000	4.00	1.0	5.0	299.0	2.99	.13	1.3	1.7
a.5	Is post professional experience is necessary in jobs	1000	4.0	1.0	5.0	324.0	3.24	.13	1.3	1.7
a.6	Are technological skills being necessary in jobs	1000	4.0	1.0	5.0	326.0	3.2	.14	1.4	2.0
aa	**AVERAGE**	1000	11.5	1.3	12.8	311.8	3.1	.14	1.4	2.1
b.1	Are you aware of rapid changes in job	1000	3.0	1.0	4.00	158.0	1.58	.08	.84	.7

	markets									
b.2	Are you aware of technological changes in various job requirements	1000	4.0	1.0	5.0	197.0	1.9	.08	.86	.75
b.3	Are you aware of changes made in academic level related job requirements	1000	4.0	1.0	5.0	216.0	2.16	.10	1.0	1.0
b.4	Aare you aware of changes in government policies regarding the job	1000	4.0	1.0	5.0	256.0	2.5	.11	1.11	1.2
bb	**AVERAGE**	1000	3.0	1	4.0	206.7	2.0	.06	.64	.41
c.1	Is gender being important in obtain job	1000	4.0	1	5.0	240	2.4	.1	1.11	1.2
c.2	Is cast and reservation policy is significant factor in getting the job	1000	4.0	1.0	5.0	208.	2	.10	1.0	1.1
c.3	Is economic status being significant factor in the getting job	1000	4.0	1.0	5.0	272.0	2.7	.10	1.0	1.0
c.4	Is religion factor being significant in the getting job	1000	4.00	1.0	5.0	305.0	3.0	.12	1.2	1.6
cc	Average	1000	3.0	1	4.2	256.2	2.5	.07	.74	.56
d.1	Is your aware favoritism of employees in various jobs	1000	4.0	1.0	5.0	261.0	2.6	.14	1.45	2.1

d.2	Are merit candidates being avoid in obtaining the jobs	1000	4.0	1.0	5.0	286.0	2.8	.12	1.2	1.5
d.3	Is influence activities plays a major role in obtaining the jobs	1000	4.0	1.0	5.0	313.0	3.130	.12	1.2	1.5
d.4	Do you think executives are not serious to their duty	1000	4.0	1.0	5.0	331.0	3.310	.13	1.3	1.7
dd	**AVERAGE**	1000	3.5	1.2	4.7	297.7	2.9	.10	1.0	1.0
e.1	Is necessary to have additional educational qualification	1000	4.0	1.0	5.0	174.0	1.7	.10	1.0	1.0
e.2	Is quantum educational qualification matter in getting job	1000	3.0	1.0	4.0	209.0	2.0	.09	.95	.91
e.3	Is extra academic qualification is necessary after getting job	1000	4.0	1.0	5.0	213.0	2.13	.10	1.0	1.0
e.4	Is extra financial benefit necessary motivate you to the take extra academic qualification	1000	4.0	1.0	5.0	240.0	2.40	.12	1.2	1.5
e.5	Is extra academic qualification motivating you for getting job	1000	4.0	1	5.0	268.0	2.680	.13	1.3	1.7
	AVERAGE	1000	3.4	1	4.6	220.8	2.2	.07	.74	.55

8. Findings

1. Perception of unemployment among the post-graduation students doesn't differ and shows existences of unemployment and under employment

2. There is no difference between post-graduation student's perception towards unemployment among their age

3. Location of post-graduation students doesn't impact their perception towards unemployment and under employment

4. Family size and income plays a major role in student's perception of unemployment and under employment.

9. Suggestions

1. Government must consider unemployment and under employment has serious social and economic issue

2. Unemployment and under employment post-graduation students must give incentives till employment.

3. Employment opportunist must be created both in government and private sector

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Socio-economic Disparities among Urban and Rural Women in Western Maharashtra

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Abstract:

Throughout World there are disparities are seen in all the spheres of human life in-terms of economic and non-economic. But this disparity differs from country to country. India is one of the countries where we can see the large disparities in-terms of rural and urban areas. It is a country where 68.80% of the population resides in a rural area and males significantly outnumber females. Despite of development since from sixty years, there is still large gap between urban and rural areas. Poverty is rampant in rural areas including slums. As compared to urban areas, rural areas are lacking behind in access of education, living conditions, nutrition, health care, sanitation, occupation etc. Infant mortality and mortality is high in rural areas. As compared to urban women, rural women are lacking in access of health care facilities, education, occupation, sanitation facilities etc. Women from rural areas are suffering many problems. In this present paper an attempt is made to study socio-economic disparities among in Western Maharashtra. Some socio-economic indicators are selected to amylase the disparities. This study was carried in Western Maharashtra and out five districts, three districts were selected. These three districts are Pune, Satara and Sangali. The objectives of study are to understand the socio-economic background of selected rural and urban women and on the basis of these socio-economic characteristics to analyze the disparities. 600 married women respondents in age group of 18-45 were selected for study. This paper concluded that there is still large disparity among women from rural and urban areas in terms of socio-economic indicators.

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Introduction:

"Human settlements are classified as rural or urban depending on the density of human-created structures and resident people in a particular area. Urban areas can include town and cities while rural areas include villages and hamlets. While rural areas may develop randomly on the basis of natural vegetation and fauna available in a region, urban settlements are proper, planned settlements built up according to a process called urbanization. Many times, rural areas are focused upon by governments and development agencies and turned into urban areas. Unlike rural areas, urban settlements are defined by their advanced civic amenities, opportunities for education, facilities for transport, business and social interaction and overall better standard of living". Activities (V. Vijay Kumar, A. Sarveswara Reddy and K. Sathish: 2020). In India due growing population and developmental urbanization is increasing and according 2011 census urbanization rate is 32%. Increasing urbanization and information technology leads more gaps between rural and urban areas. This also causes the disparity among urban and rural areas (B, Role of SKDRDP in enhancing Rural Women Entrepreneurship, 2013). Hence present study is going highlights the socio-economic disparities between rural and urban areas.

Throughout World there are disparities are seen in all the spheres of human life in-terms of economic and non-economic. But this disparity differs from country to country. India is one of the countries where we can see the large disparities in-terms of rural and urban areas. It is a country where 68.80% of the population resides in a rural area and males significantly outnumber females. Despite of development since from sixty years, there is still large gap between urban and rural areas. Poverty is rampant in rural areas including slums. As compared to urban areas, rural areas are lacking behind in access of education, living conditions, nutrition, health care, sanitation, occupation etc. Infant mortality and mortality is high in rural areas. As compared to urban women, rural women are lacking in access of health care facilities, education, occupation, sanitation facilities etc. Women from rural areas are suffering many problems. In this present paper an attempt is made to study socio-economic disparities among in Western Maharashtra. Some socio-economic indicators are selected to amylase the disparities.

Objectives of Study:

The objectives of study are to understand the socio-economic background of selected rural and urban women and on the basis of these socio-economic characteristics to analyze the disparities.

Research Methodology:

This study was carried in Western Maharashtra and out five districts, three districts were selected. These three districts are Pune, Satara and Sangali. 600 married women respondents in age group of 18-45 were selected for study.

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Data Analysis:

Socio-economic Characteristics of Respondents

Table No: 4.1

Distribution of Respondents by Age Group

Age	Rural	Urban	Slum	Total
Below 18 years	1	3	2	6
	0.2%	0.5%	0.3%	1.0%
19 to 30 years	145	50	86	281
	24.2%	8.3%	14.3%	46.8%
31 to 45 years	126	86	59	271
	21.0%	14.3%	9.8%	45.2%
Above 45 years	28	11	3	42
	4.7%	1.8%	0.5%	7.0%
Total	**300**	**150**	**150**	**600**
	50.0%	**25.0%**	**25.0%**	**100.0%**

Table-No-4.1 shows age-wise distribution of respondents. Out of total respondents 6 (1.0%) belongs to 18 age group, 19 to 30 (46.8%) respondents belongs to age group of 31 to 45, (45.2%) and Above 45 years age group, 42 (7.0%).Out of total majority of respondents women from rural 145 (24.2%) are from age group 19-30yrs whereas urban women including slum are from age group 31 to 45 yrs. It shows still women from rural areas women are getting marry early as compare urban women.

Table No: 4.2

Distribution of Respondents by Weight

Weight	**Rural**	**Urban**	**Slum**	**Total**
Below 40 kg	36	7	10	53
	6.0%	1.2%	1.7%	8.8%
41 to 50 kg	135	49	65	249
	22.5%	8.2%	10.8%	41.5%
51 to 60 kg	92	53	65	210
	15.3%	8.8%	10.8%	35.0%
61 to 70 kg	29	30	9	68
	4.8%	5.0%	1.5%	11.3%
Above 70 kg	8	11	1	20
	1.3%	1.8%	0.2%	3.3%
Total	**300**	**150**	**150**	**600**
	50.0%	**25.0%**	**25.0%**	**100.0%**

Table-No-4.2 represents the weight-wise distribution of respondents. Out of total 600 respondents belongs to 40 kg group, (8.8%) respondents belongs to 41 to 50 kg group, 249(41.5%) belongs to above 61to70 kg group, 68(11.3%) belongs above to 70 kg 20 (3.3%). Majority of rural women i.e. (22.5%) are having weight 41 to50 kg as compare to urban women(including slum) i.e.(13%), where as compared rural women obesity is found among urban women because of lifestyle. With compare to urban and slum, obesity is found among urban women than slum.

Table No: 4.3

Distribution of Respondents by Religion

Religion	**Rural**	**Urban**	**Slum**	**Total**
Hindu	282	116	139	537
	47.0%	19.3%	23.2%	89.5%
Muslim	13	18	10	41
	2.2%	3.0%	1.7%	6.8%
Bouddh	5	14	0	19
	0.8%	2.3%	0.0%	3.2%
Christian	0	1	1	2
	0.0%	0.2%	0.2%	0.3%
NavBoudh	0	1	0	1
	0.0%	0.2%	0.0%	0.2%
Total	**300**	**150**	**150**	**600**
	50.0%	**25.0%**	**25.0%**	**100.0%**

Table-No-4.3 represents the religion-wise distribution respondents. Out of total respondents 537 (89.5%) belongs to Hindu religion, 41 (6.8%) respondents belongs Muslim religion and 19(3.20%) belongs to Bouddha religion and 2 (0.3%) belong to Christian and 1 (0.2%) belongs to Nav Bouddha. As compare to rural women majority of urban women belongs to Muslim, Boudda and Christian religion whereas rural women belongs to Hindu women. This is because religious diversity is found in urban areas.

Table No: 4.4

Distribution of Respondents by Caste

Caste	**Rural**	**Urban**	**Slum**	**Total**
Nhavi	12	1	1	14
	2.0%	0.2%	0.2%	2.3%
Lingayat	1	4	4	9

	0.2%	0.7%	0.7%	1.5%
Jain digambar	0	2	0	2
	0.0%	0.3%	0.0%	0.3%
Sutar	10	0	0	10
	1.7%	0.0%	0.0%	1.7%
Parit	3	3	0	6
	0.5%	0.5%	0.0%	1.0%
Bouddh	1	15	7	23
	0.2%	2.5%	1.2%	3.8%
Koli	6	2	2	10
	1.0%	0.3%	0.3%	1.7%
Dhor	0	2	1	3
	0.0%	0.3%	0.2%	0.5%
Mahar	15	10	12	37
	2.5%	1.7%	2.0%	6.2%
Kumbhar	1	2	0	3
	0.2%	0.3%	0.0%	0.5%
Vadar	6	1	18	25
	1.0%	0.2%	3.0%	4.2%
Ghisadi	2	1	1	4
	0.3%	0.2%	0.2%	0.7%
Gondhali	3	0	0	3
	0.5%	0.0%	0.0%	0.5%
Chambhar	6	4	4	14
	1.0%	0.7%	0.7%	2.3%
Bhangi	0	1	0	1
	0.0%	0.2%	0.0%	0.2%
Gosavi	0	3	3	6

	0.0%	0.5%	0.5%	1.0%
Dhangar	6	7	19	32
	1.0%	1.2%	3.2%	5.3%
Laman	1	0	1	2
	0.2%	0.0%	0.2%	0.3%
Vani	3	1	0	4
	0.5%	0.2%	0.0%	0.7%
Teli	1	0	0	1
	0.2%	0.0%	0.0%	0.2%
Kasar	1	1	0	2
	0.2%	0.2%	0.0%	0.3%
Marwadi	1	0	1	2
	0.2%	0.0%	0.2%	0.3%
Mali	2	5	6	13
	0.3%	0.8%	1.0%	2.2%
Bouddh	3	1	0	4
	0.5%	0.2%	0.0%	0.7%
Brahman	5	3	0	8
	0.8%	0.5%	0.0%	1.3%
Bhill	0	2	0	2
	0.0%	0.3%	0.0%	0.3%
Mang	16	5	30	51
	2.7%	0.8%	5.0%	8.5%
Bhoud	0	1	0	1
	0.0%	0.2%	0.0%	0.2%
Shikalkari	0	1	0	1
	0.0%	0.2%	0.0%	0.2%
Telgu	0	2	0	2
	0.0%	0.3%	0.0%	0.3%

Vanjari	1	1	0	2
	0.2%	0.2%	0.0%	0.3%
Kurmi	0	0	1	1
	0.0%	0.0%	0.2%	0.2%
Paradhi	0	0	1	1
	0.0%	0.0%	0.2%	0.2%
Christian	0	1	1	2
	0.0%	0.2%	0.2%	0.3%
Sinkalkar	0	0	2	2
	0.0%	0.0%	0.3%	0.3%
Rajput	1	0	0	1
	0.2%	0.0%	0.0%	0.2%
Bihari	0	0	1	1
	0.0%	0.0%	0.2%	0.2%
Muslim	15	20	16	51
	2.5%	3.3%	2.7%	8.5%
Banjara	2	0	1	3
	0.3%	0.0%	0.2%	0.5%
Thakar	7	0	0	7
	1.2%	0.0%	0.0%	1.2%
Ramoshi	7	2	2	11
	1.2%	0.3%	0.3%	1.8%
Beldar	1	0	0	1
	0.2%	0.0%	0.0%	0.2%
Koshti	1	0	0	1
	0.2%	0.0%	0.0%	0.2%
Kaikadi	1	0	0	1
	0.2%	0.0%	0.0%	0.2%
Kokani	0	2	0	2

	0.0%	0.3%	0.0%	0.3%
Kunbi	0	2	0	2
	0.0%	0.3%	0.0%	0.3%
Katkari	3	0	0	3
	0.5%	0.0%	0.0%	0.5%
Lohar	1	1	0	2
	0.2%	0.2%	0.0%	0.3%
Makadwala	0	0	1	1
	0.0%	0.0%	0.2%	0.2%
Lonar	0	0	2	2
	0.0%	0.0%	0.3%	0.3%
Sindhi	0	2	0	2
	0.0%	0.3%	0.0%	0.3%
NavBoudh	0	2	0	2
	0.0%	0.3%	0.0%	0.3%
MahadevKoli	0	0	1	1
	0.0%	0.0%	0.2%	0.2%
Bagvan	0	0	1	1
	0.0%	0.0%	0.2%	0.2%
Bhoei	0	2	0	2
	0.0%	0.3%	0.0%	0.3%
Gujrati	0	0	1	1
	0.0%	0.0%	0.2%	0.2%
Udapi	0	0	1	1
	0.0%	0.0%	0.2%	0.2%
Ghelar	2	0	1	3
	0.3%	0.0%	0.2%	0.5%
Maratha	153	34	7	194
	25.5%	5.7%	1.2%	32.3%

Shimpi	0	1	0	1
	0.0%	0.2%	0.0%	0.2%
Total	**300**	**150**	**150**	**600**
	50.0%	**25.0%**	**25.0%**	**100.0%**

Table-No-4.4 represents the distribution of respondents by Caste. Out of total respondents 14(2.3%) respondents Nhavi, and 9 (1.5%) respondents Lingayat, and 2 (0.3%) respondents have Jain digamber,10 (1.7%)respondents have Sutar , and 6 (1.0%) respondents have Parit, and 23 (3.8%) respondents have Buddha, and 10 (1.7%) respondents have Koli, 3 (0.5%) respondents have Dhor, 37 (6.2%) respondents have Mahar and 3 (0.5) respondents have Kumbhar, and 25 (4.2%) respondents have Vadar, 4 (0.7%) respondents have Ghisadi, 3 (0.5) respondents have Gondhali , 14 (2.3%) respondents have Chambhar and 1 (0.2%) respondents have Bhangi , and 6 (1.0%) respondents have Dhangar, 2 (0.3%) respondents have Laman and 4 (0.7%) respondents have Vani, 1 (0.2%) respondents have teli , 2 (0.3%) respondents have Kasar, and 2 (0.3) respondents have Marwadi, 13 (2.2%) respondents have Mali, 4 (0.7%) respondents have Boudd, and 8 (1.3%) respondents have Brahman, 2 (0.3%) respondents have Bhill, and 51(8.5%) respondents have Mang, 1 (0.2%) respondents have Bhoud, and 1 (0.2%) respondents have Shikakkari, and 2 (0.3%) respondents have Telgu, and 2 (0.3%) respondents have Vanjari, 1 (0.2%) respondents have Kurmi and 1 (0.2%) respondents have Paradhi , 2 (0.3%) respondents have Christian, and 2 (0.3%) respondents have Sinkalkar , 1 (0.2%) Rajput, 1 (0.2%) respondents have Bihari, and 51 (8.5%) respondents have Muslim, 3 (0.5%) respondents have Banjara, 7 (1.2%) respondents have Thakar and 11 (1.8%) respondents have Ramoshi, 1(0.2%) respondents have Beldar, and 1 (0.2%) koshti, and 1 (0.2%) respondents have kaikadi, 2 (0.3%) respondents have Kokni, and 2 (0.3) respondents have Kunbi and 3 (0.5%) respondents have Katkari, 2 (0.3%) respondents have Lohar ,1 (0.2%) respondents have Makadwala, and 2 (0.3%) respondents have Lohar, 2 (0.3%) respondents have Sindhi, and 2 (0.3%) respondents have Nav-Boudha , 1 (0.2%) respondents have MahadevKoli, 1 (0.2%) respondents have Bagavn and 2(0.3%) respondents have Bhoei , 1 (0.2%) respondents have Gujrati, 1(0.2%)respondents have Udapi, 3 (0.5%) respondents have Ghelar and 194 (32.3) respondents have Maratha, and 1 (0.2%) Shimpi.Majority of respondents are from Maratha caste, this because Maharashtra state is dominated by Maratha Caste.

Table No: 4.5

Distribution of Respondents by Marital Status

Marital status	**Rural**	**Urban**	**Slum**	**Total**
Married	294	147	145	586
	49.0%	24.5%	24.2%	97.7%
Divorced	3	1	2	6
	0.5%	0.2%	0.3%	1.0%
Separate from husband	3	2	3	8
	0.5%	0.3%	0.5%	1.3%
Total	**300**	**150**	**150**	**600**
	50.0%	**25.0%**	**25.0%**	**100.0%**

Table-No-4.5 represents the distribution of respondents by marital status. Out of total respondents 586(97.75%) are married, 6(1.0%) respondents are divorced, 8(1.3%) are separate from their husband. By seeing marital status of women from rural, urban and slum, majority urban women including slum are separated from husband as compare to rural women.

Table No: 4.6

Distribution of Respondents by duration of separation

If you live apart from your husband, since when?	**Rural**	**Urban**	**Slum**	**Total**
From six years	2	0	0	2
	0.3%	0.0%	0.0%	0.3%
Since one year	0	1	1	2
	0.0%	0.2%	0.2%	0.3%
Since two years	0	1	0	1
	0.0%	0.2%	0.0%	0.2%
Since ten years	2	0	1	3
	0.3%	0.0%	0.2%	0.5%

Since fifteen years	1	0	0	1
	0.2%	0.0%	0.0%	0.2%
Since three years	2	0	1	3
	0.3%	0.0%	0.2%	0.5%
Since eight years	0	1	0	1
	0.0%	0.2%	0.0%	0.2%
Since seven years	0	1	0	1
	0.0%	0.2%	0.0%	0.2%
NA	293	146	147	586
	48.8%	24.3%	24.5%	97.7%
Total	**300**	**150**	**150**	**600**
	50.0%	**25.0%**	**25.0%**	**100.0%**

Table No: 4.6: distribution of respondents by duration of separation from their husband. Out of total respondents those who are living apart from husbands had three yrs duration.

Table No: 4.7

Distribution of Respondents by total no of Children

Total no of children	**Rural**	**Urban**	**Slum**	**Total**
One	89	32	38	159
	14.8%	5.3%	6.3%	26.5%
Two	145	80	60	285
	24.2%	13.3%	10.0%	47.5%
Three	36	18	29	83
	6.0%	3.0%	4.8%	13.8%
Four	8	5	5	18
	1.3%	0.8%	0.8%	3.0%
More than four children	0	0	4	4
	0.0%	0.0%	0.7%	0.7%
No children	19	15	14	48

	3.2%	2.5%	2.3%	8.0%
First pregnancy	3	0	0	3
	0.5%	0.0%	0.0%	0.5%
Total	**300**	**150**	**150**	**600**
	50.0%	**25.0%**	**25.0%**	**100.0%**

Table No:4.7 distribution of respondents by total no of children represents Out of total respondents 159(26.5%) have one child 285 (47.5%) have two children, 83 (13.8%) have three children,18 (3.0%) have 4 children and, 4 (0.7%) respondents have more than four children, 48 (8.0%) respondents have no children, and 3 (0.5%) respondents expecting first pregnancy. Out of total respondents, majority of respondents have two children. This is because of government policy. As compare to urban women, more women from slum have more than four children.

Table No: 4.8

Distribution of Respondents of total of number Sons

Total no of Son	**Rural**	**Urban**	**Slum**	**Total**
Zero	93	43	50	186
	15.5%	7.2	8.3%	31.0%
One	163	74	63	300
	27.2%	12.3%	10.5%	50.0%
Two	41	31	32	104
	6.8%	5.2%	5.3%	17.3%
Three	3	2	5	10
	0.5%	0.3%	0.8%	1.7%
Total	**300**	**150**	**150**	**600**
	50.0%	**25.0%**	**25.0%**	**100.0%**

Table-4.8-shows distribution of respondents by total number of sons. Out of total respondents 186(31.0%) have no son, 300 (50%) have one son, 104(17.3%) have two sons, 10(1.7%) have three sons. Out of total fifty percentages of respondents have one son.

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Table No: 4.9

Distribution of Respondents by total number of daughters

Total no of Daughter	**Rural**	**Urban**	**Slum**	**Total**
Zero	106	56	53	215
	17.7%	9.3%	8.8%	35.8%
One	135	67	66	268
	22.5%	11.2%	11.0%	44.7%
Two	49	20	22	91
	8.2%	3.3%	3.7%	15.2%
Three	8	6	5	19
	1.3%	1.0%	0.8%	3.2%
Four	2	1	2	5
	0.3%	0.2%	0.3%	0.8%
More than four	0	0	2	2
	0.0%	0.0%	0.3%	0.3%
Total	**300**	**150**	**150**	**600**
	50.0%	**25.0%**	**25.0%**	**100.0%**

Table No: 4.9 represents the number of daughters of respondents. Out of total respondents 215 (35.8%) have zero daughter, 268(44.7%) have one daughter, 91(15.2%) have two daughters, 19(3.2%) have three daughters and 5 (0.8%) have four daughters and 2 (0.3%) have More than four daughters. Out of total majority respondents have one daughter and near to no daughter. This shows son preferences in society.

Table No: 4.10

Distribution of Respondents by Education

Education	**Rural**	**Urban**	**Slum**	**Total**
Primary	67	34	43	144
	11.2%	5.7%	7.2%	24.0%
Secondary	109	45	54	208

	18.2%	7.5%	9.0%	34.7%
Higher secondary	61	31	24	116
	10.2%	5.2%	4.0%	19.3%
Graduation	43	16	4	63
	7.2%	2.7%	0.7%	10.5%
Post-Graduation	9	14	4	27
	1.5%	2.3%	0.7%	4.5%
Illiterate	11	6	8	25
	1.8%	1.0%	1.3%	4.2%
Other	0	4	13	17
	0.0%	0.7%	2.2%	2.8%
Total	**300**	**150**	**150**	**600**
	50.0%	**25.0%**	**25.0%**	**100.0%**

Table No:4.10 distribution of respondents by education. Out of total respondents majority of respondents i.e.(34%) had their education upto secondary class and less number of respondents i.e. 2.8% had other professional education. As compare to rural women, urban women including slum have better education status and as compare with slum, majority of urban women are educated upto graduation and post-graduation.

Table No: 4.11

Distribution of Respondents by Life Partner's Education

Partner's Education	Rural	Urban	Slum	Total
Primary	47	16	34	97
	7.8%	2.7%	5.7%	16.2%
Secondary	125	45	55	225
	20.8%	7.5%	9.2%	37.5%
Higher secondary	64	24	33	121
	10.7%	4.0%	5.5%	20.2%
Graduation	39	28	5	72
	6.5%	4.7%	0.8%	12.0%

Post-graduation	15	26	5	46
	2.5%	4.3%	0.8%	7.7%
Illiterate	4	5	10	19
	0.7%	0.8%	1.7%	3.2%
Other	3	5	5	13
	0.5%	0.8%	0.8%	2.2%
NR	3	1	3	7
	0.5%	0.2%	0.5%	1.2%
Total	**300**	**150**	**150**	**600**
	50.0%	**25.0%**	**25.0%**	**100.0%**

Table-No-4.11 shows the distribution of respondents by life partner's education. Out of total respondents 97 (16.2%) have primary education, 225 (37.5%) have secondary education, 121 (20.2%) respondents have higher-secondary, 72(12.0%) post-graduation, and 19 (3.2%) have respondents were illiterate, and 13(2.2%) respondents of other, and 7 (1.2%) respondents have no response. As compare to rural women's life partner, urban women's life partner had education up to post graduation. Education status in urban areas is better than rural areas.

Table No: 4.12

Distribution of Respondents by Partner's Occupation

Partner's Occupation	**Rural**	**Urban**	**Slum**	**Total**
Agriculture labour	42	1	1	44
	7.0%	0.2%	0.2%	7.3%
Small scale business	42	14	10	66
	7.0%	2.3%	1.7%	11.0%
Government job	15	21	1	37
	2.5%	3.5%	0.2%	6.2%
Private job	103	67	67	237
	17.2%	11.2%	11.2%	39.5%
Own farming	49	2	1	52

	8.2%	0.3%	0.2%	8.7%
Other	40	43	64	147
	6.7%	7.2%	10.7%	24.5%
Own farming and Other	1	0	0	1
	0.2%	0.0%	0.0%	0.2%
NR	8	2	6	16
	1.3%	0.3%	1.0%	2.7%
Total	**300**	**150**	**150**	**600**
	50.0%	**25.0%**	**25.0%**	**100.0%**

Table No: 4.12 represents the distribution of respondents by partner's Occupation. Out of total respondents 44(7.3%) are agriculture labourers and 66(11.0%) respondents have small scale business, and 37(6.2%) respondents have government job, 237 (39.5%) respondents have private job, 52(8.7%) respondents have own farming , and 147 (24.5%) respondents have other such as construction and 1 (0.2%) respondents have own farming and other, 16 (2.7%) respondents had not given response. Majority of women's husband are doing private job in urban areas where as agriculture in rural areas.

Table No: 4.13

Distribution of Respondents by Do you do business?

Do you do business?	Rural	Urban	Slum	Total
Yes	102	40	52	194
	17.0%	6.7%	8.7%	32.3%
No	198	110	98	406
	33.0%	18.3%	16.3%	67.7%
Total	**300**	**150**	**150**	**600**
	50.0%	**25.0%**	**25.0%**	**100.0%**

Table No: 4.14

Distribution of Respondents by If yes, what business?

If yes, what business?	**Rural**	**Urban**	**Slum**	**Total**
Agriculture labour	27	1	3	31
	4.5%	0.2%	0.5%	5.2%
Small scale business	23	12	8	43
	3.8%	2.0%	1.3%	7.2%
Government job	5	3	1	9
	0.8%	0.5%	0.2%	1.5%
Private job	25	19	17	61
	4.2%	3.2%	2.8%	10.2%
Own farming	20	0	0	20
	3.3%	0.0%	0.0%	3.3%
House wife	197	111	98	406
	32.8%	18.5%	16.3%	67.7%
Other	3	4	23	30
	0.5%	0.7%	3.8%	5.0%
Total	**300**	**150**	**150**	**600**
	50.0%	**25.0%**	**25.0%**	**100.0%**

Table-4.13 &4.14 represents the by the business and type of business. Out of total respondents 31(5.2%) are agriculture labourers and 43 (7.2%) are doing small scale business, and 9 (1.5%) government job, and 61 (10.2) private job, 20 (3.3%) own farming, 406 (67.7%) house wives and 30 (5.0%) respondents have other. In comparison majority of rural women are engaged in agriculture either labourers or in their own farming and majority of urban are in private job. More slum women are engaged in other work means domestic work, street vendors, construction workers and rag-pickers.

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Table No: 4.15

Distribution of Respondents by monthly income

If yes, monthly income	**Rural**	**Urban**	**Slum**	**Total**
Upto 2000 pm	27	9	27	63
	4.5%	1.5%	4.5%	10.5%
2001 to 4000 pm	26	8	17	51
	4.3%	1.3%	2.8%	8.5%
4001 to 6000 pm	11	5	1	17
	1.8%	0.8%	0.2%	2.8%
6001 to 8000 pm	9	10	2	21
	1.5%	1.7%	0.3%	3.5%
More than 8000 pm	25	9	8	42
	4.2%	1.5%	1.3%	7.0%
No income	202	109	95	406
	33.7%	18.2%	15.8%	67.7%
Total	**300**	**150**	**150**	**600**
	50.0%	**25.0%**	**25.0%**	**100.0%**

Table No: 4.15 represent distribution of respondents monthly income. Out of total respondents 63(10.5%) respondents have 2000p.m income, 51 (8.5%) respondents have 2001 to 4000 p.m income, and 17 (2.8) respondents have 4001 to 6000 pm income, 21 (3.5%) respondents have 6001 to 8000 pm income, and 42 (7.0%) respondents have more than 8000 pm income, and 406 (67.7%) respondents have no income. Researcher found income-level variations. There is always income gap in rural and urban areas but there is huge gap within urban areas. Urban poverty is rampant and it is important to focus on the urban poverty.

Table No: 4.16

Distribution of Respondents by family head

Family head	**Rural**	**Urban**	**Slum**	**Total**
Mother in law	19	14	32	65
	3.2%	2.3%	5.3%	10.8%
Father in law	92	27	28	147
	15.3%	4.5%	4.7%	24.5%
Husband	161	100	76	337
	26.8%	16.7%	12.7%	56.2%
Myself	14	5	11	30
	2.3%	0.8%	1.8%	5.0%
Other	14	4	1	19
	2.3%	0.7%	0.2%	3.2%
Mother in law and Father in law	0	0	2	2
	0.0%	0.0%	0.3%	0.3%
Total	300	150	150	600
	50.0%	25.0%	25.0%	100.0%

Table-4.16 represents the distribution of respondents by family head. Out of total respondents 65(10.8%) respondents family head as mother-in-law, and 147 (24.5%) respondents family head father-in-law,337 (56.2%) respondents family head husband, and 30 (5.0%) respondents family head are women and 19 (3.2%) respondents family head others(sister-in-laws, brother-in-law etc) and 2 (0.3%) respondents family heads are both mother in law and father in law. Majority of urban families including slum are women headed than rural areas.

Table No: 4.17

Distribution of Respondents by type of family

Type of family	**Rural**	**Urban**	**Slum**	**Total**
Joint family	176	71	97	344
	29.3%	11.8%	16.2%	57.3%
Nuclear family	121	73	53	247
	20.2%	12.2%	8.8%	41.2%
Separated/Single	3	6	0	9
	0.5%	1.0%	0.0%	1.5%
Total	300	150	150	600
	50.0%	25.0%	25.0%	100.0%

Table-4.17 shows the distribution of respondents by family type. Out of total respondents 344(57.3%) have joint families and 247(41.1%) have nuclear families. and 9 (1.5%) have separated /single families. Majority of families from rural areas are joint whereas in urban areas are nuclear. It is also found that there are more number of separated and single families are from urban areas.

Table No: 4.18

Distribution of Respondents by type of house

Type of house	**Rural**	**Urban**	**Slum**	**Total**
Kaccha/Hut	14	6	94	114
	2.3%	1.0%	15.7%	19.0%
Mud house	87	10	16	113
	14.5%	1.7%	2.7%	18.8%
RCC	142	123	30	295
	23.7%	20.5%	5.0%	49.2%
Other	56	11	9	76
	9.3%	1.8%	1.5%	12.7%

Houses covered with tin sheet	1	0	1	2
	0.2%	0.0%	0.2%	0.3%
Total	**300**	**150**	**150**	**600**
	50.0%	**25.0%**	**25.0%**	**100.0%**

Table-4.18 shows the distribution of respondents by housing type. Out of total respondents 295(49.2%) have RCC houses, 113(18.8%) have mud houses, 114 (19.0%) have Kaccha/Hut, and 76 (12.7%) have other type houses, and 2 (0.3%) have houses covered with tinsheet. Majority of house are RCC houses. But when observe that still there housing problem in slums. Majority of slums people are living in Kaccha houses.

Table No: 4.19

Distribution of Respondents by No of rooms in house

No of rooms in house	Rural	Urban	Slum	Total
1 room	22	13	32	67
	3.7%	2.2%	5.3%	11.2%
2 rooms	70	31	80	181
	11.7%	5.2%	13.3%	30.2%
3 rooms	89	52	28	169
	14.8%	8.7%	4.7%	28.2%
4 rooms	79	35	5	119
	13.2%	5.8%	0.8%	19.8%
More than 4 rooms	40	19	5	64
	6.7%	3.2%	0.8%	10.7%
Total	300	150	150	600
	50.0%	25.0%	25.0%	100.0%

Table-4.19 represents the distribution of respondents by No of rooms in house . Out of total respondents 67(11.2%) have one room, and 181 (30.2%) have two rooms, 169 (28.2%) have three room, and 119 (19.8%) have four room, and 64 (10.7%) have more than four rooms.

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Majority of respondents have two rooms and as compare urban there are more number rooms are found in rural areas. Housing problem is one of the important social problem in urban areas.

Table No: 4.20

Distribution of Respondents by facilities at home

Facilities at home	**Rural**	**Urban**	**Slum**	**Total**
Water tap	3	0	2	5
	0.5%	0.0%	0.3%	0.8%
Toilet	4	1	0	5
	0.7%	0.2%	0.0%	0.8%
Electricity	8	0	12	20
	1.3%	0.0%	2.0%	3.3%
Water tap and Toilet	10	15	10	35
	1.7%	2.5%	1.7%	5.8%
Water tap and electricity	21	4	27	52
	3.5%	0.7%	4.5%	8.7%
Toilet and electricity	8	2	9	19
	1.3%	0.3%	1.5%	3.2%
All above	242	127	70	439
	40.3%	21.2%	11.7%	73.2%
No facilities	3	0	2	5
	0.5%	0.0%	0.3%	0.8%
Electricity and Water tap and Toilet	1	1	18	20
	0.2%	0.2%	3.0%	3.3%
Total	**300**	**150**	**150**	**600**
	50.0%	**25.0%**	**25.0%**	**100.0%**

Table-4.20 represents the distribution of respondents by basic facilities .Out of total respondents 5(0.8%) have water tap, 5 (0.8%) have toilet, and 20 (3.3%) electricity, 35(5.8%)

have water tap and toilet, and 52 (8.7%) have water tap and electricity. 19 (3.2%) have toilet and electricity, 439 (73.2%) have no. facilities, and 20 (3.3%) electricity and water tap and toilet. Still researcher found that in slums and rural areas there is no facilities.

Table No: 4.21

Distribution of Respondents by main earning source of family

Main earning source of family	Rural	Urban	Slum	Total
Agriculture labour	53	2	1	56
	8.8%	0.3%	0.2%	9.3%
Own farming and Other	1	0	0	1
	0.2%	0.0%	0.0%	0.2%
Small scale business	53	17	10	80
	8.8%	2.8%	1.7%	13.3%
Government job	17	20	3	40
	2.8%	3.3%	0.5%	6.7%
Private job	91	74	67	232
	15.2%	12.3%	11.2%	38.7%
Own farming	57	1	1	59
	9.5%	0.2%	0.2%	9.8%
Other	26	32	67	125
	4.3%	5.3%	11.2%	20.8%
Small scale business, Private job and Own farming	0	0	1	1
	0.0%	0.0%	0.2%	0.2%
Small scale business and Other	0	1	0	1
	0.0%	0.2%	0.0%	0.2%
Small scale business and Private job	1	1	0	2
	0.2%	0.2%	0.0%	0.3%
NR	1	2	0	3

	0.2%	0.3%	0.0%	0.5%
Total	**300**	**150**	**150**	**600**
	50.0%	**25.0%**	**25.0%**	**100.0%**

Table No: 4.21 represent the distribution of respondent's main earning source of family. 56 (9.3%) have agriculture labour, and 1 (0.2%) have own farming and other, and 80 (13.3%) have small scale business, 40 (6.7%) have government job, and 232 (38.7%) have private job, 59 (9.8%) have own farming, and 125 (20.8%) have other, 1 (0.2%) have small scale business, private job and own farming and 1 (0.2%) Small scale business and other, 2 (0.3%) have small scale business and private job, and 3 (0.5%) have no response. In rural areas source of earning is agriculture, where as in urban areas in is private job.

Table No: 4.22

Distribution of Respondents by main earner of family

Main earner of family	**Rural**	**Urban**	**Slum**	**Total**
Myself (women)	23	4	10	37
	3.8%	0.7%	1.7%	6.2%
Myself and others	0	1	0	1
	0.0%	0.2%	0.0%	0.2%
Husband and other	1	0	0	1
	0.2%	0.0%	0.0%	0.2%
Myself and children	0	0	1	1
	0.0%	0.0%	0.2%	0.2%
Husband	241	133	97	471
	40.2%	22.2%	16.2%	78.5%
Children	1	0	2	3
	0.2%	0.0%	0.3%	0.5%
Parents	5	1	4	10
	0.8%	0.2%	0.7%	1.7%
Other	10	3	3	16

	1.7%	0.5%	0.5%	2.7%
Myself and husband	15	8	14	37
	2.5%	1.3%	2.3%	6.2%
Husband and children	3	0	0	3
	0.5%	0.0%	0.0%	0.5%
Husband and parents	1	0	0	1
	0.2%	0.0%	0.0%	0.2%
Husband and father and mother in law	0	0	19	19
	0.0%	0.0%	3.2%	3.2%
Total	**300**	**150**	**150**	**600**
	50.0%	**25.0%**	**25.0%**	**100.0%**

Table No: 4.22 represents the distribution of respondents by main earner of family .Out of total respondents 37(6.2.%) earner have themselves and 1 (0.2%) earner have themselves and other, and 1 (0.2%) earner have husband and other, and 1 (0.2%) earner have themselves their and children, 471 (78.5%) earner have husband, 3 (0.5%) earner have children and 10 (1.7%) earner have parents, and 16 (2.7%)earner have other, and 37 (6.2%) earner have themselves and husband, and 3 (0.5%) earner have husband and children, 1 (0.2) earner have husband and parents, and 19 (3.2%) earner have husband and father and mother in laws. Majority of earners are husbands from urban and rural areas.

Table No: 4.23

Distribution of Respondents by Annual income of family

Annual income of family	Rural	Urban	Slum	Total
Up to 1,00,000	210	88	119	417
	35.0%	14.7%	19.8%	69.5%
1,00,001 to 3,00,000	66	30	20	116
	11.0%	5.0%	3.3%	19.3%
3,00,001 to 6,00,000	15	16	6	37
	2.5%	2.7%	1.0%	6.2%

6,00,001 to 10,00,000	6	12	4	22
	1.0%	2.0%	0.7%	3.7%
Above 10 lakh	2	4	1	7
	0.3%	0.7%	0.2%	1.2%
NR	1	0	0	1
	0.2%	0.0%	0.0%	0.2%
Total	**300**	**150**	**150**	**600**
	50.0%	**25.0%**	**25.0%**	**100.0%**

Table-No-4.23 represents the distribution of respondents by Annual Income. Out of total respondents 417(69.5%) have 1,00,000 Annual income,116(19.3%) have 1,00,000 to 3,00,000 Annual income, 37(6.2%) have 3,00,001to 6,00,000 Annual income, and 22(3.7%) have 6,00,000 to 10,00,000 Annual income, and 1 (0.20) no response. Majority of women from rural are from income groups upto one lakhs whereas urban women excluding slums are from income group between 6 to 10 lakhs.

Table No: 4.24

Distribution of respondents by savings

Savings	Rural	Urban	Slum	Total
Yes	227	115	97	439
	37.8%	19.2%	16.2%	73.2%
No	73	35	53	161
	12.2%	5.8%	8.8%	26.8%
Total	**300**	**150**	**150**	**600**
	50.0%	**25.0%**	**25.0%**	**100.0%**

Table No-4.24 shows the distribution of respondents by savings they had. Out of total respondents 39(73.2%) have savings, and 161(26.8%) respondents have no savings. Majority of women from urban and rural areas have savings.

Table No: 4.25

Distribution of Respondents by amount of savings

If yes, how much?	**Rural**	**Urban**	**Slum**	**Total**
Up to 500 pm	106	40	50	196
	17.7%	6.7%	8.3%	32.7%
501 to 1000 pm	60	43	34	137
	10.0%	7.2%	5.7%	22.8%
1001 to 1500 pm	58	30	14	102
	9.7%	5.0%	2.3%	17.0%
1501 to 2000 pm	1	0	0	1
	0.2%	0.0%	0.0%	0.2%
Above 2000 pm	0	3	0	3
	0.0%	0.5%	0.0%	0.5%
No savings	75	34	52	161
	12.5%	5.7%	8.7%	26.8%
Total	**300**	**150**	**150**	**600**
	50.0%	**25.0%**	**25.0%**	**100.0%**

Table No: 4.25 shows the distribution of respondents by amount of savings. Out of total respondents 196(97.5%) 500pm, and 137(22.8%) respondents are saving 501 to 1000pm and 102(17.0%) respondents are saving 1001 to 1500 and 1 (0.2%) respondents are saving 1501 to 2000 and 161 (26.8%) respondents are no saving. Major amount of saving is in between 501 to 1000 rupees.

FINDINGS:

- Out of total majority of respondents women from rural 145(24.2%) are from age group 19-30yrs whereas urban women including slum are from age group 31 to 45 yrs.
- Majority of rural women are i.e.(22.5%) are having weight 42 50 kg as compare to urban women(including slum) i.e.(13%) where as compared rural women obesity is found among urban women because of life lifestyle. With compare to urban and slum, obesity is found among urban women than slum.

- Out of total respondents 537(89.5%) belongs to Hindu religion. As compare to rural women majority of urban women belongs to Muslim, Boudda and Christian religion whereas rural women belongs to Hindu women .This because religious diversity is found in urban areas.
- Majority of respondents are from Maratha caste, this because Maharashtra state is dominated by Maratha Caste.
- By seeing marital status of women from rural, urban and slum, majority urban women including slum are living apart from their husband as compare to rural women. Out of total respondents those who are living apart from husbands had three yrs duration of separation.
- Out of total respondents, majority of respondents have two children. This is because of government policy. As compare to urban women, more slum women have more than four children.
- Out of total fifty percentages of respondents have one son and out of total majority respondents have one daughter and near to zero daughters. It shows still there is son preference.
- As compare to rural women, urban women including slum have better education status and as compare with slum, majority of urban women are educated upto graduation and post-graduation.
- As compare to rural women, urban women including slum have better education status and as compare with slum, majority of urban women are educated upto graduation and post-graduation.
- As compare to rural women’s life partner, urban women’s life partner had education upto post graduation.
- Majority of women’s husband are doing private job in urban areas where as agriculture in rural areas.
- Majority of women’s husband are doing private job in urban areas where as agriculture in rural areas.
- In comparison majority of rural women are engaged in agriculture either labourers or in their own farming and majority of urban are in private job.
- More slum women are engaged in other work means domestic work, street vendors, construction workers and rag-pickers.

- Researcher found income-level variations. There is always income gap in rural and urban areas but there is huge gap within urban areas. Urban poverty is rampant and it is important to focus the urban poverty.
- Majority of urban families including slum are women headed than rural areas.
- Majority of families from rural areas are joint whereas in urban areas are nuclear. It is also found that there are more number of separated and single families are from urban areas.
- Majority of house are RCC houses. But when we observe that still there housing problem in slums. Majority of slums people are living in Kaccha houses.
- Majority of respondents have two rooms and as compare urban there are more number rooms are found in rural areas. Housing problem is one of the important social problem in urban areas.
- Still researcher found that in slums and rural areas there is no facilities.
- In rural areas source of earning is agriculture where as in urban areas is private job.
- Majority of earners are husbands.
- Majority of women from rural are from income groups upto one lakhs where urban excluding slums are from income group between 6 to 10 lakhs.
- Majority of women from rural are from income groups upto one lakhs where as urban women excluding slums are from income group between 6 to 10 lakhs.
- Majority of women have savings.
- Major amount of saving is in between 501 to 1000 rupees.

CONCLUSION:

The study shows that socio-economic characteristics of rural and slum is same. Education status, economic status and awareness about health is lower in slums and rural areas and it is better in well equipped colonies in urban areas. The study shows that socio-economic characteristics of rural and slum is same. Education status, economic status and awareness about health are lower in slums and rural areas and it is better in well equipped colonies in urban areas.

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SYSTEMATIC INVESTMENT PLAN IN INDIA: AN OVERVIEW

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ABSTRACT

Systematic Investment Plan is an Investment Avenue available to investors who hesitate to invest lump sum money in one shot but prefers to invest the same amount periodically in order to get the benefit of future returns at minimum risk. Systematic Investment Plan is most suitable for small level of investors who wishes to save small among from their income. Also, it helps to develop saving habits among them. The study has used Secondary Data to analyse the investors attitude towards Systematic Investment Plan and it has been gathered from research journals and websites.

KEYWORDS*: Systematic Investment Plan, Investment Avenue, lump sum investment.*

INTRODUCTION

With the increasing level of competition, the benefits provided by employer cannot be taken as granted forever. This has made saving- a vital component in our lives. Saving can be defined as the part of disposable income left after meeting all the expenditures. The need of the hour is to understand various investment avenues, analyse them in terms of return expected, liquidity required, risk appetite, safety of the principal amount invested, etc and to choose different securities for portfolio construction.

Since 1991, there has been introduction of numerous financial products. As the economy has globalised, so are the financial products in the market. Various investment avenues are available like shares, bonds, debentures, PPF, banking and insurance products, mutual funds, systematic investment plan, etc.

This paper analyses Systematic Investment Plan. SIP is an Investment Avenue which helps to inculcate financial discipline among the investors. Investors are given flexibility to choose the time and amount for periodical payments. Minimum amount for investment is Rs. 500. So as per convenience investors can choose any amount say Rs. 500, 1000, 2000, etc. The decided amount is sent to be paid periodically and it gets deducted automatically from the bank account or through post dated cheques.

Systematic Investment Plan provides safe returns in comparison to share market. Investors with minimal knowledge of Financial Market can invest money in systematic investment plan at least risk. They need not to worry about market volatility.SIP is also known as value averaging technique as the cost gets averaged inspite of ups and downs in the market. So, SIP is favourable for small investors provided they invest money for long time duration.

OBJECTIVES OF THE STUDY

1.To study and understand the investors perception regarding Systematic Investment Plan.

2.To understand the relationship of investment decision with various socio-economic factors.

RESEARCH METHODOLOGY

The nature of data, gathered from various research journals, websites and newspapers, is secondary.

REVIEW OF LITERATURE

Study reference	Research objective	Country	Sampling details	Findings of the study
Sayali Rane et al (2021)	To study investment preferences of retail investors.	India	Data Source Primary Data Sample Size: 100 Standard deviation and various ratios	The study found that Systematic Investment Plan is preferred by retail investors because it is flexible form of investment. Moreover young investors are found to be more inclined towards Systematic Investment Plan.
Alpesh Hajera et al (2020)	To study risk and return factors prevailing on mutual fund investment.	India	Data Source: Secondary Data	The study has found a lump sum investment is better than systematic investment plan in terms of risk and return.

Thoufiqulla et al (2020)	To study various mutual funds.	India	Data Source: Secondary Data	In long term, investment made in systematic investment plan don't provide negative returns. Returns on systematic investment plan are much higher than that provided on Bank deposits.
R.Sreelakshmi et al (2020)	To compare recurring deposit and systematic investment plan in terms of returns.	India	Data Source: Secondary Data	The study found that recurring deposit is much safer than systematic investment plan.SIP is beneficial if funds are invested for long tenure. The returns are dependent on market in case of SIP why fixed rate of return is available on Recurring Deposit.
Pratyashi Tamuly et al (2020)	To investigate the factors on which investment decision is based.	India	Data Source: Secondary Data	Risk appetite of investors, expectations of return, safety of principal amount invested, etc influence the choice of investors to invest.
Poojan Patel et al (2020)	To determine the effect of different modes of investment in mutual	India	Data Source: Secondary Data	It has been found SIP is an effective way to make investment as it has provided high returns in the past

	funds.			years.
Anita Raman et al (2020)	To study mutual funds from investors point of view.	India	Data Source: Primary Data Sample Size: 50 T-test	Due to support of government, Mutual Funds have got preference by investors. Also it provides lot many benefits to investors like effective returns, liquidity, tax exemptions, etc.
Jayalakshmi et al (2019)	To determine demographic factors having impact attitude of investors.	India (Kerala)	Data Source: Primary Data Sample Size:160 Judgment-al Sampling	Majority respondents have favourable attitude for investing their funds in systematic investment plan. Investors attitude is determined by factors like gender, education and level of income.
Jaison David et al (2019)	To compare the difference between returns on SIP and one time investment.	India	Data Source: Secondary Data	The study has found systematic investment plan to be the ideal form of investing the money. Especially, it is beneficial from its point of view.
Pragya Gupta (2019)	To study the benefits of systematic investment plan.	India	Data Source: Secondary Data	SIP is suitable for those who want to invest small amount regularly. Also, it keeps away the investors from the activities of speculation.
S. Srimaan et al	To determine the trends of	India	Data Source: Primary	In today's time, investment in

(2019)	mutual funds.	(Karnataka)	Data Sample Size:450	systematic investment plan by small investors is most preferable. They can also get benefit of averaging the cost.
Kabirdoss Devi et al (2019)	To study online learning system in systematic investment plan.	India (Chennai)	Data Source: Primary Data Sample Size:121 Systematic random sampling	Uses of online learning system of systematic investment plan are found to be more satisfied in comparison to others. Content quality available online is the most favourable factor for promoting satisfaction level of users.
B. Kishori et al (2019)	To study systematic investment plan and one time investment plan in mutual funds.	India	Data Source: Secondary Data	The limitations being faced by investors like market volatility, lack of knowledge,etc can be overcome by investing funds in systematic investment plan. Small investors can take the benefit of capital markets via. systematic investment plan.
Shilpa Sampath et al (2019)	To study various factors considered by investors before making investment decision.	India	Data Source: Primary Data Sample Size:103 Convenienc	The study has determined that Investors make Investment in those securities which are safe, liquid and flexible in nature.

			e sampling	
H.R. Manjunatha et al (2019)	Comparing various mutual fund investment strategies.	India	Data Source: Primary Data Sample Size:100 Convenience sampling	Majority respondents prefer to invest their funds in systematic investment plan in comparison to one time investment. As,it is helpful to develop discipline and saving behaviour among them.
Jyoti A. (2018)	To study perception of investors regarding systematic investment plan.	India (Karnataka)	Data Source: Primary Data Sample Size: 50 Chi-square test	Awareness level of investors towards systematic investment plan is found to be very low. But for investors who have already invested in mutual funds are quite satisfied with the returns.
JK Raju et al (2018)	To determine the attitude of investors regarding mutual funds.	India (Davangere)	Data Source Primary Data Sample Size:100 Descriptive Research design.	Investors have lack of awareness for mutual funds. Some investors perceive Mutual Funds investment as of risk in nature. People with low income prefer to save a systematic investment plan in order to encourage discipline saving pattern.
Sangem Navajyoti et al (2018)	To examine the performance of the systematic investment plan	India (Andhra Pradesh)	Data Source: Secondary Data	Systematic investment plan is an ideal Investment Avenue available

	in long term.			for small investors and also for those who have minimal knowledge of financial markets.
Arvind A. Dhond (2018)	To analyse the performance of systematic investment plan in HDFC.	India	DataSource: Secondary Data	Investment in mutual fund is best even for small investors provided they invest their funds after thorough study. Mutual Funds can provide better returns if investment is made prudently.
ShamanthKumar (2018)	To analyse the performance of systematic investment plans.	India	Data Source: Secondary Data	Investment made in systematic investment plan over long tenure don't result in negative returns. Rather it provides returns much more than bank rates.
Vadivel Murugan et al (2018)	To compare different Investment making avenues of mutual funds.	India	Data Source: Secondary Data	The study found higher returns in case of systematic investment plan. Moreover for investors of systematic investment plan, market volatility is not a matter of worry.
Erram Ramesh (2018)	To determine attitude of investors towards mutual funds.	India(Telangana)	Data Source: Primary Data Sample Size:125	The study revealed that even today, majority of investors are not aware of mutual funds. They have

			Random sampling method	neutral attitude towards investment in mutual funds.
Ramakrushna Mishra (2018)	To study demographic factors affecting investment in mutual funds.	India (Bhubaneswar)	Data Source: Primary Data Sample Size:250 Chi-square test and factor analysis.	Majority respondents are unaware of mutual funds. Demographic factors like income level, education level and gender affects the investors attitude towards mutual funds.
Chandrakala V et al (2017)	To determine the performance of systematic investment plans.	India	Data Source: Secondary Data	The study revealed that SIP is worth Investment vehicle for small investors. They don't have to time the market. Also, benefits of compounding are available to them.
Rashmi Somani et al (2017)	To study various Investment options in Mutual Funds.	India	Data Source: Secondary Data	The investor who wants to invest periodically, systematic investment plan is favourable. As, well planned pattern of investment is decided and accordingly investment has to be made.
Aruna K et al (2017)	Examining the scenario of systematic investment plan.	India (Vellore)	Data Source: Primary Data Sample Size:150 Linear	Investment in systematic investment plan is a wise decision as a systematic investment plan needs considerable

			regression analysis	returns in long run.
Anjaneyulu et al (2017)	To study various factors affecting investment decision.	India Mahabubnagar	Data Source: Primary Data Sample Size:100 Convenience sampling	Various factors like safety of principal amount, liquidity of funds, attractive returns, tax exemptions, etc are considered by investors investing in mutual funds
Anich Uddin (2016)	To study the aim of investing via SIP.	India (Gujarat)	Data Source: Primary Data Sample Size:100	Systematic investment plan is suitable for investors who want to inculcate disciplined Behaviour for savings and not want to hit shot by engaging in speculation.
Byju. (2016)	To study the awareness level of people regarding mutual funds.	India (Coimbatore)	Data Source: Primary Data Sample Size:200 Convenience random sampling	Low level of awareness is found among people regarding investment in mutual funds. Starting investment at an early age via SIP is considered as a prudent decision.
Bharti Wadwa et al (2015)	To determine the demographic factors affecting investment in mutual funds.	India (Delhi NCR)	Data Source: Primary Data Sample Size:300 Chi-square test and factor	Demographic factors like age, gender, level of income and nature of occupation affects the investors attitude. Moreover, the study revealed the importance of financial literacy

			analysis.	while investing in mutual funds.
DM Jha (2015)	To determine the difference between systematic investment strategy with investment in one shot.	India	Data Source: Secondary Data	Systematic investment plan is suitable for those who expect regular income in future. While lump sum investment needs more return in comparison to systematic investment plan while investing for long term.
Padmini Sundaram (2014)	To study mutual fund environmen-t in India.	India	Data Source: Secondar-y Data	The study concluded that mutual fund industry is at growth stage in India. It provides various mutual fund products as per the requirements of investors.
Sindhu K.P. et al (2014)	To analyse performance of mutual funds.	India (Kerala)	Data Source: Primary Data Sample Size:900 Multistage sampling	Mutual Funds are preferable by investors for long period of time. As, it is well known to them that investment will yield huge returns only in long term.
Raffaele (2013)	To examine risk between lump sum investment and SIP.	India	Data Source: Secondary Data	Investment in systematic investment plan is found to be less risky in nature in comparison to lump sum investment. Moreover for

				middle income groups investments via SIP is most suitable.
Subramanya PR et al (2013)	To analyse investment attitude towards mutual funds.	India (Karnataka)	Data Source: Primary Data Sample Size:150 Random sampling	Investors have developed favourable opinion for Mutual Funds. They feel that it provides huge returns and it is one of the safer mode of investment.
Punita Soni et al (2012)	To analyse the concept of systematic investment plan.	India	Data Source: Secondary Data	Investor can escape himself from the concept of market volatility and can invest regularly irrespective of changes in market.
Dimple Batra et al (2012)	To compare systematic investment plan and lump sum Investment plans.	India	Data Source: Primary Data Sample Size:188 Cluster analysis	Low level of awareness is formed among the respondents. Investors studied or of risk-averse nature. The prefer banking products because of risk free in nature.
Ravi Vyas (2012)	To analyse investors perception regarding mutual funds.	India (Indore)	Data Source: Primary Data Sample Size:500 Chi-square test	Investors are found to have personal knowledge about mutual funds. Maruvarthai perceived investment in mutual funds to be of risk nature. Expert advice in portfolio construction and diversification can

				help to manage risk of investors.
Binod Kumar (2012)	To study demographic factors impacting investors attitude towards mutual funds.	India (Ranchi)	Data Source: Primary Data Sample Size:250 Chi-square test	Low level of awareness for Mutual Funds is found among the respondents. Demographic factors like age of investors and occupation has no impact on investors attitude towards mutual funds. But education level and income level determines the attitude of investors.
Debalin Roy et al (2011)	To examine the variation between systematic investment option and lump sum investment in mutual funds.	India (Kolkata)	Data Source: Primary Data Sample Size:300 Probabilistic Approach	The study has found that young investors prefer to invest via systematic investment plan as it enhances capital appreciation in long run.

NUMBER OF PAPERS REVIEWED ON THE BASIS OF YEARS

Years	Number of papers reviewed
2021	1
2020	6
2019	8
2018	8
2017	4

2016	2
2015	2
2014	2
2013	2
2012	4
2011	1
Total	40

NUMBER OF PAPERS REVIEWED ON THE BASIS OF DATA

Nature of Data	Number of papers reviewed
Primary Data	22
Secondary Data	18
Total	40

LIMITATIONS OF THE STUDY

1. The study is based on secondary data only.
2. The study has focused only on some states of India.

SCOPE FOR FUTURE RESEARCH

Further research may focus on developing strategies so as to improve the level of awareness of people regarding mutual funds especially Systematic Investment Plan.. Moreover research using primary data may be carried out.

CONCLUSION

Systematic Investment Plan is safer mode of investment. When it comes to investment in mutual funds, majority people prefer to invest in SIP in comparison to investment in one go. Systematic investment plan helps to inculcate discipline and financial behaviour in terms of increased savings among the investors. The investors get the benefit of not having to time the market as systematic investment plan is well-known for its average costing technique. But, as the studies have found, less people are aware of mutual fund schemes. Mutual fund industry and policy makers should make efforts to increase the level of awareness among people.

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A STUDY OF PRIVATIZATION ON PUBLIC SECTOR BANKS

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Abstract:

Privatizing two public sector banks has been major headline in 2021 union budget announced by Finance Minister, Nirmala Sitharaman as a part of Government's "Strategic disinvestment and sale" Programme. The privatization is expected to bring nearly 1.75 lakh crores in terms of revenues, which is of utmost need for our Indian economy and this Privatizing is also expected to improve banks operational efficiency.

Even though various study says that privatization improves the bank's performance, it is still doubted since it is not proven in India. Even private banks has so many issues like trust issues, scams, etc. Majority of the public are not ready to accept the privatization including the bank employees. Hence an effort is made to study the effect of privatization on banks' performance from view point of the public and bank employees.

Key Words: *Privatization, Bank Performance, Ownership, Impact*

Introduction:

The banks were nationalized in 1961 in a view of providing financial services to every citizen of the country without any kind of biases. Later on, many committees has proposed to bring down the government stake in these nationalized banks. The Narasimham committee has suggested 33% of the government stake in Public Sector Banks and PJ Nayak Committee proposed less than 50% of Government stake in Public Sector Banks. This is due to various reasons like lower productivity, low asset quality, poor service quality, proven uncompetitiveness of Public Sector Banks, etc. The losses of these banks should be borne by the government through injection of more capital which in turn brings a financial burden to the government.

The above said problems not only lies in Public Sector Banks but also there are some problems in Private Banks like trust issues, misappropriations, high service charges, recent scams, etc.

This paper is intended to study the impact of privatization on Public Sector Banks by interpreting the opinion of the select common public in Karnataka.

Objectives:

1. To study effectiveness of Privatization.
2. To define and analyze the impact of Privatization

Literature Review:

No.	Author	Purpose	Methodology	Findings
1.	**Boehmer et al. (2003)**	To examine the economic and political factors that affect the government's decision to privatize the state owned banks.	By collecting and studying the comprehensive database of bank privatizations in 101 countries during the period 1982-2000.	In developing countries, privatization of banking lowers the quality of banking sector. The government is more accountable since the government is for its people.
2.	**Miling Sathye (2005)** **a. Journal of Banking & Finance** Volume: 30 issue: 1, page(s): 7-16 Issue published: January 1, 2005	To study, "Has the partial privatization of Indian banks really helped improve their efficiency and performance"?	Synchronic approach is used in which the performance of state-owned firms is compared with the firms that were privatized or with the firms that were already in private ownership.	The Financial performance of partially privatized banks (measured by return on assets) and their efficiency (measured by three different ratios) were significantly higher than that of the fully public banks.

Research Methodology:

The study on effectiveness of Privatization of Public Sector Banks is an analytical study.

The primary data for the study is collected and analyzed from Public opinion on Indian Banks collected through Google forms.

The secondary data is taken from the union budget news on the internet.

Sample size for the study is 55 respondents, randomly chosen from Karnataka State.

Findings and Interpretation:

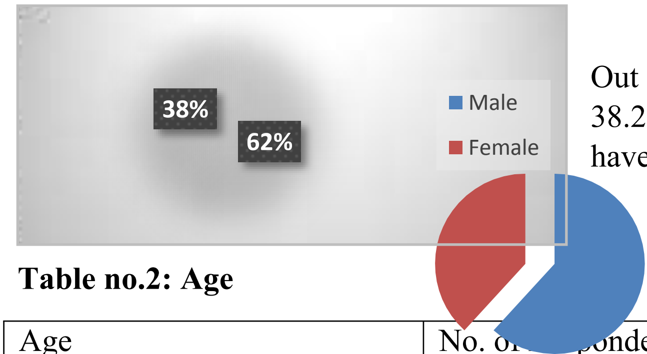
Objective no.1: To study effectiveness of Privatization

Table no.1: Gender

	No. of Respondents	Percentage
Female	21	38.2%
Male	34	61.8%

Source: Primary survey-2021

Graph no.1: Gender



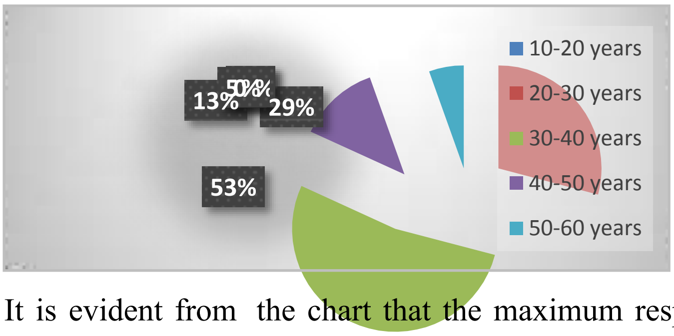
Out of the total respondents, 61.8% are male and 38.2% are female, which clearly indicates that both have contributed significantly for the study.

Table no.2: Age

Age	No. of Respondents	Percentage
10-20 years	Nil	Nil
20-30 years	16	29.1%
30-40 years	29	52.7%
40-50 years	7	12.7%
50-60 years	3	5.5%
60-70 years	Nil	Nil

Source: Primary survey-2021

Graph no.2: Age



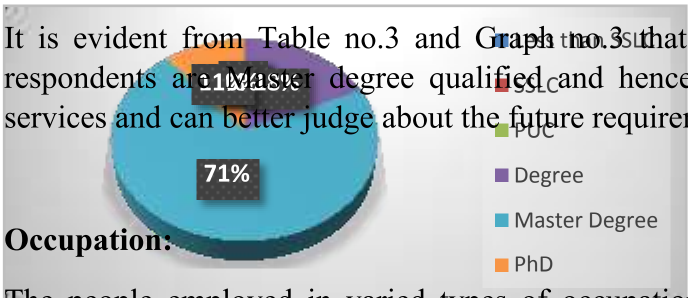
It is evident from the chart that the maximum respondents are from the age group of 20-30 years and 30-40 years, which means they are in working category and are aware of banking services very well.

Table no.3: Educational Qualifications

Education	No. of Respondents	Percentage
Less than SSLC	Nil	Nil
SSLC	Nil	Nil
PUC	Nil	Nil
Degree	10	18.2%
Master Degree	39	70.9%
PhD	6	10.9%

Source: Primary survey-2021

Graph no.3: Educational Qualification



It is evident from Table no.3 and Graph no.3 that all the respondents are educated. 70.9% respondents are Master degree qualified and hence they will be aware of present financial services and can better judge about the future requirements of the country.

Occupation:

The people employed in varied types of occupation such as Advocate, Professor, Manager, Principal, Banker, Engineer, Student, Counsellor, Businessman, Financial Analyst, Corporate

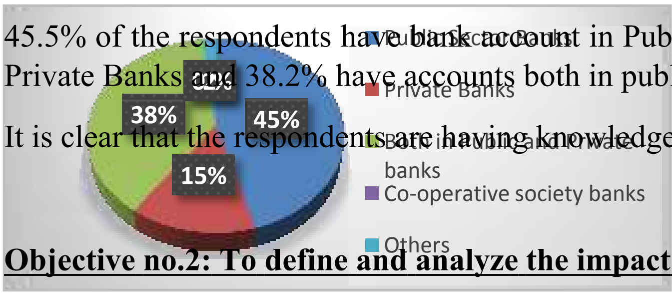
Employee, Media Producer, HR Manager, Fund Accountant, Officer, MNC employees, etc., has responded to the survey.

Hence the varied sector peoples' viewpoint is studied.

Table no 4: In which bank, you have a bank account?

	No. of Respondents	Percentage
Public Sector Banks	25	45.5%
Private Banks	8	14.5%
Both in Public and Private banks	21	38.2%
Co-operative society banks	Nil	Nil
Others	1	1.8%

Table no 4: In which bank, you have a bank account?



45.5% of the respondents have bank account in Public Sector Banks, 14.5% have an account in Private Banks and 38.2% have accounts both in public and private banks.

It is clear that the respondents are having knowledge about banking operational activities.

Objective no.2: To define and analyze the impact of Privatization

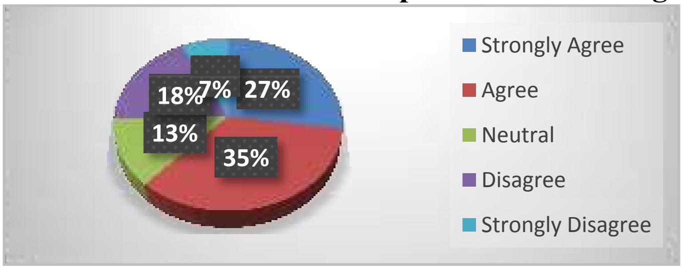
Table no 5: Privatization improves the Banking Operating efficiency and Service quality

Privatization improves efficiency and quality	No. of Respondents	Percentage
Strongly Agree	15	27.3%

Agree	19	34.5%
Neutral	7	12.7%
Disagree	10	18.2%
Strongly Disagree	4	7.3%

Source: Primary survey-2021

Chart no 5: Privatization improves the Banking Operating efficiency and Service quality



More than 50% (27% have Strongly Agreed and 35% have Agreed) of the respondents have agreed that privatization improves the banking operational efficiency. But 13% are neutral about the point.

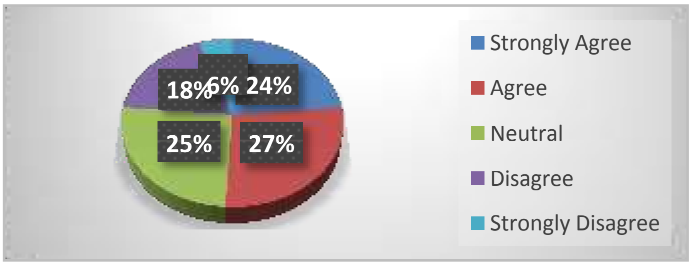
It can be clearly said that majority of the people are in favor of privatization, mainly due to operational efficiency and service quality

Table no 6: Privatization reduces Non-Performing Assets (Bad debts) of Banks

Privatization reduces NPAs	No. of Respondents	Percentage
Strongly Agree	13	23.63%
Agree	15	27.8%
Neutral	14	25.9%
Disagree	10	18.5%
Strongly Disagree	3	5.6%

Source: Primary survey-2021

Chart no 6: Privatization reduces Non-Performing Assets (Bad debts) of Banks



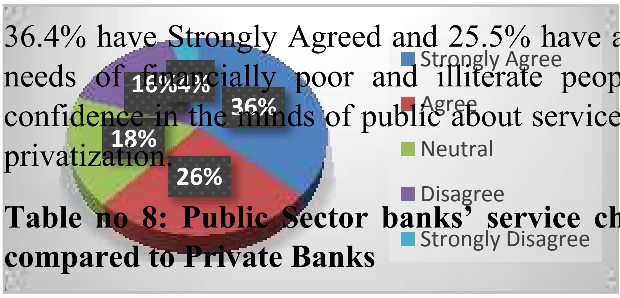
Nearly 50% has a positive opinion on Privatization reducing the NPAs but 25.9% are neutral in this regard, which indicates that the people are not sure whether the privatization really reduces NPAs or not since it is not yet proven by privatizing till now in our country.

Table no 7: Private Banks does not attend to the needs of the financially poor and illiterate people, just like the public sector banks does

	No. of Respondents	Percentage
Strongly Agree	20	36.4%
Agree	14	25.5%
Neutral	10	18.2%
Disagree	9	16.4%
Strongly Disagree	2	3.64%

Source: Primary survey-2021

Chart no 7: Private Banks does not attend to the needs of the financially poor and illiterate people, just like the public sector banks does



36.4% have Strongly Agreed and 25.5% have agreed that Private Banks does not attend to the needs of financially poor and illiterate people. Hence, there is strong need for creating confidence in the minds of public about service for all sects of society is guaranteed even after privatization.

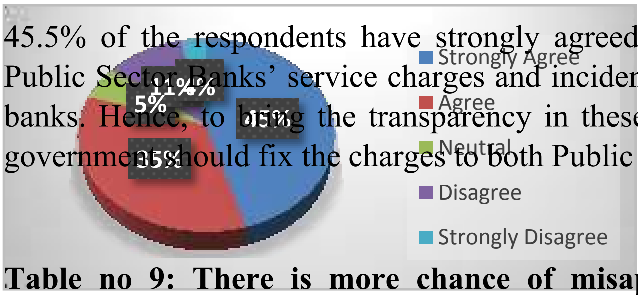
Table no 8: Public Sector banks' service charges and incidental charges are less when compared to Private Banks

PSBs charges are less than Private Banks	No. of Respondents	Percentage
Strongly Agree	25	45.5%
Agree	19	34.5%
Neutral	3	5.5%

Disagree	6	10.9%
Strongly Disagree	2	3.6%

Source: Primary survey-2021

Chart no 8: Public Sector banks' service charges and incidental charges are less when compared to Private Banks



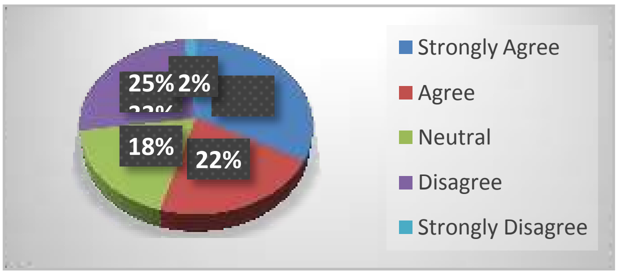
45.5% of the respondents have strongly agreed and 34.5% of respondents have agreed that Public Sector Banks' service charges and incidental charges are less when compared to private banks. Hence, to bring the transparency in these charges and to have uniformity as well, the government should fix the charges to both Public Sector Banks and Private Banks at par.

Table no 9: There is more chance of misappropriations and scams when banks are privatized

Chance of misappropriations and scams when banks are privatized	No. of Respondents	Percentage
Strongly Agree	18	32.7%
Agree	12	21.8%
Neutral	10	18.2%
Disagree	14	25.5%
Strongly Disagree	1	1.8%

Source: Primary survey-2021

Chart no 9: There is more chance of misappropriations and scams when banks are privatized



With regards to chances of misappropriations and scams when banks are privatized, 32.7% have Strongly agreed and 21.8% have agreed to the point.

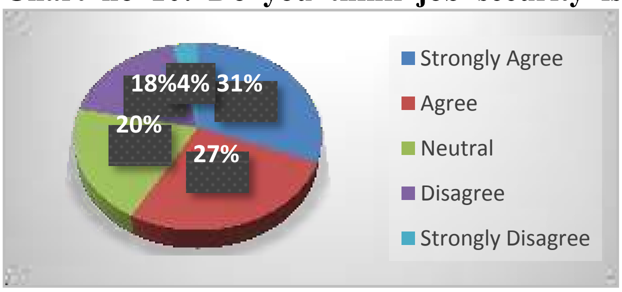
Hence it is clear from the observation that scams can happen both in Public sector banks and Private Banks, but it should be managed carefully by Government and RBI by implementing some stringent rules on banks.

Table no 10: Do you think job security is under threat when banks are privatized?

Job security is under threat when banks are privatized	No. of Respondents	Percentage
Strongly Agree	17	30.9%
Agree	15	27.3%
Neutral	11	20%
Disagree	10	18.2%
Strongly Disagree	2	3.64%

Source: Primary survey-2021

Chart no 10: Do you think job security is under threat when banks are privatized?



Nearly 60% (30.9% has Strongly agreed and 27.3% has Agreed) of respondents are of the opinion that the job security is under threat when banks are privatized. 20% are neutral and 18.2% disagree with the point.

This shows that many of bank employees as well as public are really worried about their job security in Public Sector Banks post privatization. Hence, there is a need for clear recruitment and HR Policies framed by the Government to gain the trust of public in this regard.

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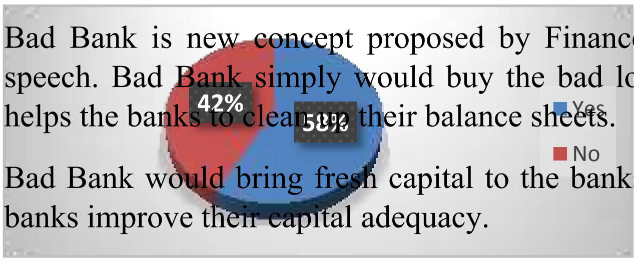
Table no 11: Are you aware of the concept of 'Bad Bank'?

	No. of Respondents	Percentage
Yes	32	58.2%
No	23	41.8%

Source: Primary survey-2021

Chart no 11: Are you aware of the concept of 'Bad Bank'?



Bad Bank is new concept proposed by Finance Minister Nirmala Sitharaman in the budget speech. Bad Bank simply would buy the bad loans (NPAs) of the banks at market price and helps the banks to clean up their balance sheets.

Bad Bank would bring fresh capital to the banks by purchasing bad loans which will help the banks improve their capital adequacy.

The objective of Bad Bank is to help the banks manage its bad debts and to bring stability in the banking sector so that banks can concentrate on credit growth to boost investments and ultimately attain economic growth.

Many of the Public Sector Banks have higher levels of NPAs than Private Banks and Public Sector Banks also lag on Profitability, capitalization and dividend payment.

The Government should educate the public about the importance of Bad Bank concept and Privatization to make them understand its importance in this regard.

<u>Findings and Suggestions regarding Privatization of Public sector banks:</u>

There are quite significant suggestions given by respondents in qualitative terms, they are-

1. Privatization of banks are required but only for those Public Sector Banks which are not performing well. Privatization should be limited to underperforming or badly managed banks.
2. Regulations should be enhanced in loan disbursements to avoid scams.
3. Government has to educate the public about the Band Bank concept, its importance and need of Privatization.

4. The Privatized banks will focus on maximizing their benefit and it might put an adverse effect on economically poor sectors and also small scale industries. And hence it is necessary to bring some stringent rules post privatization to banks in this regard.

5. Privatization should be only to operational activities such as ATM Machine maintenance, Loan disbursal legal procedures, etc., and not with the management activities i.e., the administration, policy making and final decision making should be with the Government.

Conclusion:

Performance of banking sector is directly linked to the performance of the economy. Banks expose the entire economy to systemic risk, so if one bank fails, it has the replica effect not only on the other bank but on the entire economy. If we are able to bring our banking sector to a little more stable scenario, which will have a long way forward in improving both the performance of the economy and our banking rating in the global context. And the perception of international investors about making investments in India would increase

It is clear from the study that the most of the people in present India believe on Public Sector Banks and don't prefer to deposit their savings in private sector. Hence this issue is time tested.

Every Organisation whether government or private has some issues within its structure. It is not necessary that private sector bank will never go with any fraud.

Privatization indeed is beneficial for growth. It is always good to have a leverage of Private Banks existing along with Public Sector Banks for better balance of economy.

Even if the Public Sector Banks are privatized, the core managerial policy decision making power should be vested in the hands of the government for the welfare of the society.

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CONSUMER PERCEPTION TOWARDS ONLINE MARKETING

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Abstract

E-Commerce can be defined as the process of transferring goods and services between a buyer and a seller using the internet as a medium of trade. Every year, a new digital trend emerges, and marketers must remain on top of the developments in order to readily embrace new technologies and stay ahead of the competition. Search by voice, Smarter graph, Micro motions, Marketing in virtual reality, more stories, more live videos artificial intelligence, machine learning Email marketing that is based on engagement Detailed lead profiling Push notification from Brower, Personalization of content. The objective of the study is to study the theoretical framework of consumer perception towards online marketing, analyses the effectiveness of online marketing among the rural consumers of Karnataka and analyses the performance of online market and examine the various opportunities and threats. Selection of the Field is Karnataka has divided according to geographical and demographical has six parts like Mysore Region, Costal Region, Bombay Region, Hyderabad Region, Central Region and BBMP. Sample Design is for the study total of 1500 sample size has been selected from all six divisions and each division will get the sample size of 250. Judgmental sampling method has been used. Tools used for data analysis is the Primary data collected from 1500 respondents were coded, classified and analyzed using Statistical Package for Social Sciences (SPSS Version 20). The tools used for analysis of primary data were descriptive statistics like arithmetic mean, standard.

Keywords: Online shopping, Consumer Perception, Buying Behavior, Purchase Decision.

Introduction

One of the most recent marketing trends is online marketing. The internet is used in online marketing to inform customers about the company's products and services. The term "online marketing" is also known as "internet marketing." Social media marketing, email marketing, and search engine marketing are all options available to a company. In today's world, web marketing is critical. Traditional marketing is inferior to online marketing. Customers' shopping and purchasing habits have altered as a result of the internet. The goal of this study on customer attitude for online purchase decisions (perception) was to uncover the factors that influence consumers' propensity to shop online.

E Commerce is defined by the Organization for Economic Co-operation and Development (OECD) as "commercial transactions involving both organizations and individuals that are based on the processing and transmission of digitized data, including text, sound, and visual images that are carried out over open networks (such as the internet) or closed networks (such as AOL or Mintel) that have a gateway on the internet."

As a result, E-Commerce can be defined as the process of transferring goods and services between a buyer and a seller using the internet as a medium of trade. E-commerce is a type of business transaction in which no paper work is involved and no physical interaction is required. Purchasing through E-Commerce, in contrast to traditional commerce, is characterized by features such as anytime, anywhere shopping, access to a wide variety of brands and product ranges, options to pay via credit card, debit card, electronic wallets, or cash on delivery, product delivery at doorstep, easy and convenient return policy, and no intrusion.

It has altered e-shoppers' shopping experiences, since virtual stores excel in terms of ease, selection, and affordability. Retailers in physical stores can no longer afford to ignore the promise of this medium. Consumers are eager to shop on the internet, and online shopping has genuinely matured. Footfalls are not counted in the retail industry. Customers also do not have the opportunity to touch and feel the products they purchase in the real world. The shopping experience is only as excellent as the buyer desires. Millions of people continue to visit these "virtual malls." Online shopping is no longer a whim; it is now a recognized and essential element of the retail industry, accounting for more than a tenth of all retail sales.

Current status (trends)

Every year, a new digital trend emerges, and marketers must remain on top of the developments in order to readily embrace new technologies and stay ahead of the competition. Search by voice, Smarter graph, Micro motions, Marketing in virtual reality, More stories, more live videos artificial intelligence, machine learning Email marketing that is based on engagement Detailed lead profiling Push notification from Brower, Personalization of content.

Product buy in online marketing (age based)

Year	Number of users(millions)	% world population
2010	577	10.6
2011	582	10.8
2012	680	11.1
2013	719	11.7
2014	745	11.9
2015	790	12.12
2016	850	12.45
2017	910	12.99
2018	949	13.16
2019	968	13.85

Review of Literature

Sankaran (2014) The author of this study paper examines the efficiency of internet marketing, often known as E-marketing. Primary and secondary data are included in the research's empirical data. The study's main goal is to identify, measure, and evaluate e-marketing of consumer goods through electronic media, as well as to identify purchase decision factors favoring online buying based on consumer internet shopping behavior, and to analyses online buying behavior based on demographic characteristics such as age, sex, income, qualification, and life stage. Identify consumer perceptions of website features and levels of satisfaction, conduct an overall assessment of consumers' online buying experiences, investigate the relationship between website features, customer satisfaction, and online buying experiences, and recommend appropriate measures to improve the efficiency of the e-marketing environment. The empirical test that followed the hypothesis developed found that age is a significant factor that influences customer perceptions of website features, and education has a substantial impact on consumer perceptions of website features.

Shanthi & Kannaiah., (2015) The author of this study article examines customer perceptions of online marketing. The empirical data for the study includes primary data gathered via questionnaire from Madras University and Madras Christian College students. For the sample of 100 respondents, the direct survey approach was used. The study's main goal is to find out what kinds of things customers buy when they shop online and what variables influence them to do so. Using descriptive statistics, the researcher proves the hypothesis. The first section of the questionnaire asked respondents about their internet usage patterns, such as how often they searched the internet, how much time they spent on it, and why they used the internet.

Mahmud., et.al (2009) The author of this study piece examines the aspects that influence client shopping behavior on the internet. Primary data obtained on the basis of a questionnaire to answer the research questions is included in the empirical data for the study. Data is collected mostly from current internet users using the convenience sampling method. Only 617 questionnaires were received out of a total sample size of 650. Each response was checked for mistakes, incomplete responses, and missing responses. Respondents were contacted via e-mail for clarification and correction, particularly for missing blanks. More than a quarter of the questions in the survey questionnaire were left unanswered or erroneously answered during data analysis. In the end, 602 responses were deemed full and useful for data analysis.

Zoyawajidsatti., (2014) The breadth of E-marketing is examined in this study piece. The empirical data for the study consists of both primary and secondary data gathered using a questionnaire. In our study, every single one of our respondents used the internet. The study's main goal is to determine customer preferences for using e-marketing and their purchasing patterns, as well as to determine changes in the interaction between sellers and buyers and customer behavior, as well as to determine the impact of customer perceptions of online marketing and their reliability on the seller. The analyses are carried out with the NVIVO qualitative research analysis software. The study's main finding is illustrated with some images. The most important aspect of e-marketing is the internet. If you don't have access to the internet, you won't be able to employ e-marketing. This demonstrates that e-growth marketing's is reliant on the internet's reach and availability.

Sanz.et.al (2005) The impact of internet user shopping habits and demographics on customers' mobile purchase behavior is examined in this research paper. The study's empirical data comprises secondary data from a survey conducted by the Spanish Association of Electronics Commerce (AECE 2004). From March to April 2004, the research of Electronic Commerce B2C gathered data utilizing the Computer Assisted Telephone Interview (CATT) approach. A random sample of 2104 survey participants provided the data for this study. The main goal of this study is to create an approximation of the M shopper profile (sociodemographic and behavioral) based on a sample of internet users and determine which aspects have a significant impact.

Research objectives

To study the theoretical framework of consumer perception towards online marketing.

To analyses the effectiveness of online marketing among the rural consumers of Karnataka

To analyses the performance of online market and examine the various opportunities and threats

Research Hypotheses

1. H1: There is difference among age and consumer perception towards online marketing
2. H2: There is difference among Education and consumer perception towards online marketing
3. H3: There is difference among Occupation and consumer perception towards online marketing
4. H4: There is difference among Income and consumer perception towards online marketing
5. H5: There is difference among Martial status and consumer perception towards online marketing

Research Methodology

The research methodology describes the research structure used in the current study. This section discusses the size of the research sample and the procedure used to choose participants for the study. The study was based on primary sources of information. The reliability of research instruments was examined in order to determine their suitability.

Sources of Data collection

a) **Primary data**: empirical research design has been used in the research, structured research instrument has been used to collect primary data for analysis and test research hypothesis of the study.

b) **Secondary data**: the secondary sources has been used to give relevance for the study and analysis the previous studies in the area. The various sources secondary are collected from research journals, working papers, books and other various reports and project works which are published and unpublished sources.

Selection of the Field

Karnataka has divided according to geographical and demographical has six parts like Mysore Region, Costal Region, Bombay Region, Hyderabad Region, Central Region and BBMP

Sample Design

For the study total of 1500 sample size has been selected from all six divisions and each division will get the sample size of 250. Judgmental sampling method has been used.

Tools used for data analysis

The Primary data collected from 1500 respondents were coded, classified and analyzed using Statistical Package for Social Sciences (SPSS Version 20). The tools used for analysis of primary data were descriptive statistics like arithmetic mean, standard deviation, variance, frequency etc., The tools used for hypothesis testing one-way ANOVA.

Result and Discussion

Testing of Hypothesis 1

One-way ANOVA was used to test the significant difference among age and consumer perception towards online marketing

H0:"There is no difference between age and consumer perception towards online marketing"

H1:"There is difference among age and consumer perception towards online marketing"

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	**2.041**	**4**	**.510**	**3.152**	**.018**
Within Groups	**15.381**	**95**	**.162**		
Total	**17.422**	**99**			

The one-way ANOVA results are shown in the table above. Because the p-value linked with a significant difference in age and customer impression of internet marketing is more than 0.05, the results accept the null hypothesis and reject the research hypothesis. The findings reveal that there is no statistical difference between age and customer perceptions of online marketing.

Testing of Hypothesis 2

One-way ANOVA was used to test the significant difference among education and consumer perception towards online marketing

H0:"There is no difference between Education and consumer perception towards online marketing"

H1:"There is difference among Education and consumer perception towards online marketing

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.774	4	.194	1.094	.364
Within Groups	16.628	94	.177		
Total	17.403	98			

The one-way ANOVA results are shown in the table above. Because the p-value linked with a significant difference in education and customer impression of internet marketing is more than 0.05, the results accept the null hypothesis and reject the research hypothesis. The findings suggest that there is no statistical difference between education and customer perceptions of online marketing.

Testing of Hypothesis 3

One-way ANOVA was used to test the significant difference among occupation and consumer perception towards online marketing

H0: "There is no difference between occupation and consumer perception towards online marketing"

H1:"There is difference among occupation and consumer perception towards online marketing"

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	**.595**	**4**	**.149**	**.832**	**.508**
Within Groups	**16.808**	**94**	**.179**		
Total	**17.403**	**98**			

The results of one-way ANOVA are given in above table. The results accept the null hypothesis and rejects the research hypothesis as the p-value associated significant difference among occupation and consumer perception towards online marketing is above 0.05. The results show that statistically there is no difference among occupation and consumer perception towards online marketing

Testing of Hypothesis 4

One-way ANOVA was used to test the significant difference among Income and consumer perception towards online marketing

H0: "There is no difference between Income and consumer perception towards online marketing"

H1: "There is difference amongIncome and consumer perception towards online marketing"

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	**.844**	**4**	**.211**	**1.209**	**.312**
Within Groups	**16.579**	**95**	**.175**		
Total	**17.422**	**99**			

The results of one-way ANOVA are given in above table. The results accept the null hypothesis and rejects the research hypothesis as the p-value associated significant difference among Income and consumer perception towards online marketing is above 0.05. The results show that statistically there is no difference among Income and consumer perception towards online marketing

Testing of Hypothesis 5

One-way ANOVA was used to test the significant difference between marital status and consumer perception towards online marketing

H0: "There is no difference between marital status and consumer perception towards online marketing"

H1: "There is difference among marital status and consumer perception towards online marketing"

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	**.144**	**1**	**.144**	**.815**	**.369**
Within Groups	**17.279**	**98**	**.176**		
Total	**17.422**	**99**			

The one-way ANOVA results are shown in the table above. Because the p-value linked with a significant difference between marital status and customer perception of online marketing is more than 0.05, the results accept the null hypothesis and reject the research hypothesis. The findings reveal that there is no statistically significant relationship between marital status and customer perceptions of online marketing.

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Findings

1. Anova results shows no difference between age and consumer perception towards online marketing
2. There was no impact of education level in perception of online marketing
3. Occupation also doesn't impact consumer perception towards online marketing
4. There is no difference among Income and consumer perception towards online marketing
5. Marital status and consumer perception towards online marketing also don't have impact

Suggestion

1. Marketing plans should be made with consider the perception of online marketing
2. Demographical factors may not consider in marketing plans

Conclusion

E-commerce is a benefit to trade, industry, and commerce, and in India, customer perceptions of online purchasing are improving. The majority of respondents believe that online shopping offers simple purchasing methods and quick access to a broad choice of products, as well as lower product prices and a variety of payment options. The majority of respondents believe that the availability of internet product and service information is excellent. The internet has opened up new channels of communication and connection for businesses. In sales, marketing, and customer service, it can help customers form closer and more cost-effective relationships. Companies can use the internet to give continuing information, service, and support to their customers. It also fosters pleasant interactions with customers, which can build long-term relationships and stimulate repeat purchases. The internet is quickly gaining traction as a domain-sale platform. The Internet is growing in popularity, and it has an impact on consumer behavior.

Online shopping has an impact on purchasing habits, and with technological advancements, it is projected to have an even greater impact in the future. Shoppers are more informed than ever before thanks to online buying. Consumers are becoming more efficient and productive as a result of the ease with which they may acquire information online. Many buyers use the internet to conduct research rather than make purchases. Product prices and features can be easily compared to help you make an informed purchase decision. Product information is available at any time and from any location. Following that, the purchase is done either online or at a traditional store. Instead of going from store to store to compare prices and look for the best bargain, shoppers prefer to take advantage of the availability of information online, especially for more expensive goods.

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AN ANALYSIS OF HOME-BASED WOMEN ENTREPRENEURS IN BENGALURU DISTRICT WITH REFERENCE TO KARNATAKA STATE

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ABSTRACT

Women entrepreneurship has undergone tremendous sustained improvement in consideration to women empowerment. Specially in recent era where the days have changed from restricting women in between four walls to encouraging women to earn just being in between four walls, women are consciously and strategically well equipped in leading financially stable and independent life. Many women entrepreneurs running their businesses successfully from home are still being unnoticed and such home-based women entrepreneurs too face lot of constraints in undertaking the business activities. Hence, the study aims to evaluate on the motivational factors and working strategies of home-based women entrepreneurs operating without a sophisticated organized enterprise.

An attempt is made to fill the research gap by assessing extent to which home-based women entrepreneurs utilize their skills, talent and creativity in earning profits and the value a formal entrepreneurial training and education holds to them. The study focuses to make a detailed study of the impact of business experiences, a family support and kinship system in becoming dominating strength for home – based businesses. Flexibility in marketing and reaching out customers over wider boundaries is also assessed and what makes women entrepreneurs gear up to operate effectively inspite of challenges is been analyzed.

Home-based women entrepreneurs residing in Bengaluru were approached and from findings, it is evident that the nationwide lockdown resulted from the worse hit of spike rates of pandemic lead to increase in many of home-based businesses started by women and the number of home-based businesses started since past 3 years is considerably more. The findings would serve the purpose in the area of management studies and other women planning businesses from home where it may also be extended to other geographical areas.

INTRODUCTION

Entrepreneurs are the born innovators. They always aim in creating and building something new and different with respect to the dynamic preferences and priorities of the society such that it would benefit and satisfy the needs of an economy. According to **Jean Baptiste**, "an entrepreneur is the economic agent who unties all means of production, the labour force of the one and the capital or land of the others and who finds in the value of the products his results from their employment, the reconstitution of the entire capital that he utilizes and the value of the wages, the interest and the rent which he pays as well as profit belonging to himself."

They are the ones who dedicate and devote their valuable time, all necessary efforts and who utilize their caliber and knowledge to the maximum extent possible in assembling and organizing the efforts from various sources, thereby creating the new business ideas and adding greater values to the products and services they deal in. Entrepreneurs come up with unique great dreams and ideas but unlike other dreamers, entrepreneurs are actually the ones who work upon their business dreams and strive hard to bring them into reality (B, Role of SKDRDP in enhancing Rural Women Entrepreneurship, 2013). The success of these entrepreneurs is ultimately reflected in the societal status. Many of these give raise to employment opportunities, directly or indirectly contribute to economic growth, raise the commercial standards thereby reshaping and improving economic systems that opens to new market and many more opportunities.

Women as entrepreneurs have been one of the recent phenomenal steps towards progress in India. The golden era and its traditional culture, the very strict social norms, especially in India had posed great difficulties for a women to take up her professional life and career. But now the days have been changed where women aren't only homemakers and restricted to four walls of houses. With the increase in demand for equal status and opportunities to women in comparison with men, wider gates have been opened inviting women to equally participate in social, political, cultural and also economic decision making. Women empowerment has been tool to act as an important instrument in uplifting the growth and prosperity of a nation to a considerable extent. Especially in a country like India that is known for its unemployment and underemployment, women are given a greater scope and opportunities to create employment for herself as well as to generate employment opportunities to the society. Women entrepreneurship gives an opportunity to women to establish her business ideas leading to her financial independence and recognition. It can also be a good source of strength for a nation to utilize hidden feminine entrepreneurial skills and talents.

In layman terms, small business specially the women proprietors setting up and operating their business according to their respective potentials in their homes are called as home-based entrepreneurs. In world of business, the entry of women as home-based entrepreneurs is relatively a new phenomenon. They make their places of dwelling as their workplace and most often, operates their businesses utilizing their specialized skills and creativity. Catering services, event planner and organizer, handicrafts, stitching, embroidery, pickle making, etc., are some of the home-based businesses carried by women in small or medium scale. A women may start her own home-based business due to several reasons. Many studies say that men start business primarily for growth opportunities and profit earning but women start business for many different contributing reasons like self-independence, utilizing skills and talents, gaining sense of achievement and recognition and sometimes to engage in leisure time. Or it may even be the reason that she might not be able to find a suitable job in the market place due to lack of education or the required skills or family restrictions or she may not like to work out of home. In India, women entrepreneurs have mainly contributed in household industries due to the less technical know-how requirement and very little competition from men in these industries.

Status Details During Pandemic

The latest spike of COVID 19 pandemic that led to nationwide lockdown desperately impacted women all over world and has hard hit the community of women entrepreneurs and workers so hard that, the data from Monitoring Indian Economy revealed that about 61% of male workers were unaffected during the lockdown while only 19% of women have been experienced such employment security. The South Asian Nation has as many as 16 million women - owned business, where less than 20% of all enterprises survived with most of them largely single – person operations and 73% reported being negatively impacted by the pandemic according to survey. (Shwetha Sunil, Business Standard, October 16, 2020). 47% of the employed women who had lost their jobs during the lockdown, had not returned to work by the end of the year but the similar case in men were only 7%. Women had very fewer option to get back to their flexible work environment and 3% of formal salaried women chose an option of self-employment. (Rosa Abraham & Amit Basole, The Hindu, May 17, 2021)

In India, a nationwide shutdown resulted from hike rates of pandemic led to closure of many of the businesses but this gave a root support to the improvement of ideas of home-based businesses started by women. Inspire of lockdown, few women entrepreneurs managed to fight against odds and found ways to sustain in an aspired business. (Seerat Chabba, Corona Virus: How India's women entrepreneurs are beating the odds, October 10, 2020)

In Bengaluru, it is been found that home-based women entrepreneurs have mainly excelled in

offering catering services to as many as estimated 88% of those who have been tested positive and have been home quarantined. The passion of cooking has helped many women to survive in a business float in the times of nationwide shutdown. Several caterers get calls from those in home quarantine for special meals. While some caterers are heard through mouth of words, majority through platforms of social Medias. (The Hindu, April 3, 2021) Specially, the social medias had served its purpose in addition to acting as a marketing tool where estimates have proven that around 92% of total revenue is been accounted and nine million active advertisers existed on Facebook making it to be the most popular social networks worldwide (ranked by number of active users as of January 2021) in lockdown times of 2020. (Jenn Chen, Feb 3, 2021)

LITERATURE REVIEW

Sadhwani Roma (2019) conducted study on stress in women entrepreneurs in Southern Rajasthan. It was found that most significant motivational factor was "job satisfaction and security". It was also observed that Indian women entrepreneurs faced stress. Among various factors of stress, the most significant factor was "Lack of Government support" while of least significant was "Work-related stressors". "Expectations and Work-home conflicts" and "Workload and lack of time" were other significant factors causing stress where majority of respondents used physical stress management techniques such as yoga, meditation, relaxation, diet and music.

Saxena and Sonal (2018) undertook "a study of selected successful women entrepreneurs in M P region" with an objective to find out individual reasons and barriers for entrepreneurship and to identify the reasons and barriers for educated and uneducated entrepreneurs. Total sample size comprised of 722 out of which 361 were successful entrepreneurs amongst whom 178 in M P. Results revealed that "need to be more independent" being dominant motivating reason and on the other hand, "need to work from home", "availability of opportunity" and "need to join family business" did not come out to be significant reasons behind entry of women in M P.

Stalin A (2017) undertook "a study on the status scope and motivating factors of Women Entrepreneurs with special reference to Pudukkottai and Shivagangai district", with an objective of studying the status attitude and scope of study area, examine problems of women entrepreneurs and to render suitable suggestion for the effective performance of women entrepreneurs. Pilot study revealed that women are not fully familiar with whole of business operations. Questionnaire which priorly distributed to 50 women entrepreneurs to check its reliability and 50% of population was taken as samples from both districts. Among various reasons for their performance, their favorable attitude is the major satisfaction. It was also found that their financial problems are very heavy in the initial stage and they successfully manage it with help of banks.

Sunanda & Hiremani Naik (2017) discussed the vital factors that motivates women to become successful entrepreneurs. Personal and financial elements drive women to be independent through entrepreneurship. Lack of finance, training, education, network and marketing, support, credibility and human resources, difficulties in acquiring raw materials and competition.

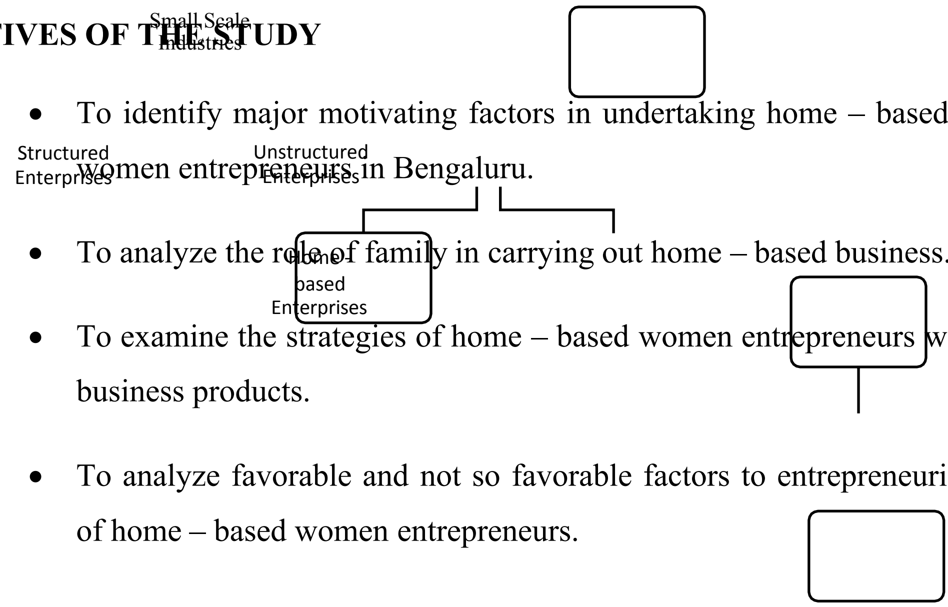
Lalhunthara (2015) conducted "a study on Entrepreneurship and Gender: A case study of Micro Enterprises in Aizawl District, Mizoram" with a sample of 406 entrepreneurs covering rural and urban areas of the district. Study revealed that their ambition to contribute to family was also one of the motivating factor to enter to the business. Some women entrepreneurs stated that they wanted to supplement the income of their husband/ family so that they could look after their own expenses and also on education of their children.

Duraipandian R (2018) carried out a research on "the success rate of women entrepreneurs in Tamilnadu" with the objectives of analyzing factors motivating women to become entrepreneurs, examine the challenges one has to face in way of outcoming as successful entrepreneurs. Data were collected from 10 states of Tamilnadu and sample size had 124 respondents. Mere certificate before commencement of business had been issued which gives raise to ghost, fake or surrogate women entrepreneurs. He tells that new and attractive scheme should be introduced by National Corporation for Women and certification of entrepreneurship should be issued only after inspection of business place. The study found out that about 3/4th of women were successful in their ventures.

Jayapriya K (2018) conducted a research on "study on problems faced by home based women entrepreneurs a swot analysis with special reference to Salem district" with an objective to assess the strengths, weakness, Opportunities and Threats of home-based women entrepreneurs in Salem district. Sample size of 260 was selected where non-probability sampling technique was used and snowball sampling technique was adopted in selecting samples. Analysis revealed that resources, capital, initial investment and family support to be strength; Employee turnover, competitors, business by other entrepreneurs to be the threats faced; No proper financial support from financial institutions, government procedures, regulations and tax burden were considered to be weakness.

SIGNIFICANCE OF THE STUDY

Where an economy has been classified as primary, secondary, tertiary and small scale, then tiny and small-scale industries would fall under small scale industries. Women start more home-based businesses: According to Small Biz Trends, women are most likely to operate home-based businesses. 72% of women who own startups operate the startups out of their home, compared to only 61% of men who own startups. (2017). Scope of this study is limited to home-based unorganized women owned enterprises. Classification as per Pandit and Vijayanti (2000) are:



OBJECTIVES OF THE STUDY

- To identify major motivating factors in undertaking home – based business of women entrepreneurs in Bengaluru.
- To analyze the role of family in carrying out home – based business.
- To examine the strategies of home – based women entrepreneurs with regard to business products.
- To analyze favorable and not so favorable factors to entrepreneurial effectives of home – based women entrepreneurs.

RESEARCH METHODOLOGY

Research Methodology guides a researcher to carry out a research systematically. It provides a scientific structure to analyze and come up with the solution regarding the problem undertaken. A proper and an accurate result can be expected only when a researcher follows proper research methodology. This section consists of Sampling design, data sources, data collection methods, framework of sampling, data analysis tools and pilot study.

Sources of data: The search for answers to research questions is called as data. They are the facts, figures and relevant materials, past and present that serve as the basis for present or future study and analyses. Sources of data are:

A. **Primary Data:** A raw data collected by a researcher for the 1st time is known as Primary data. For the purpose of this study, well-structured and a properly designed questionnaire has been issued to the sample respondents in the format likert scale and points scale to know the opinion and ranking of factors as applied by the selected respondents.

B. **Secondary Data:** They are the sources containing data which are already collected. It includes reports of Government report, annual financial statements of companies, publications of international organizations, Reports of Trade Organizations, Survey reports, etc. This source is used to collect information on the statistics of women entrepreneurs in Bengaluru district and the status of actively registered working home- based business in the very recent years.

Size of sample: The number of items to be selected as samples from the universe. Sample size constitutes 80 women respondents carrying out business from home for the purpose of study.

Statistical tools for data analysis: The data collected from the respondents are subjected to analysis, presented in tabular form, and analysis includes graphical representation. Usage of appropriate statistical tools include: SPSS Statistics 20 and Excel.

Specifications In Selecting Samples

The study mainly focuses on the women entrepreneurs conducting their businesses from home and criteria specifications for sample selection are as given below:

- Business enterprises are owned, operated and managed by the women.

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- Business operations are undertaken from home.
- Such women entrepreneurs should be residing in Bengaluru city.
- Such businesses conducted from home are unregistered.

DATA ANALYSIS

A sample size of 80 home based women entrepreneurs is been collected and a detailed study on their demographic factors is been sketched out in order to have a clear and a deeper insight into their entrepreneurial and management effectiveness. It would be very important to primarily view their basic profile of variables and to prove the hypothesis with the purpose of arriving at findings and suggestions for the study.

Respondents Profile Summary:

Educational Qualification (Table 1)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	8-12	4	5.0	5.0	5.0
	Degree	24	30.0	30.0	35.0
	Postgraduate	40	50.0	50.0	85.0
	Other	12	15.0	15.0	100.0
	Total	80	100.0	100.0	

From the above **Table 1**, it can be observed that majority of respondents fall under the category of being educated and holding a degree as qualification and proceeded by Postgraduation. It can be observed that the respondents below school education is just 5% in Bengaluru city. During personal contact with few of the respondents, it was found that educational qualification held a lot of importance and had a positive impact on decision making in business operations.

Age (Table 2)

	Frequency	Percent	Valid Percent	Cumulative Percent

Valid	20-30	58	72.5	72.5	72.5
	31-40	14	17.5	17.5	90.0
	41-50	8	10.0	10.0	100.0
	Total	80	100.0	100.0	

From the above **Table 2**, it can be noticed that women of age categorized between 20-30 stands first in running business from home. From the interaction, it was found that most girls started business from home to be financially independent during their college days and about 18% of women between 31-40 years of age operated business from home standing at the second place. It may be noticed that age category of 41-50 women were the ones who had held and operated business from longer duration and women in this category taking up risk and responsibilities of newly setting up and operating business were considerably very least.

Marital Status (Table 3)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	28	35.0	35.0	35.0
	Unmarried	52	65.0	65.0	100.0
	Total	80	100.0	100.0	

From the above **Table 3** respondents is been distributed in such a way where out of 80, 28 respondents are married. The category of divorcee and also widow is not been found.

Family (Table 4)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Nuclear family	60	75.0	75.0	75.0
	Joint family	20	25.0	25.0	100.0
	Total	80	100.0	100.0	

From the above **Table 4**, it is noticeable that about 60 respondents belong to nuclear family and remaining 20 respondents belonged to a joint family. Nuclear family is the one with husband, wife and children whereas a joint family includes husband, wife, children and anyone besides them. It is found that 75% of respondents i.e., majority of respondents came from nuclear families and on other hand, very least of 25% belonged to joint family.

Annual Business Income (Table 5)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<50000	38	47.5	47.5	47.5
	50000-100000	34	42.5	42.5	90.0
	100000-150000	4	5.0	5.0	95.0
	>200000	4	5.0	5.0	100.0
	Total	80	100.0	100.0	

From the above **Table 5**, only 5% of respondents who earn the profits of more than 2 lakh are categorized to be most efficient to manage business operations followed by group of other 5% who earn profits between 1 lakh to 1,50,000. 42.5% i.e., as many as 34 respondents have annual income between 50 thousand to 1 lakh and majority of 47.5% had an income less than 50 thousand.

Years of experience in running business (Table 6)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	10	12.5	12.5	12.5
	1	12	15.0	15.0	27.5
	2	10	12.5	12.5	40.0
	3	16	20.0	20.0	60.0
	4	12	15.0	15.0	75.0
	5	12	15.0	15.0	90.0
	13	4	5.0	5.0	95.0
	16	4	5.0	5.0	100.0

	Total	80	100.0	100.0	

Table 6 shows that majority of business enterprises have completed less than 3 years and 13% having nil business experience. This indicates many young women entrepreneurs are willing to take up new business from home since past 3 years. There are women entrepreneurs who are already successful in surviving in business over decade that clearly depicts their level of strategies, business operational practices and the spirit of entrepreneurship over more than 10

Statistics							
		Age	Educational Qualification	Marital Status	Family	Annual Business Income	Years of experience in running business
N	Valid	80	80	80	80	80	80
	Missing	0	0	0	0	0	0
Mean		1.38		1.65	1.25	1.73	3.80
Median		1.00		2.00	1.00	2.00	3.00
Std. Deviation		.663		.480	.436	.954	3.950
Variance		.440		.230	.190	.911	15.605
Minimum		1		1	1	1	0
Maximum		3		2	2	5	16
Sum		110		132	100	138	304
Percentiles	100	3.00		2.00	2.00	5.00	16.00

years.

Hypothesis testing

Hypothesis 1

H_0: There is no significant difference between dependent variables motivating women entrepreneurs to take up home – based business and independent variables like age, marital status and family type.

H_1: There is a significant difference between dependent variables motivating women entrepreneurs to take up home – based business and independent variables like age, marital status and family type.

Coefficients[a]

Model		95.0% Confidence Interval for B	
		Lower Bound	Upper Bound
1	(Constant)	3.649	5.746
	Age	-.831	.544
2	(Constant)	2.543	9.107
	Age	-1.347	.574
	Marital Status	-1.809	.846
3	(Constant)	-1.173	8.570
	Age	-1.213	.798
	Marital Status	-1.551	1.697
	Family	-.538	2.083

a. Dependent Variable: Reason to take up business from home

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.047[a]	.002	-.011	2.036
2	.095[b]	.009	-.017	2.042
3	.163[c]	.027	-.012	2.037

a. Predictors: (Constant), Age

b. Predictors: (Constant), Age, Marital Status

c. Predictors: (Constant), Age, Marital Status, Family

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.719	1	.719	.174	.678[b]
	Residual	323.281	78	4.145		
	Total	324.000	79			
2	Regression	2.894	2	1.447	.347	.708[c]
	Residual	321.106	77	4.170		
	Total	324.000	79			
3	Regression	8.616	3	2.872	.692	.560[d]
	Residual	315.384	76	4.150		
	Total	324.000	79			
a. Dependent Variable: Reason to take up business from home						
b. Predictors: (Constant), Age						
c. Predictors: (Constant), Age, Marital Status						
d. Predictors: (Constant), Age, Marital Status , Family						

INTERPRETATION: It is observed that from the above analysis, the **significance values are greater than 0.05**. Hence **Null Hypothesis is Accepted**. There is no significant difference which mean that there is relationship between factor variables motivating women to take up women entrepreneurs and between their age, marital status or family type.

Hypothesis 2:

H_0: There is no significant relationship between family support and decision to take up home-based business.

H_1: There is significant relationship between family support and decision to take up home-based business.

Descriptive Statistics

	Mean	Std. Deviation	N
Parents, family or husband help in running business	1.65	.969	80
Reason to take up business from home	4.50	2.025	80

Correlations

		Parents, family or husband help in running business	Reason to take up business from home
Parents, family or husband help in running business	Pearson Correlation	1	.090
	Sig. (2-tailed)		.426
	N	80	80
Reason to take up business from home	Pearson Correlation	.090	1
	Sig. (2-tailed)	.426	
	N	80	80

INTERPRETATION: It is observed from the above analysis that Significance value is greater than **0.05** and hence **Null Hypothesis is rejected**. Thus, this shows that there is relationship between family support and taking up business from home by women entrepreneurs.

Hypothesis 3:

H_0: There is no significant association between utilization of skills and creativity in marketing products.

H_1: There is a significant association between utilization of skills and creativity in marketing products.

Annual Business Income * Business profits have increased because of my skills, talent and creativity Cross tabulation						
Count						
		Business profits have increased because of my skills, talent and creativity				Total
		Strongly agree	Agree	Neither agree nor disagree	Strongly disagree	
Annual Business Income	<50000	20	16	2	0	38
	50000-100000	4	22	4	4	34
	100000-150000	0	4	0	0	4
	>200000	4	0	0	0	4
Total		28	42	6	4	80

INTERPRETATION: From the above Chi-square tests, it is been observed that the value of **Chi- square statistic is 27.504**. The "Asymptotic Significance" (2 sided) **"p - value" appeared is 0.001.** Here, **p – value** is lesser than **alpha value 0.05**. Hence, Null hypothesis is rejected which simply means that the result is significant. In other words, the variables skills, talent, creativity and business income are associated to each other.

Hypothesis 4:

H_0: There is no significant association between education, training and effectiveness of home - based women Entrepreneurs.

H_1: There is significant association between education, training and effectiveness of home - based women Entrepreneurs.

Educational Qualification * Annual Business Income Crosstabulation					
Count					
	Annual Business Income				Total
	<50000	50000-100000	100000-150000	>200000	

Educational Qualification	8-12	0	4	0	0	4
	Degree	8	16	0	0	24
	Postgraduate	22	14	4	0	40
	Other	8	0	0	4	12
Total		38	34	4	4	80

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	43.022[a]	9	.000
Likelihood Ratio	42.745	9	.000
N of Valid Cases	80		
a. 10 cells (62.5%) have expected count less than 5. The minimum expected count is .20.			

INTERPRETATION: From the table, the value of **Chi - square statistic is 43.022**. The "Asymptotic Significance" (2 sided) **"p value" appeared is 0.000**. Here, **p – value** is **lesser than alpha value 0.05.** Hence, **Null hypothesis is rejected** which simply means that the result is significant. In other words, the formal education, training and entrepreneurial effectiveness are associated to each other. Here, Business income and profits are assumed to be a yardstick to measure entrepreneurial effectiveness.

Hypothesis 5:

H_0: There is no significant relationship between number of years' experience and entrepreneurial effectiveness.

H_1: There is no significant relationship between number of years' experience and entrepreneurial effectiveness.

Correlations			
		Years of experience in running business	Annual Business Income
Years of experience in running business	Pearson Correlation	1	.120
	Sig. (2-tailed)		.291
	N	80	80
Annual Business Income	Pearson Correlation	.120	1
	Sig. (2-tailed)	.291	
	N	80	80

INTERPRETATION: It is observed from the above analysis that **Significance value is 0.120 which is greater than 0.05 and hence Null Hypothesis is rejected.** This shows that there is relationship is significant. There is significant relationship between experience in running business and effectiveness in running business from home by women entrepreneurs. Here, Business income and profits are assumed to be a yardstick to measure entrepreneurial effectiveness.

FINDINGS OF THE STUDY

Motivating factors

It may be noticeable that the decision to take up home-based business by women entrepreneurs may be influenced by number of factors. As proved by stipulated calculation, the decisions may vary with respect to age, educational qualification, marital status and also the family type. It was observed that the spirit of setting up new business and operating under uncertainties was enthusiastically found among majority of the young girls of 20-30 rather than women of aged 30 and above. Women with greater qualification are found to be more going at ease in operating business effectively whereas women with least qualification are found to be quite confused and sometimes imbalanced at peak of decision-making times. Support of husband, parents and family were proven to be crucial part of motivating factors to take up business from home sometimes.

Entrepreneurial Effectiveness

Yardstick considered for the purpose are profits, years of survival in business, annual income, plans for expansion and diversification and also innovation, new product lines and customer groups. Findings of the study revealed that very little had the plans of diversifying and expanding their business. Very few with greater experience in business over a decade earned greater profits and had the plans of diversifying business. Majority of women were enthusiastic about their capabilities in running business and were quite confident in their strength who, during personal contact opinioned that they are sure to perform not less than any man and would also encourage other women to start up own business. It was observed through study that many of young women entrepreneurs emerged into business during last 3 years in Bengaluru who made utilization of their skills, talents and creativity to survive in the market to the optimum possible. Specially during recent days, social media marketing has been common where, through survey was found out that

majority of women entrepreneurs specially home-based women entrepreneurs opted to market through social medias as mode of strategy to market their products.

LIMITATIONS OF THE STUDY

- Absence of accurate Statistics and details of home-based women entrepreneurs in Bengalur
- Larger Sample Size could not be got due to more criteria specifications.
- Sample restricted to Bengaluru only.
- Since home-based enterprises fall under unorganized sector, accurate details on accounts and profits earnings cannot be obtained.
- Study is based on opinion of respondents and may be subjected to bias.

CONCLUSION

This exploratory study is been done keeping in view of the home-based women entrepreneurs only and are always subjected to the dynamic situations of the economy. With the continuous improvements in educational and managerial techniques, there may be vast standardized and innovative young entrepreneurs during times of which the above study may go outdated. Therefore, the self-assessment and self-satisfaction in terms of employment generation, sense of achievement, favorable environment etc., may help all the entrepreneurs run in the path of success through running a business. Specially, the ultimate spirit and the focus of every home-based women entrepreneur should be that they aim at higher profits every year compared to that of previous year as well as concentrate on employment generation that would benefit the economy. Every home-based entrepreneur should undertake and operate business with a note that they would prove that business could be set up, run and also managed successfully staying at homes. This will enable the women entrepreneurs to earn and manage themselves amongst the societal restrictions and outstand inspite of all barriers to be financially independent and also to emerge with special respect and recognition in the society.

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A STUDY ON CUSTOMER IMPULSE BUYING BEHAVIOUR

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Abstract: *Impulse buying refers to the unplanned purchase made by an individual. The present study is confined to the Kollam district in Kerala and focuses on identifying the impulse buying pattern of the customers and the factors stimulating the same .Results of the study depicts the relevant factors that affect one's impulse buying decision.*

Keywords: **Impulse buying, Customer Behaviour, Online- Offline purchase**

1. Introduction

Customer behavior is dynamic, cultural and generational changes influenced the buying behavior of customers a lot. Earlier common customers used to buy the products from retail shops in streets and high class opted much bigger markets but present situation drives most of the customers to adopt online mode of purchasing than the conventional one.

Impulse buying behavior is seen in both online and offline mode of purchase. Factors influencing the customers in these modes may differ. A better understanding on customer impulse behavior is much helpful to business concerns and manufactures as they will be able to cater the needs of customers accordingly. In this context this study attempts to spot out the customers impulse buying behavior and the factors drive the same

2. Statement of the Problem

Business environment is always changing innovations and evolution of concepts in the area of production and marketing will always influence customers. Customer' impulse buying behavior is unpredictable. So for the survival all business they should be pro active towards these changes. This study attempts to provide solution to this research problem

3. Objectives of the Study

To identify the attitude of customers towards impulse buying

To identify the factors that influence impulse buying

To identify whether customer buy more in planned or unplanned manner

4. Need and Significance of the Study

Relevance of the present study is directly correlated with the dynamic attitude of customers.

Since customer's buying decision is spontaneous in certain cases, business organizations must be well occupied to cater their need and wants. In this context we can say that it is the need of the hour to identify the impulse buying behavior of customers as it will be helpful to organizations in identifying the factors that drives the same.

5. Research Methodology

- **Research Method** – The present study is analytical and descriptive in nature.
- **Population** - Every person in Kollam district comes under population of the present study.
- **Sample Size** - Sample size for the study is fixed as 200.
- **Sampling Technique-** Convenient sampling technique is adopted for sample collection.
- **Sources of Data** - Sources of data has been divided into two-primary data and secondary data. Primary data means collection of data by researchers directly from main sources through interviews, surveys, experiments etc. Secondary data means doing the data using the journals and authorized data.
- **Area** - The area of the study is limited to Kollam District.

7. Review of Literature

Deepa Damodaran et.al (2019) attempted to find out the impact of colour of packing in customer purchase decisions by considering different soaps. Positivity correlation results in this study show that there exists a strong relationship between colour of packages and customer buying decision.

Manijesh Bahrainizad and Azadeh Rajabi (2018) organizes a study about "The Impact of Consumers Perception about Product Packaging on Impulse Buying". In this study he identified the major variables that influence once buying behavior namely product packaging consumer mood and availability of time for purchasing.

Laura Aragoncillo et.al (2018) conducted a study to analyze the impulse buying behavior of customers in online and offline mode. Influence of social medias on impulse buying were also considered under present study. The results of the study show that offline mode encourages impulse buying than the online mode.

Vidha Pradhan (2016): In her article titled, "Study on Impulsive Buying Behaviour among Consumers in Supermarket in Kathmandu Valley" attempts to examine some of the factors affecting impulsive buying behaviour of consumers in supermarkets and it also verifies the interrelationship between these factors and impulsive buying behaviour. Among the factors that are significant for triggering impulsive buying behaviour is availability of cash, mood of consumer, POS terminal/ATM facility, price, store layout, availability of time, product promotion, store environment and reference group. However, the same factors coupled with certain demographic variables may or may not have the same impact on impulsive buying behaviour of the same consumers.

Prashar et.al. (August 2015): conducted a study about "Factors Promoting

Impulse Buying Behaviour-study among shoppers in India". This study mainly focused on buying behaviour of retail industry and to identify the factors which influence the same. The findings suggest that more than 70% of purchase are made instantly. It also paves the way to design their strategies to attract customers.

8. Analysis and Interpretation

Table 1. Demographic Characteristics of Customers

Variable		**Frequency**	**Percentage**
Gender	Male	80	40
	Female	120	60
	Total	200	100

Age	Below 20	26	18
	20-40	140	70
	40-60	16	08
	Above 60	08	06
	Total	200	100
Educational Qualification	Plus Two level and Above	28	14
	Degree	140	70
	Post Graduation and Above	32	16
	Total	200	100
Occupational Status	Government Employee	21	10.5
	Private Sector Employee	80	40
	Entrepreneur	10	05
	Professional	09	4.5
	Home Maker	42	21
	Unemployed	02	01
	Others(students, pensioners)	36	18
	Total	200	100
Monthly Income	Below 20,000	110	55
	20,000- 40,000	34	17
	40000-60000	18	9
	Above 60000	38	19

	Total	200	100

Source: Primary Data

Interpretation: From Table 1 it is clear that most of the respondents are females(60%), and most of them fall under the age category of 20-40. Seventy percentage of respondents possess degree level qualification and majority(40%) of them work in private sector. While considering their monthly income it is evident that most of them have monthly income below 200000.

Table 2. Awareness About Impulse Buying

OPINION	NUMBER	PERCENTAGE(%)
YES	166	83
NO	34	17
TOTAL	200	100

Source: Primary Data

Interpretation: From Table 2 it is clear that most of the respondents are much aware about the concept of impulse buying.

Table 3. Frequency of Impulse Purchase

CUSTOMER OPINION	NUMBER	PERCENTAGE
ALWAYS	14	7
SOMETIMES	120	60
RARELY	50	25
NEVER	16	8
TOTAL	200	100

Source: Primary Data

Interpretation: From Table 3 it is clear that most of the respondents opinioned that they engage in impulse buying sometimes followed by rarely.

Table 4. Mode of Purchase

MODE	NUMBER	PERCENTAGE
ONLINE	90	45
OFFLINE	110	55
TOTAL	200	100

Source: Primary Data

Interpretation: From Table 4 it is clear that most of the respondents (55%) opt offline mode for making purchase.

Table 5. Importance of Price on Impulse Buying Decisions

OPINION	NUMBER	PERCENTAGE
YES	160	80
NO	40	20
TOTAL	200	100

Source: Primary Data

Interpretation: From Table 5 we can conclude that price of commodities influence impulse buying decision.

Table 6. Ranking of Factors that Influence Impulse Buying

FACTOR	FREQUENCY	RANK
DISPLAY	39	1
DISCOUNTS AND OFFERS	32	2
PRODUCT PACKING	28	3

INSTORE AMBIENCE	24	4
BEHAVIOR OF SALESMEN	23	5
MOOD AT THE TIME OF PURCHASING	20	6
INCOME	17	7
AGE	08	8
PROMOTIONAL ACTIVITIES	07	9
OTHERS	03	10

Source: Primary Data

Interpretation: From Table 6 we can conclude that display, discounts and product packing influence most in making impulse buying decisions followed by instore ambience, behavior of salesmen, mood at the time of purchase, income etc.

Table 7. Customer Opinion About the Statement "Quantity of Purchase is More in Impulse Buying than a Normal Purchase"

OPINION	NUMBER	PERCENTAGE
STRONGLY DISAGREE	20	10
DISAGREE	44	22
NEUTRAL	66	33
STRONGLY AGREE	12	06
AGREE	58	29
TOTAL	200	100

Source: Primary Data

Interpretation: From Table 7 it is evident that most of the respondents have neutral opinion followed by 29% who agrees with the statement. In-short we can say that in impulse buying quantity of purchase is more.

9. FINDINGS

- The present study shows that most of the respondents are under the age group 2040 (70%).
- Among the 100 respondents, majority are female (60%).
- Majority of your respondents are under the income slab less than 20,000 (55%).
- Majority of our respondent have education qualification at graduate level (70%).
- The present study shows that most of respondents (83%) are aware about the concept of impulse buying.
- Result of Table-7 shows that (60%) of the sample engage in impulse buying, sometimes followed by (25%) rarely.
- Among 100 respondents 55 are offline mode for impulse buying and remains use online mode
- Result of the present study depicts that (40%) of respondents engage in impulse buying sometimes followed by (38%) rarely.
- 80% of respondent commented that price of the product affects there of the product affects their impulse buying
- From ranking of factors that affect impulse buying we can conclude that display, discounts and product packing influence most in making impulse buying decisions followed by instore ambience, behavior of salesmen, mood at the time of purchase, income etc.
- Results of present study show that quantity of purchase is more in impulse buying than a normal purchase.

10. SUGGESTIONS

- Price has positive correlation with impulse buying decisions. So adjust the price should be adjusted accordingly for various products, for catering the needs of different choices in buying decisions
- Display, Packing and instore ambience affects one's impulse buying decision so business firms must concentrate on these areas

11. CONCLUSION

Impulse buying is relatively a new concept in the area of marketing. Truly speaking we all engaged in impulse buying but majority is not fully aware about this concept. In this context this study was undertaken. Our focus area was concentrated on the awareness level and attitude of customers towards impulse buying and the major factors that drives one in making and impulse buying. There is a notion that unplanned purchases may increases our family budgets and spending. This study also addressed the above issue and tried to provide an answer for the same.

Results of the present study reveals that most of the respondents under study are almost aware about the term impulse buying and while considering the various factors that affects one's impulse buying decision income, display, package, in store ambience, attitude of salesmen etc play relevant role. These factors should be considered by the business organisations for stimulating their sales. The present study also substantiates the point that impulse buying affects the family budget of customers and the quantity of purchase.

In-short we can summarise that study on impulse buying behaviour is useful to customers and the business organisations.

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The Role of Written Corrective Feedback in enhancing the ESL writing skills of Engineering students in Andhra Pradesh

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ABSTRACT

Writing is an obviously important talent for students to succeed academically at the college level. This is most likely because engineering courses are always graded on writing assignments, and engineering colleges' curriculum requires a certain number of prerequisite writing courses for this purpose. Considering the significance of writing skills in the classroom, engineering students are prone to making a variety of writing errors, which negatively affect their performance in the academics in a considerable manner. Moreover; writing plays a crucial role throughout English as a second language (ESL) classroom: students are expected to write a lot. The prescribed writing tasks, however, may not aid students much in strengthening their writing skills unless they receive reliable feedback on their work. As a result, linguists and teachers have focused their research on this issue, hoping to find solutions to help students improve and develop their writing skills and reduce their errors.

As a language teacher I have taken up Peer Corrective Feedback as an action research to test the effective writing skills of the engineering students in my classroom. In the conclusion, students have shown their special interest on the effective outcomes of the corrective feedback in the writing task.

Key words: Writing Skills, Corrective Feedback, ESL Classroom, Peer Correction, Student Writer, Student Reviewer etc...

Introduction

There has been a long-running discussion concerning how to provide students writing feedback and which form of corrective feedback has more impact on their writing progress. Traditional teacher feedback (TF), which is basically product-oriented, has clearly stated that students' writing does not improve as a result of traditional teacher feedback (Yang, Badger, & Yu, 2006). According to several findings, peer correction is more successful than teacher correction in improving students' writing skills. The purpose of this study is to look at how corrective feedback from teachers and peers affects students' writing growth. Furthermore, this action research paper throws a light on the emphasis on students' peer-correction and self-evaluation in order to develop their writing skills.

Back ground of Peer Corrective Feedback

Basically PCF consists of two approaches. Firstly, Written Corrective Feedback (WCF) which provides an opportunity to a student- reviewer to discuss explicitly the written assignment with the student -writer in the ESL classroom. Secondly, Oral Feedback (OF) to be offered in tutorial sessions as a follow-up.

Research Questions

The following main research questions were incorporated in my action research

1. What is the significance of Written Corrective Feedback (WCF) among the student – reviewers and student – writers in terms of accuracy in the writing skills?
2. What is the major difference between Peer Feedback (PF) and Teacher Feedback (TF) in the language classroom?

Methodology in the Action Research

Procedure

Initially, I have planned two months as a conscious raising phase to do this program effectively in the classroom. Prior to start this program, I conducted a screening test on the Basic English grammar (i.e. Fill in the blanks with verbs, Cloze Tests, Paragraph Writing) for 50 marks to test their effective writing skills. Based on the screening test the students are divided in to two parts. Those who secured more than 70% of marks are appointed as student –reviewers. Those who got below 70% of marks in the screening test are appointed as student – writers.

Participants in the Written Corrective Feedback

The participants in this action research are the 130 students from the I B.Tech Engineering stream. They were divided into 15 groups of eight or nine students each. Fifteen students of I year engineering, with fairly good writing abilities in English, volunteered to work as peer reviewers on the action research. One set of eight or nine students was assigned to each reviewer.

Peer feedback training to Student – reviewers

In order to provide some important mechanics of writing I conducted to student- reviewers a two - hour viable orientation training program. In this orientation program, I designed a handout constructively to the student-reviewers on the aspects of writing skills to test and correct the errors made by student-writers in their composition book. This handout consists of four aspects of writing on which feedback should be given by the student – reviewers.

Content: This consists of ideas, facts, opinions and arguments etc. Besides these sub points this content throws a light on a few open –ended questions. Like

a. Are there enough ideas/ facts/arguments (depending on what the topic demands)?

b. Are they relevant?

c. Are they well- developed (with enough additional information, examples, etc)

d. Is there clarity?

Organization: This comprises of sequencing, logical ordering, paragraphing etc.

a. Are the ideas arranged logically with good reading path clarity?

b. Are sequence markers/ connectives (e.g. and, but, however, moreover, besides, in addition, on the other hand, in conclusion, though, because, as a result) used wherever necessary?

c. Are the sequence markers appropriate?

d. Is paragraphing done appropriately?

Language: This language part consists of important focal items like words, sentence structure, grammar etc.

Vocabulary: This item reflects the errors made by student-writers like

a. Is the choice of vocabulary or words (e.g. The principal summoned the students, not the principle) phrases, collocations (e.g. They had a quick meal, you can't say a fast meal, do homework, not make home work) appropriate?

b. Is redundancy (e.g. entered into, free gift, why because) avoided?

c. Are non-standard expressions (e.g. boarding and lodging, time pass, cooling glasses, talking terms money-purse) avoided?

Grammar

Are the sentences grammatical? The following are some of the common errors:

a. Subject – verb agreement

1. You doesn't (don't) know the matter

2. The players, as well as the captain, **wants (want)** to win.

b. Tense – mixing

They have finished (finished) eating an hour ago

c. Wrong use of, or omission of articles

Sunil gave him an advice (wrong)

Sunil gave him a piece of advice (right)

d. Prepositional errors

I cannot agree to you in this situation (wrong)

I cannot agree with you in this situation)

Similarly another example as

They go to the bus station by walk (wrong)

They go to the bus station on foot (right)

e. Wrong possessive form

Karans' dog was a German shepherd (wrong)

Karan's dog was a German shepherd (right)

f. Indianisms

Stop writing! Time is over (wrong)

Stop writing! Time is up (right)

g. Wrong question formation

Why wrote you this letter? (wrong)

Why did you write this letter (right)

Mechanics: This one more way of correcting procedure by student – reviewer. It depends on handwriting, spelling, punctuation and neatness etc.

Use of Error Codes: The reviewer will be given certain clues to use codes while correcting the assignment.

a. art – article

b. prep – preposition

c. v- verb

d. s-v – subject -verb disagreement

e. ww – wrong word

f. wwo – wrong word order

g. tm – tense mixing

h. para – paragraphing

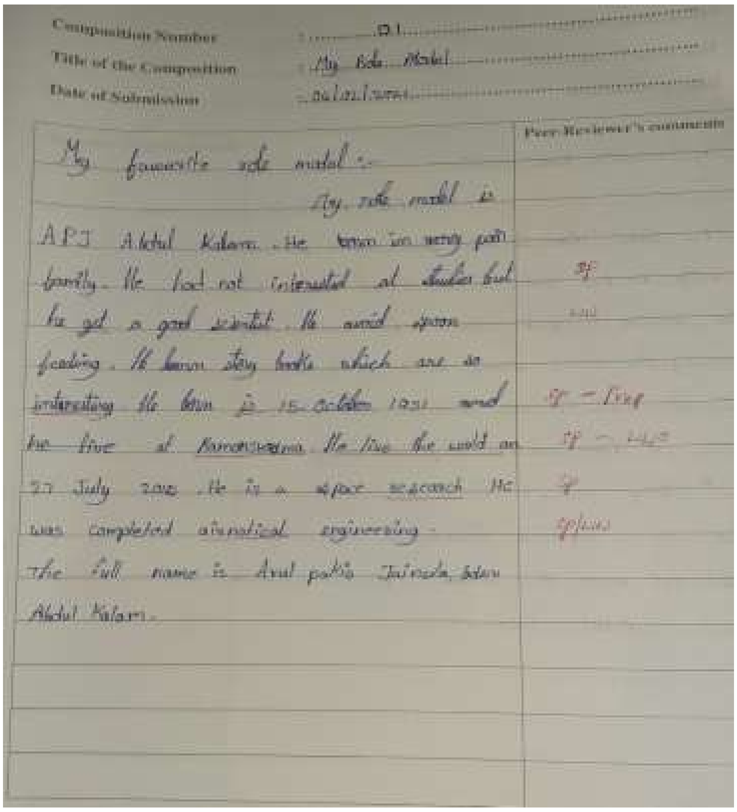
i. sp – spelling

j. pm – punctuation mark

Peer Feed back

As a WCF Co-ordinator I designed a series of writing tasks for the 15 student groups in the regular classrooms. Once the tasks were completed, I handed over the compositions to the 15 peer reviewers who took two to three days to correct the compositions using the procedures and techniques that I had taught them. Then they met with their appropriate groups of students for an oral feedback session in which they discussed the adjustments and provided specific feedback on various elements of their writing skills (e.g. content, organisation) as reflected in their compositions. The students rewrote their compositions at home in accordance to the feedback, and the reviewers provided selective written feedback on the rewritten compositions as well. The compositions were then returned to the students, later there was an oral feedback session was held in the language classroom.

Student – Writer's corrected original script



Composition Number : 01
Title of the Composition : My Role Model
Date of Submission :

Peer Reviewer's comments

My favourite role model :-
My role model is APJ Abdul Kalam. He born in very poor family. He had not interested at studies but he got a good scientist. He avoid spoon feeding. He known story books which are so interesting. He born in 15 October 1931 and he live at Rameswaram. He live the world on 27 July 2015. He is a space research. He was completed aironatical engineering.
The full name is Avul pakir Jainula[illegible] Abdul Kalam.

Student – Writer's redrafting script

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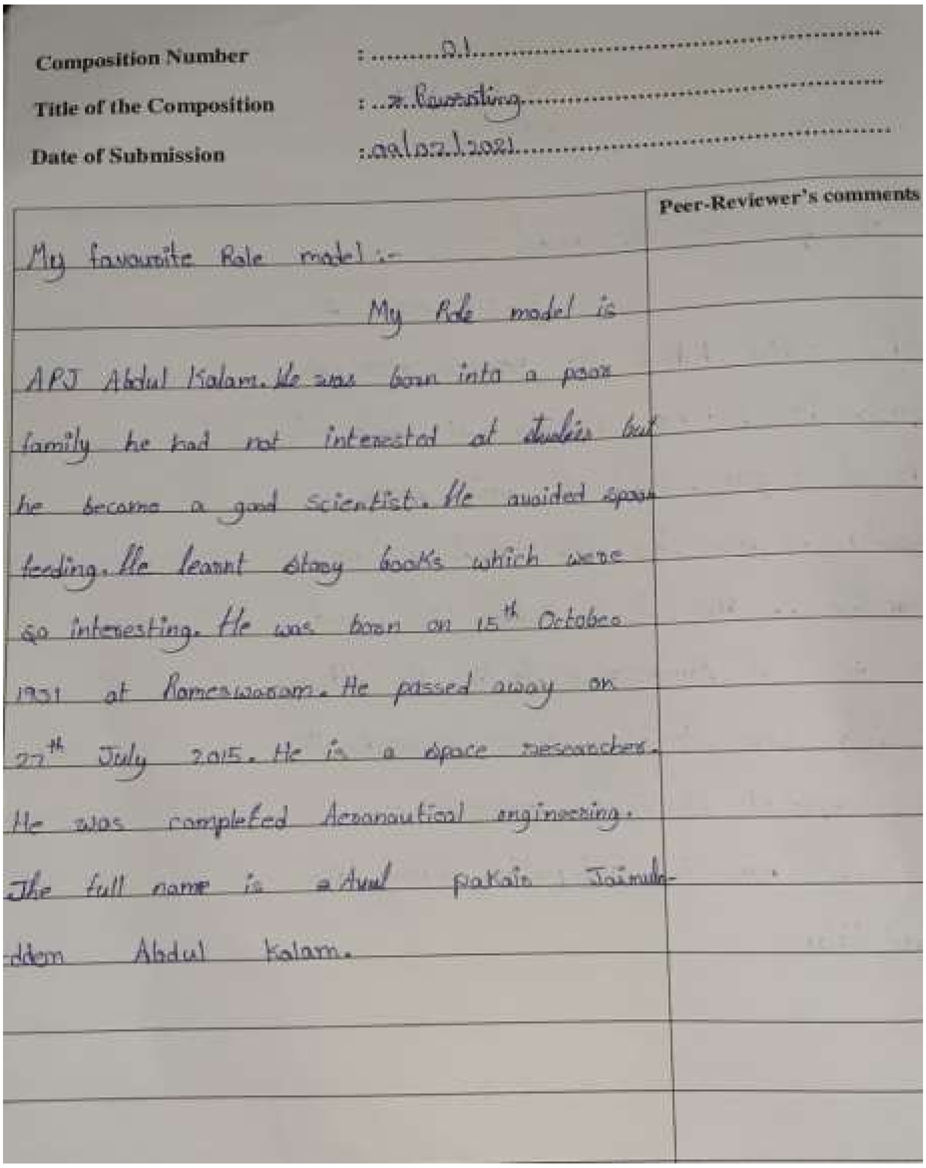

Composition Number : 01

Title of the Composition : Favourite (?)

Date of Submission : 09/07/2021

	Peer-Reviewer's comments
My favourite Role model :-	
My Role model is	
APJ Abdul Kalam. He was born into a poor	
family he had not interested at studies but	
he become a good scientist. He avoided spoon	
feeding. He learnt story books which were	
so interesting. He was born on 15th October	
1931 at Rameswaram. He passed away on	
27th July 2015. He is a space researcher.	
He was completed Aeronautical engineering.	
The full name is Avul pakair Jainula-	
ddeen Abdul Kalam.	

Results

1. Five areas of the students' writing abilities (content, structure, language [including vocabulary and grammar], spelling, and punctuation, as indicated by their compositions) were rigorously monitored over the course of two months. The conscious monitoring revealed that there was, on the whole, improvement and that it was incremental.

2. I enlisted the support of my department's senior language teachers to re-mark the students' compositions. The distinctions between teacher and peer evaluations were minor. This insignificant difference, which is likely even if the works are graded by three experienced teachers, suggests that peer marking is nearly as effective as teacher marking.

3. In my action research on WCF I have closely observed considerable changes among the students. Those are

a. Students do not write freely in a Teacher Feedback (TF) environment since they are aware that their work will be read and corrected by the language teacher. However, students in a Written Corrective Feedback (WCF) session know that their reader will be a peer, allowing them to write with a sense of purpose and identification.

b. In oral feedback sessions the student-reviewers and student-writers had a chance to discuss the short comes and mistakes regarding their written compositions. This kind of atmosphere had provided to the student-writers to improve and correct their written skills in a learning atmosphere.

Concluding Remarks

In the conclusion I would like to suggest a few focal points to the language teachers and prospective researchers that Written Corrective Feedback (WCF) scaffolds particularly the ESL learners coming from vernacular background at a length. Moreover, the learners in the classroom can develop their mechanics of writing, proper spelling and punctuation, sentence and paragraph structure, etc.

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IMPACT OF DIGITIZATION IN OVER ALL TRANSFORMATION OF EDUCATION SYSTEM THROUGH NEW POLICIES.

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INTRODUCTION:

What next? Was the line of Education through smart class rooms, but now online and digital education has become the present system of learning and teaching under changing polices, challenges and prospects endeavors to probe into the problems of education in India with respect to globalization. This paper focuses on various issues which need to be addressed considering today's National education policy. Role of technology in teaching for primary, secondary and tertiary level of education has become the need of the hour.

HISTORY:

The need of policy was felt only when DS Kothari was a chairman of UGC in 1964. Human language translation studies which began in the year 1950s the very beginning problem had begun. It was language and communication technology started only after the invention of computers and funding large amount of money on translation Machine, Continued work from scientists and scholars developing theories that included technology, language like English and communication with their scientific knowledge. According to Tagore education policies has four principles; they are; 1. Naturalism, 2. Humanism,3. Internationalism and 4. Idealism. The inner conscious and resources is enlightened not by (tapped) power but with love. Social norms environment, freedom of speech in children. One of the Book of Tagore "The centre of Indian culture" narrates unity in diversity/No caste/ No creed. Education system is adapting music/dance/ arts/hand craft/ discipline/coding/decoding/ Robotics etc in NEP 2020 as Tagore had told than "A day will come when the unvanquished man will retrace his path of conquest despite all barriers to win back his India's lost heritage, that is today's national policy.

Globalization, Information and communication technology have removed geographical barriers between the east and west and across seas, knowledge is being shared between different countries and different spoken languages, so also in a multi-lingual country like India, people need information and services in their own language picked from English Language in which they feel more comfortable. Today's globalization is centered on technology nucleated around information and communication technology or otherwise called Human Language Technology (HLT). This has enabled masses to acquire knowledge society and ensuring communication without a language barrier and elevating the knowledge chain. Understanding and managing knowledge.

OVERVIEW LITERATURE

From past three decades, since the last national education policies there were many different systems had existed, but now according to new education policy of 29th July 2020 (NEP) has become India's one of the greatest revolutionary transformation in the education system through digitalization. Teaching through technology has become compulsory in developing world, due to Economic opportunities common medium of communication. It is an interdisciplinary field that encompasses the field of computer science. Linguistics and cognitive sciences by using "call, tell, mall, virtual and multimedia and internet" The difference between earlier national policy and today's New national policy is only the introduction of Information technology, Artificial intelligence, Machine learning, coding and decoding.

AIMS AND OBJECTIVES

Knowledge in English is a primary resource which is most required technology. It is not less than any land, or labor or Capital for improving the lives of our people, It is a vital tool for empowering people to attain Sustainable Development (SD) is being recognized in our country since the early years of Independence. New National policy implemented during pandemic 2020-21, with its emphasis on digitalization became boon when more than 200 countries schools were shut down and only way students could learn through digital method (online).

RESEARCH METHODOLOGY

There is an allocation of 3 % of GDP but now increased to 6% GDP for scientific research compared to the percentage spent by some other most scientifically advanced Nations. The budget for scientific research is not less than INRs 15.000 crore and research forms the very important aspect of technology knowledge management; we are spending a great deal on making various types of technology knowledge available not least to those who can use it to their own advantage. Modifying Infra structure, Government involvement to bear the cost of technical tools etc is required to successfully implement and continue to carry out this new policy or else the whole purpose of National Education Policy loses its meaning and charm, when there is increased fee structure in private institutions/ dropouts/100% enrolment/ sustainability etc. This online and technology based education has taken to some drastic steps by children and parents by selling their only asset to buy smart phones and some of them to an extent of giving their lives, but all said and done the end of the day ICT, AI, ML are going to become PANDORA BOX. Socio economic factors may come in a way otherwise in a long run digitalization and new education policy go hand in hand. Most of colleges and Universities have adapted technology in their teaching curriculum today, foreign language UNESCO United nations education and cultural organization have set up some norms, The advent of web has exploded 'Online learning'

THEOROTIC FRAMEWORK

We find a plethora of undermining from statesmen, common men, stake holders, teaching faculty, parents and many more for the technology based learning. The futures of NEP with its continuous comprehensive learning/ faculty training/upgrading/ professional development/ education clubbed with technology/ICT/AI/ML/Coding/ decoding/education planning/ enhancing learning etc. New education policy promises better education imbibing all types of digitals in every institution be may Government/private/ Deemed universities all of them with advanced internet provision make education fruitful. Envisaging the cropping of privatization of higher education socially and economically disadvantaged group (SEDGs) comprehend the nuisance of technology, but in due course of time it gets saturated. Coding is one of the compulsory subjects which all children learn and most required for younger generation like Vedic math or abacus (learnt by middle school children between 6th to 8th standard)

DATA USED INSTRUMENTATION.

National education technology Forum (NETF) a free exchange of Ideas on the use of technology to enhance learning assessment planning administration) which focuses on research innovation in the field of integrated technology in education with authentic data.

Intellectual property right may not be infringement in recorded lectures. Keeping the tract of cyber acts and IPC, Information technology Act-2000 section 509 of IPC 507 etc. A statutory protection has been taken care by NEP. The Nation (country) under education will be bridged by digitalization and technology it makes both teachers and students in par with the level of comfortable education system with technology. A fully fledged technology added NEP implementation is a slow and steady process.

RESULT AND DISCUSSION.

In the purview of NEP moderate authentic data digital knowledge management is the point to be discussed. NEP can never be stand alone draft or the guidelines. English being the language of all technologies needs to be learnt right from the beginning, bilingual or multilingual method is best at primary level lifelong learning and hybrid cloud.

FINDINGS

Enhancing the learning -

Using Technology in a whole class context with IW (Information warfare) can enhance the learning of the structures of subject knowledge/languages, Use of COLOURS are particularly effective, when using(IW) Information warfare. Texts can be highlighted in different colors. Language learning will improve when we use such Technology

Designing knowledge management system:

Books, knowledge entities matrix/points of references /roles /material /computer /societal / nature. Societal knowledge management have evolved since2000 years. Knowledge model: where can we apply knowledge management practices /principles /Industries /education / organization etc? Knowledge management Approaches: call for Action/leads for mangers/ jobs for youngster etc.Glimpse of knowledge management/ knowledge based societies.etc

LIMITATIONS

Catering for different learning styles.

The biggest myth in education, some are visual learners/ learners style are stubborn/ hands on learning/ by doing and learning/ auditory/kinesthetic/reading and writing.Those whose prefered learing style is VISUAL can be catered for particularily by the use of clear images and the possibilities of colour-coded words. The KINASTHETICS style of learning is supported by physical activities. Such as going to the IW and engaging with it perhaps by dragging and dropping or highlighting. Those whose prefered learning style is auditory can be catered for with the use of sound in songs and short utterances that can be matched with text or pictures.

There is alarming need for multi-lingual content for accelerated growth, hence a huge challenge to provide user friendly and cost effective tools, applications and contents which will enable to access ICT infrastructure in various Indian languages, more so with KANNADA. Bangalore University has a center for regional languages with web content and translation material. Bangalore stands Seventh position in using ICT for its education. Bangalore "Silicon Valley" is compared to California's Silicon Valley which has changed the people of Bangalore into urbanity and empowerment through INTERNET REVOLUTION.

India has a respectable rank in world-wide technology since the emergence of information technology, which has created IT "panacea" to all India's chronic developmental problems. The internet being the major communication medium of IT has made the eco- friendly users find their lives changed by technology in their daily lives, which includes various levels of Indian populace from upper, middle classes, school students, farmers and higher educationalists.

Some of the major initiatives undertaken are the realm of cross-lingual information, access and retrieval, human-machine interface system (HMIS), text-to-speech system (TSS), language processing and web tools adapting IT, tools and solution in Indian languages and human resource development in language technology.

Virtual worlds:-The commands typed on key boards. The early adventure games and simulations led to multi-user variants, which were known as MUDs (Multi user Domains) MUDs-led to MUDsOO multi user domains object-oriented).

Percentage of Indian households that can afford certain yearly expense on communications and technology

Household income (yearly)	% of households	Affordable expenditure on communications (yearly)
3,50,000	1.6	> 24500
17,5000 = N 3,50,000	6.3	12250 = N24500
70,000 = N17,5000	23.3	4900 = N12250
3500 = N70000	31.8	3150 = N4900

In NEP we teachers prefers a student – centered approach focusing on learning rather than instruction. Teacher is a facilitator rather than a “Purveyor” of knowledge.DDL-Data Driven learning .Human Language technologies: (HLT)

CONCLUSION:

It is imperative that NEP is meant to address all the legal issue of threat to sustainable technology in new education policy education system. Digitalization during pandemic transformed to an extent speed of an average of 5.3years. Language Translation for Intellectual communication technology, ICT4LT –ICT for language teachers. DOTS – Developing online teaching skills

Over all outcome of new education policy is to transform India’s education system by 2021. A way forward to combine all the different bodies UGC,AICTE ETC into one policy with easier curriculum, core values and essentials, critical thinking, reintroduction of four years multidisciplinary bachelor’s program me with exit options. The take away to students, teachers, and Institutes and to bring global knowledge super power multidisciplinary multiple exit pattern into education system.

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A REVIEW STUDY ON MODELS OF HUMAN RESOURCE ACCOUNTING

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ABSTRACT

From the beginning of the globalization of business. Human Resources are one of the important factors of production for the smooth flow of Business. The successful execution of any decision taken by top-level management depends upon effective personnel resources. Every business enterprise incurred some expenditure on human resources for recruiting and training. All enterprises invest in employees by anticipating the future earnings from such employees. Then, there is a need to accounting the human resource. Human resource accounting is to ascertain the expenditure and future earnings of human resources in the organization. Enormous benefits are associated with human resource accounting, to gain benefits the enterprise should implement HR accounting. This accounting adopts some valuation system to value the personnel resource in monetary terms. Therefore. Hence this research study attempts to briefly explain the human resource accounting models. This is a Descriptive study based on secondary data through a literature survey on Models of Human resource Accounting that has been carried out in order to achieve the objective of this research. And other information related to models of HRA is collected from books, related journals, relevant textbooks, articles, magazines, and from relevant websites. Based on the Review studythe conclusion is drawn.

Keywords: *Human Capital Assets, Acquisition Cost, Training & Development Cost,*

INTRODUCTION

Material, Machine, Money, Men, and Management, from among all these factors in the Business, Men (Human Resource) plays a vital role in administering the rest of the factors. To successfully achieve the predetermined organizational goal, personnel should be highly effective and efficient in terms of works and performance. To enhance the performance of human resources, the enterprise invests to train and develop the personnel, and also enterprise pays some acquisition costs to recruit the skilled personnel by anticipating return in the future. To compute the cost of acquisition and cost of training and development, HR Accounting is helpful to business. As per the traditional accounting concept any asset which provides a return in the future that asset should make an accounting. In this regard human resources also gain a forthcoming return, hence it should also make an accounting. Hence, to magnitude, the Human resource in monetary terms the models of HRA is used as valuation system. This HRA valuation is also useful to take the managerial decision and it helps management to implement the best methods of salary, wages, and overtime administration.

REVIEW OF LITERATURE:

The literature review is based on a Systematic review of research articles on Models and Methods of Human Resource Accounting in India and outside India. The literature review is done through the existing Secondary Sources like Books, Journals, Proceedings, Reports, Newspapers, and Online Sources.

Over the last 20 years, numerous profounders develop the models of HRA. Viz., Flamholz, Pekin, Lev and Schwartz, Hendricks, Herman, and others. These authors state that the HRA is very useful to both external and internal stakeholders to take some decisions. HRAis useful to external stakeholders to know the level of changes in the personnel resources inside the organization at the same time it is the benefit to internal stakeholders to make decisions regarding promotion, compensation, appraisal, etc.

Azmy (2015) states that the development of human resource competencies as another form of human resource accounting influences productivity concerning administration and reporting in the framework of organizational strategic decision making.

Dasari pandurangarao and et al, (2013) this article enlighten the benefits of human resource accounting models. This research study is based on the researcher's interpretation of the valuation system of Human Resource Accounting. The researcher covers the benefits which are enjoyed by the enterprise that have implemented the HRA techniques effectively in the organization.

Dr.M.Dhanabahakyam and et al, (2015), this study is based on a literature survey, which reviews the problems associated with the implementation of the Lev and Schwartz model and Flamholz Models of HRA for valuing the faculty member to make promotional decisions in the institutions. The result shows that such two models are effectively applicable to take promotional and compensation decisions in the institutions.

Pekin Ogan(1988) an empirical study which examines the effect of the HRA report on the decision made by the Higher authority regarding dismissal and retrenchment of employees. Finally, according to the researcher based on the study, the researcher finds that HRA information is having a higher impact on decisions making on layoff of personnel.

RESEARCH GAP:

The extensive literature review is an indication of that, some of the studies are emphasized on to specific Human Resource Accounting Models only, and some research articles are not covered all HRA Models. Hence, the present study was an attempt to fills the literature gap by briefly studying almost all important HRA models.

RESEARCH PROBLEM:

According to Sveiby (1997), knowledge, experience, expertness, and specialization of human capital and also the employee's organizational structure are very comparable likely to other assets in the organization. Human Resources are part and partial of any business, though human resources are the main sources of income, then it is necessary to consider the human resource while valuing the business. From the evolution of business, the enterprise lavishly invests in the human resource for acquisition and training of Human resources in the firm, but this investment should be effectively compared with the future earnings from such employees. For the comparison of cost and return of employees, the valuation of human resource is important, Hence, to measure the value of Human resource, the HRA Models plays a vital role, but the problem is which model has to be considered to compute the value of Human resource. Hence, this article provides an overview of HRA models.

NEED FOR THE STUDY:

The objectives of HRA is to show the potential of human resources in monetary terms (Consider people as its asset), this can be determined on two main variables, firstly, the investment in Human resources for acquisition and training, Secondly, the Value of Human resources i.e., the yield which the above investment can yield in the future. For this purpose there is a need to value the Human resource, then the question arises that, on what basis human resource value can be computed?, for this question, the answer is: the models of Human resource accounting: which estimate the value of Human Resource in the firm and it also helps to achieve the objectives of human resource accounting.

RESEARCH QUESTIONS:

The literature review has reflected some crucial and relevant issues which not only lay down the foundation of the research but also raise "Research Questions" for the present study. The Research questions hierarchy are as follows:

What is Human Resource Accounting?

Which are the various Models of Human Resource Accounting?

OBJECTIVES OF THE STUDY:

Based on the Research questions the objectives of the study are framed as follows:

To understand the concept of Human Resource Accounting.

To briefly review the various Models of Human Resource Accounting.

METHODOLOGY:

This Research is Conceptual Study through Secondary Data. A thorough literature survey on Models of Human resource Accounting has been carried out in order to achieve the objective of this research. This study is based on secondary data which is collected from books, related journals, relevant textbooks, articles, magazines, and relevant websites.

SCOPE OF THE STUDY:

Based on literature review, this study finds out the 19 Models of Human resource Accounting viz., Lev and Schwartz's present value of future earnings model, Jaggi and Lav Group Valuation Model, The Eric Flamholz Model, Morse Model, Liker Model, Ogan Model, Hermanson's Unpurchased Goodwill Model, Hekimian and Jones competitive bidding model, Robinsons Human Asset Multiplies Model, Myers and Flower's five-dimensional model, Economic Cost Model, Behavioral Model, Standard Cost Model, Opportunity Cost Model, Replacement Cost Model, Historical Cost Model, Total Organisation Model, Return on Efforts employed Method, Performance Evaluation Model. But for the study purpose, this article only considered the 12 Major Models of Human Resource Accounting.

HUMAN RESOURCE ACCOUNTING:

Human Resource Accounting (HRA) means to measure the cost and value of the people(i.e. of employees and managers) in the organization. It measures the cost incurred to recruit, hire, train and develop employees. HRA also finds out the present economic value of its employees. After measuring the cost and value of its employees, the organization prepares a report. This report is called HRA Report. It is shown to the top-level management. It can also be shown to the employees, managers, and External Stakeholders.

Human Resource Accounting is the process of identifying and measuring data about human resources and communicating this information to interested parties.

According to Flamholz, "Human resource accounting means accounting for people as an organizational resource. It involves measuring the costs incurred by business firms and other organizations to recruit, select, hire, train, and develop human resources. It also involves measuring the economic value of people to organizations." Human resource management's planning and control functions.

HRA also involves accounting for investment in people and their replacement costs, and also the economic value of people in an organization," says P K Gupta, the director of strategic development-intercontinental operations, of Legato Systems India.

From the above definitions, it is concluded that HRA is the measurement and quantification of human organizational inputs such as recruiting, training, experience, and commitment.

MODELS OF HUMAN RESOURCE ACCOUNTING:

To achieve the second objective of the study, the models of Human resource accounting are briefly reviewed as follows:

Lev and Schwartz's Model.

The model was pioneered in 1971 by Lev and Schwartz. According to this Model, It estimates the future earnings during the remaining Service period of the employees and thenarriving at the present value by discounting the estimated earnings at the cost of Capital. This model took into account the individual's annual earnings up to retirement age, discountrate specific to the person, and active year of service.

Jaggi and Lav Group Valuation Model

According to this model. The Valuation of Human resources is based on a group instead ofan individual basis because it is very difficult to predict the expected working tenure of individual employees in an organization. But it is very easier to ascertain the percentage of employees in a specific group likely either to leave the organization during each of the future periods or to be promoted to higher levels. Hence to compute the human resource, this valuation model considered the present value of all existing employees, the number of existing employees, work tenure, discount rate, chances of employees be present and terminated in the following year, and employee's economic value.

The Eric Flamholz Model

It is also called as Stochastic Model of Eric Flamholz, According to this model. It considers the probability of the Mobility of the employees from one job to another (Job rotation) in the organization and it is also taken into account the death, termination, and retirement of the employees in the organization. It is the upgrading of the present value of the future earnings model. To compute the Human resource, this model includes the Employees Expected Service period, Identifying the Services States, Compute the Value derived by the organization when an Employee occupies a particular position for a specifiedperiod, Estimating the probability of occupying each possible mutually exclusive state at specified future times, and Discounting the value at a predetermined rate to get the present value of human resources.

Morse Model.

This method is also called as Net Benefit method. According to this model. The value of Human resources is Equivalent to the present value of the net benefits getting by an Organisation from the service of employees. The value of Human Resource is computed asthe present value of the gross value of services to be rendered in the future by Employee both in an individual capacity as well as collective capacity minus the present value of future payment both direct and indirect to Employee.

Hekimian and Jones competitive bidding model

In this model, the value of Human resources in the organization is based on bidding by the Investment Managers on Productive Employees. The Higher bidding price of each employee is the value of Human resources in the organization. This valuation is based on the expected outcomes achieved by the utilization of that specific Employee (who is havinga Maximum bid price). This Model has the potential for estimating the value of some individuals and provides an investment base for high bidders to encourage a performance to yield a reasonable return.

Myers and Flower's five-dimensional models

M. Scott Myers and Vincent S. Flowers developed this model. This model provides an outline for valuing Human Resources. According to this model, there are five dimensions are there to improve the effectiveness of the workforce of both Organisation and human resources. That five dimensions are Knowledge, Skill, Health, Attitudes, and availability of Human resources in the organization. According to Myers and Flowers, 'if one is lacking,the others are rendered correspondingly ineffective". Before deciding to improve one dimension, consideration must be given to the level of others.

Liker Model.

Rensis Likert has developed this model. This model is the outcome of Likert's Cause and Effect relationship research. Based on this model. The value of Human resources in the organization is computed based on collaborative processes among people. Where this measured the relationship between the main three variables i.e., Causal, intervening, and End result. The end result measures the productivity, waste, turnover, cost of production, etc.

Ogan Model.

Pekin ogan has developed this model. This model is also called as discounted certainty equivalent net benefits model. It is a further improvement to Morse Model. According to this model. The certainty with which the net benefits in the future will accrue should also be taken into account while determining the value of human resources. According to this Model, the Human resource is valued by considering the Net benefit from each employee, Certainty factors at which the benefits will be available and the net benefits from whole employees should be multiplied by their certainty factor will give certainty-equivalent net benefits.

Historical Cost Model.

This model was coined by William C. Pyle, Eric G Flamholtz, and R.Lee Brummet. It wasthe traditional form for value the human resource, According to this approach, the value ofHuman resource is based on Acquisition cost i.e., cost incurred on recruiting, selection, training, development, etc., after that, such acquisition cost should be amortized over the expected useful life of the human resource. It is calculated through the expenditure incurred for the acquisition of human resources should be deducted by the contribution made by such human resource during his work life in the organization.

Replacement Cost Model.

This model is developed to overcome the limitation of the Historical Cost Method. The Historical cost Model is only considered the sunk cost which is irrelevant for Decision Making. According to this Model. It measures the cost of replacing a firm's existing human resources. Human resources are to be computed on the assumption that a new similar organization has to create from scratch and the cost of the firm is calculated if the existing resources were required to be replaced with other persons of equivalent talents and experience.

Opportunity Cost Model.

Hekimian and jones coined this model. It was based on an economics concept called Opportunity Cost. According to this model, the value of Human resources is estimated onthe value of an employee in its alternative best use. The opportunity cost of an employee in one department is calculated based on an offer made by another department for the employees working in this department in the same organization. This model doesn't consider the outside employees who are readily available.

Standard Cost Model

To determine the value of Human resources, the total cost of recruiting, hiring, training, placing, and development of each employee every year is considered. These all considered expenditures are the standard cost of human resources. According to this method, the economic value of an employee is the total of these expenditures, and the yearly economicvalue of the whole workforce is equivalent to the total amount of money spent on the acquisition, training, and development of employees during the year.

LIMITATIONS OF THE STUDY:

It is based on secondary data.

This study doesn't complete a study about the models of HRA, it is just a brief reviewstudy.

The benefits and limitations of each model of HRA are not covered in this study.

No empirical data or information pertaining to Models of HRA is not shown in thisstudy.

CONCLUSION:

Human Resource is one of the major Factors of Production and valuable Assets in the Organisation. Hence, there is necessary to value the Human Resource. The Models of HRA played a vital role in valuing Human Resources. Even though the models of HRA are developed from period to period, but it is not got the as much as important when compared to other Accountings of Business because there is no statutory regulation of it in the organization's annual report.

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ENIVRONMENTAL MANGEMENT ACCOUNTING AN INDICATOR OF COST AND FINANCIAL PERFORMANCE IN RESPECT TO SELECTED CEMENT PRODUCING COMPANIES IN INDIA.

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Abstract

Climate change has encouraged the establishment of initiatives that favour sustainability environmental practices. Environmental Management Accounting (EMA) was introduced in 2001 as part of policy initiatives. EMA is an internal decision-making tool that is being used to assess the business's environmental costs. It is also essential for determining the expense's impact on the overall cost. As a result, the existing study explores the impact of environmental costs on the financial health of cement producing companies in India. Analysis of disclosure requirements established in regard to environment-related costs is one of the study's sub-objectives. Various cost indicators and financial performance are used to analyse & it is evaluated utilising several cost indicators and ratio analysis.

Keywords: Environmental Management Accounting, Financial performance, producing companies.

Introduction

The greenhouse effect is a contentious issue all around the world. Reduced greenhouse gas emissions and increased awareness among society and corporations can help to mitigate climate change. The Paris Climate Change Agreement cleared the door for environmental reporting in order to create demand for accounting standards to be inculcated. The ACCA focuses on the need for shareholder and investor regulation. The main purpose is to measure the influence of environmental information on investor awareness among organisations, with the goal of understanding the impact of environmental policies on the organization's financial condition. The company's various stakeholders tend to get crucial information regarding the state of the environment and the policy options that have been implemented.

Environment management accounting is a key decision-making tool for evaluating environmental plans and practises that are implemented through conservative operations. Environmental cost and cost accounting emphasises the effective utilisation of natural resources for societal well-being. EMA is an internal decision-making technique for evaluating a company's environmental safety and sustainability practises.

Cement is an important component in the infrastructure and construction industries. In addition, CO2 emissions from industry, the exploitation of scarce resources, and waste disposal are important emitters and have negative environmental consequences. However, due to technological advancements, waste heat utilisation, and the use of higher-quality inputs, energy consumption in cement factories is gradually decreasing. In recent decades, companies have made significant reductions in greenhouse gas emissions as part of their efforts to achieve a low-carbon society by improving energy efficiency. The accounting system ignores environmental expenses and does not show the true cost of production.

Green management/green products, as well as other protective and preventative techniques, are being advocated now that the entire world is working to safeguard the environment.. It is necessary to research and raise awareness about EMA procedures. Management accounting technique and procedures that focus on information related to energy flow, water, equipment, and waste, as well as related financial details, salaries and savings, are used to manage environmental and economic performance (IFAC 2005).

The present paper section 1 speaks about the literature review, section 2 Theoretical Background of Environment Management Accounting. Section 3 objectives of the study & hypothesis; section 4 Framework & Method of study, section 4 Analysis & Interpretation .Finally section 6 Conclusion.

Literature Review

The study contains the framework for environmental management accounting and reporting methods that have been adopted. The study is based on a theoretical perspective on environmental management accounting implementation in order to provide accountability practise through the social issue life cycle theory (Mokhtar, Zulkifli, & Jusoh, 2014).

The article looks into how Environment Management Accounting is used to assign environmental costs, which are divided into four groups. Significantly demonstrates that the hidden costs are disclosed utilising the EMA tool twice as much as the traditional reporting approach.

The EMA tool generates twice as much data as the traditional reporting method. Supports the idea that environmental costs are higher than normal accounting costs, and emphasises the importance of environmental cost reporting (Gale, 2005).

- A case study of a paper manufacturing company in economically developing nations.
  is examined in this paper. It discusses the transition from a traditional costing system to an environment management accounting system. The outcome emphasised the importance of including environmental costs in production costs (Mishelle Doorasamy, 2015).

Environmental accounting is a subset of environmental cost accounting, according to the article. As defined by cost accounting, an accounting record is used to evaluate the cost of a product or a process (Lally 1998).

The aim of this article is to look into the environmental management accounting practises used by pharmaceutical companies in India. It analysed the various charges that are classified as environmental costs in a case study of Dr.lab. Reddy's Actual and estimated outcomes were compared (Narsaiah N, 2017).

The overall overview discusses the internal decision-making tools used in making corporate decisions that are environmentally conscious. The information about the environment aids the organization's internal and external decision-making. Environmental Management Accounting (EMA) is concerned with the organization's internal decision-making on its environmental performance.

Theoretical Background of Environment Management Accounting (EMA)

The goal of environmental management accounting is to take on internal cost-cutting decisions. It can be displayed as a collection, rating, analysis, internal reporting, and use of data and energy flow data, environmental expense data, and other expense data in all general and environmental decision-making decisions.

The EMA's procedures were generally reported in two ways. There are two options:

1. Accounting for Monetary and Environmental Management (MEMA)

2. Physical Environmental Management Accounting (PEMA) MEMA deals with the company's environmental costs stated in monetary terms, such as unit or cost.

Objectives of the study

1. The impact of environmental costs on India's cement producing company’s financial status.

2. Analysis of disclosure requirement made in relation to environment related costs.

Hypothesis

H0: There is no significant relationship between environment cost & financial performance among cement companies.

Framework and Methodology of the study

Geographical coverage of the study: India is one among the largest cement producing industry in the world. There are 20 major cement industries in India. UltraTech and Shree are the leading cement producing companies in India. The companies have adopted some policies of United Nations Framework Convention on Climate Change (UNFCC) Standards to reduce carbon emissions. Implemented best practices of environment sustainability practices.

Tools & techniques used for analysis: The data is collected through secondary sources. Secondary data is collected from sustainability reports, corporate and social responsibility reports, and annual reports of both the companies. Major data collected from both the company's website, Ministry of cement, International carbon emission standards. The data is analysed based on the data available from the year 2011-12 to 2020-21 of UltraTech & Shree cement companies. The financial performance of the cement companies is evaluated using current ratio & Debt-equity ratio. Data is statistically tested using standard deviation, mean & co-efficient of variance.

Analysis & Interpretation

To assess and analyse the connection between environmental costs and financial performance. To analyse the cement businesses' current stability in the industry, the ratios are taken into consideration. The year in which the company was in a stable position is then used as a baseline for comparing environmental costs to financial ratios in order to determine the influence of environmental accounting standards on both indicators.

Ratio analysis is used to assess a variety of concerns with a company, including operational efficiency, liquidity, and profitability. Because financial statements are their foremost primary source of knowledge on a company, this type of analysis is especially valuable to analysts outside of a business. Corporate insiders, who have better access to more precise operational knowledge about the business, find ratio analysis less beneficial.

Current Ratio:

The ratio measures the short-term liquidity position of the company. It exhibits the company ability to meet up its obligation. Higher the ratio exhibits a company's liquidity position.

Debt-equity Ratio:

It is used to measure the risk in meeting up financing day-to-day operations of the company. It is a type of gearing ratio. Higher leverage ratios tend to indicate a company or stock with higher risk to shareholders. Investors will often modify the D/E ratio to focus on long-term debt only because the risks of long-term liabilities are different than for short-term debt and payables.

Table 1: The Accounting Ratios of the selected Cement Producing companies

	UltraTech Limited		Shree Cement Limited	
Year	Current Ratio	Debt-Equity Ratio	Current Ratio	Debt-Equity Ratio
2020-21	0.81	0.09	2.05	0.11
2019-20	1.01	0.32	1.79	0.20
2018-19	1.04	0.52	2.01	0.26
2017-18	0.94	0.46	1.92	0.26
2016-17	0.85	(0.10)	1.65	0.07
2015-16	0.90	0.05	1.56	0.10
2014-15	1.04	0.16	1.61	0.13
2013-14	1.11	0.02	1.56	0.12
2012-13	1.01	0.05	1.60	0.20
2011-12	1.04	0.05	1.37	1.11
Mean	0.975	0.182	1.712	0.256
S.D	0.091	0.174	0.210	0.291
CV	0.008	0.030	0.044	0.085

Source: Annual Report of the companies

The above table 1 shows the Current ratio & Debt-Equity Ratio (D/E Ratio) calculated for two selected cement companies from the years 2011-12 to 2020-21. The current ratio of UltraTech is ideal & stable current ratio higher the ratio to meet of the debts of the company.S.D & CV of the Shree Cement Limited shows a good liquidity position. The Standard Deviation (SD) and Coefficient of Variance (CV) of the Debt-Equity Ratio values were also calculated and it was found that shree cement had the highest SD of 0.210 and had the highest CV of 0.085 This showed that the company's financial position was stable.

The null hypothesis is rejected. The Tangible and intangible practices have impact on the financial performance of the company. So the intangible practices followed by the company. To reduce the carbon emissions and contribute to a low-carbon economy, change the current behaviours and adopt superior technology. Increase the amount of green cover and carbon sinks in our industrial sites and nearby communities by planting trees on a regular basis. Our efforts help to create a more productive atmosphere.

The other objective is disclosure requirements of environment management accounting: The disclosure about the EMA practices is followed in both the companies. But as the disclosure is not mandatory regulation in India.as both the Cement companies have disclosed information about the EMA practices in their annual reports & CSR & sustainability report. Lacks the comparison of cost incurred on these practices.As the quantitative figures speak much effective than qualitative information

Conclusion

The analysis of costs incurred in relation to environmental safety and protection is represented by Environment Management Accounting. The reporting EMA procedures in cement businesses in India have grown in the last decade. By planting a tree for every tonne of Cement produced, the corporations are working hard to minimise carbon emissions. Environmental practises should be reported in their annual reports. There is also a need to introduce legislation requiring the disclosure of environmental costs. As a vital element of the firm, EMA must examine internal decision-making and cost estimation rigorously.

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MANAGEMENT LESSONS FROM BHAGAVAD GITA

(An Inspiration or Guide or Lesson to Everyone)

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ABSTRACT

The Bhagavad-Gita is a handbook of one of the essential Indian ancient scriptures like Vedas, Puranas, and Upanishads for facing ethical problems of day-to-day struggles in life for individuals, businessmen, and leaders alike, has been increasingly realized. This article brings out the relevance of the Gita also as a source of inspiration & guide to for entrepreneurship and management. Many of the teachings of the Gita such as for practicing Karma & yoga and about the value of balance and indifference are pertinent for managers. The Gita refers to the cycle of mutual support that sustains the world, urging the acceptance of social responsibility for people's welfare (Loka-hita/ Loka-sangraha). The concept of Yajna, emphasizing one's right restricted only to the remnant, implies the responsibility to nature too, and the need to avoid its reckless exploitation. It also means that business has to duly compensate and rehabilitate victims of negative externalities, before enjoying profits. It also tries to analyze and highlight how Bhagavad Gita supports and develops certain management visions and thoughts, which has created a benchmark in the modern world as a key source for success to any organization or an individual.

KEYWORDS: Gita in Management, Management Thoughts, Inner-peace, Self-Knowledge, Spirituality, Karma Yoga, Social Responsibility

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BHAGAVAD GITA

The Bhagavad Gita, or Song of God, is one of the most revered of Hindu manuscripts. While many believers date the text to over 5,000 years ago, some debate exists concerning its actual age. Originally written in Sanskrit, and later on translated into other languages. The Bhagavad Gita is part of a larger text, the Mahabharata, but is the most popular component of that larger text.

Lord Krishna giving 'Bhagavad Gyan' to Arjuna.

Essentially the book provides an account of a discussion between a prince named Arjuna and his charioteer, Lord Krishna, who is the Hindu God Vishnu, taking human form. The imminent battle has been caused by a dispute among two related kingdoms, the Pandav's and the Kaurava's. Prince Arjuna is a member of the Pandava kingdom and must fight to regain land stolen by the Kaurava's years earlier. Arjuna asks Lord Krishna to raise him above the battlefield so that he can see the forces on both sides. When he see relatives, teachers, and friends on the opposing side and reflects on the death of these people, he is hesitant to engage in battle, even though he knows he will win the battle since he has Lord Krishna on his side. Arjuna questions Lord Krishna on the value of war, even when the outcome is known to be victorious when the death of relatives will result. Lord Krishna explains to Prince Arjuna why he must fight and how his actions must be considered in the larger context of his role. The Bhagavad Gita contains eighteen chapters (700 Slokas) which can be divided up into four parts (The Supreme Philosophy):

karma yoga or selfless action, jnana yoga or self-knowledge, bhakti yoga or ways of loving, and Raja Yoga or path of self-discipline and practice.

18 Important Lessons from Bhagavad Gita:

The important spiritual lessons that derived for the 18 chapters of Bhagavad Gita are as follows:

Chapter 1: Wrong thinking is the only problem in life.

Chapter 2: Right knowledge is the ultimate solution to our entire problem.

Chapter 3: Selflessness is the only way to progress and prosperity.

Chapter 4: Every act can be an act of prayer.

Chapter 5: Renounce the ego of individuality and the bliss of infinity.

Chapter 6: Connect to higher consciousness daily.

Chapter 7: Live what you learn

Chapter 8: Never Give-up on yourself.

Chapter 9: Value your Blessings

Chapter 10: See the divine all around

Chapter 11: Have enough surrender to see the truth as it is.

Chapter 12: Absorb your mind and heart to supreme divine

Chapter 13: Detach from materialistic assets and attach to divine.

Chapter 14: Live a life style that matches your vision.

Chapter 15: Give priority to divine.

Chapter 16: Being good is a reward in itself.

Chapter 17: Choosing the right over the pleasant is a sign of power.

Chapter 18: Let’s go; let’s move to union with divine.

Hindu belief, God consists of three manifestations, Brahma, Vishnu, and Shiva. Brahma is the God of creation, Vishnu is the God of preservation, and Shiva is the God of destruction. Vishnu can manifest Himself in many forms and return to earth when needed to maintain order. In some ways, he acts as a manager, leader, or consultant, in providing advice and direction to maintaining the operation of the worldly system.

In the Bhagavad Gita, Krishna is the manifestation of Vishnu and provides moral guidance and systemic understanding to Prince Arjuna and was watched by Sanjaya with the Divya Drishti given by the Veda Vyasa. Bhagavad Gita as part of Mahabharata was scripted by Veda Vyasa.

INTRODUCTION

In today's scenario management is an essential part of everyone's life. Management is getting things done through and with people, efficiently and effectively. Management involves planning, organizing, staffing, directing, and controlling human efforts. Bhagavad Gita slokas by management view-The philosophy of Bhagavad Gita should not be viewed from devotional perspectives only but also as a guide in developing entrepreneurs. The Bhagavad Gita was delivered by Sri Krishna to motivate Arjuna, who got mentally disturbed upon seeing those near and dear ones whom he had to kill in the war of Kurukshetra, Lord Krishna told him to perform his duty. In the eighteen chapters of Bhagavad Gita, one discovers tremendous management guidelines which are applicable even today in all areas.

The Bhagavad Gita represents the many struggles, or battles, modern-day leaders' face, and their responsibilities to multiple stakeholders. Some have even proposed that the Bhagavad Gita is useful for a better understanding of specific managerial issues such as quality management; however, this paper explores the value of the Gita in a larger managerial context, focusing on issues facing organizational leaders.

Modern Management practices and theories were developing during the last 500 years, ever since the Industrial Organization was established. Whatever involves in the Management function are describe in Bhagavad Gita and all these theories which are performing in management are somehow quoted in this Gita. So a Management lesson which we are using is from Bhagavad Gita. The Bhagavad Gita was delivered by Lord Sri Krishna to boost Arjuna's declining Morale, Motivation, Confidence and to increase his Effectiveness. Sri Krishna gave not only Spiritual enlightenment but also the art of Self-management, Conflict, Stress, Anger Management, Transformational Leadership, Motivational Theories, Goal Setting, and many other aspects of management which can be used as a guide to increase HRM effectiveness. Unlike the approach to HRM, which focuses on exploring the external world of matter and energy, the Bhagavad-Gita recommends an HRM approach, which focuses on exploring the inner world of the self.

Many of our legendary leaders like Swami Vivekananda, Pandit Jawaharlal Nehru, Srila Prabhupada, Sri Madhvacharya, Adi Shankaracharya, Mahatma Gandhi, Albert Einstein, Sri Ramkrishna Paramahansa, and many famous scholars wrote comments and delivered inspiration from the Gita.

'Dr. Radhakrishnan' said that what Gita is about, it is the knowledge that has been given in our Upanishad, Shastras, has been collected in one epic, and the significant Philosophy of all this is a picture. This significant Philosophy of the scriptures is what Bhagavad Gita is.

'Mahatma Gandhi' The father of the Nation, had said that whenever he felt confused or faced a difficult situation which fails to show him the right path, at that time he used to take the support of Bhagavad Gita and he found an answer to his solution and strength which he did not get elsewhere.

'Lokmanya Tilak' had stated that Bhagavad Gita is like a shiny and tender diamond amongst all our scriptures and epics. It makes everyone realize the greatness of mankind and the importance of spirituality. It also makes everyone realize the devotion and knowledge by the impact of Shastras on them. When the desponded people of the world, read the Gita, it gives them peace and also encourages them to perform selfless work in their life.

'Albert Einstein' has stated that he was so deeply inspired by the Bhagavad Gita that once he started thinking of how God went about forming the universe, he found everything else takes and of no after effect.

'Aldous Huxley' stated that the Bhagavad–Gita is the most complete description of never-ending Philosophy.

'Swami Vivekananda' thought it to be particularly relevant to the then mass of Indians immersed in ignorance and superstition who needed to struggle for a respectable place in the comity of nations. They had to fight numerous social evils like untouchability and mass illiteracy. But the Gita can be considered to be equally relevant to talented young men inspiring them to start their enterprises and create new employment instead of namely being content with being employed by others.

OBJECTIVES OF STUDY OF PAPER

1. To consider some of the modern management concepts in the light of the Bhagavad Gita.
2. To study about Bhagavad Gita and managerial effectiveness.
3. To study about the management lesson from Bhagavad Gita.
4. Development of virtual knowledge and establishment of importance of duties in life.
5. Bhagavad Gita implementation in Education System.

BHAGAVAD GITA IN PRESENT SCENARIO OF MANKIND

Today's human life is very much busy, with its hectic work pressure, all kind relations getting stressed with too much violence, and corruption. The present youth generation pursuing their education does not have the time for anything at all. In the pinch of time

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they manage to spare themselves, they often put to fall prey to a various diversion that life showcases before them. Working people is constantly running to earn more money to provide their family and children with more luxuries and material desirables. In this race, mankind loses themselves and their identities; they also forget their actual purpose of life.

In an era when spirituality is regularly on the straightaway on the universal scale and most of the individuals in this scenario are confused about the efficacy of teachings such as the Bhagavad Gita. The greatest confusion that arises in the minds of the common people is that whether it is truly applicable to today's life or whether it is simply meant for chanting exclusively. Today people do not remember that the 'Bhagavad Gita' means the 'Song of God'. And hence, it is found to be a rebel statement for all time.

BHAGAVAD GITA FOR PRESENT GENERATION

Today's youth is a precious asset for our nation. Shaping and molding them properly and helping them to enhance their personalities will let their hearts feel with complete purity and putting a step ahead by making them better citizens of the universe, who would go ahead and create a better world tomorrow.

The teachings of Bhagavad Gita can be utilized by helping them with a positive vision of their own lives, from a different mindset cultivating them spiritually, and by telling them to lead to a quality and peaceful life. The fascinating thing about Bhagavad Gita is that it does not defend the adherent to sacrifice anything in this material world. It only purifies the mind and soul, that completely distresses the individual and helps him realize the inner-self and the supreme one. Further, it helps to enhance values and ethics in the youth, molding them into better global citizens for the new Golden Era for India and the rest of the universe. Reading regularly the Bhagavad Gita and by understanding the teachings and slokas, leading a life of day-to-day tensions and worries helps are remain young for life and add life to your years with peaceful life ahead for the youth.

BHAGAVAD GITA FOR EDUCATION

Our University/academia/College/Syllabus is familiar with the educational theories and thoughts developed in the West. However, we have inadequate information about our own historical and cultural thoughts concerning education, despite their importance and comprehensiveness. In the Bhagavad Gita, I noticed that some of the basic components of educational philosophy are present. Among the various aspects of educational thoughts, can be implemented in the education system that can be found in the Bhagavad Gita. Interpretation of a comprehensive meaning of education consisted of the Bhagavad Gita can contribute to inspiring academicians to look behind the curtain of history for searching valuable knowledge. Bhagavad Gita is one of the most popular books of Hindu: Holy Gita is considered to be the greatest contributions of India to the World.

BHAGAVAD GITA AND MANAGEMENT FUNCTIONS

1. **Planning:** Planning is the basic function of every organization. In Bhagavad Gita guide for developing managerial efficiency and effectiveness to achieve the desired results.

2. **Organizing:** The process of defining and grouping the activities of the enterprise. Bhagavad Gita turns human being's weaknesses into strengths and shares the responsibilities among the people.

3. **Staffing:** The selection and training of the individual for specific job functions. In Bhagavad Gita selecting the right set of individuals in the team to perform their duties. Selecting the right leader who motivates group members and leads the army.

4. **Directing:** It includes a framework of an effective work environment and creating an opportunity for motivation, supervising, scheduling, and discipline. When Arjun reached the battlefield he lost his courage to fight when he saw his young and old family members

as his opponents and feeling that he has to kill them. He resisted to fight and dropped his arms. That time Lord Krishna directed him and said that you should focus on your goal.

5. **Controlling:** It means the power to control how something is managed or done. Controlling an army of million soldiers and warriors to action against a bigger army was not an easy task. A million soldiers were divided into 7 divisions led by a commander each further controlled by a supreme commander.

LESSONS LEARN FROM BHAGAVAD GITA

1. Stick on a Goal and achieve them.
2. Proper Utilization of available Resources Effectively.
3. To develop a visionary attitude in the work we do.
4. **Work Commitment** - The level of enthusiasm an employee has towards his/her tasks assigned at a workplace. It is the feeling of responsibility that a person has towards the goals, mission, and vision of the organization he/she is associated with.
5. **Work Results** - Gita explains that the rewards of work do not depend on Success or Failure and the entire Credit/ Blame should not mention by the man of action.
6. Motivation plays a critical role in achieving goals and business objectives.
7. **Lord Krishna said:** you have a right to perform your prescribed duty, but you are not entitled to the fruits of action. Never consider yourself the cause of the results of your activities, and never be attached to not doing your duty.
8. **Work Culture -** Workplace culture is the environment that you create for your employees. It is the mix of your organization's leadership, values, traditions, beliefs, interactions, behaviors, and attitudes that contribute to the emotional and relational environment of your workplace...
9. Sri Krishna elaborates on two types of work culture **Daivi Sampat** or divine work

culture and **Asuri Sampat** or demonic work culture.

- ❖ Daivi work culture involves fearlessness, self-control, sacrifice, straightforwardness.
- ❖ Asuri work culture involves egoism, personal desires, and improper performance.
- ❖ *Create Daivi Sampat work culture to become a world-class enterprise to tap the potential avenues.*

10. **Surrender to the Supreme – "Dharma Rakshati Rakshitah"**. Spirituality leads to social harmony and realizes the ultimate destiny of human beings as a result of self-assessment and self-determination.
11. **Power of Science and Wisdom -** "It is better to live your destiny imperfectly than to live an imitation of somebody else's life with perfection. The power of God is with you at all times; through the activities of mind, senses, breathing, and emotions; and is constantly doing all the work using you as a mere instrument. A gift is pure when it is given from the heart to the right person at the right time and the right place, and when we expect nothing in return.
12. **The Steadiness of Mind** (sthira-buddhi, or self-intelligence) - Steadiness of mind is one of the most practical of skills. Nothing is more vital than learning to face turmoil with courage, confidence, and compassion. Fortunately, we already possess these capacities. But we need a calm mind to draw on them. That is the practical importance of a calm mind.
13. **In Action to Action -** One who sees inaction in action, and action in inaction, is intelligent among men, and he is in the transcendental position, although engaged in all sorts of activities. Individuals or organizations discharged their duties to the best of their abilities, and yet because their minds were not entangled in material desires, their actions were termed
14. **Intensions Are Your Expressions** - Gita says your intentions should be clear, practical, and achievable and should differentiate you from others. The power of

intention is the success mantra for attaining any desired task.

15. **Anger Management** - Anger impairs judgment, just as the morning mist creates a hazy covering on the sunlight. In anger, people commit mistakes that they later regret, because the intellect gets clouded by the haze of emotions. People say, "He is twenty years elder to me. Why did I speak in this manner to him? What happened to me?" What happened was that the faculty of judgment was affected by anger, and hence the mistake of scolding an elder was made.
16. **Transformational Leadership** - Leadership is generally defined as the process of influencing the activities of an individual or a group in efforts towards achieving certain goals. The word "influencing" can be substituted with other words such as transforming, empowering, driving, motivating, and inspiring. In leadership, the leader is the key to transforming followers. Today's HR managers and consultants can benefit from the philosophy of Bhagavad-Gita, which can serve as a guide in HRM. However, the Bhagavad-Gita has remained and will remain to be applicable and continue to contribute to HRM for many centuries to come.

CONCLUSION

The Bhagavad Gita, the ancient spiritual text contains recommendations for the practice of management. Thus, the teaching of the Bhagavad Gita is of universal significance, but it can implement in Management. Success comes only when we put all the knowledge to use. Gita introduces our inner personality. The intellect, which reasons and discriminates the mind, is the center of emotions and impulses. After reading the Bhagavad Gita, one can understand that it is our valuable historical asset of knowledge, and it demands deep study and interpretation. The moral teaching, especially ethical actions that run through the whole of the Bhagavad Gita is not only an emergence need of our country but of the world community. We can enrich our philosophical, sociological, anthropological, and psychological understanding through the readings of the Bhagavad Gita. In the Bhagavad Gita, much effort has been made to equate Karma Yoga, Gyan Yoga, and Bhakti Yoga, in which the meaning of education fragranced.

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