International Journal of Management, IT & Engineering
Vol. 9 Issue 4, April 2019 (Special Issue)
ISSN: 2249-0558 Impact Factor: 7.119
Journal Homepage: http://www.ijmra.us, Email: editorijmie@gmail.com
Double-Blind Peer Reviewed Refereed Open Access International Journal - Included in the International Serial Directories Indexed & Listed at: Ulrich's Periodicals Directory ©, U.S.A., Open J-Gate as well as in Cabell's Directories of Publishing Opportunities, U.S.A

Multidisciplinary International- Conference on

Innovation and Human Values: Thriving in the VUCA World

15th & 16th March 2019

Organised by

UG & PG Department of Commerce and Management

Seshadripuram College

No. 27, Nagappa Street, Seshadripuram, Bengaluru – 560 020
NAAC Acreditted „A‟

www.spmcollege.ac.in

ABOUT THE CONFERENCE

In a never-ending game to remain competitive, organizations today are embarking upon more change agendas than ever. Today, we are living, breathing and navigating through VUCA (Volatility, Uncertainty, Complexity and Ambiguity) every moment. It is evident that the fast pace and high degree of changes are at the heart of VUCA and it is the ability to manage these two dimensions of change that will set apart organizations to thrive today. Responding to the complexity and large quantum of changes, organizations are forced to transform, reinvent themselves and follow the agile approach. In order to manage these changes, strive and flourish, organizations are creating reflective strategies and regenerating processes through the frontiers of innovation. However, these lightening changes, high velocity and intensifying competition and success recipe have ignored the human values quotient. Being thoughtful also entails innovation to be reflected as part of a broader network, its role in an ecosystem, its impact on society, influence on human evolution and in specific the second order effect of any shift that innovation creates in a system.

ABOUT THE ORGANISERS

Seshadripuram Educational Trust (SET)

Seshadripuram Educational Trust, the pioneering educational trust of Karnataka, was founded in 1930. In the course of its sustained growth spanning eight decades, it has established itself as one of the foremost educational organisations in the state, providing quality education to over 22,000 students across 33 institutions in Karnataka, ranging from pre-school to post graduation, research and foreign collaboration. The ultimate goal of the Trust is to impart value-based education, nurturing knowledge that will lead to happiness, peace, harmony and prosperity.

Seshadripuram College

Established in 1973, Seshadripuram College is the flagship institution of SET and among the premier higher education institutions of Karnataka. The college offers an array of undergraduate and postgraduate courses such as: BCom, BBA, BCA, MCom, MFA and MIB courses and boasts of a current strength of 3050 students. The institution has been awarded the highest „A' grade in several cycles of the NAAC re-accreditation process and regularly features among the top Commerce colleges not only of Bangalore but of the country in rankings of leading national newspapers. The College has always aimed to move with the times without losing touch with its core values. It forever strives to expose both its students and staff to relevant knowledge and its application across disciplines and domains and thereby live up to its motto-„Always Aiming High‟.

Department of Commerce and Management & Post Graduate Department of Commerce and Management

The Department of Commerce and Management is the oldest and largest department of the college. With current student strength of 2500, it is among the largest departments of Commerce and Management under Bangalore University. The department is ranked 30 in India and first among affiliated colleges in Karnataka (India Today - Top Colleges Survey). The department offers undergraduate programmes in Commerce and Management and Postgraduate programmes in Commerce, International Business and Financial Analysis. Both the undergraduate and postgraduate departments are committed to developing a student community with intellectual excellence and competencies at the global level through imparting quality education and promoting creativity and research.

Department of Computer Science

The Department of Computer Science has shown a sustained and healthy growth in the past few years with a student strength of 30 students in the Bachelor of Computer Applications course in 2012 increasing to the present strength of 380 students The Department realizes the great potential of the course and strives to make it relevant and practical. It understands the need to keep both faculty and students updated with latest developments in the field. It regularly conducts add-on courses in areas not covered by the university curriculum and also creates a platform for interaction with IT professionals to ensure that faculty and students have exposure to industry requirements and advanced knowledge in the domain.

FROM THE CHIEF EDITOR'S DESK

The Department of Commerce and Management (UG and PG) in association with Department of Computer Science, Department of Library Sciences and Department of Physical Education, Seshadripuram College, Bangalore conducted a successful and meaningful Two Day Multidisciplinary International Conference on "Innovation and Human Values: Thriving in a VUCA World" on 15 & 16th March 2019.The Conference saw enthusiastic participation from faculty and students across the country as well as participants from United Kingdom, Malaysia, Mauritius and Germany. A stringent process was followed to ensure that only papers based on quality research would be selected for presentation and publication. Abstract submission and approval was followed by thorough scrutiny before final acceptance along with suggestions if required. Full papers underwent stringent plagiarism test through Turnitin software followed by review by a panel of eminent academicians and researchers in the domain. Papers were subsequently mailed back to the author/ authors with plagiarism report and reviewer's report and suggestions for necessary action. 98 papers were accepted for presentation. 42 papers of good quality were sent back for final revision before being collated for publication in this Special Issue International Journal of Management, IT and Engineering, Vol 9, Issue 4, April 2019, Impact Factor of 7.119.

I congratulate the Under Graduate and Post Graduate Department of Commerce and Management, Seshadripuram College, in particular Dr Bhargavi V R, Conference Chief Convener, Prof Kalanaik, Conference Co Convener and Prof Mahalakshmi V, HOD Department of Commerce and Management. A special thanks to Prof Raji Pillai, faculty member in charge of coordinating the paper presentations and publication, for her painstaking efforts in making this publication possible.

Dr.Anuradha Roy
Principal

FROM THE MANAGING EDITOR

Warm greetings to everyone.

On the 15th and 16th March 2019,a two Day Multidisciplinary International Conference "Innovation and Human Values: Thriving in a VUCA World" was conducted successfully in Seshadripuram College, Bengaluru.

I thank the Management and Principal and Chief Editor Dr Anuradha Roy for their support in organising the conference. I also thank the faculty of the UG and PG Departments of Commerce and Management and Department of Computer Science for their dedicated efforts in putting the conference together. I also express my gratitude to faculty from other departments who assisted, as well as the enthusiastic student volunteers for their support.

With respect to this publication, I thank Smt Swarna N, Smt Pratima K M, BCA Department for their efforts in piecing together and formatting of the content. I also thank Smt Nagasudha.R, Sri Sandesh V, Sri Dharmaraj.P.R, Smt Poornima K, and Smt Shobha U, faculty Departments of Commerce and Management for managing the plagiarism and review of the papers.

The papers published below in a variety of sub-themes of the conference such as: Value based Management, Working Capital Management, Teaching Learning, Green Computing, Artificial Intelligence, Cryptography, Digital Signature, Robotics, Cloud Services, and Women Entrepreneur.

The varied views expressed stand testimony to the successful achievement of the aim of the conference which gave a platform to various topics to be discussed and thereby facilitate a good learning experience.

Prof Raji Pillai
Department of Commerce and Management
Seshadripuram College

Multidisciplinary International Conference on Innovation and Human Values: Thriving in a VUCA world

Organised by the Undergraduate and Postgraduate Departments of Commerce and Management

15th and 16th March, 2019

Report

In a never-ending game to remain competitive, organizations today are embarking upon more change agendas than ever. Today, we are living, breathing and navigating through VUCA (Volatility, Uncertainty, Complexity and Ambiguity) every moment. Responding to the complexity and large quantum of changes organizations are forced to transform, reinvent themselves and follow the agile approach. In order to manage these changes, strive and flourish organizations are creating reflective strategies and regenerating processes through the frontiers of innovation. However, these lightening changes, high velocity and intensifying competition and success recipe have ignored the human values quotient. Being thoughtful also entails innovation to be reflected as part of a broader network, its role in an ecosystem, its impact on society, influence on human evolution and in specific the second order effect of any shift that innovation creates in a system.

The Multidisciplinary International conference mainly aimed at making an effort to deliberate on how organizations can ride well above the storm of change and wither the VUCA storm through value led innovation. Since the concerns raised here cut across disciplines , this conference provided a platform for thought leaders, researchers and faculty from the disciplines of Commerce and Management, Information Technology, Physical Education and Sports and Library Science to deliberate on these vital issues and suggest solutions based on a new paradigm of understanding. The deliberations contributed significantly to sharing and enhancing the awareness of the best practices, both from developed as well as developing countries, for the benefit of academicians, consultants, trainers, businesses and policy makers.

The conference collaborated with distinguished **Knowledge Partners** viz., **Institute of Productivity (IoP) U.K., International Skill Development Corporation, Institute of Cost Accountants of India (ICAI), Indian Technology Congress Association (ITCA)**and **Disha.**

The inauguration of the conference on 15th March, 2019 witnessed the presence of distinguished speakers. **Dr K.N. Balasubramanya Murthy**, Hon'ble Vice Chancellor, PES University, Bengaluru was the Chief Guest and he highlighted on translating the conventional VUCA (Volatility, Uncertainty, Complexity and Ambiguity) to a solution oriented VUCA (Vision, Understanding, Clarity and Agility).

The keynote address was delivered by **Sri Vijay Menon**, an eminent IAS and Judicial Training Panelist. In his address, he emphasised on the indispensability of human values and culture. Further, he shared the case study of Aravind Eye Hospital and the value system followed by them. **Dr Wooday P. Krishna** Hon. General Secretary, Seshadripuram Educational Trust was the Guest of Honour and said we should lead a life of values rather than a life of success.

The Plenary session followed after the inauguration ceremony with the theme 'Pursuit of Differentiation-with Humanity in Mind." The plenary session resource person was **Sri Satyam Gambhir**, Associate Director, Mindtree, Co-Founder, University of Commons, a man with immense first-hand experience of applying innovative technology to create a new and better world for people.. Sri Satyam dealt with the conference theme at its very root i.e., the need to ensure that innovation is led by a strong moral conscience. He said that while looking into making innovation humane one must consider three aspects: who is sowing the seeds of production, who is reaping its harvest or benefits and lastly, adopt a long tail strategy towards problem solving. The speaker noted that humane innovation involved a convergence of minds-of those with technical know-how and those at the grass root levels who needed solutions the most. During his journey in aiding the underprivileged with novel technology enabled solutions, the speaker confessed that much of his learning came from the underprivileged who manoeuvred through life against several odds.

The conference focused on having deliberations on various domain with sub themes in parallel tracks. Track One „**Rethinking Human Capital Management**" was chaired by Dr Usha Devi N. with a total of nine papers presented from various institutions. Topics ranging from Corporate Management to the importance of inculcating values in Education were dealt with in depth. The session also focused on prosperity for entrepreneurship and a brief analysis on Conventional Motivational theories was also covered. To sum up, this session highlighted innovations in teaching methods and also about Human Values and Cultures in organizations

The second Track „**Redefining Financial Strategies**" was chaired by Prof. Srinidhi V. and had ten papers on varying topics like IFRS Opportunities and Challenges to Indian Corporate sector ,The Essence of New Institutional Economics – Approach of two Nobel Laureates' and Impact of Block Chain across Industries in India were presented by various paper presenters. In short, this session included topics like Psychological measurement, globalization, adoptions and convergence of IFRS and institutional structures with their governance.

The third track **Re-imagining General Management & Redesigning Marketingapproach**" consisted of six papers and was chaired by Dr. Janak Shelat. The track included topics like Awareness Level of the People in the VUCA World about Disaster Management and Innovation Driven Business Model – A Case Study of Online Retailers with special reference to Amazon India Pvt Ltd in which concepts like SWOT analysis, the levels of disaster management, survey and observation methods for which government intervention is required were covered. To sum up, the role of innovation in the development of a business model and awareness of E-waste management were the highlights of the track.

Track four „**Physical Education and Sports Science**" was chaired by Prof. Sundar Raj H and had twenty two paper presenters. They covered topics like stress and anxiety among women athletes of government and private colleges, use of information communication technology on physical education and sports and the influence of playgrounds available at schools on fitness of students where the paper presenter highlighted that the size of the playground were reducing as it was used to extend classrooms. The paper presenters spoke about intensity of anxiety among women athletes, how ICT supported teaching and learning improves the quality of physical education. One of the papers also concentrated on the importance of counselling for sportsmen coming out of an injury.

The fifth track „**Changing Knowledge Universe and the Role of IT**" and was chaired by Dr. Kavita S. The papers presented focussed on all the current technologies used in IT. The papers such as digital transformation and digital signatures created awareness about the hacking of data and the methods of solutions to prevent loss of data on Internet. Few papers also focused on Machine learning and networking which explained how machines work like humans.

Track Six **„Library and Information Scien**ce' was chaired by Dr. Mythili. A total of nine papers were submitted which covered subjects like the space of academic libraries in future, the ethics in library management etc. The paper presenters from various institutions stressed on Obligation of the Library Department to inculcate professional ethical principles in the students and print journal subscriptions which are cancelled to pay for electronic database. In short, the presenters emphasized on innovation and digitisation of libraries.

The highlight of day two 16th March, 2019 was a **Panel Discussion** on the theme **"Restyling innovation models: Seeking Value Quotient."** Distinguished panelists from the industry were invited to share their thoughts with the audience. **Mr. Bhaskar Bhaktavatsalam**Managing Director India and SAARC, Check Point Software Technologies (I) Pvt. Ltd., **Sri Vijay Puttaraju** Founder and CEO appZui Technologies Pvt. Ltd., **Dr. Devika P. Madalli** Professor Documentation, Research and Training Centre (DRTC)Indian Statistical Institute, Bengaluru and **Dr. Y.S. Lakshmeesha** Retd. Chief Coach Sports Authority of India (SAI) were the eminent panellists in the panel discussion moderated by **Dr. Pratima Jagadeesh** Director Crecers Academy of Management and Education. The eminent panellists and moderator contributed to a scintillating discussion on hoe innovation and human values have become essential in every domain.
The conference closed with a valedictory function with **Prof. ChandrappaN.**Registrar Evaluation, Bengaluru Central University gracing the occasion as Chief Guest . The programme was presided by**Sri W.D. Ashok** Trustee, Seshadripuram Educational Trust. The event was a platform to share the detailed deliberations made over two days and experiences were shared by **Sri M.S. Nataraj**Chairman Governing Council, Seshadripuram College, **Dr. Anuradha Roy** Principal, Seshadripuram College and **Dr. Bhargavi V.R.**Conference Chief

Convener. The Conference concluded with a sense of satisfaction at having conducted a meaningful, academically stimulating programme and a proactive mind-set to gear up for the next conference.

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Index

DIGITAL TRANSFORMATION IN MARKET BY AI-CHABOT.

UMA S

Abstract

Today‘s multi-faceted customers expect a lot from digital experiences. Consumers are complex and may upload a photo of a product, book, landmark, painting or business card to get details about it. Digital marketing requires variety of skills sets which includes Image search, voice search and voice assistants. People can bring automation into their business by using Chabot‘s.

AI-Chabot which works as an intelligent personal assistant is mainly used in service sectors like healthcare, banking, entertainment, travel, mobile recharge and bill payments and only quarter of companies use AI today. This paper focuses on how AI-Chabot can be used not only in service sectors but also for digital marketing..

Keywords:

Keywords:

AI - Artificial intelligence
ML – Machine Learning
AI Chabot – Artificial intelligence Chabot
API – Application program Interface
DMP – Data Management platform

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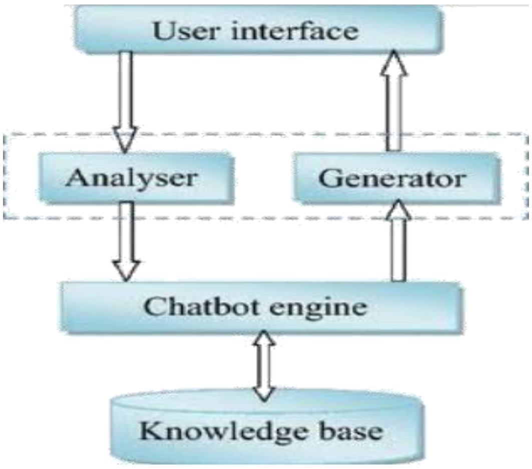
1. Introduction

Conversation as an interface is the most natural way for humans to interact with the technology. AI-Chabot are machine learning program tools developed to enhance customer interaction and improve the overall user experience on website. Chabot‘s are program pretending to be human, trying to copy human behavior that can interact with customers through text or even voice.



2. Objectives

Chabot‘s can be used as a

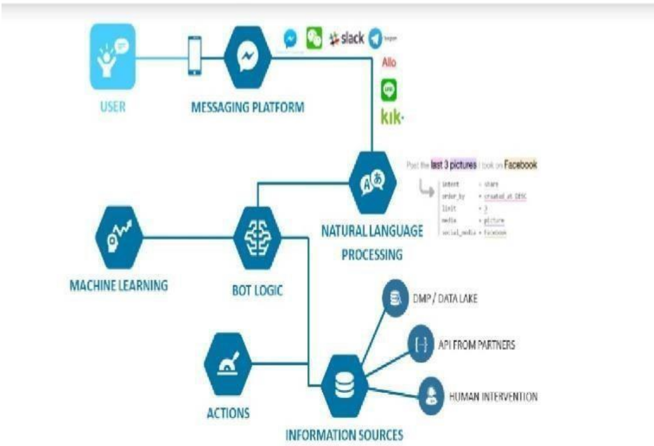
- Two-way communication in online businesses to manage great amount of conversations with customers,
- They can answer various questions on purchasing, delivery, payments, explaining the guarantee, terms and conditions, special offers and recommendation.
- Bots can execute more accurate actions, so E-business owners can focus on expanding their brands and look into new opportunities while bots performs routine task forthem.
- AI‘s diverse capabilities enables to filter data, inform buying habits of customers and also identify customers that are ready to leave for a competitor.
- Bots are always on and working 24/7 for clients helping with customer service and deliveries.
- Help clients in searching and buying things which make marketing and operations things easy.
- It can also guide you the map through all stores as assistant to find the perfect gift, book appointments, get personalize deals, receive shipping updates and much more.
- Chat bots reduces the number of steps the customer has to take to complete an action.

- It doesn‘t just tell them things, but also learns from them, hear their questions and builds a relationship.

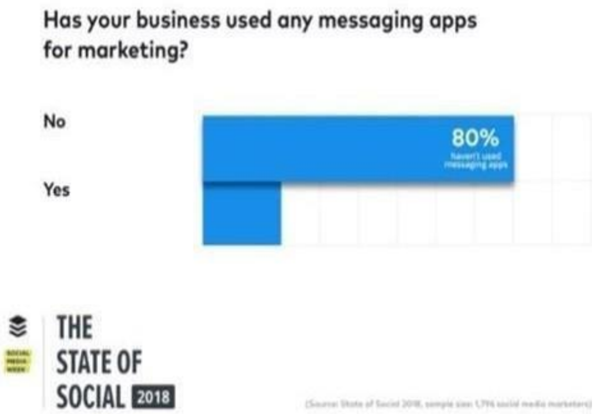
- Customers don‘t want to wait for answers to simple questions and business don‘t want to allocate resources to answer the same questions over and over.
- Businesses are turning to messenger and Chabot removes the hurdles of having to use websites or apps and can connect to 2-5x more customers than previously done over email.
- Bots used in online retailers help customers to discover and select products in an easy conversational way without any additional app installation.
- They can be customized right for the business needs, with existing e-commerce platform. Customers will be able to talk to these Chabot‘s in their messaging apps, much like you would any other contact in your list.
- 2.5 billion People are walking around with smart phones and 37% of world‘s population is using messaging apps. Messaging apps are growing massively. Bots can be integrated into messaging apps like Telegram, WeChat, Facebook messenger, Amazon alexa, Googlehome, apple business chat, SMS to bring wideraudience.

3. Methodology used

Present methodology `uses keywords and search histories to determine consumer intent. AI-Chabot **Niki** which works as an intelligent personal assistant is mainly used in service sectors like healthcare, banking, entertainment, travel, mobile recharge and bill payments The CNN news bot give you a quick summary about the day‘s top newsstories.



Bots starts with few yes/no questions and options to choose, followed by further questions based on the choice and execute some automated actions based on the information that was gathered.



4. Findings

AI-Chabot which works as an intelligent personal assistant is mainly used in service sectors like healthcare, banking, entertainment, travel, mobile recharge and bill payments and only quarter of companies use AI today.

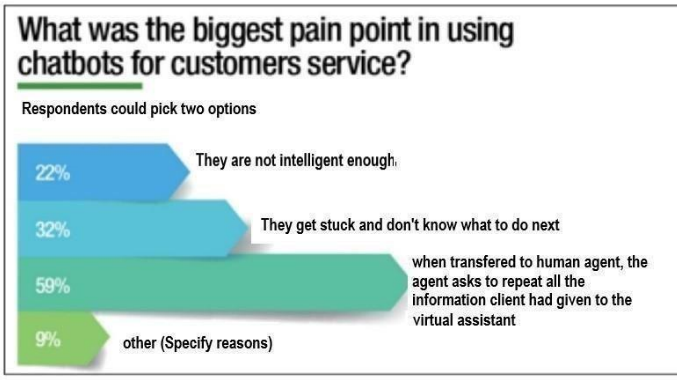
According to the an International Chatbots.org survey news conducted on February 2018, customers say no to Chabot due to following reasons:

- They are not intelligent enough.

- They get stuck and don‘t know what to do next.
- When transferred to human agent, the agent asks to repeat all the information client had given to the virtual assistant.

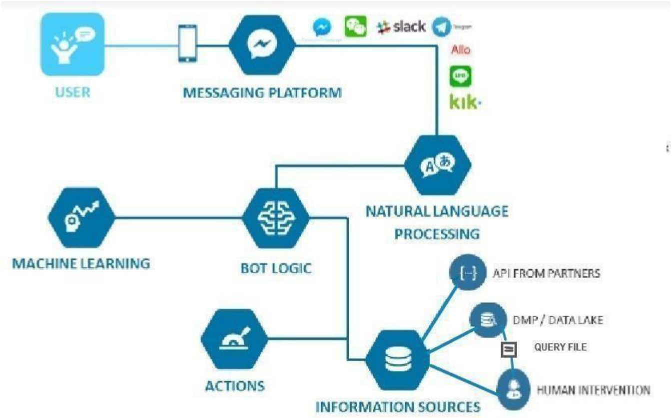
So, many fear that quality of service will suffer badly from using Bots instead of real human. Bots can‘t solve everything, customer support with some unusual questions being asked is still performed better by real person. No bot can bring relationship between customer and retailer on a personal level yet. Therefore, Human and bots need to work together.

Chabot integrate with social media, gathering data about every single person with whom they interact. whenever human agent intervention is required the gathered data which is stored in information source database can be made use of.



Bots information source consists of API, DMP and human intervention. API-Application program Interface is a code that allows two software programs to communicate with each other. An API is the messenger that delivers your request to the provider that you‘re requesting it from and then delivers the response back. An API is not a database it is an access point to an app that can access a database.

DMP is a centralized data management platform. DMP technology platform is used for collection and managing data, mainly for digital marketing purpose. DMP uses Big Data and AI algorithms to process big data set about users from various sources.



DMP are used to gather data from online and offline sources, and integrate data of 1st, 2nd and 3rd party. Manages data by creating custom client segment based on product bought and favorite brands. Then gets activated targeting selected audience groups in online campaigns, across channels such as digital display, social media, search engine and video. 1st party data consist of data collected by the company itself, i.e website data, mobile application data. 2nd party data consists of data collected in result of cooperation which includes online campaigns data and customer journey data. 3rd party data consists of data delivered by data providers which is available in market at a specified price. Whenever human agent intervention is required, 2nd party data integrated by DMP about a client can be used to create a query file, which can be sent to human agent before transferring to human agent.

This query file can be compressed based on the data collected by DMP, listing out points from client questions, so that human agent need not have to ask clients to repeat all the information. Query file can also solve the problem when bots get stuck in-between the conversation, by intellectually transferring the conversation to human agent so that quality of service can be improved. DMP platforms help companies comply with European data privacy regulations – GDPR. DMPs gives firms control over all the collected data, which can be easily tracked, changed or deleted. To comply with GDPR regulations, the catalog of information that could be used for identifying a person – companies implement on DMPs automatic anonymization process of all the processed data. It makes all the collected and stored data on DMP anonymous, so none of the personal data is processed.

So the data collected in DMP can be used to transfer the conversation intellectually to real human whenever Chabot get stuck, so that the quality of service is increased.

5. Conclusion

Conversational experiences can add value to every part of customer journey, ranging from when a customer makes their first order to answering a product-related question instantly. But only quarter of companies are using it.

Organizations need to use new ways of interaction, moving from traditional marketing to digitized conversational marketing. AI and ML are now mainstream technologies and marketers must understand their benefits. Digital marketing requires variety of skills sets and major business work can be taken care by AI-Chabot.

Virtual –employee‘s Chabot can help us not only in the healthcare, banking sectors, but also in Business marketing. Though human intervention is required Chabot can bring a digital transformation in organizational Business.

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INDOORFARMINGBYIMPLEMENTINGIoTAND CLOUDSERVICE (CSoA).

YATISH S J

ROOPA H R

Abstract

In the present day scenario people are becoming so much urbanized, that they are neglecting the most important job of all is farming leaving the middle aged and old-aged people to work on the farms. Since, the people living in the cities are unable work on farmland; they can make use of their indoor space for farming. Unless the right method of farming is known, the farming gets difficult. Hence in order to get rid off these obstacles and to see that the indoor farming becomes a successful, smart and friendly, by using the technological advancements, the proposed work has been prepared. The work which is proposed will make use of various technologies like Bigdata, Internet of Things (IoT), cloud computing etc. This method makes agriculture not only a hobby for living but also a profitable small scale business.

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1. Introduction

As of now the population is moving to the urban sectors leaving the farmland and the concept of farming behind. Due to the intense work pressure, people tend to develop a hobby as part their lives. One such hobby is indoor farming; which helps oneself to grow own organic vegetables. On one side there is enormous increase in population, and on the other there is lots of demand for producing consumable food materials, In such kind of situations there will be food scarcity, which cannot reach the demand that is growing every single day. There was an integrated survey done by both the farming and food production sectors which led to the conclusion that the food that is being produced is not being equally served to the entire population, to overcome this problem we need to use of smart technologies such as IoT, Big data etc into the farming field.

The present scenario of Indoor farming is quiet difficult in understanding various issues that include limited availability of farm land, lack of time, lack of knowledge etc. In addition to this the farming activity is very much affected due to the urbanization. Another fact is that people are getting interested in farming and implementing the technology into the farming and to grow their own crops or vegetables.

The regular method of farming and the smart farming basically differs from each other in many ways. The regular methods follow the traditional methods of agriculture; on the other side the smart farming implements the advanced technologies in the field of agriculture. In, the proposed work the IoT and the cloud services are being implemented.

2. Applying IoT to Farming

- **Crop Maintenance**

After, sowing the seeds the next phase is to maintain the right conditions for the growth of the crop, Here, the technological advancement comes in scenario; This approach is proposed in a way where there are several components are connected by a wireless sensor network using sensors. The sensors obtain the data related to crop monitoring and sends it to the server, Later, the server will send the responses based on the data it receives. The important task done by IoT are to send an alert to the user about the pesticides, soil quality, about the nitrogen level in the soil, water management.

- **Users portal for accessing the information**
    - **Web portal**

Basically, every IoT devices comes with a web portal, wherein the users can register themself into the website and can access the information about their indoor farmlands. By doing so, they are not just accessing for the live updates, they can also learn from the materials being provided to them over the web portal and they can also get video tutorials or expert opinions.

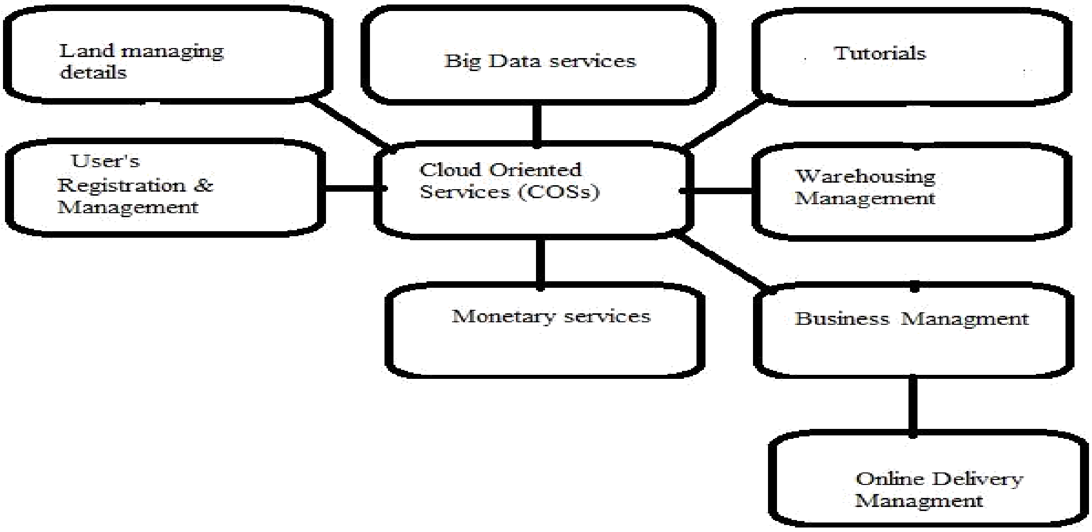
- **Short Message Services**

If the user is unable to reach the web portal, the device sends the message alert directly to the user‘s mobile, to keep him notified. SMS unified multi-channel service model incorporates one-way information transfer basically the portal, text messages.

3. CSoA to the Indoor Farming for small scale industries.

There is a cloud Service oriented architecture for the Indoor farming which is shown in the fig 1. This architecture involves in providing many services for the farming techniques and to the farmers, Such methods are farming monitoring and market oriented service, information about the warehouse, online delivering system etc. Which will minimize the expenditure for the Small Scale Industries and provides the marketing, banking, business and a healthy competition for the industries as well.

- **Architecture of Cloud.**



The architecture for Cloud Oriented Services is in the figure, which contains various modules as services for the Indoor farm users and for their farming. Basically the COSs monitors all the other modules. Each and every modules are independent in their operations but to actively participate it needs the COSs web portal. It is useful service for gaining knowledge, crops security, business management and many more services, which can be made use of.

4. Conclusion

In this paper we have proposed the understandings of the urbanization and the need for indoor farming as a small scale industry. This paper also mentions about the using methods of the various advanced and emerging technologies, management methods and techniques through internet. The proposed method of farming has many advantages than the traditional methods. If this method is applied by the small scale industries, then the economy of those industries will be improved.

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POLICY-BASED VIRTUAL CLASS ROOM

Chidambara B S

Keywords:

Video recording, Video distribution, **Policies**, Encryption and Decryption

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1. Problem Statement

In a class room we find students with different calibre, knowledge andIntelligent Quotient (I.Q) levels. The students may or may not have essential prior knowledge for understanding of topic. Listening also depends on many factors like health condition, mood, subject, time, etc. Therefore it is not possible for all the students to be benefitted equally. Some students may need repetition, more explanation, etc., Therefore***policy-based distribution ofvideos*** may fulfil the needs of such students.

2. Solution

The class room sessions are recorded and stored in the server with clearspecification. As students request for videos, the same is provided to the student in a very secured manner as per the institutional policy. The students get the assistance from the institution through policy-based virtual class room.

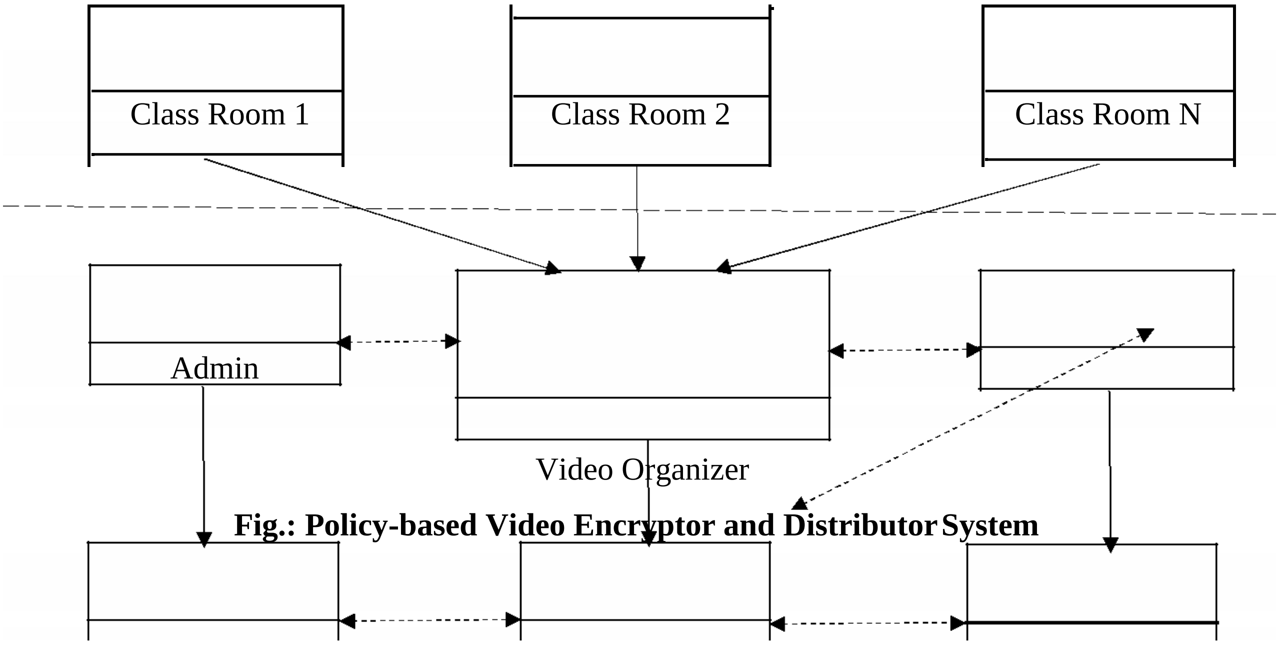

Fig.: Policy-based Video Encryptor and Distributor System

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Description - Generally, videos are captured and uploaded in the internet for public use. Butthere may be a chance of misuse of content and may not be sufficient for specific needs. Always that may not be relevant for specific needs. In policy-based video distributing system, we can set the policies according to the institutional norms. We provide permission to use videos to students who belong to our institution only It is a continuous and comprehensive study supporting system. The working of policy based video encryptor and distributor is explained below:

A lecturer enters the details such as lecturer name, mobile no, subject, topic, session number, etc, before the start of his / her class or session. As the session happens, video recording of session also takes place concurrently. A lecturer presses the END SESSION button after completion of the session. Immediately, captured videos are sent to video organizer. The administrator updates the video database after receiving the videos from every class room by using the specific information.

In **Video organizer,** the videos are sorted and organized according to certain specifications such as subject, lecturer name, session, etc. Thus videos can be accessed efficiently as per the needs. The administrator enters the student details, video details into databases. The information in the databases are helpful for access of videos as per the policy. The student details collected during the admission time is entered into student database same is used for encryption and decryption mechanism later.

A **Policy maker** has the protocols and other specifications for the systematic access of videos. A policy is framed and set as per the institutional norms. It plays an important role while accessing the videos. Because it includes all possible controls and access restrictions for video distribution. A sample policy details is as follows:

- Access of video is allowed only for valid users.
- A video can be downloaded in the specified time. For example, 10 days after creating the video.
- A student has to request for next time use.
- The number of days a video is available.
- How many times video is allowed to play etc.

Video distributor + Encryptor –This component accepts requests from the students andchecks for authorization by communicating with the concerned databases. If he / she is a valid user, it encrypts the video in mp4 or any compatible format then sends to that particular requester. In this stage, it checks, whether a requester belong to local network or not. Accordingly data packets are encapsulated for particular IP address. The video is encrypted using unique data of every student which is collected during the admission time. Thus it is more securedaccess.

A student has to request for videos only through an app, which is provided by the institution. The app checks whether requester is authorised user or not. Later he / she is allowed to download the video. The video is downloaded in encrypted manner. It can be played only after decryption by the app. Before decryption, the app, records all statistics such as how many times downloaded, counts the number of times the video is played, who asked for request, since when video is enabled etc. If count is more than one, the app disables the play of video as a matter of policy. Suppose, a student wanted to play the video second time, he / she has to send the request. The video is available only for 15 days or one month as per the policy. The students have to install the apps provided by the institution by entering the required details. The app is keep track of all transactions by considering the statistics.

SMART WASTE DISPOSAL

Sushma Margaret A

Sanjoli Agarwal

Abstract

Waste Disposal has always been a concern for the citizens as well as the government of India. Android is a mobile operating system developed by Google and is used by several smart phones and tablets. It is based on Linux kernel and is an open source software. Our aim is to let the residents of the place know where the garbage collector is present in their locality and to dispose off the waste to them directly without keeping unattended waste in the locality.

Keywords:

Android ,
Application ,
Collector,
Resident,
Waste

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1. INTRODUCTION

Waste disposal has become a major concern for the citizens of a developing country like India. Approximately 5000 tons of waste is generated every day in Bangalore. To overcome the problem of waste disposal by the citizens of Bangalore we have come up with an application that will help them dispose waste and also not keep the waste uncovered in the locality‘s dustbin provided by the municipal corporations. Nowadays we all know that there is an extensive use of mobile phones and people check their phones first thing in the morning. Therefore, an applicationis the best way to overcome this problem?

The application aims to notify the resident of a place when the municipal garbage collector is near his location. The resident can easily dispose of the waste which he has segregated to the collector. This not only reduces task for the garbage collector but also helps in better waste management.

2. LITERATURE SURVEY

In developing countries like India , there a rapid increase in the waste generation due to urbanisation and population growth. The waste generated are of different composition and if they are dumped into the nearby dustbin it becomes difficult for the government to segregate and treat the waste. It is not only the duty of government to keep the country clean but the residents‘ even play an equal role. The waste being segregated by the residents will make it easier for proper disposal and treatment of wastes. We have always read papers about segregation of waste using IOT ,RFID technologies and many more.

This paper aims at [1] proper disposal of waste and segregated by the generators of waste itself. Here it is impossible to place IOT dustbins in all the places as it will not be cost effective.[2] Proposes the distinct usage of the application by different users and making it user friendly.[3]According to a survey 32% of a working adults check their phone 1 to 10 times of a day so we know that the world is moving towards more and more usage of mobile phones.

3. PROPOSED METHODOLGY

The application first starts with knowing whether the person who has installed the application is a resident or a customer. The application has two different interfaces for the collector and the resident.

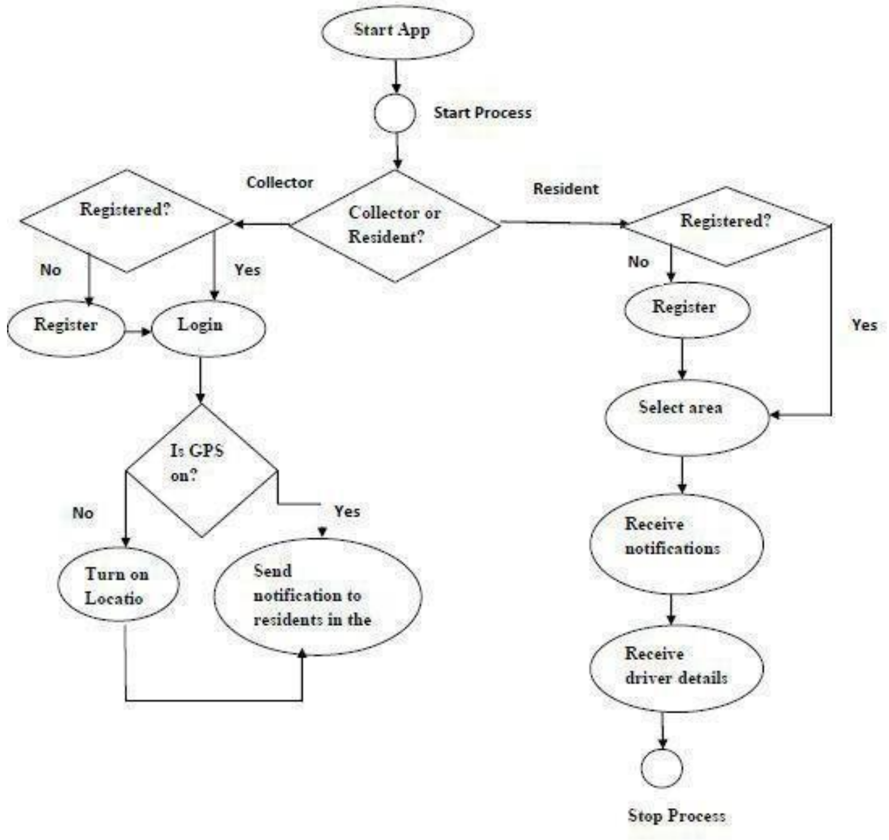

Figure 1: Overview of the Proposed System

In the above figure 1 we see after installing the application the process starts and then first we choose whether it a collector or a resident of that place. On the collector side its asks for registration and if registered asks to login. If not first register for the application and then login. Then a confirmation for location sharing is asked. If its not available the app asks for permission for location and then sends the notification to the residents near his place. On the other side the customer first downloads the app and registers it. After registering sets his home location and then receives notification from the collector and also the details of the collector to contact him further.

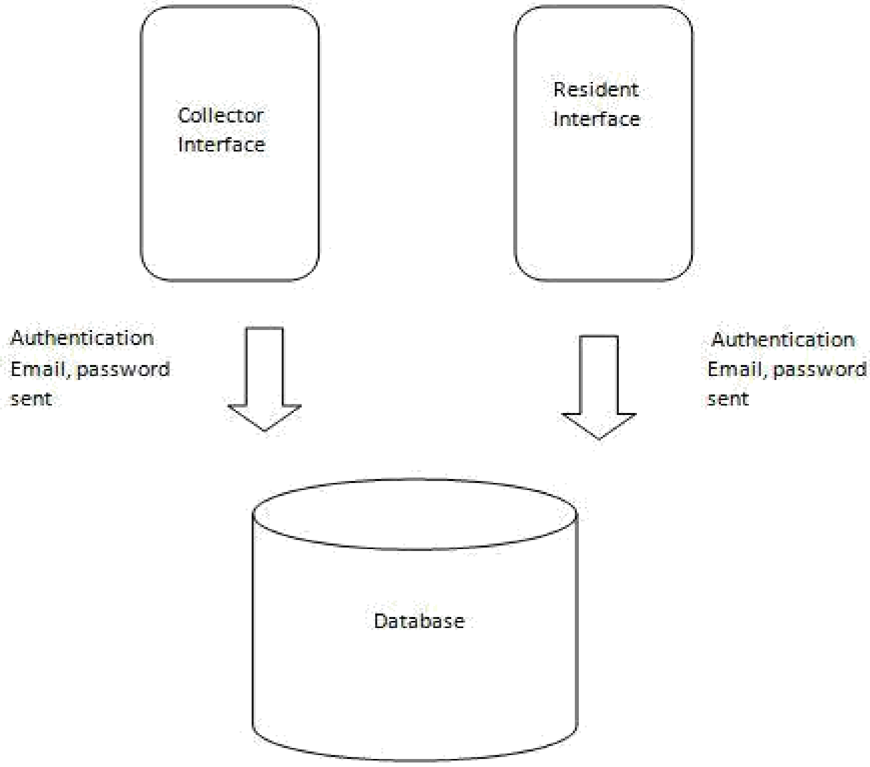

Figure 1.1: Storage of data

In the above figure 1.1 both the Collector and Residents register giving their email and password which is stored in the database. This will help us keep a track about number of collectors and residents in a particular area. The collector has to login to show that he is on duty and the admin can monitor it using the realtime database. Therefore database will check his credentials and he can start his duty.

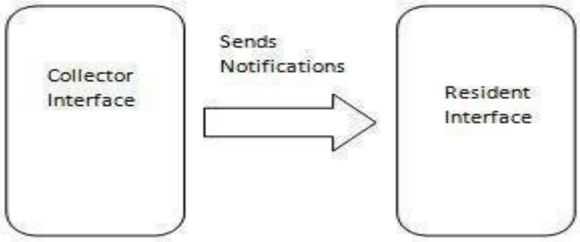

Figure 1.2:Flow of Notification

Figure 1.2 depicts that a notification can be sent directly without any use of database from the collector to the resident. The condition that is only checked is the location of the resident and the resident‘s location is stored in the database and using reverse geofencing the area of the resident is converted in latitude and longitude and checked that the collector is nearby or not

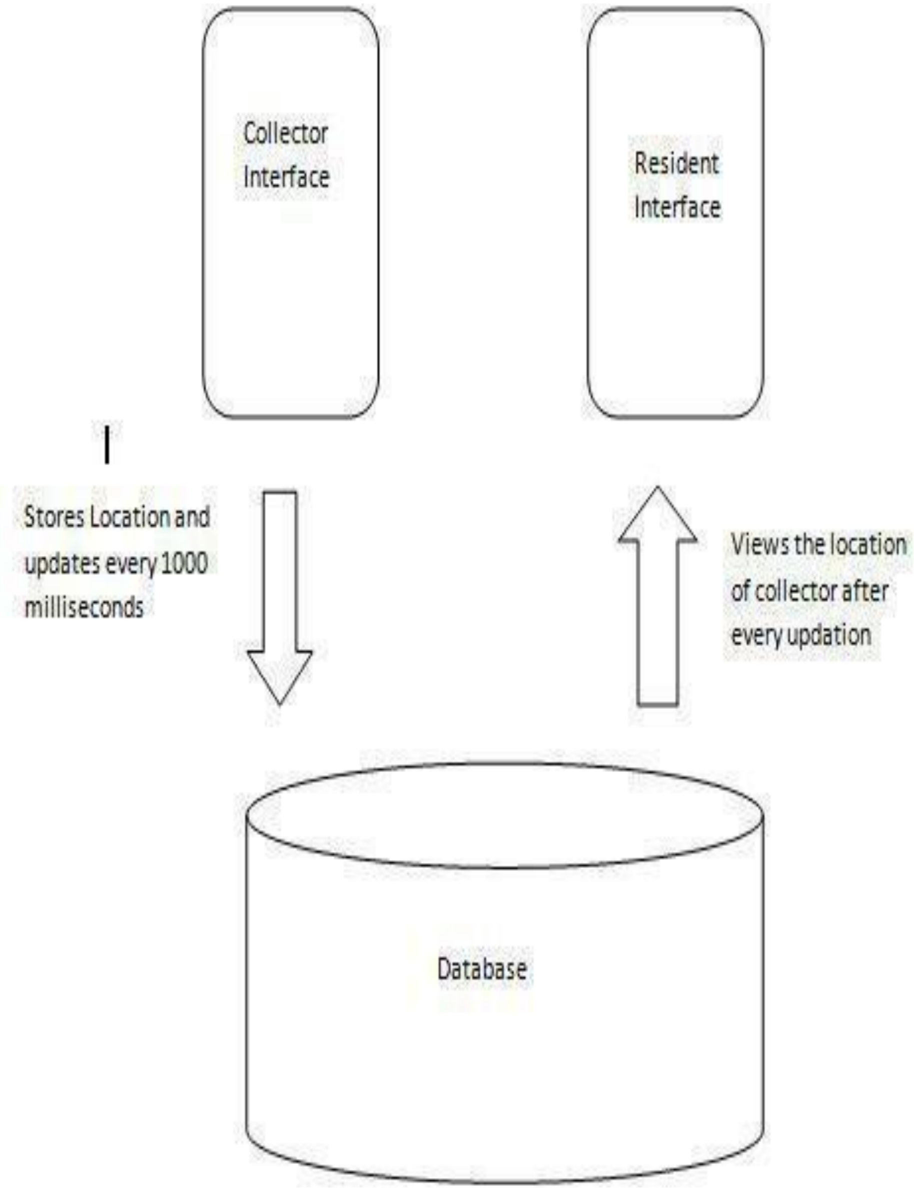

Figure 1.3:Location storage

\The location of the collector is stored and updated after every1000 milliseconds and is notified to the resident through Google maps on the interface. This helps the resident know the exact location of the collector. With the location the driver details are also shared so it is easier for the resident to contact the driver.

4. Future Enhancements

This application can be future enhanced by using the process of image processing where a resident can click a picture of the waste that is left unattended and can even write a message suggesting the place and upload it on the application so that the admin can inform any garbage collector and dispose the unattended waste and keep the city clean. By doing this we will not only keep the cities clean but also disease free. Another variation will be that we can collaborate with Non government organisations an whenever there is a function ,ceremony or occasional gatherings where a there is lot of leftover food any attendees of the function can write to us in the application and any nearby NGO can contact them. This way neither the food is wasted and we are helping the needy as well.

5. CONCLUSION

It is more than a decade since new laws were brought in with regard to collection of waste in Bangalore, and it is high time we looked at different methods of waste disposal. As we all are very busy with our work we cannot go to the allotted dustbin allotted to our area and keep out the waste for more than a day in our house. Later we all dump the waste in the dustbin even though we are aware that the dustbin is already full. Thus there is more waste outside the dustbin rather than inside. Therefore, for the convenience of the resident as well as the collector the collector will pick up the waste from the residents house and the duty of the resident is to segregate that waste a to hand over to the collector has he arrives. The implementation of this system will begin in a few localities, and can be slowly expanded into the entire city, and eventually, the entire country.

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EVALUATION OF MACHINE LEARNING ALGORITHMS IN ARTIFICIAL INTELLIGENCE

Prof. Ganga Gudi

Abstract

Machine learning is a branch of artificial intelligence science i.e. the systems that can learn data. For example, a machine learning system can learn e-mail receiving and distinguish the difference between spam and non-spam message from each other. After training, the system can put new messages in their folders using classification. Currently, we do not know how to program computers in order to human learn more efficient. Although the methods that have been discovered operate very effectively for certain purposes, not suitable for all purposes. For example, machine learning algorithms are commonly used in data mining. Even in areas where data are concerned, these algorithms operate and result much better than other methods. For example, in issues such as speech recognition, algorithms based on machine learning resulted much better than the other methods. Apparently, it seems that our knowledge of computers will improve gradually. Certainly, it can be said that the topic of machine learning play a highly significant role in the field of computer science and game technology. This paper describes machine learning algorithms, feature selection methods, dimensions reduction, and deleting of useless data.

Keywords:

Decision Tree, the Nearest K Neighbor, Regression, Neural Network, Support Vector

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1. Introduction

Since computers were built, people have been always looking for ways to teach them for their purposes, hoping to someday so that they can program computers which will be able to improve their experience and can be smart by passing through some experiments. You can imagine the day when computers can find disease diagnosis techniques and more effective treatment methods based on treatment data. In buildings, they can adjust the most optimum energy programs with regard to energy data and duration. In fact, with success in the proper training to computers, new gate of life will be open for human beings. Some applications of machine learning are ranking of web pages, face detection, automatic translation, and controlling robot.

2. THE DECISION TREE ALGORITHM

Learning by decision-tree is one of the most versatile and efficient inductive (supervised) learning methods. This method is used in learning of discrete and error bearing data. Therefore, learning with this method is a method of estimating the objective functions with discrete values. In tree learning, the estimated function will be determined by a decision tree. The obtained trees can also be displayed as a set of If-then orders so that its evaluation will be easier for human beings.

Decision tree classifies samples by sorting them from the roots to the leaves of the tree. In the tree, each node specifies the feature of the sample and each branch specifies the irrelevant amounts of the feature. First, to classify each sample we begin from the root, any feature that we achieve to we come down from a branch of the tree that matches the characteristics of the sample. Although many tree learning methods with different needs and abilities have been presented, most of the decision trees are more convenient for learning issues with following introduced features:

• Samples are specified by sorted pairs of features and target functions. Examples of these issues

are sorted by a set of constant features and their values. The most comfortable situation for decision tree is that each feature can encompass a few of the values.

The values of target function have discrete output.

- **Training data can have errors. Tree learning methods can adapt to the error in the training data, it**

does not matter that the value of target function is sample or one of the features is reported falsely.

Because many of practical problems have above features, the decision tree learning is very useful. As far as it can be used in issues such as medical diagnosis, detection of equipment failure, and diagnosis of loan risk based on delayed payback. Such issues that the aim of learning is classifying samples in one of the available categories are called classification

3. THE NEAREST K NEIGHBOR

When trying to solve new problems, people usually refer to solutions of similar problems that have already been solved. The nearest K neighbor is classification algorithm that in this method, decision about allocation of the new instance to class or category is carried out by evaluation of several K of most similar samples or neighbors in the training set. The number ofsamples in each class is counted and new sample is attributed to categories that the greater number of neighbors belongs to.

K is a parameter that must choose the best value by mutual validation. The nearest neighbor needs to define a distance function to find the nearest neighbor. Usual method for numerical input, their selection is carried out by the normalization of mean and division of standard deviation. The strength of K- nearest neighbor as a model does not need simple training. More data cause automatically higher learning (and old data can be deleted). Although the data need to be organized by the tree and also to find the smallest neighbor with time complexity O (LOG N) that is more than O (N), on the other hand, the weakness of k-NN is that cannot well tolerated high dimensions.

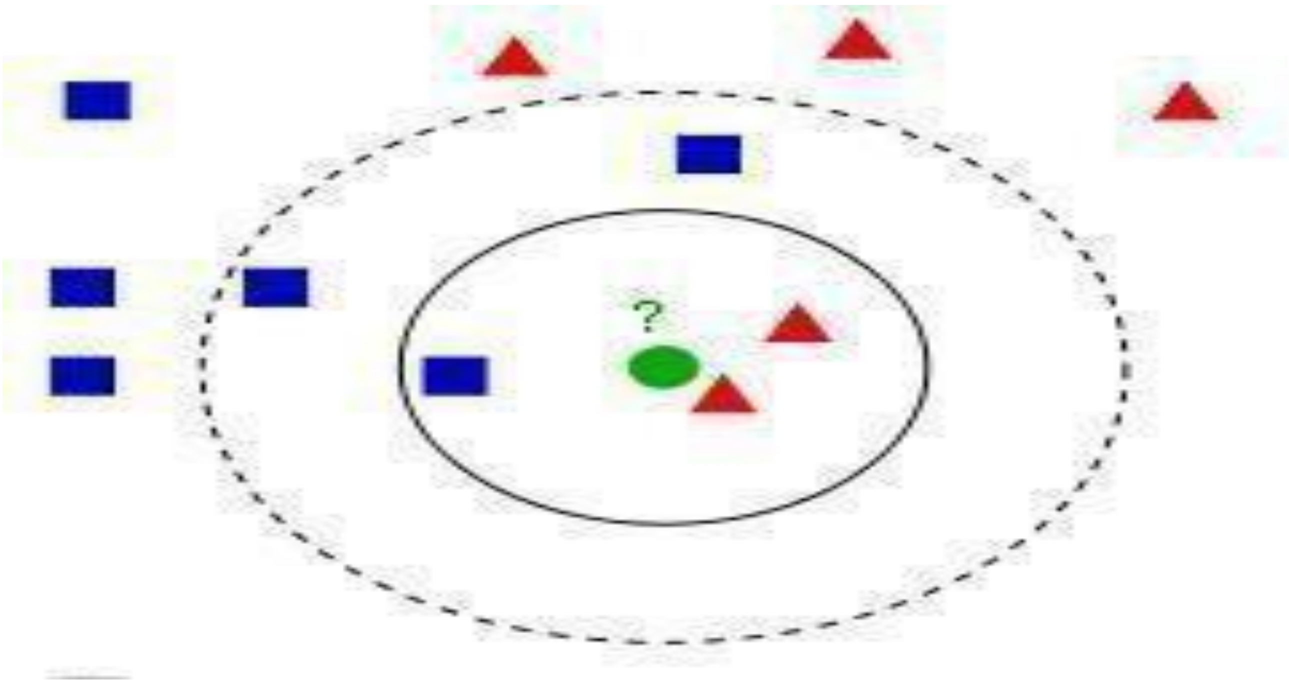

Fig. 2 Example of an KNN.

Top figure shows an example of KNN classification. Test sample (green circle) should classify by first class of blue squares or second class of red triangles. If the value of K = 3, it should be allocated to the second class (circle with solid line), because there are only two triangles and a square in the inner ring, but if the value of K = 5, it is allocated to first-class, (Circle with dash line) because three squares and two triangles were located within this class.

[4] REGRESSION

Analysis of linear regression includes a response variable, Y, and a forecast variable, X. This is the simplest form of regression where Y is a linear function of X.

$$y = b + Wx \qquad (1)$$

Where the variance, Y, is constant and b and W are the regression coefficients for the intercept and slope, respectively [25]. Coefficients b and w can be thought as the weight and its equivalent can be written as follow:

$$y = w_0 + w_1 x \qquad (2)$$

The coefficients can be solved by the least squares method to estimate the appropriate line and distance between the data and the straight line and minimize the error between the two. Let training amounts set including predictive values of x call D [26,27]. Training data set includes data points (x1, y1), (x2, y2), ..., ($x_{|D|}$, $y_{|D|}$).Regression coefficients can be estimated using the following equation.

$$W = \frac{\sum_{i=1}^{|D|}(x_i - \bar{x})(y_i - \bar{y})}{\sum_{i=1}^{|D|}(x_i - \bar{x})^2} \qquad (3)$$

Where

$$w_0 = \bar{y} - w_1 \bar{x} \qquad (4)$$

Here $\bar{x}$ average $x_1, x_2, x_3, \ldots, x_{|D|}$ and $\bar{y}$ average $y_1, y_2, y_3, \ldots, y_{|D|}$ and coefficients w_0, w_1 often provide a good approximation otherwise they complicate regression equation.

[5] SUPPORT VECTOR MACHINE (SVM)

The first algorithm to classify and categorize the patterns was presented by Fisher in 1936 and its criterion for optimization was error reduction of classified training data. Many of the methods and algorithms that have been presenting up to now to design the classifications follow this strategy. In these methods, the designed classification has little generalization property. If we consider the design of classifying pattern model as an optimization problem, many of these approaches confront with the problem of local optimization in equation and caught in the trap of local optimization. The support vector machines have following properties:

1. Design of classifier with a maximum extension 2. Achieving optimal point of the total function 3. Automatically determine the optimal topology and structure for classifier 4. Modelling of non-linear discriminates functions using the non-linear cores and the concept of inner product in Hilbert spaces.

6. CONCLUSION

Many methods such as recursive partitioning and neural networks are very sensitive to extracted data samples. How do you know that the model you are creating for predicting outcomes can be useful in the future? So that the determined data are divided for both learning and testing job (training and validation). Overview of machine learning is divided into two stages: the construction of the base model and optimization of the parameters settings. Some of machine learning algorithms have combined these two stages for integration. In general, the more training data, the better the model is, and more data testing gaps and how to use data has become an important issue. In this paper we described the machine learning algorithms, methods of feature selection, dimension reduction, and elimination of waste data. First, the duty of each method was presented, and then at the end of each algorithm, its advantages and disadvantages were expressed. The best method can be selected in different sciences according to the expression of machine learning algorithms and explaining the method, advantages, and disadvantages.

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CIPHER BLOCKCHAINING USING DIGITAL SIGNATURE

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Prajwal R

Abstract

In the present world securing the data is very important aspect of data communication and this can be achieved by providing data security with the help of cryptographic algorithms [2], one among them is hash function in which there is more efficiency and less risk of losing data. Hash function uses message authentication protocol (MAC) as digital signature which compares and decides whether the message is modified or not. From this the wake up time of the receiver node is decreased and the energy will be saved.

Keywords:

Cipher Block Chaining,

Digital Signature,

Encryption,

Decryption,

Initialization Vector

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1. Introduction

Data security is the most important part of any communication in the present world. As data security has become such an important part of communication, many people have tried to invent new and effective ways to keep information safe from hackers. Correct data security and privacy measures should be taken to prevent data leakage ensuring that a communication process runs without any problem.

Data security is the process of providing data security from unauthorized user access. Data security includes encryption of data, tokenization and key management that protects data across all the platforms. It is a set of standards and technologies that protects data from deliberate or accidental data loss or modification. Data security can be applied using a wide range of techniques, technologies, etc., which includes certain controls, physical data security, logical data controls and other safeguarding techniques that limit access to unauthorized users. One of the best ways for providing data security would be the usage of Cryptography, it refers to secure communication techniques derived from certain concepts and a set of algorithms to transform messages in ways that are difficult to decrypt. These algorithms are used for cryptographic key generation, digital signing and verification to protect data privacy. Cryptography has the following objectives:

1. **Confidentiality**: The information cannot be read and understood by unauthorized users.
2. **Integrity:** The information cannot be modified in storage or at the time of data transferbetween sender and receiver.
3. **Non-repudiation**: The sender of the information cannot deny that he or she did not transmit theinformation.
4. **Authentication**: The sender and receiver can confirm each other's identity by mutualauthentication.

In cryptography, the goal of the attacker is to break the secrecy of the encryption and learn the secret message and, even better, the secret key. There are many of different types of attacks that have been developed against different types of cryptosystems with varying levels of effectiveness. There are some of the more common attacks that occur in cryptography:

- **Brute-Force Attack**

The simplest attack on a cipher is the brute force attack. In this attack, an attacker simply tries to decrypt the message with each possible secret key and checks the result of the decryption to see if it makes sense. Given enough time and computational resources, this attack is guaranteed to work since the true secret key has to be within the set of possible secret keys and the attacker will eventually try it and (hopefully) realize that the resulting plaintext is the correct one.

- **Man-in-the-Middle Attack**

The Man-in-the-Middle (MitM) attack assumes that an attacker can insert herself in the communication channel between sender and receiver, who are trying to talk to one another.

- **Replay Attack**

Replay attack is when a hacker replays a valid session between a legitimate user and some form of server. In this attack, hacker captures every piece of traffic between the user and the server, during normal operation. Later, the attacker resends the first piece of traffic and waits forrece**iver‟s response before sending the next piece, and so on.**

- **Side-Channel Attack**

Side-channel attacks are attacks that use unintended side effects of cryptographic operations to glean information about the plaintext and/or secret key being processed. In the two types of attacks described here, the electrical power used by a computer while performing encryption/decryption and the time it takes to perform these operations are used to help determine the secret key.

- **Power Analysis Attack**

Computers need power to run. The amount of power used and how long the power is used for can vary based upon the operations performed. When a cryptographic algorithm is being run on a computer, this may reveal information about the data being processed by the algorithm. To provide data security for the communication process cipher block chaining mode algorithm is used in the existing system.

2. Existing System

The existing system works on block cipher [1] method i.e. block cipher operates on large blocks of data with a fixed size. It is an encryption/decryption [5] scheme in which a block of plaintext is treated as a whole and used to produce a ciphertext block of equal length. One of the methods under block cipher scheme used in existing system is cipher block chaining scheme (CBC) [3][6]. Cipher block chaining (CBC) is a process of interlinked operation for a multiple blocks of cipher. Cipher block chaining uses an initialization vector (IV) which is agreed by both sender and receiver of a certain length.

The main characteristics are that it uses a interlinked chaining mechanism that causes the decryption of a block of ciphertext to depend on all the next upcoming ciphertext blocks. As a result, the entire validity of all preceding blocks is contained in the immediately previous ciphertext block. A single bit error in a block affects all subsequent blocks. Rearrangement of the order of the ciphertext blocks causes decryption to become corrupted. Therefore it can be said that in cipher block chaining, each plaintext block is XORed with the immediately previous ciphertext block,andthenencrypted.

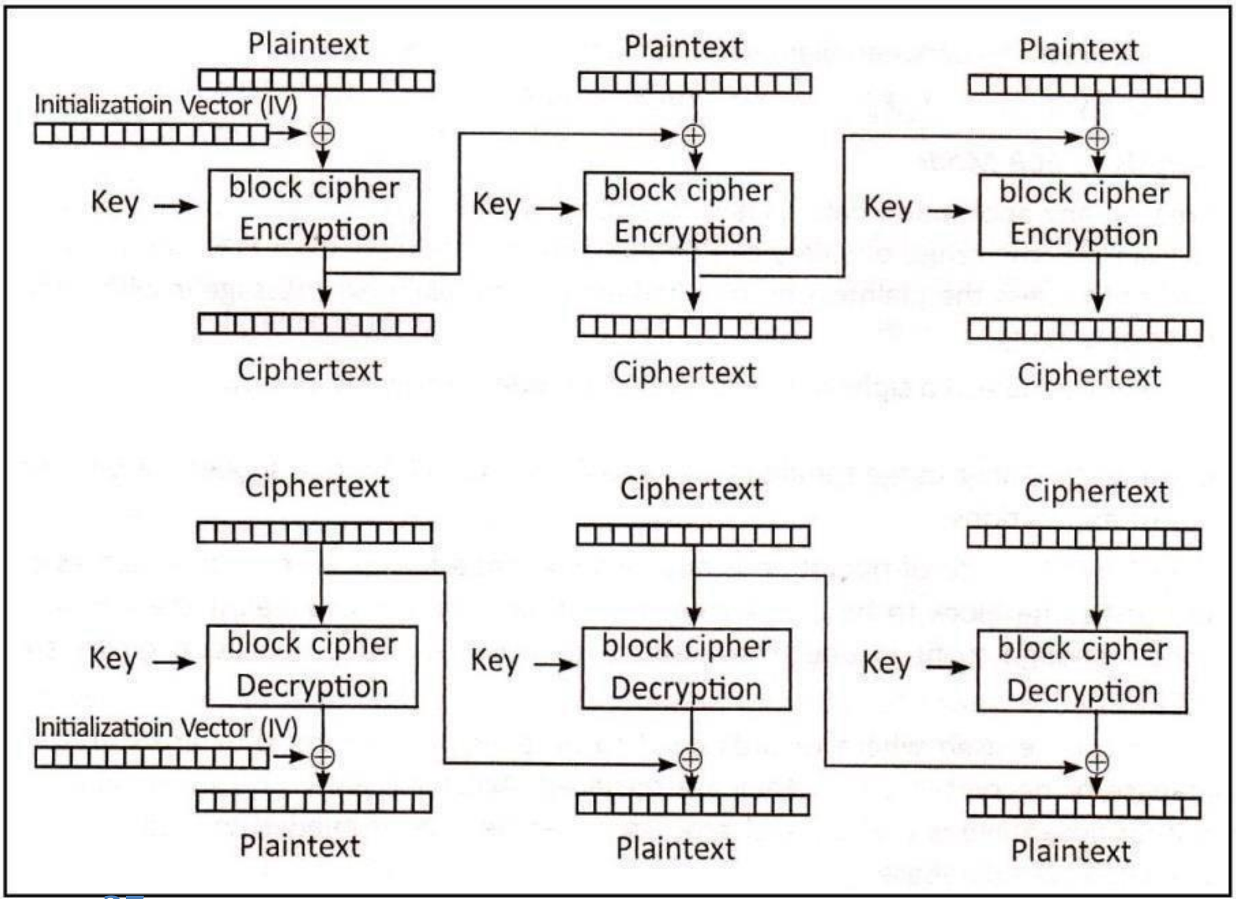

Fig-1: Encryption & Decryption Process of C.B.C

In the above process, a plaintext is divided into multiple blocks of equal size. These blocks are fed into the top register for XOR operation. An initialization vector (IV) is loaded into top register and is XORed with the plaintext block [Fig-1]. The result of XOR operation is sent to encryption process and encrypted with the underlying block cipher with key K. A ciphertext block is obtained and along with this the same ciphertext block is fed as IV for the next top register and the XOR operation is done. For decryption process, first the ciphertext block is decrypted and the XORed with IV. The first ciphertext block is also fed into register replacing IV for the next block. With brute force attack or replay attack the block of plaintext or ciphertext can be obtained and modification can be done. To overcome this problem, a digital signature can be attached using MAC hash function to the same process so that it provides additional step of verification.

3. Proposed System

The proposed system uses the same functionality as the existing system but along with MAC hash function which provides an additional layer of verification i.e. a plaintext is divided and those blocks are for XOR operation. An initialization vector (IV) is used for XOR with the plaintext block. The result of XOR operation is sent to encryption process [Fig-2] and encrypted. A ciphertext block is obtained for this ciphertext block using the hash function MAC [7][8] digital signature is attached. This ciphertext along with MAC will be sent to receiver.

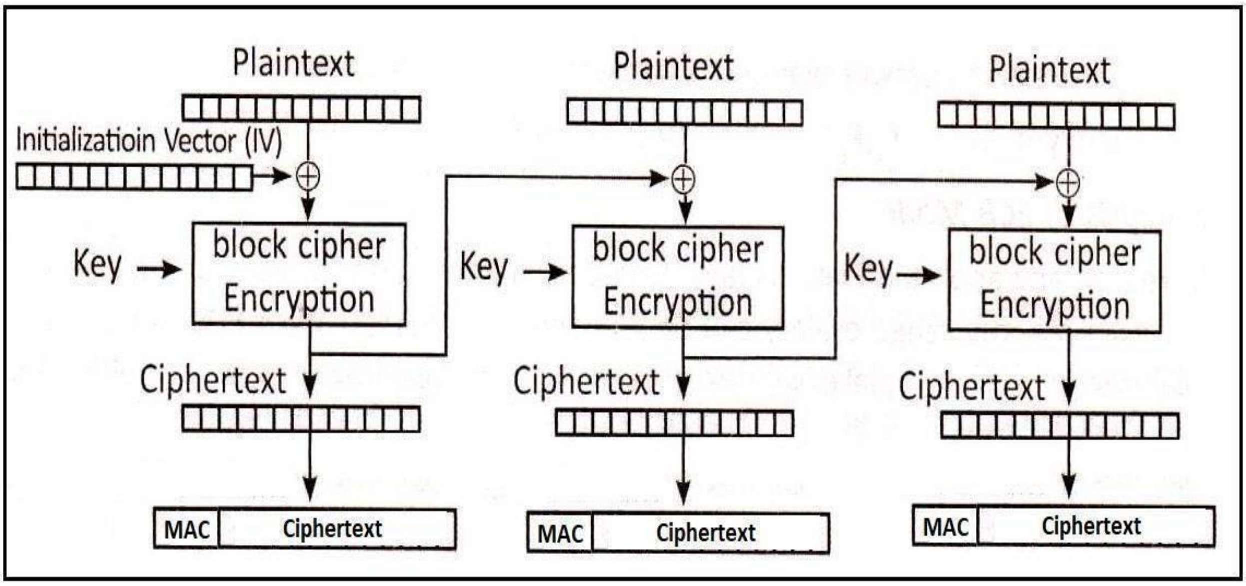

Fig – 2: C.B.C Encryption with MAC

This MAC is created using some random length of ciphertext block and hash algorithm. Advantage from MAC is, if anyone modifies the message the digital signature will be changed**and the at the receiver"s end if the signature doesn"t match then the message will be discarded. At** the receiver side if the signature matches the ciphertext is unlocked and the decryption process[Fig-3] is carried out i.e. ciphertext block decrypted, IV is XORed and the first ciphertext block is also fed into register replacing IV for the next block.

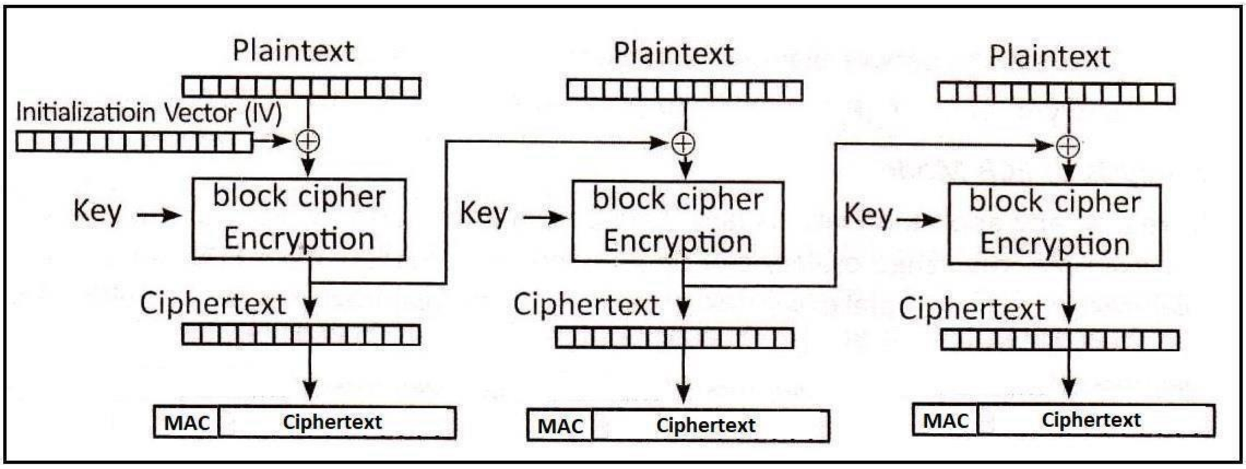

Fig – 3: C.B.C Decryption with MAC

The usage of MAC will help in minimizing the security breach and helps users to relay on the communication channel and communicate smoothly.

4. Conclusion

Data security helps in providing confidentiality and integrity for the communication process. MAC helps in providing an additional step of verification process so that the messages are transferred with very less possible disturbance. The message is sent from sender side to receiver side and if the message is modified in between the MAC signature will be changed and it **won"t match at the receiver side. If it fails to match then ciphertext will not open and that block** will be discarded. As a result that block should be resent with a new MAC.

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ASECURE DATA TRANSMISSION COMBINING CRYPTOGRAPHY AND STEGANOGRAPHY

Manasa A. Kanwa

Prof. Parvati & N. Angadi

Abstract

Security of data has turned into an enormous term for data and communication technology these days. An assortment of security standards with better execution is required for the forthcoming time of web world and huge information. The data security has turned out to be a standout amongst the most noteworthy issues in information transmission. So it has become an indissoluble part of the information transmission. So as to address this issue, cryptography and steganography can be consolidated. This paper contains a proposal to protect the communication framework. It utilizes cryptographic algorithm together with steganography. The conjunction ofthese methods gives a strong and also a solid correspondence framework that withstands attackers.

Keywords:

Cryptography, Steganography, AES(Advanced Encryption Software), RSA, DWT(Discrete Wavelet Transform).

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1. INTRODUCTION

The security of information transmission is an essential issue in a correspondence system. A correspondence framework is solid as far as it gives a powerful state of security. Normally, clients trade personal information or critical records. For this situation security, integrity, authenticity and secrecy of traded information ought to be given over the transmission medium. These days, web sight and sound is exceptionally well known. A lot of information is traded and stored each second over a channel which may not be protected. Along these lines, it is fundamental to shield information from assailants. Cryptography and steganography techniques play an important role in modern world for shielding and secure transmission of data.

2. BACKGROUND OF CRYPTOGRAPHY

Cryptography is the science of composing or producing ciphers that enable the message to be kept a mystery. It changes the message into a configuration that is confusing and difficult to comprehend for an unapproved client (one without the key), thus enabling it to be transmitted without it being comprehended by the adversaries. The information is encrypted before transmission and after the information is received, it is decrypted with a key. Steganography is the science of hiding the data within another data (different digital content); it transmits the information by hiding itby embedding it in another medium called the cover object.This can be any image or audio. The process of concealing the secret data is done before transmitting the cipher text. It is the extracted after is it received. Cryptography encrypts the message and transmits it; anyone can view the encrypted message.

In an asymmetric cryptosystem, there are two keys utilized for the encryption and decoding of information. The key used for encryption is not kept a secret thus, called public key and the decoding key is kept undisclosed and is called the private key. Two different keys are used so that it is difficult to obtain the private key from the general public key. The sender and the recipient both have two keys in this framework. Only the public key is sent along with the encrypted message and not the private key.

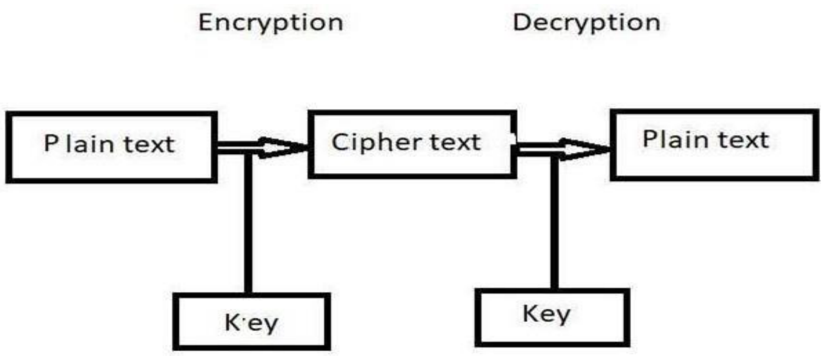

Fig 1.1: Cryptography Process

With this Symmetric cryptosystem, a single secret key is utilized to both encrypt and decrypt the information. The sender uses a key to encrypt the message (plaintext) and sends the encrypted text to the receiver. The receiver uses the same key to decrypt the cipher text and recovers the plaintext.

Disadvantages of Cryptosystem:

Speed is a detriment of using public key for encoding. There are several private key encoding approaches which are essentially quicker expeditious than any presently used open key encryption technique. The technique involving symmetric algorithms have a drawback of key transportation. The Symmetric key is to be sent to the receiver before the genuine message is to be transmitted. Each mean of electronic communication system is uncertain and it is considered difficult to ensure that nobody will have the capacity to tap correspondence channels. General algorithms used for cryptography are as follows:

- RSA (Rivest Adi Shamir and Leonard Adleman)

  RSA is a cryptographic technique that uses two keys for cryptography(encryption and decryption). It uses the concept of concept of factorization of two numbers. These are two huge prime numbers. This part of the technique is the most boggling one. The two prime numbers x and y are created. A modulus is determined by duplicating x and y. These numbers, used by both the keys gives the connection between them. The length of that key is called the key length.

- AES (Advanced Encryption Software)

AES is another technique that uses a single key for both encryption and decryption process, used by sender and receiverrespectively. It uses the Rijndael[2] algorithm, where a symmetric block cipher that can process data blocks of 128 bits is used. 128, 192, and 256 bits sized keys are used. Rijndael is used in input, the output and the cipher key. The information of certain block size of only 128 bits is taken.

3. STEGANOGRAPHY

Steganography is the technique of concealing a secret message in an another medium called the cover object. The medium can be a text file, this is called text-based steganography. Audio signals and images are also used as the cover object. In image steganography, the secret data is embedded inside the image. Either spatial domain based or transform domain based steganography can be used to implement steganography.

Steganography not only conceals the secret data from unauthorized viewers but also the very existence of the message itself.

4. APPROACH FOR COMBINING STEGANOGRAPH ANDCRYPTOGRAPHY

Following are some of the combination approaches of cryptography and steganography.

- Simple Combination Approach

1. The information from the sender is considered as the plain/secret content.
2. Then, this message is converted into cipher text utilizing any encryption technique. The changed cipher text can be utilized as the input for steganography. The key involved in the cryptographic technique is kept secret.
3. The encrypted message is installed into the cover medium using steganography methods.
4. The cover picture is transmitted to the collector.This is a direct approach.Both the strategies are consolidated by embedding messageutilizing cryptography and afterward concealing the encoded message utilizing steganography.

The created stego-picture can be transmitted without uncovering that, secret data is being traded. Presently so as to enhance the security we can apply different blends of cryptography and steganography.

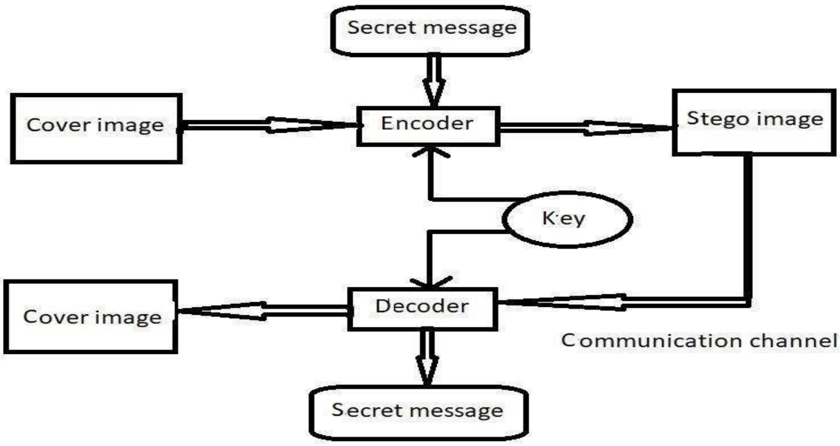

Figure 1.2: Block Diagram of combined Cryptography and Steganography Process

- Combination of AES(Advanced Encryption Software) and LSB (Least Significant Bit) Approach:

In this steganography technique, the encrypted message is embedded in the least significant bits of digital picture. The cover image is first read followed by the textmessage which is to be hidden in the cover image, then convert text message to binary number.Calculate LSB of each pixels of cover image. Each LSB of cover image is replaced with each bit of secret message one by one in order to obtain an image in which the secret data is hidden. A message can be attached to the base image by replacing LSB of carrier.

The text message is converted to binary once In this combination, AES calculation is utilized to encode the information to beexchanged and cipher text is implanted into a cover image. Here 24 bit picture can be utilized as cover bearer. The installing procedure performed utilizing LSB steganography. First the data is changed over utilizing AES cryptography subsequently, a cipher text is obtained. The encrypted text is then changed over into twofold. For every 8 bit information, the initial three bits of the information are supplanted by the three least huge bits of the red byte, the second three information bits are supplanted by the three least noteworthy bits of the green byte, the last two information bits are supplanted by the two least huge bits of the blue byte. At that point the picture is transmitted to the recipient.

Combination of AES(Advanced Encryption Software) and DWT(Discrete Wavelet Transform) Approach:

Steganography is implemented using the wavelets directly sampled and is a domain of frequencywhich is called as a DWT. AES calculation is utilized to encode the information and hence cipher is produced. The encrypted message is embedded to the picture utilizing DWT based steganography in which the cover picture so that, the picture gets partitioned into four sub groups. A message can be concealed in a high frequency area of a pattern without changing the sub bands as a person is more sensible to the low frequency bands. This holds more information without mutilation to the picture.

5. CONCLUSION

This paper aims to present a protected correspondence framework that utilizes both cryptography and steganography to inscibe the secret data that is to be passed over a non secure channel. Above techniques are outstanding strategies for information security. In this paper we have audited different mixes of mentioned techniques. Here we are managing picture based steganography so decrease the picture quality debasement is the fundamental assignment so as to enhance security. From the above examination we can deduce that Discrete Wavelet Transform based steganography with AES method of encryption can give added certainity since this strategy can hold the picture quality.

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INTELLIGENT STREET LIGHTING SYSTEM BASED ONIOT FOR SMART CITY

Shreelakshmi K J

Abstract

Internet of Things which is a network of physical objects plays a vital role in the near future. The idea behind Internet of Things is that Things instead of humans can make use of Internet to communicate. IoT can be used to ease the life style of people with better facilities such as smart cities, homes, hospitals that give a better service than the traditional one.Smart city is a city where information technology is the principle infrastructure and the basis for providing essential services to residents for smarter, safer and make the city more alive. This can be achieved by embedding the advanced technologies and data collection which is achieved by Internet of Things [IoT]. The Internet of Things (IoT) shall be able to incorporate transparently and seamlessly a large number of different and heterogeneous end systems, while providing open access to selected subsets of data for the development of digital services. This paper focuses specifically on urban IoT system that, while still being quite a broad category, is characterized by their specific application of Smart Street Lights. Urban IoTs, in fact, are designed to support the Smart City vision, which aims at exploiting the most advanced communication technologies to support added-value services for the administration of the city and for the citizens.

Smart Street lights are smart system that works based on theory of IoT and use this technology for self-driving cars and smart traffic lights, weather and air quality sensing, next gen alarms

Keywords:

Big data,

Dynamic data,

Internet of Things,

Smart Street light,

Wireless Embedded Internet.	and emergency help signals, city monitoring and support. The implementation of Smart Street lights is the initiative of the smart city project. This paper will discuss about how Smart Street lights initiate the process of developing a smart city and provide life security and ease of work for citizens through the urban IoT technologies.

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1. INTRODUCTION

A most attractive city is the city that has the quality availability, manageability and overall performance of Transport, water, strength, communique and buildings for residence paintings, entertainment and play from the perspective of Investors. Internet of people with PC and Mobile gadgets is extending to Internet of Things (IoT). The imaginative and prescient of the net of factors is to govern gadgets spherical us with their private unique IP deal with. IoT will comprise of billions of gadgets that would sense, communicate, compute and possibly actuate.

Internet of Things (IoT) packages that uses maximum benefits of ubiquitous connectivity, huge records and analytics are enabling Smart City projects everywhere in the international. These new packages introduce notable new abilties including the potential to remotely monitor, control and manage devices, and to create new insights and actionable statistics from large streams of real-time statistics. The Internet of Things (IoT) will transform the way people interact with their environment. There are expected to be 50 billion connected devices in the World by 2020.

Smart light infrastructure is the backbone of the IoT in smart cities. Smart and wireless street light luminaries can act as service gateways for other street level IoT devices. This enables to create new smart urban services based on connected devices that make autonomous decisions.

2. SMART STREET LIGHTS

Smart Street lights are intelligent lights that gather dynamic data i.e. data that keep changing dynamically by time, through some sensors and generate required information for the request claimed by a citizen on road. The gathered information is then sent to the user smart device such as smart phone, gadgets, monitoring systems as the response for their request. People on road can use this smart system to get information like traffic on their way, nearby parking lots, weather condition during their travel and so on. This Smart Street light system on road sides was initially designed to save energy consumed by the normal lights. This is achieved by programming the street lights to get power off automatically when it detects the road is empty when no sensors around it. The Smart Street light system communicates with the sensors embedded on the things around which are the core theory of Internet of Things.

WHAT IS IoT?

The Internet of Things (IOT) is the community of physical objects which include devices, motors, homes and different objects embedded with electronics, software, sensors, and community connectivity that enable those gadgets to gather and alternate facts. The Internet of Things permits gadgets to be sensed and managed remotely throughout current network infrastructure, developing possibilities for greater direct integration of the physical global into laptop-primarily based structures, and resulting in progressed performance, accuracy and economic benefit. When IoT is made more in length with sensors and actuators, the technology becomes an example of cyber-physical structures, which encompasses technology including clever grids, smart houses, intelligent transportation and clever towns. Each factor is uniquely identifiable through its embedded computing gadget but is capable of interoperate within the current Internet infrastructure. Experts estimate that the IoT will consist of just about 50 billion items by using 2020.

IoT gives advanced connectivity of gadgets, structures, and services that is going beyond machine-to-machine (M2M) communications and covers a spread of protocols, domain names, and applications. The interconnection of these embedded devices (along with clever objects), is expected to manual in automation in all fields, even as additionally allowing advanced programs like a Smart Grid, Smart Street mild, and expanding to the areas together with smart cities.

"Things," within the IoT sense, can check with a huge sort of gadgets inclusive of heart tracking implants, biochip transponders on farm animals, electric clams in coastal waters, motors with built-in sensors, area operation devices that assist firefighters in seek and rescue operations. Legal pupils endorse looking at "Things" as an "inextricable aggregate of hardware,software, statistics and service". These devices accumulate beneficial facts with the help of diverse existing technologies after which independently go with the flow the facts between other gadgets. Current market examples encompass smart thermostat systems and washer that use Wi-Fi for far flung monitoring. IoT is one of the systems of trendy Smart City, and Smart Energy Management Systems.

Fig.1 Underdeveloped city.

3. WHY IoT FOR SMART CITIES

More benefits can be there, whilst gadgets can each feel the surroundings and talk, they end up gear for information complexity and responding to it hastily laying the foundation for Smart City. In what‘s referred to as the Internet of Things, sensors and actuators embedded in physical objects from roadways to thermostats are connected through networks, the use of the equal Internet Protocol (IP) that connects the Internet. These networks out large volumes of statistics equipped for analysis. IOT is one of Gartner‘s top 10 technology traits for 2013.

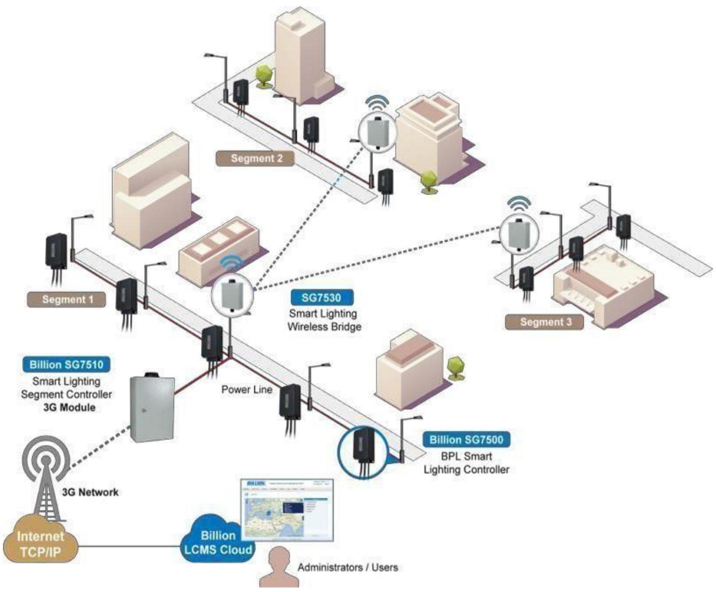

Fig.2 Data flow diagram for smart street lights.

4. MART STREET LIGHT AND IOT

These are the intelligent lights that are different from the traditional lights and they can be used to reduce the energy consumption, control traffic by connecting Traffic lights with the dynamic data collected by the sensors in these lights, to monitor road conditions during hard weathers and also act as accident alarm at any occurrence of accident.

This can be achieved by making the sensors to interact with each other sensors in near next lights and with the other sensors embedded in other devices, exchanging the data gathered by them using simple protocols, which is the key feature of IoT. The applications of Smart Street lights are discussed below:

A. Energy Management

Integration of sensing and actuation systems, linked to the Internet, is probably to optimize energy consumption as a whole. It is expected that IoT gadgets could be included into all sorts of energy consuming gadgets (switches, electricity stores, bulbs, televisions, and many others.) and be capable of communicate with the utility deliver organization so one can correctly balance power technology and electricity utilization. Such gadgets would additionally provide the possibility for users to remotely manage their gadgets, or centrally manage them via a cloud based interface, and allow superior capabilities like scheduling.

Besides domestic based totally strength management, the IoT is in particular applicable to the Smart Grid since it presents systems to acquire and act on power and strength-associated facts in an automatic style with the intention to enhance the performance, reliability, economics, and sustainability of the manufacturing and distribution of energy.

Smart Street light saves energy by sensing the surrounding through their sensors expecting some other sensor in some other device (ex: smart cars, smart phones, smart gadgets etc.) to signal that ―I‘m around you‖. Once the device receives this, then that street light awakes i.e. It is powered ON. If no signal is received light is switched OFF.

Fig.3.working of Smart Street light in smart city.

B. Traffic Control and Transportation

The IoT can assist in integration of communications, manipulate, and statistics processing across diverse transportation systems. Application of the IoT extends to all aspects of transportation structures, i.E. The vehicle, the infrastructure, and the driver or user. Dynamic interplay among those additives of a shipping device permits inter and intra vehicular communique, smart site visitors manage, clever parking, digital toll series systems, logistic and fleet control, vehicle manipulate, and protection and avenue assistance Smart Street lights gather traffic occurrence data and suggest routes for the clients requested using their navigation system .It also communicate with the traffic light embedded with the smart system that changes automatically according to the traffic density on the roads.

Data like density of traffic collected by the sensors in street light which is stored in cloud. The arrival of emergency services such as ambulance, police is detected by specific identifiers assigned to them. According to these data, Traffic lights are controlled. Unlike the traditional traffic lights system with fixed time to allow the vehicles, the smart traffic control system could allow some additional seconds for the road with high traffic congestion than the roads with less traffic.

C. Weather monitoring

Environmental monitoring programs of the IoT typically use sensors to help in environmental protection by using tracking air or water nice, atmospheric or soil situations, and may even encompass regions like monitoring the movements of flora and fauna and their habitats. Development of useful resource restrained devices related to the Internet additionally means that different packages like earthquake or tsunami early-warning structures also can be used by emergency offerings to offer extra powerful aid. IoT devices in this software usually span a big geographic location and can also be mobile. It has been argued that the standardization IoT brings to wi-fi sensing will revolutionize this place.

Smart Street lights sensors can be programmed to receive weather condition reports from the environmental monitoring devices by accessing data in cloud which is updated dynamically by the weather monitoring committee. It gets those details and scan the road conditions. If the condition is bad it sends alert to the city corporation and change the speed limit on the road. When a user asks the condition of roads it responds to the request sending the details and re-route the user if the particular road is weak.

D. Accident Alarm

Smart Street Lights system also acts as an accident alarm. At occurrence of any accident on the road, the sensor device in the vehicles shout ―I met an accident‖. The street lights, on this message will alert ambulance near that place and also inform the police about the accident. This will also alert all other vehicles near the place ofaccident occurrence and dynamically changes the speed limit of the road to minimum.

5. ADVANTAGES OF SMART STREET LIGHTS IN SMART CITIES

The benefits of smart street lights in smart cities are as below

i. Energy management - To reduce energy wastage in street lighting of the city.

ii. Transport management - Real time traffic maps can be obtained to enable smooth flow. Traffic can be reduced with systems that detect alternate routes. Motorists get timely information so they can locate a traffic free road, saving time and fuel. This information can reduce traffic jams and pollution improves the quality of life.

iii. Noise and Pollution management.

iv. Citizen Information system.

v. Safe driving.

6. CONCLUSION

Smart city concept has a great potential in improving the quality of life by the use of Internet of Things paradigm. Smart Street lights alone does not make a smart city complete but this is the start. 6LoWPAN protocol of IoT technology is efficiently used for the wireless embedded internet communication among the street lights. Deployment of Wireless Sensor Networks would provide huge amount of data required by this system to provide its service on one hand but could add massive and unstructured data management and analysis challenges. Whatever the advantages and challenges may be, a smart city depends on the people.

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IMPLEMENTATION MODELS ON SMART CITY BASEDON IOT

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Abstract

IoT (Internet of Things) is the network of physical devices, vehicles, buildings and alternative things embedded with physical science, applications, sensors, and network connectivity-that allows these objects to gather and exchanging of information. The internet of things permits objects to be perceived and controlled in a remote manner across existing network infrastructure [1]. In this current research paper, tangible IoT based mostly service models are summarized. Furthermore, such model analyses help the academic and industry to understand IoT and adapt it for their business needs.

The Internet of Things is a rising subject of specialized, social and financial importance. Purchaser items, from mechanical to other day to day items are being combined with Internet availability and amazing information diagnostic abilities that guarantee to change the manner in which we live. Results for the effect of IoT on the Internet and economy are amazing, with some foreseeing upwards of 99 billion associated IoT gadgets what's more, a worldwide financial effect of more than $10 trillion by 2022.

In the meantime, nonetheless, the Internet of Things raises huge difficulties that could hinder figuring it out its advantages. News features about the hacking of Internet-associated gadgets and security fears are to be considered now. Specialized challenges are remaining and new approach and improvement challenges are rising.The main intend of this review report is to help the Internet Society network explore the discourse encompassing the IoTin light of the contending forecasts about its guarantees furthermore, risks. The Internet of Things connects with a wide range of arrangement of thoughts that are mind-boggling and interlaced from different point of view.

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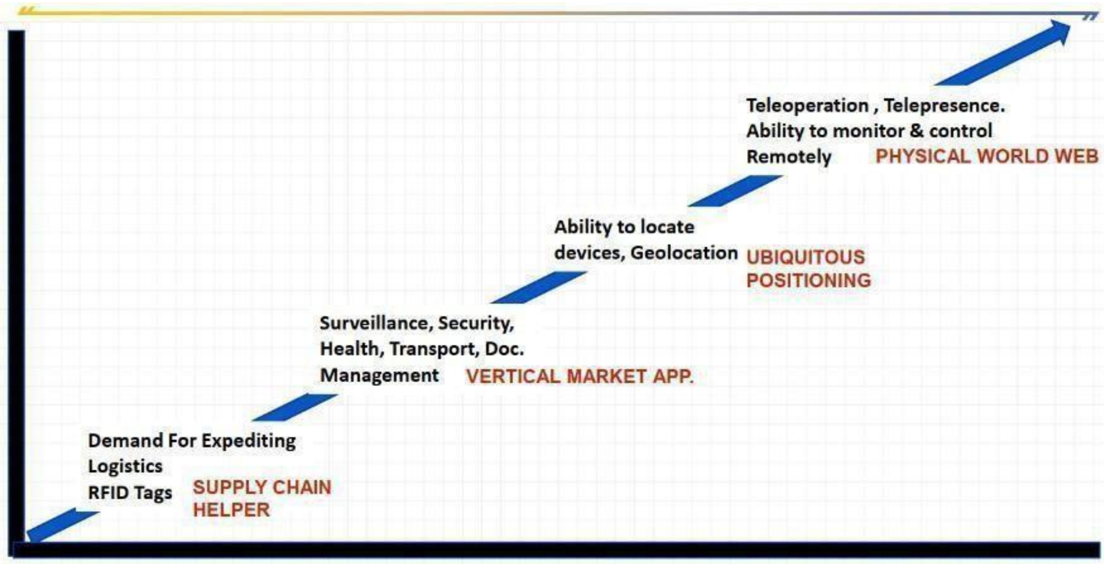
1. IOT DEFINITIONS

The Internet of Things (IoT) is the scenario in which everything isprovided with the unique identity and isequipped with the ability to automatically transfer data over the network without human-human or human-computer interaction. Simply put, everything isconnected over Internet Protocols and interacts onpre-defined logic.

In other words, the term web of Things typically refers to eventualities wherever network property and computing capability extends to objects, sensors and everyday things not usually thought of computers, permitting these devices to come up with, exchange consume knowledge with borderline human intervention. There is, however, no single, universal definition.



2. TECHNOLOGY ROADMAPKEY CONCEPTS THAT EXPLOREs THE OPPORTUNITIES AND DIFFICULTIES OF IOT INCLUDE:

ENABLINGTECHNOLOGIES

The idea of consolidating electronic gadgets has existed for quite a long time. The ongoing intersection of a few innovations advertise patterns are bringing the Internet of Things closer to across the board reality. These incorporate Connectivity, Widespread Adoption of IP-based Networking, Computing Economics, Miniaturization, Advances in Data Analytics, and the Rise of Cloud Computing.

TRANSFORMATIONALPOTENTIAL

In the event that the projections and patterns towards IoT move becoming reality, it might drive a move in considering the ideas and issues in a world where the most widely recognized collaboration with the Internet originates from aloof commitment with associated items rather than dynamic commitment with substance. The potential acknowledgment of this result—a "hyper connected world"— is a demonstration of the broadly useful nature of the Internet design itself, which does not put characteristic impediments on the applications that can make utilization of the innovation.

CONNECTIVITY MODELS

IoT executions use different interchangeable models, each with its own attributes. Four normal interchanges models portrayed by the Internet Architecture Board include Device-to-Device, Device-to-Cloud, Device-to Gateway, and Back-End Data-Sharing. These models feature the adaptability in the manners in which those IoT gadgets can associate and offer some incentive to the client.

SECURITY

While security contemplations are not new in the setting of innovation of data, the traits of many IoT executions present new and extraordinary security challenges. Tending to these challenges and guaranteeing security in IoT items furthermore, administrations must be a principal need. Clients need to believe that IoT gadgets and related information administrations are secure from vulnerabilities, particularly as this innovation turns out to be more inescapable and incorporated into our everyday lives. Inadequately anchored IoT gadgets and administrations can fill in as potential section focuses for digital assault what's more, open client information to robbery by leaving information streams insufficiently ensured.

The interconnection idea of IoT gadgets implies that each inadequately anchored gadget that is connected online possibly affects the security what's more, strength of the Internet all inclusive. This the test is enhanced by different contemplations like the mass-scale arrangement of homogenous IoT gadgets, the capacity of a few gadgets to consequently interface with different gadgets and the probability of handling these gadgets in unreliable conditions.

As a guiding issue, designers and clients of IoT gadgets and frameworks have a system that committed to guarantee they don't uncover clients and the Internet itself to potential mischief. Likewise, a shared way to deal with security will be required to create effective and proper answers for IoT security challenges that are appropriate to the scale and unpredictability of the issues.

PRIVACY

The maximum capacity of the web of things relies upon systems that regard personal security decisions over an expansive range of desires. The information streams and client explicitness afforded by IoT gadgets can open extraordinary and novel incentive to IoT clients, however worries about protection and damages might keep down full selection of the web of Things.This implies security rights for client security desires are vital to guarantee client trust and trust in the Web, associated gadgets, and related administrations.

To be sure, the web of Things is rethinking the security issues, the same number of users can drastically change the manners in which individual information is gathered, examined, utilized, and secured. For example, IoT enhances worries about the potential for expanded observation and following, difficulty in being ready to quit certain information gathering, and the quality of conglomerating IoT information streams to paint advanced representations of clients. While these are critical difficulties, they are not difficult. So as to figure it out the chances, procedures should be created to regard singular protection decisions over an expansive range of desires, while as yet cultivating development in new innovation furthermore, administrations.

3. APPLICATIONS OF SMART CITY DEVELOPMENT

IMPLEMENTATION MODELS OF SMART CITY BASED ON IOT

IOT IMPLEMTATION STATERGIES

As of late, numerous nearby government have been intending to execute an IoT-based keen city through the development of a proving ground for IoT confirmation and a coordinated foundation. This development likewise compares to the imaginative economy that is underscored by the legislature.

The UN predicts that by 2050, the world's urban populace is probably going to twofold and achieve the purpose of almost 6.7 million individuals. As the quantity of urban occupants develops,**urban areas confront new chances… And difficulties. To forestall ecological crumbling, maintain a**strategic distance from sanitation issues, relieve traffic clog, and upset urban wrongdoing, districts swing to the Internet of Things (IoT).

IoT can possibly tame the weight of urbanization, make new understanding for city inhabitants, and make everyday living progressively agreeable and secure.

IOT USE CASES FOR SMART CITIES

IoT-empowered keen city use cases length various zones: from adding to a more beneficial condition and enhancing traffic to upgrading open security and improving road lighting. Underneath, we give an outline of the most well-known use cases that are now executed in savvy urban communities over the globe.re the idiosyncrasies of taking off IoT arrangements in urban communities of various sizes.

Implementation models on smart city based on IoT that can be implemented by local governments can be described through these examples.

SMART TRAFFIC SERVICE

The urban areas guarantee that their subjects get from indicate A point B as securely and effectively as could be allowed. To accomplish this, districts swing to IoT improvement and actualize keen traffic arrangements.

Keen traffic arrangements utilize diverse kinds of sensors, just as get GPS information from drivers' advanced cells to decide the number, area and the speed of vehicles. In the meantime, shrewd traffic lights associated with a cloud the executives stage permit observing green light timings and consequently modify the lights dependent on current traffic circumstance to anticipate blockage.

Moreover, utilizing recorded information, brilliant answers for traffic the board can anticipate where the traffic could go and take measures to counteract potential blockage.For instance, being a standout amongst the most traffic-influenced urban communities on the planet, Los Angeles has actualized a brilliant traffic answer for control traffic stream. Street surface sensors and shut circuit TV cameras send ongoing updates about the traffic stream to a focal traffic the board stage. The stage breaks down the information and advises the stage clients of blockage and traffic flag breakdowns by means of work area client applications. Furthermore, the city is conveying a system of brilliant controllers to consequently make second-by-second traffic lights modifications, responding to changing traffic conditions continuously.

SMART PARKING

With the assistance of GPS information from drivers' cell phones (or street surface sensors inserted in the ground on parking spaces), brilliant stopping arrangements decide if the parking spaces are involved or accessible and make a continuous stopping map. At the point when the nearest parking space turns out to be free, drivers get a notice and utilize the guide on their telephone to discover a parking space quicker and less demanding rather than aimlessly driving around. IoT-based shrewd urban areas make upkeep and control of road lights progressively clear and financially savvy. Outfitting streetlights with sensors and interfacing them to a cloud the executive's arrangement adjusts lighting calendar to the lighting zone.

STREET LIGHTING

Keen lighting arrangements accumulate information on illuminance, development of individuals and vehicles, and consolidate it with verifiable and relevant information (e.g., unique occasions, open transport plan, time of day and year, and so forth.) and examine it to enhance the lighting plan. Subsequently, a shrewd lighting arrangement "tells" a streetlight to diminish, light up, turn on or turn off the lights dependent on the external conditions.

For example, when walkers cross the street, the lights around the intersections can change to a more brilliant setting; when a mode of transport is required to touch base at a transport stop, the streetlights around it tends to be naturally set more splendid than those further away, and so forth.

PUBLIC TRANSPORT

The information from IoT sensors can uncover examples of how residents use transport. Open transportation administrators can utilize this information to improve voyaging knowledge, accomplish a larger amount of wellbeing and reliability. To complete a progressively complex examination, brilliant open transport arrangements can consolidate different sources, for example, ticket deals and traffic data.

In London, for example, some train administrators anticipate the stacking of train traveler vehicles on their treks all through the city. They join the information from ticket deals, development sensors, and CCTV cameras introduced along the stage. Breaking down this information, train administrators can foresee how every vehicle will stack up with travelers. At the point when a train comes into a station, train administrators urge travelers to spread along the train to boost the stacking. By boosting the limit use, train administrators keep away from train delays.

WASTAGE MANAGEMENT

Most waste accumulation administrators void holders as per predefined plans. This is certifiably not an extremely productive methodology since it prompts the ineffective utilization of waste holders and pointless fuel utilization by waste gathering trucks.

IoT-empowered savvy city arrangements help to upgrade squander gathering plans by following waste dimensions, just as giving course enhancement and operational investigation.Each waste compartment gets a sensor that assembles the information about the dimension of the loss in a holder. When it is near a specific limit, the waste administration arrangement gets a sensor record, forms it, and sends a notice to a truck driver's portable application. In this manner, the truck driver discharges a full ho lder, abstaining from purging half-full ones.

ENVIRONMENT

IoT-driven keen city arrangements permit following parameters basic for a sound domain so as to keep up them at an ideal dimension. For instance, to screen water quality, a city can convey a system of sensors over the water framework and associate them to a cloud the executive's stage. Sensors measure pH level, the measure of broke up oxygen and disintegrated particles. On the off chance that spillage happens and the compound organization of water changes, the cloud stage triggers a yield characterized by the clients. For instance, if a Nitrate (NO_3^-) level surpasses 1 mg/L, a water quality administration arrangement alarms upkeep groups of sullying and naturally makes a case for field labourers, who at that point begin settling the issue.

Another utilization case is checking air quality. For that, a system of sensors is sent along occupied streets and around plants. Sensors assemble information on the measure of CO, nitrogen, and sulfur oxides, while the focal cloud stage dissects and imagines sensor readings, with the goal that stage clients can see the guide of air quality and utilize this information to bring up regions where air contamination is basic and work out suggestions for residents.

PUBLIC SAFETY

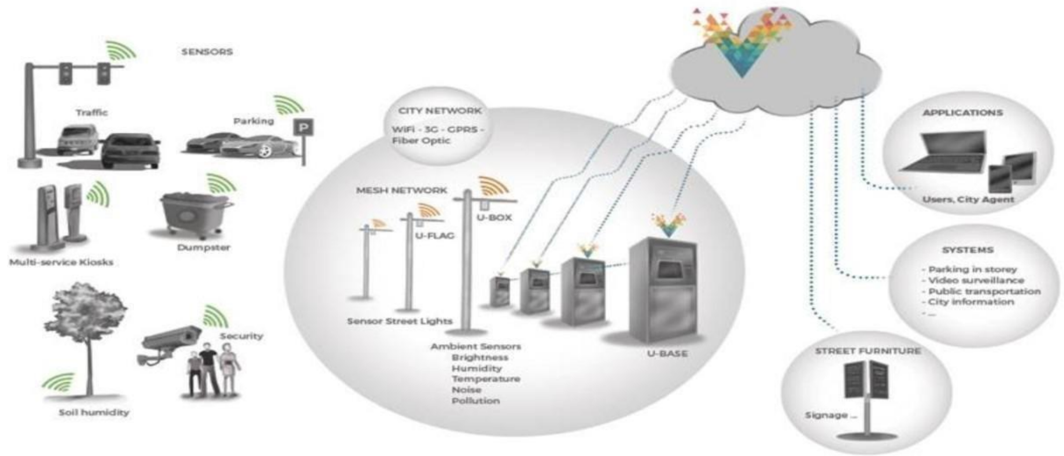
For upgrading open wellbeing, IoT-based brilliant city advances offer ongoing observing, examination, and basic leadership apparatuses. Joining information from acoustic sensors and CCTV cameras sent all through the city with the information from online life feed and examining it, open security arrangements can anticipate potential wrongdoing scenes. This will enable the police to stop potential culprits or effectively track them.

For instance, in excess of 90 urban areas over the United States utilize a discharge discovery arrangement. The arrangement utilizes associated mouthpieces introduced all through a city. The information from receiver‘s disregards to the cloud stage, which dissects the sounds and identifies a shot. The stage estimates the time it took for the sound to achieve the receiver and assessments the area of the weapon. At the point when the gunfire and its area are recognized, cloud programming alarms the police by means of a versatile application.

Service Outline

Significant shrewd traffic administrations incorporate smart stopping administrations to forestall illicit stopping and encourage advantageous stopping, native cooperation situated unlawful stopping counteractive action administrations, and keen safe crosswalk administrations. Keen stopping alludes to the development of a stage that empowers ongoing checking of accessible space and stopping costs in regions that require stopping and help of reservation/instalment through Web and portable associations.

The native support arranged illicit stopping anticipation benefit is an enhancement of the unlawful stopping crackdown arrangement of the traffic expert by permitting nationals (counting casualties of illicit stopping) to helpfully report such infringement through their cell phones. Besides, the brilliant safecrosswalk administration can add to the aversion of passer-by mishaps and optional vehicle mishaps by recognizing people on foot in youngster‘s assurance zones, and alarming walkers and moving toward vehicles through electronic showcase display sheets.



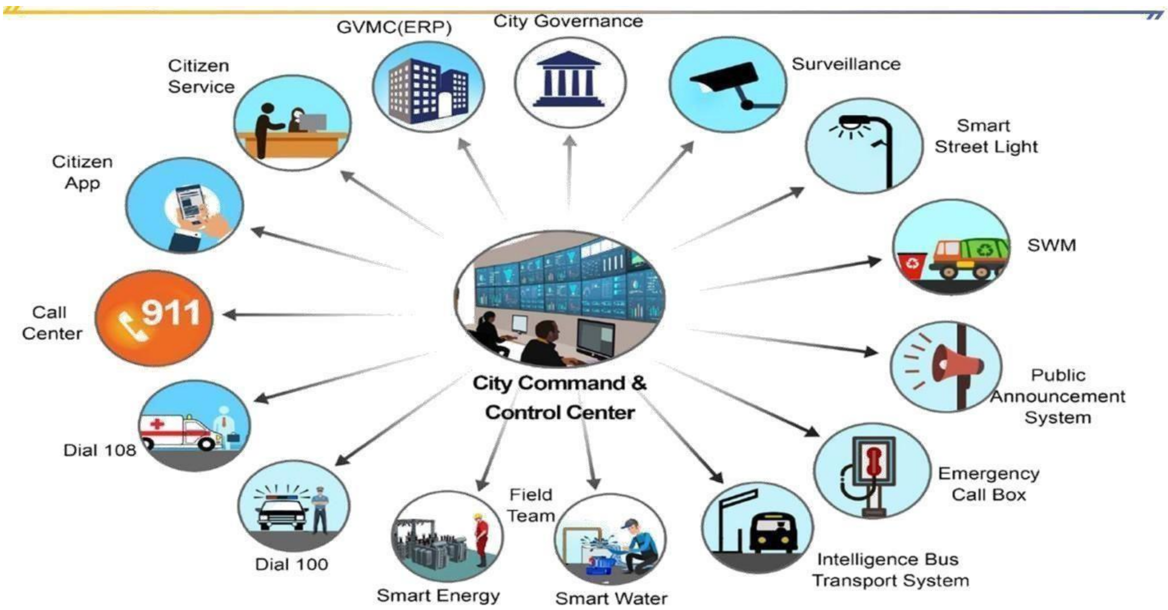
Adapting IoT implementation strategy to the city size

Iterative methodology can be utilized in urban areas of various sizes. In bigger ones, it manages the scale and intricacy of execution; in littler ones, it lessens interests in brilliant arrangements and utilize obliged framework assets all the more sensibly. Notwithstanding, beginning a keen undertaking in a littler city, districts have some more indicates consider.

While in transit to insightfulness, average sized and little urban areas confront numerous obstructions, including budgetary and acquirement deficiencies, restricted assets for open administrations, under-resourced IT foundation, and so on. Be that as it may, it doesn't mean a littler city can't be a savvy city.

Beginning a savvy activity in a city of medium or little size, it bodes well in the first place the undertakings that don't require tremendous speculations and convey substantial profit for ventures, for example, brilliant stopping or waste administration, and utilize the set up foundation to actualize new administrations.

For instance, the town of Vail, CO has under 6,000 occupants yet flaunts a broad brilliant foundation. The town began smart city advancement with associated streetlights. Afterward, they utilized the set up foundation to expand the scope of administrations and finished it with brilliant stopping and water system frameworks.



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COMPUTER AIDED LEARNING ADVANTAGES AND DISADVANTAGES IN PRIMARY EDUCATION

Swarna N

Abstract

Education is considered as one of the important sectors where computer is used from primary school level to university level for different usage of writing, reading, searching, presentation, architecture, engineering business and economics. Computer aided education/learning (CAL) in higher education is different from that of primary education. In this paper, tries to say how CAL can be used in primary school level its advantages and disadvantages of implementing the computer aided education in lower level education.

Keywords:

Computer aided learning, primary education, classroom education

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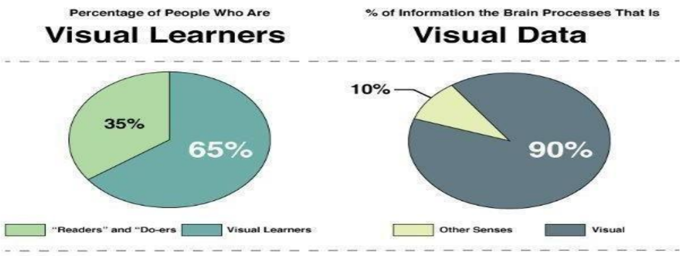
1. INTRODUCTION

In nowadays the education system as found the drastic change in teaching style. Computers are the reason for such a change in the system, where they are used from primary level to university level in different ways. Computer aided learning can be considered as the teaching models using information system resources.

Primary school education is one of the vital period in education level where student are introduced to different new concepts and different new subjects such as biology, economics, languages, physics, chemistry and mathematics, tradition classroom teaching with one to many relationship of teacher and students is the older method where the computers can be now introduced to practically show the student and to communicates with the experts which makes them to understand the concepts clearly and remember it for longer time.



The above figure shows that the visual learners and visual data are more effective where computer makes it easier and simpler. Some studies (by Demir&Kabaday, 2008; Akta, 2005; Clements, 2002; Fletcher--Flinn&Gravatt, 1995) it is indicated that CAL method is more effective than that of traditional teaching. Kinzie et al. (1992) stated that CAL is more effective for students when combined with traditional classroom teaching. CAL method could be used to increase the engagement and motivation in the students for the active participation.

2. IMPLEMENTING CAL IN DIFFERENT SUBJECT

In language study:

- Communication is the important aspect in the world where CAL method can be can used.
- Computer can promote the interaction between students and teachers.
- Can make use of online interaction session to improve the language and accent.

In biology:

- CAL method can be used for 3D visual experiment classes.
- Online session to get the information from subject expertise.
- Samples can be selected based on the stratified sampling procedure.

In physics:

- Can communicate with different schools to know the different methods for same experiment
- Can visualize the experiment with the step by step procedure of the experiment.
- Can be used to hear the expert lecture by the professionals.

In chemistry:

- Can be used to clearly understand the bonding structure between different elements.
- Can be used to know the reactions between different chemicals.

In economics:

- Can be used to clearly visualize the statistics of the different stacks.
- Can be used to teach the real time shares in the market.

In mathematics:

- Can be used for group discussion between different sector students to find methods for solving.
- Can be used to create the visual effective method for the solving and remembering the problems and formulas.

In the entire above-mentioned subject the most common usage of the computer aided learning is making use of computer to communicate with the subject experts from different part of country or world in order the get the lecture from or the share and discus the different aspects of the subject.

3. ADVANTAGES AND DISADVANTAGES OF CAL

Implementing CAL, even though seems like the easy and simple method there are its own pros and cons

Advantages are:

- Through Computer Aided Learning each individual student can be eliminated from the limitations for learning such as time, space and attention.
- CAL method can be used to prioritize the individual requirements and interest based on which the students can get the learning material.
- CAL makes the feedback and report readily available for the future enhancement of the technique.
- CAL can be used for systematic learning of the subject.

- The visual effect of the CAL method can make the low achievers to improve the interest towards the subject making the easy remembrance of the concept.
- CAL can help the low class student to get access to the millions of the subject related notes and the multimedia where traditional method and books would limit to.

Disadvantages are:

- Computer is always liable to certain rules and regulations.
- CAL method needs the efficient teachers to guide the students in the proper manner.
- It needs the experts trainers to train the teachers.
- Contents or materials in the Computer Aided Learning need to be timely updated. Students may miss the actual hands on practical sessions in biology, chemistry and physics.

4. CONCLUSION

Upon the study of Computer Aided Learning , advantages and disadvantages and different research on the CAL it is undoubted that the method has the number of the positive advantages which can be counter balance by the disadvantages regarding the technology implementation. Computers can provide any information in no time, but its time taking task to get into the exact note and without proper training it would make the task more tedious. Computer Aided Learning can be used as most effective tool for both learning and teaching , but for teaching primary student it make the difficult take but it would turn into most effective method for teaching different subject by subject experts.

To conclude traditional teaching method as its own advantages such as individual attention for students, which may not be possible in CAL, and many such advantages over CAL method and hence it can be concluded that computer aided learning and teaching method can be integrated as a part of endeavoring the quality and successful education.

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PATH WAY TO GREEN IT

Prathima K M

Sujatha P V

Abstract

Green Computing is called as Green Computing Technology i.e Green IT. It is the eco-friendly and environmentally responsible use of computer systems and system resources. The principle behind Green Computing are increase the Energy Efficiency by recycling the old electronic devices, computer resources and factory waste, Save Power, select the eco-friendly hardware and software.

Keywords:

Resources,
Reusability,
eco-friendly,
Green Computing.

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1. Introduction

Green computing is referring to environment conserving an ecological balance by avoiding depletion of natural resources. A state in which the demands placed on the environment can be met without reducing its capacity. It reduces the use of electricity and scatterdness of energy while using computers. It is nature-friendly with the usage of computer system and resources of computers.

Green computing is the study of disposing and predisposing of computer systems to minimizes the impact on environment.

2. History of Green Computers

In 1992 energy star program was launched and has the first step in Green technology. During lifetime of product, it will bring down the use of risky material and it increases its energy efficiency.

Fig 1: Energy Star Logo

Energy star was launched in US as a voluntary program by Environmental protection Agency (EPA). Along with EPA, it is managed by Department of Energy(DOE), to protect the environment through superior energy efficiency.

3. Needs of Green Computers

Now a days green computing is very popular and it is the basic need of every human. Green computing makes life easier and saves lot of time. Green computing maximizeenergy efficiency and minimizes the impact on environment. The goal is to reusing of computer devices and their resources.

4. Advantages

- It is eco-friendly and it saves lot of energy.
- Recycling e-waste with no or little influence on the environment.
- It is used to reutilize data centers, computers and electrical power in efficient way.
- Green computing minimizes the risk occurs in the laptops such as nerve damage, chemical known to cause cancer and immune reactions in humans.
- It saves money by saving resources and energy.
- Very less energy and costs use.

5. Disadvantages

Some disadvantages are,

- Green computers sometimes considered as underpowered.
- Rapid technology change.
- Green computing is quite costly.

6. Implementing Green Computing

1. Power Management Technology

There are many Third-party power management technologies are present. Make use of those technologies.

2. Minimize the usage of Paper

In this method can reduce the money. Instead of using papers we can make use of electronic workflow. So digital document is used instead of printed form and documents can send via email rather than fax.

3. Supplies and Systems Are Recycled.

Outside the companies, the old electronics devices are reused. We can donate working old computers and electronics devices to school or personal use etc. using these old electronic devices we can make new items.

4. More efficient Display must be used

Make use of LCD displays instead of old CRT monitors. From these we can save energy costs up to 70%.

5. Telecommunicating should be encouraged

From this we can reduce number of computers, reduce amount of office space and driving for long distance by employee.

7. Steps to maintain Green Computing

1. Unplug all the electronic s if it is not inuse.
2. Switch of the computers at night.
3. Use flat screen monitors only.
4. Power off the computer when it is not inuse.
5. Buy only non-petroleum or vegetable based ink.
6. Electronic waste must be recycled.
7. Stand mode or Sleep mode must be enabled in a lap top.
8. Stop using screen saver.

8. Conclusion

In this paper we analyzed, main important and need of green computing. From green computing we can save time and energy. Green Computing plays an important role in globalized world. We should follow the necessary steps required to maintain healthy environment. Either wise we all will be suffering from soil, air, water pollution etc.

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ARTIFICIAL INTELLIGENCE AND ROBOTICS

Shilpa B.S

N.B Shamala

Abstract

To face real aspects of technical world and related issues. Robots combine mechanical effectors, sensors, and computers. AI has made significant contributions to each component. We review AI contributions to perception and object oriented reasoning. Robotics is that field concerned with the connection of perception to action. Artificial intelligence plays central key role for robotics to play or function intelligently. Artificial intelligence also helps in dealing with the crucial aspect of how the robotics Deal with the questions like: what knowledge is required for any aspect of thinking and how it needs to be represented and used in robotics. Robotics challenges the artificial intelligence.

Keywords:

Inverse Kinematic,

Robot Motion,

Robotic Research,

Dead Reckoning,

Robot Vision.

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According to father of artificial intelligence, John McCarthy, it is –The science and engineering of making intelligent machines, especially Intelligent computer programs‖. What is artificial intelligence? to the thought process of humans in learning, decision making and solving problems. By extension, the goal of AI Artificial intelligence refers to the ability of a computer or a computer-enabled robotic system to process information and produce outcomes in a manner similar systems is to develop systems capable of tacking complex problems in ways similar to human logic and reasoning

Language used for AI :

1. Lisp
2. Prolong
3. Python
4. Java
5. C++

AI AND ROBOTICS INITIATIVES IN INDIA

Private sector Advances in AI have garnered extensive interest from the private and public sectors, with the field now being seen as a potential disruptor in the mass production of consumer goods and other labour-intensive activities from which human potential can be freed for higher endeavours. AI has subtly made inroads into the daily lives of Indian citizens in the form of app-based cab aggregators and digital assistants on smartphones. The interest can be gauged from the fact that leading IT service outsourcing companies have begun thinking, talking and (a few) launching AI platforms. But these are just small steps towards achieving the ultimate goal of AI—namely replacing human intelligence. The systems being developed, as of now, are perfecting the process of increasing the efficiency of solving a repetitive problem. This will eventually lead to solutions to ever changing problems. In contrast, the start-up sector is able to directly attack these problems as it does not carry the baggage of IT outsourcing firms. Indian start-ups are working across a plethora of AI problems— identifying patterns in objects, people, style and preferences to advice on retail shopping; building conversational services and using them over social media apps and for online shopping; developing better diagnostic services; bringing in cognition in robotic process automation; helping in cross-channel discovery of preferences and working in multiple languages. These are just a few of the areas that Indian start-ups are working on.

Commercial applications of AI are huge and Indian start-ups are beginning to identify them and tap into the market, which is still nascent

Public policy in India Government :

Public on the application of AI has thus far lagged when compared to AI‘s subtle usage by start-ups who have so seamlessly blended AI into the services provided to customers. If we look at the applications that we use/have used at some point of time (e-commerce platforms, chat services, social media services and so on), they have all been employing AI in some form and at some level of maturity or the other. Though India is making rapid progress in terms of technology, companies and researchers are yet to utilise the full potential of AI. While the USA is currently in the process of implementing laws concerning driverless vehicles, India still lags behind. Instead of waiting for technology to reach a level where regulatory intervention becomes necessary, India could be a frontrunner by establishing a legal infrastructure in advance. Alternatively, early public sector interest in AI could trigger a spurt of activity in the AI field in India. The main dichotomy that the regulations will have to deal with relates to who will be liable for the activities of AI systems. These systems are designed to be creative and to continue learning from the data analysed. Hence, designers may not be able to understand how the system will work in the future.

AI and robotics in various security augmented manufacturing operations :

This can employ more reliable demand forecasting, a flexible and responsive supply chain, quicker changes in operations, and more accurate scheduling and inventory optimisation. Other benefits involve creation of smarter, quicker and environmentally sound processes. The above- mentioned improvements can lead to increased productivity and quality, lower costs and a more robust health and safety framework. The application of AI in the field of defence and security includes protection of infrastructure such as airports, power plants and economic sectors that are vulnerable to attacks, detecting anomalous behaviour in individuals, and using distributed sensors and pattern recognition to predict infrastructure disruptions through natural/man- made causes. The ‗security games framework‘ is based on computational game theory, combined with elements of human behaviour modelling. Given the limited security resources and different high value targets, game-based decisions provide a randomized collection or patrolling schedule based on weights of targets and intelligent reactions of Adversaries to security postures.

Natural Language Processing Speech Recognition Direct & Email Marketing Social Media Analysis Marketing Automation Entertainment Hospitality Advertising Retail Clinical Trials & Drug Discovery Recruiting Computer Vision Health Plans & Patient Care Aerospace & Defense Business Intelligence HR Insurance Benefits Financial Risk Management Utilities Data Science Cyber Security Focus areas of AI in organisations 22 PwC Disaster management and recovery.

Logistics Financial services Travel and transportation Agriculture AI shows remarkable potential in aiding control and remedial actions in the aftermath of environmental and man-made disasters. It can assist in optimising mobile networks and smart bandwidth allocation to ensure network service continuity in the midst of catastrophic events that are usually followed by a spike in communication and jammed networks. Unmanned drones and satellite feeds combined with image processing and recognition can be used in infrastructure damage assessments and predictions based on structural stability and traffic congestion avoidance through adaptive routing while equipping and deployin disaster management teams. Opportunities for AI intervention also reside in processing social media feeds to gauge location-specific urgency and send targeted alerts to minimize loss of life and property. A key area of AI intervention in logistical operations involves adaptive scheduling of deliveries and routing of vehicles. Advanced logistics and supply chains are being created using expert decision systems. Products can be transported more efficiently through vision- based driver assist and automated/robotic systems.

This has made transportation less susceptible to disruptions caused by weather, traffic and unnatural events. Some of the major areas of application of AI in the banking and financial services sector include early detection of financial risk and systemic failures, and automation to reduce malicious intent in financial systems, such as market manipulation, fraud, anomalous trading and reduction in market volatility and trading costs. AI can improve the efficiency of operations in the travel and transportation sector by bringing improved safety through structural health monitoring and infrastructure asset management that can pay dividends in terms of reduced cost of repairs and reconstruction and real-time route information, thereby reducing energy usage and emissions. Agriculture is another sector that can greatly benefit from intelligent solutions by using smarter production, processing, storage, distribution and consumption mechanisms.

AI solutions can also help provide site-specific and timely data about crops to enable application of appropriate inputs such as fertilisers and chemicals. Education Medicine and healthcare Large parts of the country experience a dearth of academicians and teachers when it comes to making education effective for students across a gradient of social and cognitive abilities. AI solutions can meaningfully intervene by means of adaptive tutoring based on the receptiveness of students and accurate gauging of development of students complemented by in-person classroom learning. Evidence-based treatment and medication require a level of precision that helps patients develop confidence and trust in their doctors—an area where mere manual experience and judgment may be supplemented with AI. With the vast volume of information processing capabilities required for fields such as bioinformatics, using AI-based algorithms and solutions is inevitable. AI application in healthcare, medicine and biotechnology includes supporting systems to identify genetic risks from large-scale genomic studies, predicting safety and efficacy of newly launched drugs, providing decision support for medical assessments and prescriptions and tailoring drug administration to the individual patient. AI for computational pathology: The 2016 CAMELYON Grand Challenge for metastatic cancer detection found a 7.5% error rate for AI msystems, a 3.5% error rate for physicians and a 0.5% error rate for physicians augmented by AI. This demonstrates the potential for collaboration between medical professionals and AI solutions.

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A CRITICAL REVIEW OF CORPORATE GOVERNANCE REPORTS IN INDIA COMPARED TO OTHER REPORTS AND ENUMERATION OF VALUE BASED INNOVATIVE APPROACHES TO THE STUDY

Mahalakshmi V

Dr.P.Narayana Reddy

Abstract

A study on existing committee reports on corporate governance in India from the time of its implementation, identifies issues specifically unique to Indian context Compared to Sarbanes Oxley Act of USA and Cadbury committee report of UK, and at the same time to critically review the reports and its recommendations to identify issues which are not addressed adequately within the framework of Indian reports.

Further, this paper enumerates and highlights issues which require innovative approach of research for formulating effective value based policies by the companies to operate without failure under variety of conditions in the future.

Keywords:

Corporate Governance, Committee reports, Clause 49 of SEBI, Innovative approaches, Value based policies.

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1. Introduction

Corporate Governance (CG) is a set of codes and guidelines to be practiced diligently by companies. These codes generally enjoin corporations to ensure changes in their Board structure and procedure with a view to making the company more accountable to shareholders and such other rules related to Independent Directors, separation of the power of Chairman and CEO, introduction of audit committee and remuneration committee. However, governance is more than just Board processes and procedures which involves the full set of relationships between a company‗s management and its Board, shareholders, stakeholders, employees, community etc. The stability and prosperity of the company will depend on the strengthening of capital market and creation of strong Corporate Governance system. The quality of CG system has link to the efficiency or otherwise of the economies. Thus a poor governance causes financial crisis and undermines the investors‗ confidence as in case of USA, UK, Russia and Asia.

The movement of introducing corporate governance practices among Indian Companies based on various Committee Report, recommendations has achieved commendable progress over a period of time. Birla committee report, Naresh Chandra committee report and Narayan Murthy committee report have generally agreed on Mandatory and non-mandatory recommendations. Initiatives have been taken by SEBI to enhance corporate governance practices to fulfil objectives like investors protection, market development, streamlining disclosure , book building, entry norms, listing agreement, Preferential allotment disclosure and lot more. Many companies in India like Infosys, HLL, and Wipro are amongst Asia‖s top ten companies in terms of good corporate governance practices, HDFC, TATA, ICICI, Orchid chemicals, CUMMINS India are also in line to this honour.

Corporate Governance Practices abroad has also picked momentum except in few countries which is still in the stage of infancy. The countries like USA and UK , Canada, Australia have gained great economic benefits through implementation of CG practices. For the purpose of Critical review of Indian reports or reviewing differences, the most well-known Sarbanes Oxley Act, 2002 of USA and Cadbury Committee Report of UK are considered for this study.

Sarbanes Oxley Act, 2002 codifies certain standards of good governance as specific requirements like, protection to whistle blower, an appointed officer to check compliance, strategic planning and shareholders are closely related, restores investors‗ confidence through accuracy and reliability of corporate disclosures.

Whereas Cadbury committee on CG, 1992 is also called as ―Code of Best practices‖, it provided 19 recommendations which are themselves not mandatory, the companies listed on London stock exchange have to mention whether they have followed the code or not , if not they have to mention the reason for not following. The recommendations mainly concentrated on BOD, Non-executive directors, Executive directors and on reporting and control. It recommends for setting up of audit committee with independent members, it provides for self-regulation, it has laid importance to values of good CG rather than numerical values, its important issue lies in directors reporting on internal control.

Indian reports mostly based on numerical values are provided to follow mandatorily for listed companies and no much scope is found in terms of retaining values of directors, non-executive directors. Over the period of time companies have got used to adapting CG on papers but not found in practice due to certain short comings and absence of proper procedures and adequate information.

Furthermore, the issue of corporate governance practices by the companies is a soft issue which cannot be easily structured because of its qualitative composition, it should be more internalised to achieve the desired goal. Corporate Governance reforms are at the cross road in India, There is still a need to focus on appropriate issues and solutions to provide more stringent rules for companies to face future complexities within corporate governance framework. The tremendous effort of framing, adopting and implementing corporate governance through various reports and recommendations has created ambiguity and confusion in its adoption as to which policy can be the most successful recommendation and best practice of corporate governance ever?. This has led to less credibility of enforcement of law, India also has a fair share of scams and stock market scandals which has shaken investors‗ confidence, and much has to be done to improve the situation.

With the onset of globalization and huge foreign investments in India, the Corporates cannot turn their blind eye to the present needs. Adopting corporate governances principles and practices have become necessary for the corporates to go a long way in business and a business expects others to be ethical, fair and transparent in their dealings and have governance oriented dealings to increase trust in business. Adapting Value based policies in companies is picking up momentum in this digital world for growth and sustainability. Thus the SWOT analysis is crucial because without the correct information, developing innovative approach is useless, a swot analysis of existing reports is attempted in this study. Part 3.1

Indian CG reports provide for conditions which are unique to Indian context compared to Sarbanes Oxley Act and Cadbury committee report, these reports are also considered to determine unique issues in this study stated in part 3.1.An attempt is made to explore new innovative approach of research and study in CG to identify value based policies for companies which may be followed in the future where the future of the company operates in volatile, uncertain, complex and ambiguous (VUCA) World. Part 3.2 The remaining part of this paper is organised as follows. Part 2 discusses about the Evolution and History of Corporate Governance in India, Part 3 Literature review & Objectives of the study, Part 3.1 Comparative study on recommendations of Indian reports, Sarbanes Oxley Act, 2002 and Cadbury Committee report, 1992, Part 3.2 SWOT Analysis Part 3.3. Recommended Innovative approach, Part 4 reviews the special features of Clause 49, issued by SEBI, and Part 5 enumeration of Compliance requirements, Part 6. Conclusion

2. Evolution and History of Corporate governance in India

Before 1996 there was tremendous developments that were taking place in UK & USA, This influenced India too. It triggered the corporate policies in India and the government started to think more about revising and re-writing companies Act, Government formed working group in 1996 and a company‘s bill 1997 was drafted and introduced.

The bill stressed more on disclosure factors of various issues and Board. During this period Code of Corporate Governance provided by CII has made India Internat ionally recognised as one of the best in the world. In 2000, 18 members committee chaired by Kumara Mangalam Birla submitted a report to SEBI which is recognised as a landmark in the evolution of corporate Governance in India which consists of mandatory recommendations on various issue like BOD, Audit committee, Remunerations committee of board, Board procedure, Management, Shareholders with non-mandatory recommendations. SEBI adopted the recommendation after incorporating a new Clause (49) with modified listing requirements.

Naresh Chandra committee report recommended all boards to have at least half of its members as independent directors and all audit committee members should be independent directors. Narayan Murthy committee report, 2003 is in par with the report of Naresh Chandra committee report and has made more stringent recommendations related to audit committee and its management, the report also recommends code of conduct for all board members, Compensation to non-executive directors and whistle-blower policy to be in place in a company. Dr.J.J. Irani Committee report on company Law, 2005 handling of responses received from various stakeholders, Impact of changes in companies Act, recommends that one third of the board should comprise independent directors, more importance to shareholders approval than government, to self-regulate their affairs.

The tremendous effort of framing, adopting and implementing corporate governance through various reports and recommendations has created ambiguity and confusion in its adoption as to which policy can be the most successful recommendation and best practice of corporate governance ever?. This has led to less credibility of enforcement of law, India also has a fair share of scams and stock market scandals which has shaken investors‘ confidence, and much has to be done to improve the situation.

3. Literature Review

Rajya Lakshmi Kandukuri et.al., [2015-8] "Effect of Corporate Governance on Firm Performance – A Study of Selected Indian Listed Companies" The importance of corporategovernance was recognized aftermath the major corporate scandal and regulators all over the world tightened regulations. When Sarbanes-Oxley Act was passed, President of United States George W. Bush proclaimed that ―the era of low standards and false profits are over.‖ Following the path, SEBI (Securities and Exchange Board of India) introduced clause 49 to the listing agreement to enhance transparency and integrity to financial statements.

Adequate disclosures thus ensure good governance. The concept of corporate governance is more than a decade old in India. Following Satyam Scandal, Indian Industry groups and regulators advocated a number of reforms which led to MCAs (Ministry of Company Affairs) Corporate Governance Voluntary guidelines 2009 to encourage and guide companies to adopt superior practices like appointing board committees, the appointment and rotation of external auditors, and creating a whistle blowing mechanism.

The new Companies Amendment bill made the corporate governance disclosures even more stringent. Hence this is an attempt on our part to construct an objective overall corporate governance score to reflect the whole firm governance practices as per the disclosure requirements of clause 49 of the listing agreement of SEBI as well as the insights from the various academic studies to score each element of corporate governance and study the impact of governance on corporate performance represented by Tobin Q.

Ms. Neelam Bhardwaj CMA Dr. Batani Raghavendra Rao, CORPORATE GOVERNANCE PRACTICES IN INDIA – A CASE STUDY. Even though most of the companies follow corporate governance practices showing commendable growth and development. But still studies should be conducted among companies which are outside the scope of mandatory corporate governance practices.

Corporate scandals of various forms have focus on multidimensional interests maintained in the regulation of corporate governance.In US the demise of Enron is associated with passing Sarbanes Oxley Act 2002, intending to restore public confidence in corporate governance. Simultaneous failures in Australia are associated with eventual passage of CLERP9 reforms. Similar failures in other countries is associated with increased interest in corporate governance like in China. Cadbury committee report of UK implemented stringent rules to overcome failures among listed companies.

Objectives of the study

1. **To Identify Major differences in the CG reports in India and abroad(critical review)**

   To explore Innovative approaches of studies in CG

For the purpose of this study the reports of various Committees in India are considered and compared with two chosen reports which are Sarbanes Oxley Act, USA and Cadbury committee report UK for this study. The base of comparison is limited to four major area, they are Applicability of CG recommendations, Board of Directors, Audit Committee and Board procedures. Further, without SWOT analysis(Strengths, Weaknesses, Opportunities and Threats) innovation is useless, For the purpose of identifying innovative approach of the study a Swot analysis of Indian reports (an Overall view), Sarbanes Oxley act and Cadbury report is conducted.

3.1. Comparative study on recommendations of Indian reports, Sarbanes Oxley Act and Cadbury Committee report

The emergence of corporate governance mechanism that would result in long term benefit to shareholders value and to the entire society is a constant phenomenon. In this race India has contributed maximum to regulate ethics into the corporates and penalise the wrong doers. After a long journey since 1997 which started by the initiative of government of India by forming working group (Part2), a good CG frame work is in place. Indian Corporate Governance is regarded as the best in Asia. Based on types of companies in India on its net worth, CG recommendations are made mandatory. For this paper the recommendations of various committee reports on CG is analysed on 4points to identify the unique issues in the reports in Indian context, similar grounds are used to refer recommendations made in other two important Act/report of US & UK , Sarbanes Oxley Act and Cadbury Report, Which are as follows:-

Sl.No.	Unique issues	Indian reports	Sarbanes Oxley Act US	Cadbury Report UK
1.	Applicability	Listed Companies- mandatory	Establishment of PCAOB(Public company accounting oversight board) All Accounting firms should register here - Mandatory	All Cos. Listed on London stock exchange- not mandatory(should mention in report if not followed)
2.	BOD	One-third of the board- Independent	Directors-out of five two certified public accountants	If the chairman is also chief executive there should be

		directors(recommended by shareholders in majority)	**registered under PCAOB**	**Independent director, and also include non-executive director**
3.	**Audit committee**	**Minimum 3,Non-executive or Independent directors or both(recommended by shareholders)**	**Provides stringent rules for Audit companies which audit more than 100 public companies**	**Committee of at least three non-executive directors**
4.	**Board procedure**	**Board meeting at least 4 times a year**	**Inspection to audit firms every year which audits more than 100 public cos.**	**Meet regularly and retain full control over company executive management. Directors should report on Internal control.**

Interpretation:

The above statement indicates the following

1. In terms of applicability, BOD, Audit committee, and Board procedure, it is observed that western reports have provided the board with great independence to the maximum unlike the Board structure in India which is fully controlled by shareholders as per the reports.
2. The western reports supports Board as the superior power, but in Indian report recommendations Board is the subordinates of Shareholders giving more importance to investors.

3. Based on the above statement it mentions that the compliance of CG policies are controlled through Auditors more carefully than through Board in other countries but not so in INDIA.

   Apart from the above, in Indian Public listed companies the Board composition is influenced by political bureaucrats, corruption and administrative politics.

Further, the above study identifies issues to be addressed adequately by the reports in India compared to other two reports:

1. Procedure of appointment of non-executive directors(other than board recommended)
2. Comparative study of share prices in high and low monthly average analysis to be submitted to board every three months.
3. Self-Assessment model of Board as recommended in Birla committee report - procedure and format of self-assessment.
4. Exemption of Independent directors of listed public companies from criminal and civil liabilities under companies Act, Negotiable instruments act, the provident fund Act, ESIS Act, Factories act, Industrial dispute act and Electricity supply act recommended under Naresh Chandra committee report need more insight to the rule is necessary to suit various conditions.
5. Non Participation of board in Buy back scheme (indicated by Narayan Murthy committee)
6. OECD (Organisation for Economic Cooperation and Development) principles should be converged strictly in Indian Governance.
7. Compliance check should be ensured
8. Auditor committee should create an environment of adopting CG in spirit.

3.2. SWOT ANALYSIS:

After a brief comparative study of reports, Swot analysis of the reports are the necessary key for exploring innovative approaches of studies in CG.

Indian Reports

Strengths	Opportunities
1. Has considered types, turnover, net worth of companies for applicability 2. It has Mandatory and Non-mandatory recommendations 3. Every recommendation is based on time frame and numerical constraint	1. Develops trust among companies 2. Chances of attracting more investors 3. Growth and sustainability 4. Higher market performance 5. Higher profits
4. Board structure given more importance	
Weaknesses 1. Limited procedures 2. More restrictions to independent Directors 3. Absence of compliance check 4. Confusing 5. Innumerable codes 6. Compliance not in spirit	Threats 1. Find ways to Ignore 2. Fewer Compliance on papers 3. Based on type or net worth companies escape very narrowly based on applicability

The above analysis gives the overall view that Indian CG is suitable to Indian context , its strength is in mandatory and non-mandatory recommendations and time frame at the same time it is also the threat and weakness that it is followed on paper for name sake not with spirit, absence of procedures and process and approach of identifying rules is almost same in recommendations of various Committee reports, with this situation the investors‘ confidence undermine which causes economic breakdown due to less investments.

Sarbanes Oxley Act, 2002

Strengths	Opportunities
1. Establishment of Public company accounting oversight Board PCAOB 2. Reports collected through audit firms 3. Public accounting firm to report directly to audit committee of the companies 4. Restricting audit in firms where CEO,CFO have interest 5. Unlawful for any influence on audit committee 6. Codes on loans to directors, attorney, securities analysis 7. Protection to whistle blower 8. Appointment of separate compliance check officer	1. No chances of escape from rules 2. Investors develop confidence 3. Compliance in spirit and also on papers 4. Gain Investors' confidence 5. Ensures safety of investments
Weaknesses	**Threats**
1. All Independent directors in audit committee 2. Prohibition of non-audit services 3. Shareholder are not much in limelight	1. Chances of misleading public accounting firms 2. Chances of PCAOB and The firm join hands

The above swot analysis of Sarbanes Oxley Act, 2002 which was adopted as a measure to overcome crisis due to Enron or WorldCom. The Act concentrates more on Public auditors Report than the company report which is secondary. The threats could be lesser than its strengths which makes the rule stronger and a compliance check officer in place is an added advantage to the investors to gain more confidence. The question of Governing bodies becoming corrupt can be easily controlled by government

Cadbury Committee Report, 1992

Strengths	Opportunities
1. Ensures balance of power and authority 2. Recommendations are mostly value based rather than number based 3. Appointment and reappointment of Independent directors and non-executive directors 4. Duration of service of directors and shareholders power 5. Directors report on internal control of the company	1. More power to Board 2. Maximum independence to Directors 3. Adoption in spirit rather than on papers 4. Adoption improves market performance 5. More effective use of talent pool of the country
Weaknesses	**Threats**
1. Non mandatory 2. Audit committee not adequately addressed	1. External audit 2. Not suitable for changing operating conditions of companies 3. Non mandatory option

The above mentioned swot analysis of Cadbury committee report has more advantages than disadvantages, it concentrates more on providing rule on option basis than a mandatory recommendation. Thus, it provides the companies to adopt the recommendations on papers and in spirit to protect investors.

3.3. Recommended Innovative approach:

After a brief SWOT analysis and identifying issues which are inadequate in the reports, innovative solutions can be derived which are the need of the hour, Innovative approaches are exploring new ways of tackling problems. Existing recommendations made by the reports still lack procedures and process of compliance with a time frame. The above mentioned issues (3.1 & 3.2) need the following innovative approach/ research to frame valued based policies. The approach is coined with

The word 3-Es.

3-Es: - E – Effective robust research – Exploring values which can develop New corporate environment

E **– Execution in spirit, rather than complying on papers- Developing newCompliance models based on values**

E **– Enumeration of compliance –providing rules which does not break morals**

Values lie in very blood of Indian culture, from ages we follow culture without being enforced by anybody on daily basis because we live in that kind of environment and society in which following a culture happens automatically, therefore exploring values which can develop new corporate environment is necessary. Implementing value based policies in such environment becomes easy.

The Indian reports provide policy in the form of dictating rules which is actually not creating good corporate culture. The companies are following CG for the sake of rule, throughout the Globe every other company is expecting his counterparts, partners, dealers, MOUs etc, to follow value based policies in every dealings which is gaining momentum as the proliferation of new systems and capabilities in digital world. Thus rather than following old models/reports which is not fitting in the changing pattern of companies operations there is a need to follow Innovative approaches to follow value based policies for sustaining growth and development in the organisation. Value based policies is new approach to work in complex and conflicting environment of a company.

Compliance of CG is an important task where Indian reports does not addressed adequately, but in case of Sarbanes Oxley Act,2002, An officer is appointed to check compliance of CG in USA, on the other hand Cadburry committee report does not make it mandatory but asks a report on noncompliance which itself declares that the company has no governance policy and which may damage reputation of companies. Thus compliance should be considered strictly for Indian context through a model which is value based and accounted with SEBI.

4. Features of Clause 49, listing regulations of SEBI

The Recommendations made by Kumara Mangalam Birla Committee on Corporate Governance was considered by SEBI, in accordance to this guidelines it provided to all Stock exchanges modifying listing requirements by incorporating in them a new clause (Clause 49), so that proper disclosure for ensuring corporate governance is made by companies in the areas of Board of Directors, Audit committee, Remuneration of Directors, Board procedure, Management, Shareholders, Report on Corporate governance, Compliance report by auditors. Compliance of mandatory recommendations should be acknowledged through certificate of auditors and extent to which non-mandatory recommendations have been adopted should be highlighted by the companies in their compliance reports. The list of requirements provided by SEBI has brought in complete meaning for Corporate Governance requirements in its place in India.

5. Enumeration of Compliance Requirements

Compliance of CG in India has passed through various phases since two decades, various committees are formed by the government to prepare a report on CG regulations in Indiancontext, Various committees one after the other go on providing more stringent rules and practices which cannot be complied by all companies for various reasons, it is observed through various studies/reviews conducted by researchers that Companies follow CG regulations on papers than in spirit. But actual value of the companies lie in Compliance of CG in spirit not on papers.

Compliance of CG recommendations in India is mandatory to listed companies, in USA it is Public accounting company, in case of UK CG rules is not mandatory. Developing countries like USA and UK have their own grounds for compliance therefore, some of the compliance requirements are listed below:

1. Indian companies should be provided with compliance models with time frame
2. A bill to be passed in Parliament adapting the model
3. When recommendations in reports are value based should be adequately addressed
4. Compliance should be reported to SEBI and checked by MCA.
5. Impact of compliance should be reported by Directors

6. Noncompliance should be reported with reason

6 Conclusions

Indian corporate governance committee reports recommendations have not left any stone unturned while providing to companies, but still scams like harshad mehtha and Satyam happened, In USA Enron and Worldcom, In UK issues of Bank of Credit and Commerce International BCCI, and Barings Bank made the Governments to think about more stringent rules and policies for controlling Company operations. Indian CG reports like Naresh Chandra Committee report, Birla committee report, SEBI regulations have provided apt and suitable recommendations from time to time, but now the world is moving towards digitalisation and Innovation, Values of life and culture are left behind which is actually a strong base for any rule to be implemented and followed permanently in spirit.

Thus through the above conducted study a innovative research approach for identifying and framing policies which should be value based is recommended, developing a new corporate environment to fit in value based policies and to provide new compliance models with time frame and where such compliance will not break morals of any individual or companies should be ensured. This study should provide a new dimension to study CG in the future, this is just a beginning and lot more have to be done in the coming years by more and more robust research.

This study also provides as a base to encourage more critical reviews of existing CG policies and motivates for Innovative approaches of studying Corporate Governance in new dimension to fit in to this changing corporate environment.

Abbreviations used:

1. CG: Corporate Governance
2. Ministry of Company Affairs
3. HLL: Hindustan Lever Limited
4. HDFC: Housing Development Finance Corporation
5. CII: Confederation of Indian Industry
6. SEBI: Securities Exchange Board of India
7. BOD: Board of Directors
8. OECD: Organisation for Economic Cooperation and Development

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A STUDY ON ROLE OF DIGITAL INDIA IN EMPOWERING RURAL WOMEN

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Abstract

The information and technology has brought various changes in the lives of human being. The recent developments in technology lead to purge gender discrimination and to empower women in society. And even empowering rural women by providing various kinds of technological instruments. Digitalisation has shifted knowledge economy to techno knowledge economy. The main aim of _Digital India' is to motivate and connect India economy to a knowledge savvy world.

This paper is focussing on importance of digitalisation to Indian economy and as a neglected sector what are the problems faced by the rural women and various Government initiatives to empower rural women.

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1. Introduction

Digital India is a campaign launched by the Government of India to ensure the Government services are made available to citizens electronically by improved on line infrastructure and by increasing internet connectivity or by making the country digitally empowered in the field of technology.

Digital India aims to ensure that Government services are available to citizens electronically. It has focused on providing high speed internet services to its citizens and make services available in real time for on line and mobile platform. It also aims to transform ease of doing business in the country. The actual aim of digital India is all about digital payment system that our Government is more focused on.

The Digital India initiative seeks to lay emphasis on e-governance and transform India into a digitally empowered society. The programme is projected at 1,13,000 crore which will prepare the country for knowledge based transformation.

According to 2018 census, there are 6,49,481 villeges in India. Each census village as several habitations, which has have several households , In Karnataka we have about 29,736 villages.

Modi‘s Government is focusing on providing broadband services in all villages of the country, Tele Medicine and mobile health care services and making the Governance more participative.

Research Methodology

This paper is conceptual and the data used in it is from secondary sources, collected data from journals, newspaper and from books.

Objective

1. To study the challenges faced by rural women.
2. To know the various Government initiative to make Digital India.

2. Scope of the Study

India is one of the fastest growing economies in the world, digitalisation of the country is essential especially given our vast population and wide geography. As the saying goes, information is knowledge and knowledge is power. ‗Information' is the most dynamic tool, which propels empowerment of the underserved sections of the society. Yet, 72 per cent of Indian women do not own mobile phones in the country, according to a GSMA report from 2016 titled Connected Women.

Ownership of digital tools, especially mobile phones, empowers women; and this sense of ownership helps them to come out of the shackles of patriarchal dominance. Women need to be connected more and communicate more. We need to see digitisation from a gendered perspective. Women empowerment in rural areas is the need of the hour. With the motto ‗Inform, Communicate and Empower'.

3. Literature Review

Tukesh Kumar (2017), the adoption of Digital India project makes powerful digital infrastructure. It leads to adoption of Digital services in Educational institutions and Governmentoffices. The outcome of Digital India is to produce job opportunities, high speed internet, digital inclusion, e- services etc...

Deepali Bagla (2014), Skill development among rural women is required to make them self confident. The rural women are neglected section of the society because of their economically backwardness. There is a need for Government support for their development.

Limitations of the Study

- Time taken for this study is only one month.
- All the information are secondary sources.

Problems faced by Rural Women

1. **Illiteracy**

According to ASER report 2014, only 1 out of 100 girls from rural India makes it to college. This number in both shocking and depressing considering the fact that women form almost half of our population.

They are in the real sense the backbone of our society but in rural India, their role is considered to be that of caretakers and child rears and education would make not benefit to them in their roles according to the typical mentality of people living in the villages.

2. **Lack of Computer Knowledge.**

Most of the rural women are illiterate and they are also facing the problem of ineffective usage of computers, maintenance of hardware and software installation and maintenance etc...

3. **Unawareness of Government facilities**

Various Government scheme meant for empowering rural women are Mahila e-haat, internet saathi, Arogya sakhi etc..., rural women are the neglected sector of the society and they are unaware about the various government initiatives.

4. **Gender inequality**

Still our country is facing the problem of gender inequality, girls are inducted into household activities and restrictions imposed on them not to go out frequently. They treatgirl child is for doing cooking and their assumption is that education is not worth for a girl child. Due to Gender Discrimination, women are kept confined to their households and not allowed to participate in any activities like elections, discussions, participating in major festivals, etc.

The Different ways in which Digital India is Empowering Rural Women

Women in India are contributing to the growth story of our country in the field of health, education, industry etc... women are leading in many parts of it but when it comes to developing rural women, they are displaying strong determination and an ability to be progressive, empowering their life in order to get access to environmental, social change, health care and education, they are making use of Digital India for the next big leap. The following are the different ways which are facilitated for empowering rural women are as follows.

- **Arogya Sakhi**

It helps rural women developing their own personality in order to provide health care to the rural areas. It is a mobile application that helps rural women entrepreneurs to deliver preventive health care at rural door steps, women armed with tablets and mo bile heath care devices like gluco meters, Blood pressure checking machine visit homes and collect data from the village women. This data can be accessed by doctors at any location, who could provide treatment to the patients remotely similarly several apps have been launched to enable farmers to get accurate and timely information related to crops, market prices and analytics to enhance productivity and profitability of farmers.

- **Internet Saathi**

A long term vision from the chairman of Emeritus of Tata Sons, Rathan Tata has launched an initiative called internet Saathi, this aims to go deep with the internet usage among rural women in India. Rathan Tata has joined hand with Google and Intel to help women in rural India to access the internet in the large number. And he feels that internet will help rural women to get educated and well equipped for the future.

Those women who have not been able to find the way of earning yet, seems this intiative will build their carrer, women internet user in urban India arecomparatively higher than men but in rural India only few have accessed to the internet.

The three way project internet Saathi as deployed 1000 specially designed bicycles with connected devices to give villagers an all together new internet experience.

W2E2- (Women for Empowerment and Enterpreneurship)

It helps rural women with digital tools, e-learning, internet connection. Women tend to use the internet for their own projects in fields like sustainable agriculture and rural health. Some are setting up their own Kiosks and shops to provide online services to the local community, while others have taken up work as digital literacy trainers in their own local communities.

National E-Governance Plan:

It provides a chance to the rural entrepreneurs to provide citizens-centric services including access to land records and utility bill payments. This plan helped them to follow up on rural enterprises, facilitate community participation, enable citizens to make informed decisions and act as a single window interface, eliminating corruption process. Women have been matured in computer literacy, that‘s the only qualification needed.

The cost of hardware, such as computers and printers, and the internet connection is usually on the learner‘s side.

Digital India provides the following opportunities for women development:

1. Broadband Highways
2. Universal Access to Mobile connectivity
3. Public internet access program
4. Public internet access program
5. E-Governance-Reforming Government through technology
6. E-Kranti Electronic Delivery of services
7. Information for all
8. Electronics Manufactruing
9. IT for jobs
10. Early Harvest Program.

4. Conclusion

Digital India project provides greater digital infrastructure to our country. The development of information and technology leads to knowledge based economy, It wants to bridge the digital divide and bring India at par with the developed nations. the visio nof Digital India is focuses on - Digital Infrastructure as a utility to every citizen, Governance & services on demand and Digital Empowerment of citizens. The creation of more employment opportunities will boost nation‘s economy.

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REDEFINING ACADEMIC IDENTITY IN AN EVOLVING HIGHER EDUCATION LANDSCAPE

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Abstract

During a period of massive upheaval to the higher education sector, the traditional academic role has undergone considerable change. One element of these changes has been the broad introduction of Education-Focused (EF) or equivalent academic positions, which focus on educational excellence, with a requirement for high quality teaching and associated scholarly research. This paper reports on the reflections of a group of bioscience academics as they transitioned from a traditional teaching and research position to an EF academic position at a research-intensive Australian university. Through analysis of written narratives, the insights of these academics, including their concerns and potential opportunities, were explored. Given the global trend toward EF and similar positions, this study provides valuable insights into the evolving nature of academic identity, and in particular the role of EF academics in enhancing curricula and in providing educational leadership. Additionally, this study provides perspective for universities to plan optimally for future introduction of EF positions. Facilitating opportunities for support, mentorship and career progression of EF staff will promote best practice in teaching and learning.

Keywords:

Academic identity;
Higher education,
Education Focused positions,
Teaching,

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1. Introduction

The changing academic role: Evolution of research-intensive academics.Over the greater part of the 20th century, the academic‘s role in higher education evolved from the traditional Humboldtian model, comprising a union between teaching and research (Pritchard 2004), into one involving three, often unequally weighted, components: discipline-focused research, teaching-related activities and service contributions to the university or broader community.

Enhancing higher-education standards:-

Four Approaches to Enhance Higher Education in India Through Policies

1. Affirmative Action

Affirmative-action programmes do increase enrolment of students who may have faced race, caste, gender, or geographical discrimination. However, they also displace groups, such as females, who are not targeted but are still disadvantaged. Within India, one study found affirmative action successfully targeted the financially disadvantaged, with some lower-caste students replacing uppercaste ones. However, it also found that the earnings-level gain of upper-caste entrants was twice that of the lower-caste entrants. Thus, the programme benefited the poor, but reduced the earnings of graduates in absolute terms.

Such policies also reduced female enrolment, given that upper-caste females are more likely to pursue higher education than lower caste ones. Another study of India found admission preferences successfully targeted minority students, but that those in more selective majors tended to fall behind their same-major peers. They also earned less than they would have by enrolling in a less selective major and were more likely to get worse jobs.

In another instance, the development of higher education institutions in rural India had led to exponential increases in female enrolment there. Within Maharashtra, women's participation in higher education has been growing more rapidly in the outskirts and in emerging centres like Mumbai, though enrolment has skewed away from the sciences and toward general education.

2. Financial Aid

Many countries have publicly-supported universities that charge no tuition, but limit access. This disproportionately benefits wealthier students. Cost-sharing strategies, requiring students to bear a portion of their education costs, coupled with loans are a more equitable and efficient alternative.

Loans given to needy students may increase their ability to cover living expenses in school, decrease part-time work hours, and increase grade-point averages. By shifting some costs to students and families, loans also help governments improve access while managing limited budgets.

Student-loan systems, however, may have large hidden interest-subsidies and default-related costs that will burden future generations. Not all newly industrialised countries have the institutions to support such programmes. India, however, has a well-developed banking system, and can deliver student loans without incurring high information-related transactions costs. On the other hand, the absence of a government-sponsored refinance market deters banks from committing long-term capital to student finance.

3. Private Education

An education system that includes both public and private institutions may help governments better meet student demand and shift some of the burden of education to private providers. Private institutions, however, are often more expensive than public ones due to the absence of state support.

So, financial-aid programmes may be needed to make private education accessible. The quality of private institutions also varies greatly, so quality-assurance mechanisms on government backed loans may also be needed to ensure the quality of such schools.

In India, private institutions are similar to their global peers: they are costlier than public colleges and rely on tuition fees to meet operating costs. Since financial-aid is limited, private institutions focus on providing ―job-ready‖ education, such as engineering and business studies, that students and their families are willing to finance through borrowing from informal sources.

4. Technical and Vocational

Education and Training Technical and vocational education and training have led to significant employment and wage gains for lower-income women in the newly industrialised world. Some limited evidence also shows that such programmes are relatively cost-effective.

Women often lag behind men in enrolment in technical programmes. Such differences may result from inadequate preparation at the secondary level or cultural attitudes regarding suitable jobs for women. Existing research does not offer any concrete solutions on how to address these problems.

Within India, a study of a vocational-training programme offered to women 18 to 39 years of age in two severely disadvantaged areas of Delhi found those participating in the programme were more likely to be employed and to have higher earnings than non-participants, with thosecompleting the programme faring better still. India has some national policies to provide women with equal access to technical and vocational education.

3. Implications

The research has several implications for improving higher education in industrialised worlds.

First, policymakers should guard against unintended effects in crafting policies. One way to do so is to coordinate policy actions. For example, policymakers may combine cost-sharing policies with need-based scholarships or loans to ensure that even as the burden of support shifts, low-income students may still have access.

Second, policymakers should consider distributive effects in promoting access to higher education.Because students from wealthier families are more likely to pursue higher education, free tuition policies may benefit them more and exacerbate income inequality.

Third, policymakers should consider the unique historical, political, and economic characteristics of their country when seeking to increase access or improve the quality of higher education. What works in one country may not work in another. Indeed, even within a country, policies may vary in their effects: for example policies aimed at expanding geographic access vary in how they affect female enrolment in India.

Fourth, the lack of robust evidence on this topic demonstrates the need for improved data. Existing research often fails to reach a firm consensus on the most effective policies. Studies using larger datasets spanning multiple institutions may yield more robust findings. More experimental studies measuring policy effects would be particularly helpful, as would additional information regarding effects on enrolment, retention, graduation, and employment.

4. OBJECTIVES

- To understand the governance of higher education in India.
- To study how accessible is higher education in India.
- To examine the efficiency and quality concerns of Indian higher education.

COLLECTION OF DATA

The research work is based on secondary data. Various sources that have been used for the same include the documents and reports of Ministry of Human Resource Development, various bodies like UGC, AICTE, AISHE 2017-18, CAGR Compound annual Growth rate, accreditation organizations.
InAISHE 2017-18 ,795Universities,

34,193 Colleges and 7,496 Stand Alone Institution have uploaded the form on the portal. So by pooling the results are actually based on response from a larger number of institutions than the actual response of 2016-17 survey which can be seen from the following Table.

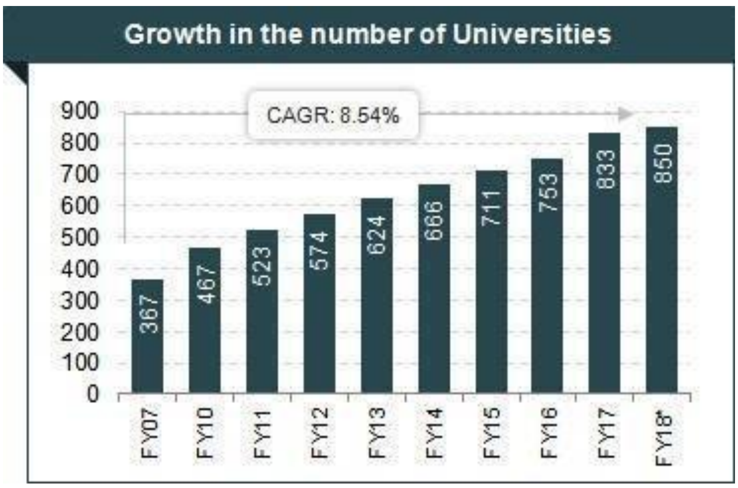
	University	Colleges	Standalone
Listed for AISHE 2017-18	864 (92.01%)	40026 (85.42%)	11669 (64.2%)
Total number of Institutions after pooling data from AISHE 2016-17 and AISHE 2017-18	835 (96.6%)	36852 (92.1%)	8453 (72.4%)

During2017-18,864Universities listed on AISHE portal were expected to upload the data. The state-wise number of universities with types is shown inTable1.The type-wise details of the 864 Universities are given below. Out of them795 Universities uploaded the data during 2016-17 and to arrive at better education a indicators, 40 Universities which had uploaded the data either during 2014-15 or 2015-16 but not during 2016, has been pooled. The names of Universities, which could not upload the data during2016-17.

Response of Universitiesduring2017-18

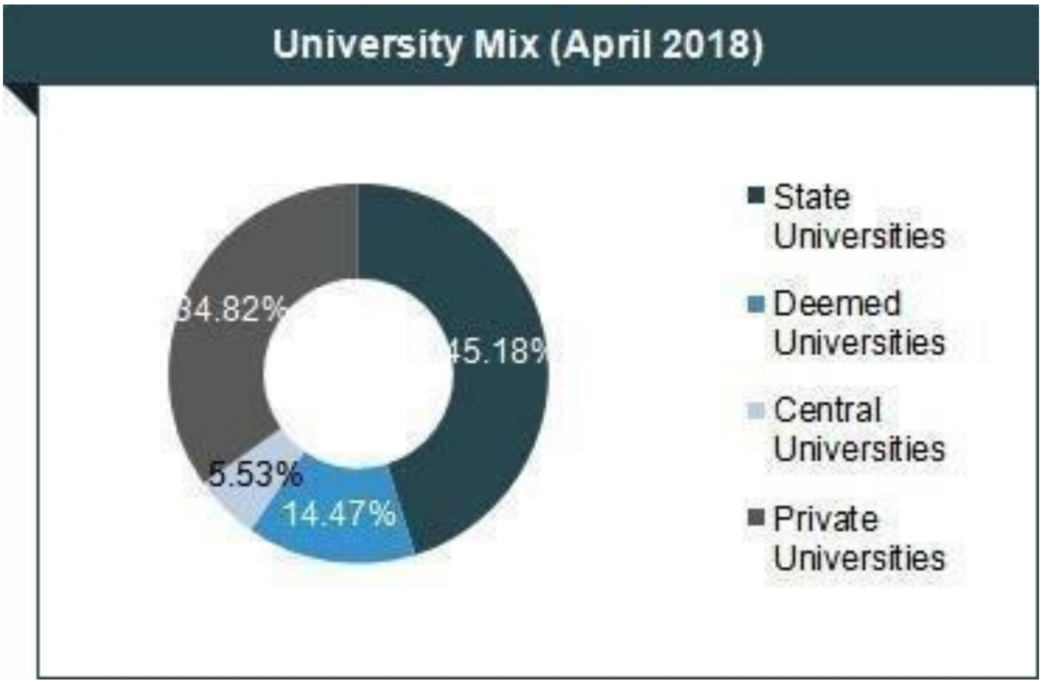
Type of university	Number of Universities	Number of Response*
Central OpenUniversity	1	1
Central University	44	42
Deemed University- Government	33	33
InstitutionUnderState Legislature Act	5	4
InstitutionofNationalImportance	100	94
Deemed University-Private	79	79
State Private University	233	221
State OpenUniversity	13	13
StatePublicUniversity	345	337
State Private OpenUniversity	1	1
Deemed University-GovernmentAided	10	10
GrandTotal	**864**	**835**

*Including40 universitieswhichhaveuploadeddataforAISHE2016-17or2017-18.



Notes: *CAGR - Compound Annual Growth Rate. **
As on April 12, 2018
Source: *UGC, PWC, AISHE 2016-17*

- India has 850 operational universities as of April 2018.
- With both the Government and the private sector stepping up to invest in the Indian education sector, the number of schools and colleges have seen an uptrend over the past few years
- Government‘s initiative to increase awareness among all sections of the society has played a major role in promoting higher education among the youth.
- Total number of agricultural universities in the country increased from 35 in 1999 to 75 in 2017.
- There has been a significant increase in the share of the state private universities as part of total universities from 3.43 per cent in 2008-09 to 34.82 per cent as of April 2018.
- As of April 2018, India has 384 state universities, 123 deemed to be universities, 47 central universities and 296 private universities



SUGGESTIONS FOR IMPROVING QUALITY TEACHING OF HIGHER EDUCATION

There are some suggestions and expectations from government, Industry, EducationalInstitutions, Parents and students for improving quality in higher education: -

Government: 26855.26 crores in 2015 to 16 and 35010.29crores in 2018-19 to improve qualityofhigher education.

- Prime Minister: - Mr. Narendra Modi launched the Skill India initiative – ‗Kaushal Bharat, Kushal Bharat'. Under this initiative, the government has set itself a target of training 400 million citizens by 2022 that would enable them to find jobs. The initiatives launched include various programmers like: Pradhan Mantri Kaushal Vikas Yojana (PMKVY), National Policy for Skill Development and Entrepreneurship 2015, Skill Loan scheme, and the National Skill Development Mission.
- The Ministry of Human Resource Development: -Government of India is also planning to raise around Rs 1 lakh crore (US$ 15.52 billion) from private companies and high net worth individuals to finance improvement of education infrastructure in the country.
- India has signed a loan agreement with World Bank under 'Skills Acquisition and Knowledge Awareness for Livelihood Promotion' (SANKALP) Project to enhance institutional mechanisms for skills development.

Furthermore, with online modes of education being used by several educational organisation, the higher education sector in India is set for some major changes and developments in the years to come.

***Industry and Academia Connection*:**Industry and Academia connect necessary to ensurecurriculum and skills in line with requirements. Skill building is really very crucial to ensure employability of academia to understand and make sure good jobs.

Incentives to teach and Researchers: Industry and students are expecting specialized courses tobe offered so that they get the latest and best in education and they are also industry ready and employable.

***Innovative Practices*:**The new technologies offer vast opportunities for progress in all walks oflife. It offers opportunities for economic growth, improved health, better service delivery, improved learning and social cultural advances. E.g. Mind mapping, Z to A teaching methods etc.

Student-Centered Education and Dynamic Method:Methods of higher education also have tobe appropriate to the needs of learning to learn, learning to do, learning to be and learning to become. Student centered education and employment of dynamic methods of education will require from teacher‘s new attitudes and skills. Methods of teaching with lectures have to supplement with method that include self-study, personal consultation between faculty and student, and dynamic sessions of seminars and workshops.

5. CONCLUSION

Indian higher education has various complexities in contest of regulations, access, financing, efficiency, quality etc. Regulations remain entwined resulting in lack of clarity for the ones who are supposed to implement the same.Govt: 26855.26 crores in 2015 to 16 and 35010.29 crores in 2018-19 to improve quality of higher education.

Value Based Management- Inference from Ancient Indian Wisdom

Usha Rao
Chitra P Narayan

Abstract

Over the years, Scholars and academicians have observed that moral turpitude, lack of good governance and erosion of values are the main causes for the corporate and economic debacles. It can be said that misguided corporate objectives, misplaced understanding of the role of value system and lack of integrity and righteousness of the management and other statutory bodies of corporate organizations and government agencies have played a major role in their occurrence. In such a scenario, it is time to do some soul-searching and look for a more sustainable approach to business and its management, and give a new dimension to management. In recent times, contemporary management thinkers in the field of values and ethics have emphasized on the importance of values and ethics in management practices of corporate.

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1. Objectives

- To study the current corporate debacles.
- Understand the reasons for deterioration in management principles.
- Defining new dimension to management with inference from Ancient Indian Wisdom.

2. Introduction

The world today is going through a phase of unparalleled turmoil and chaos. Humanity is exposed to dangerous hazards in myriad ways. One of the major hazards results from, the functioning of the business world. Collapse of giant corporates is not only a source of great confusion but also a matter of major concern. We have learnt to our dismay that legal needs, institutional checks and balances, and corporate governance systems are no longer able to avert, control or mitigate the undesirable outcomes while shareholders and employees continue to be major causalities. Moral turpitude, lack of good governance and erosion of values are the main causes for the corporate and economic debacles.

Corporate Scandals/Debacles:

Scandals are usually the ―tip of the iceberg ―. Theyrepresent the 'visible' catastrophic failures.

Satyam Computers are examples of―creative-accounting " scandal.

The **Enron** in 2001 led to the biggest accounting debacle in recent history. Directors and executives fraudulently concealed large losses in Enron's projects The collapse of Enron, though scandalous, holds unique lessons and sheds light on how important it is for every company to maintain good accounting practices.

United states‗s fourth largest investment bank ‚**Lehman Brothers'** filed for bankruptcy in 2008, resulting in the total collapse of global financial markets. This was mainly because of irresponsible lending practices followed by bank.

One of the largest scandal to haunt the car industry was deploying a cheap software by German motor conglomerate **Volkswagen** in its Audi diesel cars to state false readings on exhaust emission levels on some eleven million vehicles. In September 2015

The ecommerce giant, **Amazon**, was recently criticized for inhuman working conditions in warehouse. The company was also attacked for exploiting the workers to increase productivity and using metrics to make them work even harder.

<u>Corporates around the world are involved in so many unethical and fraudulent practices, to cite a few</u>

- Insider Trading:

Insider trading is an unfair practice which is widely prevalent in the recent times. Individuals or executives in prime positions utilize their access to company‘s inside information which is not yet made available to the public. Based on this information, they trade and reap profits

- Underplaying environmental impact of projects:

Many corporates in their chase for growth are developing projects without the concern of its impact on the environment. Some of these projects are having harmful effects on the environment. Many environment protectionists are raising objections with regard to the scant attention given to these environmental issues

- Creative Accounting:

Greed and fancy for better lifestyle have prompted many a corporate executive to bolster up the stock prices artificially through manipulative accounting and reap handsome benefits from insider trading.

- Hostile takeover:

There are several mergers that go against the wishes of the target company‘s management and its board of directors and are products of pure financial motives, with no production, marketing or other synergy implications.

Corporates have such a prominent role in nation building, and there involvement in such practices can have serious repercussions on the economy of the country and its citizens, just not that, in today‘s globalized business world it can cause havoc in the world

Understanding the reasons for deterioration in management principles

The underlying cause for deterioration in management principles is mainly due to deceitful, narrow minded and self-centered behavior of individuals holding prominent positions. Most corporate debacles can be understood this way with a few exceptions.

Organizations today are totally self-centered and fiercely competitive to the extent that there is exploitation of all resources beyond limits resulting in harmful effects to the society and mankind. Excessive executive salaries are resulting in lack of morality and greediness among the executives.

The success of an individual or organization depends on truth and righteousness. Perhaps all unexpected turn- of events relating to the business could be attributed to the degeneration of truth and righteousness

Lack of values and morals in individuals constituting an organization, can have serious implications on a wide gamut of organizational effectiveness including the following:,

Corporate Ethics, Operational Decision-Making, , Quality of official Relationships, Strategic Decision-Making, Interpersonal Conflict and Progression, workers Motivation and Commitment

At this point of time, it is absolutely essential for integration of values in the management practices. It is necessary for aspiring corporate executives to follow the righteous path.

Defining new dimension to management with inference from Ancient Indian Wisdom:

India is land rich in values and culture. The great scriptures like Veda's. Upanishads, etc. teach man how to live a righteous life in the world. The rich knowledge not only guides individuals to lead his own life peacefully but also how he needs to behave in a society and work for the welfare of the fellow beings.

Management practitioners, thinkers, academicians, students and executives have started learning and researching into India's ancient wisdom and Indian Ethos. India's Ancient wisdom has always given prime importance to certain values and qualities like non-violence, tolerance, humility, , simplicity, service to teacher, cleanliness, steadfastness, self-control, renunciation, absence of ego, nonattachment etc. The Vedas laid down a strict code of conduct which had to be strictly adhered by the kings, the heads and subjects in the execution of their duties and any deviation was considered sin. The corporate houses are equivalent to kingdoms, thus the principles applied in Organizing the kingdoms can be applied in corporate governance.

Arthashastra

Chanakya authored the ancient Indian political exposition called *Arthashastra*– which is considered as an important landmark in classical economics. *Arthashastra* still remains relevant today and is great guide for present day leadership, management and organizations. According to *Arthashastra*a leader‘s primary goal is to fulfill the basic purpose of the existence of theorganization – the philosophy. The organizational philosophy in broad terms covers the welfare of the various stake holders and the society

In Kautilya‘s treatise, the government was the organization and its basic philosophy was to create a welfare state.

Value based Leadership:

According to Arthashastra a leader should possess noble virtues and be a driving force to the organization as a whole. List of values, the leader has to possess which among others include: (i) Piety, (ii) Truthfulness,(iii) Reliability, (iv) Gratefulness (v)Liberality(vi)Promptness (vii) Freedom from vices (viii) Long term vision and (ix) Conduct should comply with the advice of elders.

OrganisationCulture:

In order to fulfill the Organizational Philosophy, Kautilya understood the necessity of promoting values among other members of the organization. Apart from their own field of work they must have among others the following values.(i) Integrity, (ii) Capability, (iii) Loyalty, (iv) Character,(v) Intelligence, (vi) Perseverance, (vii) Dexterity (viii)Friendliness (ix) Devotion (x) Amicability and (xi) Trustworthiness.

YOGA-KSHEMA (socialwelfare):

YOGA-KSHEMA (social welfare) is the premise on which the organization philosophy ispropounded. The goal of social welfare is to promote values in the organization in terms ethicalbehavior, good corporate culture, concern for others, empathy, caring for stake holders, honestyand integrity

Kautilya‘s *Arthashastra* provides an integrated framework towards the practice of values based management. Kautilya presents a exhaustive model for value-based management, which proves relevant even today.

Bhagavad Gita

The great scripture, *Bhagavad Gita* has not only guided our personal lives but also has shaped the context of managerial decision-making and building an ethical Decision-making ecosystem among Indian professionals. Various preaching‘s of Gita are relevant for today‘s business leaders, one of the most important shloka in Bhagavad Gita relevant to today corporate leaders is

Chapter 2, Verse 47

"karmanyevaadhikaarastemaaphaleshu kadaachana |

maakarmaphalaheturbhuumaatesangotsvakarmani"

A direct translation of this shloka is as follows:

―You have the right to do the work only but never to the fruits of the action. Further you do nothave the right to the fruits of action. You also do not have the right to remain in the society without performing any work‖.

One needs to understand that when one performs a job, he should not do it with the result in mind, but do it with a motive of perfection. Only these actions can reach highest ethical standards. If a leader is able to work without ego and without calculations of gain or loss, such an action results in a calm and serene mind. A calm and a detachment mind can take clear decisions, result in creativity, vision and innovation.

Chapter 6, Verse 6

"bandhuraatmaatmanastasyayenaatmaivaatmanaajitah |

anaatmanastushatrutvevartetaatmaivashatruvath" ||

―One who has controlled his self (mind), certainly self is his best relation, but for him the self ishis enemy who has not controlled his self.‖

People at the helm of affairs in the corporate need to exercise more self-control. A manager has first cultivated the art of managing himself before he attempts to manage anybody else. If a manager himself has no control on him, his subordinates may fail to respect and obey him. Our Indian scriptures lay emphasis on dharma or righteous living. It is considered that one who follows dharma is protected by dharma itself, It means to say that person who leads a righteous life is protected at all times.

The same principle applies to organizations too. Each organization in terms of Indian values and culture is considered to be a living entity, having its own dharma and character. Every organization is needed to follow its own dharma, or pay the value for its loss of integrity. Only when an organization adheres its own dharma, and does not violate it, does the organization flourish and grow

Suggestions

NEED FOR VALUESIN CERTAIN IMPORTANTAREAS OF MANAGEMENT

In today world where there is so much of chaos in the business world, it is necessary to recast management philosophy and principles on entirely new track integrated with values. We wouldlike to mention some of the areas of management where emphasis has to be laid on values and morals

Total Quality Management: —TQM is a culture of an organization committed to customersatisfaction through continuous improvement.‖ TQM is based on certain essential principles, which are absent today both in theory and implementation programmed. The core values of TQM should be built on ethical fundamentals but however unfortunately the heads of the organization have failed to analyze the relationship between TQM principles and personal values of people who are concerned with TQM implementation program.

Quality control cannot be managed successfully and consistently without explicit focus on moral values. Individual actions are always narrowly self-interested and may reflect moral concerns. It is therefore essential for people concerned with TQM implementation to possess passion and trust which can influence TQM policy. Trust constitutes integrity consistency loyalty and openness, passion develops from long term commitment.

Recruitment to the Executive post: A person holding an executive position is like a pilot whotakes the plane across stormy weather sometimes and ensures safe landing. Much of the success of the organization depends on the person at the helm of affairs. Based on various criteria an individual is appointed to this prestigious and highly responsible position. He is tested for his **IQ**, (intelligent quotient), **EQ** (Emotional quotient), but it is very essential that he be tested forhis **MQ** (Moral quotient).One of the major factors that has to be taken into consideration while appointing officials to these posts is their character and conduct. Apart from his outstanding achievements, his experience, dynamism etc., he should be gauged for his uprightness, integrity, his contribution to the society, his concern for his employees.

This can go long way in bringing a ethical change in organization culture and philosophy. Leaders, who are committed and dedicated to their firms, are more apt to work in harmony towards the same strategic objectives and to make decisions with care and generosity of spirit.

Performance appraisal: Employee should not be appraised only for their achievements in termsof their output, but also for their honesty and integrity. The appraisal system should incorporate itas a criterion for appraisal. According to Kantilla‗s Scheme, Righteous behavior has to berewarded.

3. Conclusion

To conclude, the ultimate message of Ancient Indian Wisdom for corporates , business leaders and Management practitioners are Selflessness, Honesty, Integrity, Empathy, and Nishkama Karma, meaning action performed without any expectations of fruits or results and treats action as worship. People at the helm of affairs in the corporate sector have great lessons to learn from Ancient Indian Wisdom, which can make them most efficient leaders who can take the company to its pinnacle.

The Scriptures emphasis that there is a real and intrinsic relationship between the level of success achieved by organization and values imbibed in every area of operation in an organization‖

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The values integrated in any school subject with minimum five illustrations

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Dr. Bala Koteshwari

Abstract

Today's education world highly emphasises on merit, grades and certificates etc. and totally ignoring the character and values as the fundamental requirement of any generation. Young people fail to understand the importance of values in their life, like honesty, kindness, truthfulness, righteousness, integrity, respect to elders, discipline, punctuality, courage etc. By including them in school curriculum, a teacher can make students to understand and encourage them to practice them in their life. Its great responsibility of teachers because today's children are the tomorrow's nation. Teacher is the one, who unleashes the potential of the students. Teacher plays an vital role in moulding the future generation by educating. enabling, and empowering the students. The aim of this paper is to stress on the values of the life, inculcate values by adopting some through the curriculum subjects, with special reference to secondary education students. With totally diminishing ethics and values in the society and culture, teachers have to anchor the importance of values in the young minds which will influence their future life. Present paper attempts to do the same in building the values among the students.

Keywords:

Value Education,
Religious And Human Values,
CBSE Value System-Curriculum

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1. VALUES

Lasting beliefs or ideals are called as values and they are very important and could carried out from members to members of a culture, what can be good or bad, what can be desirable or undesirable. A persons behavior and attitude have great influence by values, and they serve as broad guidelines in every situations of life. Values has been taken to a mean conceptions, moral ideals & orientations toward the world, or sometimes they can be simply interests, preferences, attitudes, sentiments and dispositions.

2. DEFNITION

According to R K Mukarjee ――Socially approved desires and goals are called as values andthey internalized through the process of conditioning, socialization or learning and that should become subjective preferences, standards as piratious‖

A shared idea can be a value about how something some examples for values are honesty fraternity, friendliness, independence, equality, loyalty, wealth etc.

3. Characteristics

Values can be specific in nature, like owning a home, honoring parents, and more in general, like, health love & democracy individual achievement happiness and materialism.The cultural values may change, but remain style, throughout a persons lifetime they can be shared socially but feet fundamental part of our lives

Values can play an vital role in a mans life in integration and fulfillment of basic impulses and a stable desires and appropriate consistent manner for his living.Values are the results of generic experiences in social actions, madeup by both individual and social responses and attitudes values can build up societies, integrated social relatives.

Values can mould the different ideal dimensions of personality & range & depth of our culture.These can influence everyone‘s behavior and serve as criteria for evaluating the action of others.Values play a great role to play in the conduct of social life in the society.

4. Religious Values

These can be defined as, what people expect of themselves or from others based on common belief, that the religions they practice. These Religious values guide people in daily division making and represent as the core principles of life.

The religious values help people to determine, which actions to take, which are not and which judgment is right or wrong, which is good or bad for them.

Ethical principles found in religious traditions are called as religious values, contrast to personal values, these values can be texts and beliefs and based on scriptures & established norms of religion.

The proper way of life can be guided by religious values. They can bring peace & prosperity in the society, at the same time, they can go well with advancement of science and technology, without religious values, man can not live and act correctly in this world. If these values absent, then these will be no fear of god and society can focus many different types of problem such as higher rate of crime, frustration, anxieties of daily life etc.

Important of religious values:-

Purifies the heart:-Religious values can purifies the heart of a human being and guidesHIM TO THE RIGHT PATH. It gives the feeling of pain of other human and helps in understanding right or wrong.

Religious values can be people more optimistic & keep them to hope for good, so that can always believe iin god, who is testing them and helps them to have patience, avoids them getting frustrated easily and optimistic about their lives.

Because of religious values, crime will be reduced, when compared to the society which do not believe in god people believe that god is watching all their activities, if they commit, any crime or sin, they will be punished in afterlife. This fear of god, brings integrity among people and helps them to lead their life in the path of honesty.

Social Welfare :-Religion performs many social welfare activities like charity,Spreading human values & knowledge, Protecting the environment etc for the society.

Basic / Fundamental Human Values:-There is a broad, wide variety of human valuescan found in all societies, religious, traditions and civilizations in varying degrees. These are five very important values can make human apart from animal kingdom, which are related and inherent in human beings, while different societies have different socio-cultural & value orientations, but these five basic themes of values are related to all, they are.

1. **TRUTH –**Truth is the one value**,** which is can not be modified by time, space orattribute. It will remain same forever, unaffected and unchanging it can be proved false or wrong by anyone or any event or any knowledge. Truth has wide range of values like consciousness, curiosity, discrimination, equality, honesty, integrity, optimism, quest for knowledge, reason, self-analysis, self-knowledge, self-worth, sense control, spirit of enquiry, truthfulness, & unity in diversity. The highest truth cannot be changed in past, present & future practicing truth means cultivating truthfulness, honest & sincerity & self-analysis.
2. **Right Conduct-** Courage dependalolity, duty, ethics, gratitude and goodbehavior, healthy living, helpfulness, leadership, time-management, resourcefulness, respect, sacrifice, self-sufficiency, self-confidence & simplicity can be considered as meaning for right conduct. In Sanskrit, the word ‗Dharma'-Stands for right conduct. This cannot be expressed or translated literally. If covers all mentioned below, ethical Gaudiness, ethical behavior, & moral righteousness. The proverb ―See good and be good capturers, the intent & essence of this value. This right conduct can be inculcated from early childhood Later can be natured into respect & adherence to the duties & responsibility that come with one's life circumstances.
3. **Peace-** When sense is matured & mastered, Then peace held life in balance .ThisLiterally means ‗calm' concentration, contentment, dignity, discipline, satisfaction, self –acceptance, self control, self-respect, everyone needs peace, Lasting peace cannot be found is this material world. Peace demands introspection, &self-awareness, mindful of thoughts & deeds when a personmakes self awareness as an habit, then he start to monitor and modify the habitual patterns with his inner peace. Peace also balance profit & loss, success or failure, pain or pleasure .Meditation helps a lot to achieve peace among people.
4. **Love-** the reality of the one can be indicated by LOVE. Love makes a person totransposes the self on the another and two begin to think, speak and act as one

.When love takes in more & more, entities unified as one love means ,bliss, caring ,compassion, devotion, compassion, devotion , dedication, empathy, friendship, forgiveness, generosity, helping human dignity, joy, kindness, Sharing, to clearance & purity. All pervading life energy can be expressed as value of love. Something much deeper and more fundamental is refers to love. It is always being selfless & detached from kindness, caring, empathy & compassion.

4 **Non – Violence -** ‗This means not harming anyone'. It also means appreciationof other cultures religious. Non-violence also include good manners, brotherhood citizenship concern for all life consideration, co-operation, forgiveness, national awareness service to others etc. Non-violence also includes social justice, sustainable growth, universal love, & Unwilling to hurt. It can be stated as a state of mind, in which one recognized as the unity within the apparent diversity. It manifests laws of nature & respect for law and order. Non-violence avoid, People from consciously doing harmful actions, to nature or against one self or others. Because of Non-violence we can find world in peace & global harmony.

5 CBSE-VALUE SYSTEM

The qualities of determining life are called as values. There is very broad spectrum of knowledge & lists of values. According to article 51A of Indian constitution, the fundamental duties, provides most comprehensive list of values, that can be in calculated and followed every citizen of india.

There are 10 principles that can be framed

1. Every citizen can be abided by constitution & respect its ideals & institutions, like national flag ,& National Anthem.
2. Every Citizen should cherish and follow the Nobel ideals which were inspired by freedom struggle.
3. Every Indian should uphold & protect vereignity, unity & integrity ofIndia.
4. Every citizen should value and preserve the rich heritage of culture ofIndia.
5. Every citizen should develop scientific temper, & Spirit of enquiry.
6. Every citizen should protect & improve natural environment.
7. Every citizen should safeguard public property & abjure violence.

8. Every citizen should strike towards excellence in all spears of individual & collective activities which leads to higher level of performance
9. Every citizen should think positively as self improving concept & help every student to have positive self-image & values himself in life in all forms.
10. Every citizen should be compassionate & donot harm anyone in any form, important to respond to intolerance & Violence in society.

Integrating values into the curriculum

The inculcation of values in schools possible – only when, an individual, realizes its inherent worth for the well being of the learners.This required a huge adaptation & structure of the curriculum in a manner such that, it can be optionised the transmission & assimilation of values with in & outside of the classroom.

We should make every lesson, not as routine activity, it should becomes value centric & entire gamnt of relationships and processes in the school, likely, it should be strengthened & empowered.

External factors–Value education can be related to the other factores also example–school‘ssurroundings, parental background of students & priorities of each society, & curriculum framework, in which all action plan must be fitted.

Hidden Curriculum–Curriculum should also include, the other things, should be learnt duringschooling, in addition to official curriculum, such as performing biology, botony practicals, setting up a graden & these by learning dignity of labour so that a student‘s information curriculum could well be a teachers hidden curriculum

Through Subject Areas–By making linking ethics to curricular areas, we can make values canbe imbedded consciously,

For example, through

a) Language – By linking story & dramatization an social evils.
b) Science – Scientific research can be linked with values.
c) History – By feeling historical issue & reacting to them.
d) Social Science, Geography – We can show by linking how different living conditions effect cultures, value systems & behaviors.

e) Physical education – Linking competition V/s co- Operation in sports team spirit to sporting.

Teaching values through core subjects :-

Social Science–Teachers can ask students to write a paragraph, or composition–bygiving them topic like, teachers, how they treat me class displine etc

The instructions should be given by social science teachers, can promote values & ideas of secularism, socialism & democracy this can help students to develop positive attitudes & acquire knowledge, necessary for achievement of values of universe

Ex : Non–Violence, Increasing economic & social welfare &ecologicalstability.

6. CONCLUSION

Due value education. We can create a new world with peace, love & non-violence. Value education create a good thought among the students.

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Use of E-Resources and Services in Commerce by Bangalore University Teachers

Shruthi C

Shobha U

Abstract

The age old methods of motivation are no longer relevant in the tech savvy era. The level of involvement teacher's show in work place has largely shifted from the typical 6-7 working hours to the work at home kind of employment.We can see majority of teachers using e-resources on a regular basis which can be used as a positive aspect for creating the extent of internet use.

This paper aims to examine the perception and use of e- resources and the internet by the Bangalore university teachers- in Bangalore City, India. The prime objective is to find out how - academics compare e sources with print sources and how they perceive the advantages of e sources and problems for accessing them. It further aims to establish the extent of internet use, the purpose of such use and factors influencing it.

Keywords:

Electronic resource,
Internet use

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1. Introduction

In the digital age, teachers are acquiring more and more electronic resources (e-resources) because of its perceived benefits, such as easy access to information and its comprehensiveness. Due to dramatic increase of e-resources in commerce and management, the collection, acquisition and maintenance of these resources have become a complicated issue. This forces the teachers to devise strategies to manage and deliver e-resources conveniently. Therefore, ―management of e-resources‖ or ―electronic resource management‖ (ERM) became a challengebefore teachers which needs to be addressed through research and practice. To meet these challenges, library professionals and content provider decided to develop ‗Electronic Resource

Management System' (ERMS) for management of e-resources in a more systematic way. The ERMS can be developed with the help of tools, technology, and standards. In the verge of transition from old method to a new method, libraries are in need of clarity on different aspects of e-resource management. In order to bring clarity and acceptability, there is a need for research and innovation on different aspects of ERM. The adoption of ERM will leads to systematic management and optimal use of libraries resources. With this background, it is assumed that there should not be any differences in adoption and practice of e-resources management across libraries of management schools/institutes in India. This homogeneity is assumed because of two reasons, (1) competitiveness, and (2) capacity of adoptability to new ideas. This study examines and analyses the status and differences in different components of e-resources management across different group of ranked libraries of management institutes in India. In addition to that it is also examines the factors responsible for criteria/methods used in lifecycle of e-resources and e-resource management system.

2. Objectives of the study

The main objective of this study is to analyze dependency of the teachers on e-resources, the perceived impact of the e-resources on their academic efficiency and problems faced by them while using the e-resources. This survey was particularly conducted to assess the benefits of the e-resources over conventional sources of information.

Some of the major objectives are to:

- know the different types of electronic resources and services available in the department of commerce and management;
- study the different types of electronic resources used by teachers
- Study the purpose and frequency of using the electronic resources and services available in the department of commerce and management.
- Study the impact of electronic resources and services on the academic work of the teachers.
- Know the productivity and quality of information retrieved through e-resources.

3. Research Methodology

The study was limited to the teachers and research Scholars by Bangalore university teachers. A questionnaire survey was conducted to collect the information regarding the use of e-resources, frequency of use of e-resources, purpose of using e-resources, frequency of locating desired information, problems faced by the users while using e-resources. A total of 100 questionnaires were distributed to collect the primary data out of which 82 questionnaires were found usable for analysis. The questionnaires were completed by personal visits with users. Questionnaires were distributed randomly to the users. The collected data was analyzed and presented in the tabular form.

Data analysis and interpretation

Table 1. Use of Various E-Resources

Databases	Respondents	
	Teachers	Research Scholars
E-Journals	46(88.46%)	28(93.33%)
E-Data archives	8 (15.38%)	2(6.67%)
E-Manuscripts	6 (11.53%)	2(6.67%)
E-Maps	4(7.69%)	4 (13.33%)
E-Books	16(30.77%)	5 (16.66%)
E-Magazines	14(26.92%)	19(63.33%)

E-Thesis	5(9.61%)	3 (10.00%)
WWW	30(57.69%)	23(76.66%)
E-Newspaper	14(26.92%)	3 (10.00%)
E-Mail	41(78.84%)	18(60.00%)
E-Research Reports	16(30.77%)	15(50.00%)
E-Bibliographic Databases	10(19.23%)	3 (10.00%)

Table 1 shows that the majority of the teachers 46 (88.46%) and research scholar 28 (93.33%)prefer to use e-journals. Second highest preference is WWW and use of e-mail with 30 (57.69%)and 41 (78.84%) among teachers whereas 23 (76.66%) and 18 (60.00%) among research scholars. 50% of research scholars and 30.77% of teachers make the use of e-research reports.

Table 1 highlights that only the well-known e-resources are preferably used by the researchers and faculty members, the rest of the e-resources i.e. e-bibliography, e-maps, e-thesis, e-books are comparatively less used.

Table 2. Ease of Access to E-Resources

Respondents	Total	Yes	No
Teachers	52	42 (80.77%)	10 (19.23%)
Research Scholars	30	26 (86.67%)	4 (13.33%)

Table 2 represents that 42 (80.77%) teachers and 26 (86.67%) research scholars are able to access the e-resources very easily. Only 10 (19.23%) teachers and 4 (13.33%) research scholars feel that to use the e-resources is not easy.

Table 3. User-Friendly Interface to the Library Website

Respondents	Total	Yes	No
Teachers	52	43 (82.69%)	9 (17.31%)

Research Scholars	30	24 (80.00%)	6 (20.00%)

Table 3 highlights that majority of teachers, i.e. 43 (82.69%), and research scholars,, i.e. 24 (80.00%), respond that the interface of the library Web site is user-friendly. Few of faculty members, i.e. 9 (17.31%), or research scholars, i.e. 6 (20.00%), think that the interface of the library Web site is not user-friendly.

Table 4. Use of the Library Web Site as a Gateway to Access Electronic Resource

Respondents	Total	Yes	No
Teachers	52	34 (65.38%)	18 (34.61%)
Research Scholars	30	23 (76.67%)	7 (23.33%)

Table 4 shows that the majority of teachers, i.e. 34 (65.38%), and research scholars, i.e. 23 (76.67%,) are using the library Web site as gateway to access the electronic sources. A few of the teachers, i.e. 18 (34.61%), and research scholars, i.e. 7 (23.33%), are not using the library Web site as gateway to access the electronic sources.

Table 5. Training Taken Related to Electronic Resources

Respondents	Total	Yes	No
Teachers	52	27 (51.92%)	25 (48.08%)
Research Scholars	30	3 (10.00%)	27 (90.00%)

Table 5 shows that 27 (51.92%) faculty members have taken the training regarding the access to electronic resources, while 25 (48.08%) teachers didn‘t get any training regarding the access to electronic resources. A majority of research scholars, i.e. 27 (90.00%), didn‘t get training in the use of electronic resources and few of the research scholars, i.e. 3 (10.00%,) got training in the access of electronic resources.

Table 6. Frequency of Using E-Resources

Respondents	Total	Usually	Sometimes	Rarely
Teachers	52	33 (63.46%)	15 (28.85%)	4 (7.69%)

Research Scholars	30	26 (86.67%)	4 (13.33%)	-

Table-6 reveals that 33 (63.46%) teachers and 26 (86.67%) research scholars usually use e-resources. 15 (28.85%) teachers and 4 (13.33%) research scholars use the e-resources sometimes, whereas 4 (7.69%) teachers use e-resources rarely. It is noted that research scholars use the library e-resources more frequently than the teachers.

Table 7. Where Do You Mostly Access Required Information

E-Resources	Teachers	Research Scholars
E-Books	5 (9.62%)	2 (6.67%)
E-Journals	24 (46.15%)	17 (56.67%)
Online-Databases	9 (17.13%)	9 (30.00%)
Search Engines	37 (71.15%)	14 (46.67%)

Table-7 reveals that most of respondents access e-journals and search engines to get required information at GGSIPU. 24 (46.15%) teachers and 17 (56.67%) research scholars prefer to use e-journals whereas 37 (71.15%) teachers and 14 (46.67%) research scholars make the use of search engines to get the desired material. Online databases are also very popular among research scholars, as 9 (30.00%) of them prefer to use these. Use of e-books is used less by the teachers and research scholars in comparison to other online resources. It is noted that the research scholars access the maximum relevant material from e-journals.

Table 8. Use of PowerPoint Presentations in Teaching

Respondents	Total	Yes	No
Teachers	52	37 (71.15%)	15 (28.85%)
Research Scholars	30	26 (86.67%)	4 (13.33%)

Table 8 reveals that 37 (71.15%) faculty members and 26 (86.67%) research scholars make the use of PowerPoint in their class teaching. Only 15 (28.85%) teachers and 4 (13.33%) researchers do not prefer PowerPoint presentation for teaching the classes.

Table 9. Reasons for Using E-Resources

Reasons for Using E-Resources	Teachers	Research Scholars
Time Saving	39 (75.00%)	18 (60.00%)
Time Consuming	3 (5.77%)	-----
Easy to Use	34 (65.38%)	24 (80.00%)
Difficult to Use	4 (7.69%)	----
More Informative	25 (48.08%)	18 (60.00%)
Less Informative	3 (5.77%)	---
More Expensive	5 (9.62%)	6 (20.00%)
Less Expensive	6 (11.54%)	12 (40.00%)
More Useful	27 (51.92%)	18 (60.00%)
Less Useful	3 (5.77%)	-----

Table 9 elaborates that majority of the teachers prefer to use e-resources in comparison to traditional resources because 39 (75%) of them feel that e-resources are time saving, followed by easy to use, i.e. 34 (65.38%), further followed by more useful and more informative, i.e. 27 (51.92%) and 25 (48.08%) respectively. 60% of research scholars prefer to use e-resources because they feel that e-resources are time saving, more informative and more useful. 80% of research scholars use e-resources due to their easiness. 6 (11.54%) teachers and 12 (40.00%) researchers use e-resources because they are less expensive. Only 3 (5.77%) teachers think that e-resources are less useful. The results from table 10 reveal that e-resources are much preferred by respondents due to their nature of being more informative, more useful, and less expensive.

Table 10 Do E-Resources Diminish the Importance of Traditional Resources

Respondent	Total	Yes	No

Teachers	52	20 (38.46%)	32 (61.54%)
Research Scholars	30	8 (26.67%)	22 (73.33%)

Table 10 reveals that a huge amount of teachers, 32 (61.54%), and researchers, 22 (73.33%), think that e-resources never diminish the light of traditional resources, whereas 20 (38.46%) teachers and 8 (26.67%) research scholars feel that e-resources may replace traditional sources of information. The results of table 10 show that in the era of information and technology, academics are equally attached to traditional sources of information.

4. FINDINGS

- The era of information and technology, academics are equally attached to traditional sources of information
- The e-resources are much preferred by respondents due to their nature of being more informative, more useful, and less expensive

5. Conclusion

Study shows the use of e-resources is very common among the teachers and research scholars of Bangalore university teachers and research scholar are dependent on e-resources to get the desired and relevant information. But practical use of e-resources is not up-to the worth in comparison to investments made in acquiring these resources; secondly infrastructure andtraining programs should also be revised as per requirements. It is observed that the availabilityof e-resources on the campus is almost sufficient for all the existing disciplines but theinfrastructure to use these resources is not adequate and can hinder the ability to meet therequirements of users.

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RELEVANCE OF HUMAN VALUES IN BUSINESS MANAGEMENT

Meera Balaganesan

Abstract

The history of how the kingdoms flourished and perished, despite being under a constant threat of attacks, how the clueless unfortunate civilians got massacred in Jallianwala Bagh and even the recent Kargil War and catastrophes in New York and Mumbai, proves one thing beyond doubt. Humans, without a crystal ball in hand, always remain vulnerable and exposed to the world that is VUCA – Volatile, Uncertain, Complex and Ambiguous. Has the world ever been less VUCA?Rather than the circumstances themselves, our decisions and responses to them determine how effectively we manage the VUCA world, which demands psychological equilibrium. However, this equilibrium is greatly disturbed by the materialism that rules the world today, sweeping away the fundamental human values that set us apart from the rest of the species on this planet.The workplace gives us an identity. It defines our lifestyle. So, the role played by the companies is too vital to overlook.The document will examine the major trademarks and nemesis of the modern corporate world like ever-expanding organizations, shrinking employees‘ grasp of their roles and responsibilities, the blurring of the already thin line between flexibility and indiscipline, lower productivity, lack of family harmony, diminishing nationalistic approaches, organizations‘ lack of global values.

Keywords:

Psychological Equilibrium,
Campus Recruitment,
Corporate Social Responsibility,
Family Harmony,
Innovative ideas

The document will emphasize the significance of a comprehensive and much-required study on the organization's modern recruitment practices, relevance of Campus Recruitment, existing management practices and CSR (Corporate Social Responsibility) activities from the perspective of these five human values - Personal, Professional, Family, Social and Environmental.

The paper will challenge many of the current management practices and include innovative ideas such as Enrichment Clubs to enhance professional values, greater role for the CSR team, Department Stalls and Exhibitions to creatively showcase their roles in the organization.

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1. Is the world today more VUCA (Volatile, Uncertain, Complex and Ambiguous) than in the past?

Those were times in the history when the kingdoms were under constant threat of attacks by their enemies. Combats were not just prevalent, but also justifiable for the kings to attack any kingdom to uphold supremacy, subjugate other kings and more importantly, annex more territories.

The royal life for Rajas and the Badshahs with well-built armies, majestic forts and layers of security was equally marked by prolonged threats and uncertainties brought home by the invaders, known and unknown, neighbor and foreign. Open attacks and long camps outside the fort, both involved meticulous planning for sustenance and complex strategies for winning.

When the system of monarchy was waning away, our country slipped into the pit of slavery. In the year 1919, the revolution, resistance and revolts against the British had reached its peakfilling the country with an air of volatility. Thousands of civilians had gathered at Jallianwala Bagh for a peaceful protest on Baisakhi. Hardly did they know that a tragic history was going to be written with their own blood!

The history filled with bloodshed and oppression ascertains that the world in the past was not less, but highly VUCA (volatile, uncertain, complex or ambiguous).

2. Is the world today less VUCA than in the past?'

We are well past the era of monarchy and slavery. Today, we live in one of the biggest democracies of the world, which is far safer than the past. Yet, gruesome terrorist attacks and turbulence persist at the border, as countries continue to claim as theirs, a state, a particular region or a piece of land.

The landmark of New York, the twin towers, that enchanted its visitors for many years, was crashed into, one Tuesday morning. In November 2008, the ever-vibrant Mumbai remained muted for many days except for the wails and cries, as the near and dears departed this world prematurely.

Natural calamities know of no era or century. If the notorious Bengal famine of 1943 claimed many lives, the Gujarat earthquake of 2001 and Tsunami of 2004 were not any less sympathetic to the living beings. **So, today we are not living in a world that is any less VUCA than the past.**

So, it can be concluded that the world has always been VUCA for various reasons applicable to that era.

3. Why do we *__feel__* that today's world is more VUCA and vulnerable than in the past?

We feel today's world is more VUCA and vulnerable because of the following factors.

- First, being part of the problem and secondly, not being part of the solution.
- Being part of the problem, albeit having identified them, is because of the **mind conditioning.**
- More often than not, the very inventions and innovations meant to benefit the society, become detrimental to the mankind in the due course of time.
- Declining values is a major cause of instability and vulnerability.

(i) Science and Technology – Threat to Lives

Today, we have intelligence and adequate information to prevent, avoid, mitigate or manage calamities, catastrophe and terrorist attacks. However, the terrorist groups and perpetrators too use science and technology, the same sword for their heinous acts and destructive purposes.

(ii) Mobile Phones – Threat to privacy

The innovation that swept the world ranks high on the list of distractors and time wasters today.The obsessive culture of taking selfies is claiming lives! Today, it is also a major threat to privacy.

(iii) Video Games – Threat to Mental Health

Who would have predicted the video games that were played for fun once would drive youngsters into committing suicides today? The addiction is also causing serious psychological damages.

(iv) Internet – Threat to Security

The **social media**, instead of connecting people, is now used for proliferating hatred, jealousy, obscenity and has led the birth of Cyber Crime, a special branch in the police department.

The urban culture of browsing, transacting and shopping online make us easy targets for identity thefts. Our personal data is hung somewhere in the cloud, at the disposal of any good hacker.

(v) Information Overload – Threat to Peace of mind

Every piece of news and information, relevant or not, is thrust into our system through media, leading to **information overload**. In fact, it is this excessive knowledge that is sending ripples of fear, developing ambiguity and uncertainties in our minds and make us feel highly susceptible.

(vi) Globalization – Threat to our culture

Globalization rewrote the fate of many jobless youths, revived the struggling economy and brought home a never-experienced lifestyle in the early 1990s. But it also has expedited the evaporation of many unique characteristics of India.

(vii) Declining Values – Threat to Humanity

The gradual increase of the Intellectual Quotient (IQ) and the decline of the Emotional Quotient (EQ) has weakened our resilience to achieve our goals without compromising on the values.

So, despite our lifestyle, economic growth, career opportunities, infrastructure and technology, we feel incomplete. **We live in the most psychologically vulnerable VUCA world today,primarily because of lack of values in our lives.**

4. What makes us compromise on *Values* in our lives?

The two architects that build and shape our lives, **the decisions we make** and **our lifestyle**.

- Humans too, like other species, prefer to be part of the clan. Due to fear of isolation, we generally take the road most travelled by, not necessarily the right one.
- The Values are compromised as we are hassled by many ethical dilemmas, financial and family constraints, societal and work pressure.
- Our decisions are greatly influenced by our upbringing, surroundings and **more importantly,our workplace, where we spend major part of our day.**
- Our decision-making process has become exceedingly complicated as it involves infinite parameters, probabilities and possibilities, as opposed to the past, when they were fewer.

When values drive our lives, we remain undaunted at all times and never feel vulnerable.

But decisions made for convenience and comforts, may not be ethically or morally right.

5. Why is the decline of values affecting the professional world?

Has the education truly contributed to building inner strength and character of the individuals leading to a positive social transformation?

Most of the individuals are getting educated to fulfill their materialistic pursuits through lucrative employment. The current trend, „***Education for Employment***"*mantra* is the root cause of all the major challenges faced by the almost all the organizations today. The endemic problem of the professional world begins right at the stage of **Recruitment**.

Majority of the youngsters recruited by the companies are indeed the **graduates without valueeducation.** It is lamentable that it is the salary package that drives the students'career choicesand vision for life.

Recruitment

Rotten roots cannot make a healthy tree. Similarly, employees without character or values cannot make strong organization.

Recruitment policies of a company plays a major role in building stronger roots resulting in healthier trees.

Campus Recruitment

Campus Recruitment drives are organized to give opportunities for companies to hire fresh graduates. The ‗*Campus to Corporate*‟programs conducted by the colleges, prepare the students for a corporate entry, but leaves the recruiting organizations with many challenges.

- The students are „***employed***‟ even before they become „***employable***‟
- Untrained and unprofessional employees join the workforce
- Lack of experience and exposure leading to low self-confidence and vital soft skills
- **Lacking in ethics, values and integrity leading to lower productivity‗Breaking the trend**

So, the **relevance of the Campus Recruitment calls for a profound analysis** in today‗s context, as it has a huge bearing on the culture of the organization.

Mass Recruitment Policy The quality and the fundamental values of the work force get dilutedas a result of mass recruitment. So, a collective decision on discarding mass recruitment and **installing a value-based hiring** will strengthen the roots of the organization.

Value -Based Hiring

- High values, good attitude and eagerness should become the default pre-requisites for hiring.

- Preference should be given to the candidates with **involvement in voluntary services,** as that experience will reflect in his attitude and behavior.

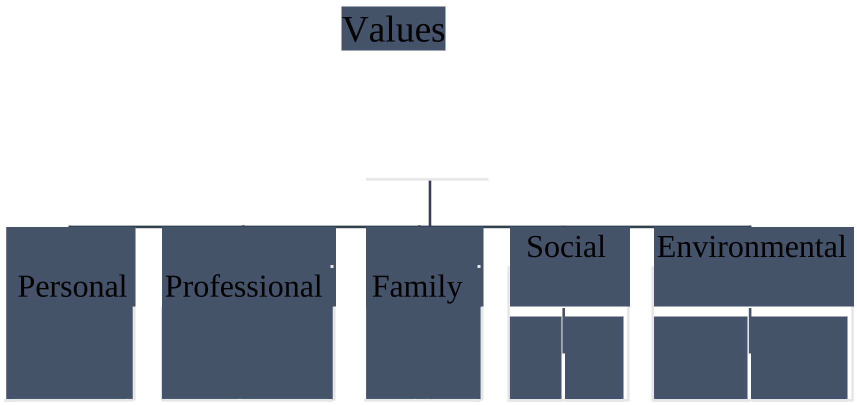
Role of organizations like *Disha* in Value Education

The need of the hour is an enriching blend of **academics and value initiatives,** to create afundamental shift in the minds of the students.

Disha is a non-profit organization, started in 2005, endeavors to guide and catalyst youngminds to carry forward the rich and glorious legacy of our nation using**__Value Education__**as avehicle.

__The value education helps the youngsters evolve into better human beings with character, integrity and social responsibility.__

6. **What are the major challenges faced by the modern organizations of today?** From themodern organizational perspective, the **Values** can be classified into **five** major categories, which are applicable for all the individuals, working professionals and organizations.



Personal Values – Discipline and Work Ethics

Passion and Discipline are the two wheels of a professional vehicle. Discipline, the front wheel cannot drag the vehicle for long without Passion, the back wheel. Similarly, without Discipline, the vehicle would go off track and may not reach the intended destination.

Discipline is one of the key personal values that should be inculcated in the team members by the manager of every team.

Indiscipline and lack of accountability due to too much of flexibility is leading to unprofessionalism, procrastination and missing deliverables.

Flexible Work Hours/ Work from Home Options

(i) Flexibility in the work culture is a great option **only** if an effective tracking mechanism on the productive work hours is in place.

(ii) It introduces task-based work assignments, **vagueness in the demarcation of work andhome** and cultivates the habit of bringing home the work, affecting the work-life balance.

Distractors and Timewasters

(i) **Team Lunches/ Long Breaks** - If the team lunches are not utilized to enhance thecollaborative spirits, for what it is meant for, then they are nothing more than timewasters.

(ii) **Social Media/ Mobiles** –Social Media and Mobiles are proving to be the two majordistractions for today‘s employees.

Decision on the Flexibility factor

Decision on the work flexibility should be on the case-to-case basis. A close examination would reveal that too much of flexibility without checks often proves to be detrimental both to the employees and the company as well.

Role of the manager in inculcating values and discipline

A manager is the role model for the employees. It is his duty to set clear expectations for the team to follow.

Professional Values – Understanding of Hierarchy and Responsibilities

A micro-level of understanding of his role, projects and functions of his team and a macro-level understanding of the Vision, Mission and Core Values, the work culture, the organizational structure and the inter-departmental relationships are critical for an employee‘s success.

The organization should relentlessly work with the employees to achieve the ultimate clarity.

- **Disregards to the Hierarchy**

The diminishing lines of hierarchy is an alarming trend in the modern organizations. The overtly friendly managers experience an awkwardness in questioning or demanding status from his subordinates, eventually losing control of their teams. Team members too fail to understand the hierarchy and take the assigned tasks and deadlines too lightly, impacting the deliverables.

- **No clarity on the Roles and Responsibilities**

Generally, a team is haunted by pending tasks and missing deadlines due to lack of ownership.This is primarily due to lack of clarity in the roles and responsibilities of the team members.

- **Lack of big picture**

The lack of understanding of the **alignment of the projects to the Vision of the company** and the organization structure unfortunately remain unexplored territories for many employees.

- **Lack of Sense of Ownership and Belonging**

An employee with higher level of conviction in the company‘s Values alone can feel the Sense of Ownership and Belonging.But, as companies grow and focus more on expanding, the Values that define the organization do not get percolated effectively to the root level employees.

Departmental Exhibition

Big organizations could take a leaf out of the traditional Science Exhibitions at schools. Every department should get an opportunity at least once a year to showcase their role, their collaboration with other teams, relevance to the company‘s vision and more in a creative way.

- Models, Charts, Dance and Skits could be used for the demonstration.
- This initiative should be blessed and supported by a senior member, who would ideally visit the exhibition stalls to appraise the understanding of the employees.
- **This event will not only encourage the experienced employees to strengthen their understanding, but considerably benefit the new employees as well.**
- The benefits of this exercise will, beyond doubt, outweigh the loss of one week of productivity.

Cross Functional Team Lunch/ Status Meeting

In order to provide opportunities for the two teams to socialize, appreciate of each other's role and understand how well they could complement each other, the managers could facilitate Cross-Functional Team Lunches regularly.The managers can encourage their team members to attend the Status Meeting of the other teams.

Family Values – Work Life Balance

All the species hunt for the family's needs and bring home food to feed the young ones, but never for *greed*. They also set free their progenies at the appropriate time and make them independent.But humans work not just for the three-square meals, but convenience, comforts, social status, luxury, safety and security, for our rainy days, for the children and their rainy days as well.

A manager and the HR play a significant role in the Work-Life Balance of their employees.

- **Lack of Work Life Balance**

Job, Career and earning are all for the happiness of the family. But today, it is highly deplorable that for many reasons, many of us have sacrificed the very *family* itself for our careers.

The guilt of not being able to spend time with the family is causing disquiet and disharmony in the family. **Work Life Imbalance is the major cause of psychologically vulnerability.**

- **<u>Effective Time Management</u>**

Inefficient use of core work hours and compensating for it during weekends or after work should be discouraged by the managers. **Meeting the deadline alone cannot be a true measure of effectiveness and productivity.**

Time taken to finish a task is the true indicator of effectiveness and productivity

<u>Culture of working late should be discouraged</u>

The culture of working late should be discouraged by the managers. The HR should introduce policies promoting the idea of finishing the work on time and going home early. The manager has to work on either **reallocating** or **prioritizing of tasks** or **identify the distractions that is causing the delays and remove them.**

<u>Introduction of Clubs in a Company</u>

A team, with effective Time Management, can allocate time for Self-Development. **Every week,at least 1-2 hours could be utilized to cultivate a hobby or a secondary skill.**Just like ‗Toastmasters‘ club, which enhances language and public speaking skills, **clubs forMusic, Dance, Health, Yoga, Community Services, Sports and Literary** could be explored.

- **Social Values – CSR Activities**

A conversation with a founder of an NGO (Non-Governmental Organization) revealed that although tough, getting donations is now easier than finding a volunteer who would give his time.

- **Participation of Corporates in Community Services**

A substantial amount is spent on the CSR (Corporate Social Responsibility) activities by many corporates primarily because they are mandated to set aside 2% for the community.However, allocating dedicated resources for the community, collectively by all the corporates would create a transformation.

Company Sponsored Community Duty

An American who is assigned Jury Duty is obligated to accept it irrespective of the gender, social standing or profession.

Similarly, **Community Duty could be launched by the Corporates for the employees.**

- From every department, one or two employees could be deputed for a duration of six months to one year on Community Duty with salary, to work in public schools or recognized NGOs.
- **The employees could add value to the society, become social change agents, still retaining their jobs.**
- **Sponsorship for Faculty**

Typically, many individuals and companies sponsor for children‘s education. But companiescould channelize their funds in the most neglected area, **Faculty Development Programs**.**Global Values – Our duty towards the nation.**

The news of ‗Smog Alert‘, in Delhi, a few years ago, should have sent a warning bell to other cities. Unfortunately, it was consumed just as an ordinary news like any other, as if every city is waiting for its turn to experience itself the gravity of the environmental situation.

Many organizations support the „*Go Green*" campaign on one side, but **significantly increasethe transport services** for the comfort and convenience of their employees on the other side.

- **How did the culture of company transport start?**

When India opened its door for globalization and BPO (Business Process Overload), **the cultureof cab services began for the safe commute of the night shift employees**. But gradually thecompanies began exploiting this system by offering it as a benefit, even to regular shift employees. Such companies are operating within a boundary at the highest degree of self-interest without a wider perspective or regards to the environment.

- **Why should this system by abandoned or drastically reduced?**

• It is highly reprehensible that fleets of buses are operated just for a subset of the population, and are not even operated to its fullest capacity.

• The fuel that could serve hundreds of passengers, get utilized for just a few passengers.

• Hiring public buses on the regular basis is unethical and a big disservice to the public.

<u>Role of the Companies and HR in promoting Public Transport</u>

- It is the responsibility of the HR to educate the employees on the **carbon emission** and stress the importance of public transport through **workshops, posters, and mass emails**
- Employees can be encouraged to use public transport by **incentives** or **rewards** programs. Recognizing **in the company‘s website** could inspire other employees to follow their path.

<u>Reducing the transport services</u>

- Providing company transport services to the routes **only** where both the public buses and the metro services are neither viable nor workable.

Reducing the parking facility in the campus

Limiting the employees parking in the campus can also discourage employees from bringing their own cars and force them to use public transport.

Conclusion

- Values are important not just for the individuals, but for companies too.
- Till date, most of the organizations have used innovations primarily to improve their productivity and profits. The amount of resources occupied by the private organizations are not, by any scale, small. So, in a way, they are obligated to find **innovative ways to addvalue to the society and the nation**, not only in financial terms, but also become enablersby providing time, efforts and human resources.

It is for the companies to decide whether to align its bottom line with mere profitmaking and grow taller like a palm tree or to foster human values, spread its wings wider and make roots stronger to become a landmark banyan tree.

Acknowledgement

I thank **Smt. Rekha Ramachandran**, the Founder-Secretary of **Disha Charitable Trust** for giving me this unique opportunity to write a Paper on how innovations could be used for preserving human values in the Corporate Sector

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ROLE OF INNOVATION IN TEACHING IN INCULCATING HUMAN VALUES

Kavitha C

Abstract

We are in a society where we attract students from various strata of society into urban or semi-urban institutions, mostly. Curriculum is framed by a team of so called experts, who may have their own agenda to consider and may not take into picture ground socio-economic reality. System of education needs to be localized. It should take into consideration not only students requirements and abilities but also make an effort to give a strong intricate value of what they are learning through appropriate problem solving skills. On the other hand, in this race towards better economy, values might take a backseat. Students should be allowed to pursue their dream and not somebody else‘s. This might deter corrupt mind. Here is where teacher can play the role of a mentor.

Keywords:

Curriculum, students, skill, mentor, economy.

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Literacy in itself is no education. Literacy is not the end of education or even the beginning. By education I mean an all-round drawing out of the best in the child and man- body, mind and spirit.

Mahatma Gandhi

Introduction

Man, as an animal, is curious by nature. Curiosity leads to experimentation and hence to systemization of education. Education is process of imparting knowledge. It chisels and moulds the crudity of instinct of a child into human intellect. This creates a human being the world needs. There are two purposes, one is educating an individual for self realization and another is educating an individual for the betterment of the society. Education also builds vitality, courage, sensitiveness and intelligence in an individual, intellect being the ultimate goal, which gratifies the innerurge for knowledge. The main aim of education is to make an individual mature and self dependent, by providing required skills, which in turn uplift the society.

Schooling not only educates a child it also is the first place where a child learns to socialize, other than his home. Here is where a child starts learning about the society. Home teaches ethical values, where schools teach them social harmony and social values. All round growth, both physical and psychological, is given by schooling. Physical activities like sports not only build a child strong it also cultivates social wellbeing. Psychological training makes them mentally strong. Outcome is a strong character, which is socially ready.

Journey from school to college

Ideally a child is inherent with an ability to learn. He rears to raise his head into the adult world with confidence, fear of anticipation, and dream to get all his wishes conceded. By eighteen years of age a teenager yearns to think that he is old enough to take up the responsibility of the world with bubbling enthusiasm. Preparing him in this regard is the duty of the school. There is a craving and ability to acquire huge bundle of knowledge, with questions galore, equipped with physical stamina. Channelizing this is a teacher‘s responsibility. Providing an outlet to volcano of physical activities, through play ground and infrastructure, is institution‘s responsibility.

Reality is not so hard to comprehend. According to all India Survey on Higher Education GER (Gross Enrollment Ratio) in 2017-18 is 25.8%. There are many reasons.

2. Socio-economic problems: With huge gap between requirement and availability, many dreams are left shattered. There is a wide break in continuity between idealism and ground reality. Many children are source of income to their families. Bringing them to school is a monster problem, even under free schooling programme. When filling the stomach is a problem dreaming of inculcating values is ridicules. Among these children who attend school creating and retaining interest in studies is a mammoth problem. A teacher needs humane approach.

3. Infrastructure: Big percentage of children goes to dilapidated schools and ill equipped infrastructure with no playground, even though rules and regulations say that there has tobe one. Laboratories for science and languages are non-existent or inadequate. This makes learning these subjects monotonous and uninteresting.

4. Teacher: The most important factor in ones schooling and life. A catalyst who can make school what it should be. A teacher has the ability to camouflage all the drawbacks and convert a disadvantage into an advantage. But our education system lacks proper training, both academically and psychologically, for those graduates who wish to become teacher. Curriculum and syllabus: Throughout the country all schools follow similar curriculum. Syllabus may vary slightly. Up to the higher secondary level syllabus is competitive, but competency of teachers is at doubt. Because of huge number of students academic freedom is restricted, with limited choice in the curriculum.

5. Evaluation: We have a system where most of our schools have same evaluation system, which doesn‘t reflect a child‘s abilities and disabilities. It becomes a mere formal exercise and encourages recollecting and reproducing in the examination. We have uncalled for sympathy towards the students, indirectly to protect the teacher fraternity. A student should be evaluated impartially, at least after 8^{th} standard onwards. Otherwise student standard will fall, which has a chain reaction. But, now government is re-introducing the system where students of 8^{th} and 10^{th} standards can be made to reappear in the same class if he or she fails to get certain grade.

Into the portals of college

A seed is sown in soil. Whether it grows into a beautiful tree or dries up on the ground is up to the strength of the seed, the weather or the fertility of the soil. A child is like a flower which bears seed, with the purpose to germinate. When he steps into the portals of a college with immature dreams and anticipation everything looks hazy.

In schools students get to study certain aspects of branches of science, social studies and languages (literature). Few students enter college with clarity of mind about their future whereas for most others it is a mere formality after school. Colleges are selected according to their desire, merit and financial situation. With half baked clarity regarding both the course of study and future a child steps into the shoes of an adult. Next is the selection of course of study. Reasons a student opt for certain courses depend on their own interest, the influence a teacher asserts on a student, most importantly, and thewishes of parents. Society also play decisive role, combined with peer pressure.

A higher education institution requires infrastructure equipped with up-to-date laboratories, to support basic and advanced sciences, class rooms with not only black boards but also smart boards and other ICT enabled gadgets. Library is one of the most important wings of the college. The strength and agility of the college lies in the usage of its library. Play ground is a must to keep the students hale and healthy. It also makes them more

From a protected life to the age of responsibility

As a child parents would try and provide as much of protection and comfort as possible to them. This shell might be broken for many children who enter college. Many students fend for themselves. Government is also providing the weaker section with lot of facilities like hostels, scholarships, reduced travelling fares etc.

With the present advances in technology students can get abundant information on most of the issues in both hard and soft copies. Life of a student is easier in that sense. Their nature of dependence on teachers and institution as a whole has changed. This makes the task of a teacher more challenging. Since students have better access to the world of information, a teacher going by a text book, which was and is common, seems ridicules. It is just right that a student expect something out of the box, like application on any discipline of study, from teachers. Also with the present day requirement more and more students are opting to work, with studies. This makes the process of learning even more arduous and trickey. With the given time limit communication needs to be clear and precise.

A student should fell that their time is worth spending in the college. That is the responsibility of a teacher. They should be better prepared to face the students and communication needs to be more precise. Motivating a student to climb the ladder of knowledge is a herculean task, especially when they are less inclined to learn. As a student it is not just learning academics and their syllabi but they have many facets to their life. Every child has a talent, which they may exhibit or they may not. College should provide them with the platform to let their emotions take shape. At times they may have to be provoked to come out in the open and express themselves. This will in turn improve their performance academically and definitely adds colour to college life. Itbuilds a stronger and bold personality, who will be socially productive. Education is a very powerful instrument for social change and transformation and innovative teaching practice is the only way to inculcate human values.

Inculcating values among students

The brain and muscles must develop simultaneously. Iron nerves with an intelligent brain- and the whole world is at your feet. — Swami Vivekananda

Student's life is golden life. This is the period where they could be most productive, both physically and intellectually. They will be receptive and susceptible to all kinds of information and ideas. They could be easily moulded or influenced. Though in lesser number, this could lead to undesired developments, which might be detrimental to the society. Hence it becomes necessary that some means have to be adopted to inculcate some values among students.

Society needs some norms in order to have some sanity as a whole. This is possible only when the concerned subjects are rule abiding. This nature of abiding by rules comes from the values imbibed at home and educational institution. Value is a thought process which is believed to bring or maintain positive developments in mind and body. It might be inherent or acquired through practice. Home is the place where education starts sprouting. Children get to learn ethical values here. A child is tending to spend equal or more amount of time in schools and colleges when compared to home. The time spent at these two places has great impact on his life. The values inculcated here will have its ramification on the society. This puts a teacher on a different pedestal.

A teacher's primary duty is to teach their concerned field of subject, with regard to the curriculum and syllabus. But this leads to employability and nothing more. The main function of education should be to develop all-round and well-balanced personality of the

students. But with the present semester system of the courses syllabus is diluted and time is becoming too precious. Consequently, the other aspects of their personality like physical, emotional and social, are neglected, so much so that even playing will be considered waste of time. This will lead to a society which will have no empathy towards fellow citizens. Adding non-core subjects like environmental studies, Indian constitution, personality development, etc., even though it is important to have
knowledge of subjects which creates general awareness, it only adds burden on the students and the institution. These subjects are not taken seriously by the students, in general. Instead students should get extra time to play, indoor or outdoor. They may engage themselves creatively to exhibit their talent, which will be beneficial socially.

An institution may consider students view's in order to bring in some guidelines for adhering to some values identified as necessary to maintain decipline. They should have a role in identifying vision, mission and objectives. If students are involved in developing the action plan they will fell the responsibility in making it work. Institution itself should initiate socially productive programmes, including both faculty and students, depending on the locality of the college, for which funding might be available from various sources. This not only creates awareness among students on social and other problems but also creates a bonding between students and teachers. This is a lesson for them on social awareness. Interdisciplinary activities should be conducted so that there is interaction between students of different stream. Students should be involved in planning of activities of the college, both co-curricular and cultural. This teaches them social interaction and responsibility. This also creates leadership qualities.

Infrastructure might play a role in creating demand for an institution, but on a long run it is the quality of the teacher which brings in laurels to the institution. The reputation of a college is created by its teachers. Since the syllabi are framed by subjectexperts and it has to be followed. So a teacher may include some value based lectures with regard to the topic handled. Students should be made to present their ideas in front of his classmates. Main responsibility of shaping the behaviour of students is in the hands of teachers, because they have the maximum interaction. This will help a student in expressing their problems they might be facing both physically and psychologically.

Teachers in fact, are the designers of the future of their students, not just through teaching but also by creating a platform for them to bloom. Directly or indirectly they influence their students, hence teachers should present themselves as ideals, in both behavior and deed. The alumni‘s are the image of the institution. Vision, mission and objectives should be adopted in a time-bound manner.

Conclusion

Teachers play a major role in bringing in beneficial changes in students and hence the society. It is the teacher‘s responsibility to make a student walk the right path. They should be corrected if necessary and make them fell the responsibility towards their own life and the society. The given syllabus should be properly planned so that time is not wasted and value and application based lectures should be given. Students should be made to present their ideas in the class to their teacher and fellow classmates.Students should be made to participate actively in preparing the plan of action of the institution and the departments concerned. Teaching fraternity should rethink about the non-core subjects, which I feel is a burden, even though it is necessary.

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EDUCATIONAL ETHICS- PERSPECTIVE OF STUDENTS

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1. Introduction

Many will agree that academic research in India needs to be internationally competitive and our institutions feature in rankings lists. Global research and competition are now increasingly diverse and in this scenario, India rightfully wants to be an important player. In pedagogy too, we face a situation of enhanced expectations. There has been a rapid expansion with the setting up of more Central and State universities which includes more focused institutions such as the Indian Institutes of Technology, Indian Institute of Science Education and Research, Indian Institutes of Management and National Institutes of Technology, enhancing the opportunities for high-quality teaching. Despite the impressive job being done, there is considerable room for improvement.

Excellence as ethics

But what is still holding our nation back from achieving large-scale global academic excellence which is commensurate with our intellectual heritage and calibre? Beyond blaming the government and the bureaucracy, the usual suspects, it is important to look inward and ask whether our academics display an adequate ethical commitment to excellence.

2. Objectives

1. To understand the higher education in general.
2. To analyse if education and excellence goes together.

3. To give valuable suggestions if any.

3. Review of literature

1.Amy Gutmann in Democratic Education (1987) argues that the central aim of the schools of ademocratic society must be to develop democratic character. Eamonn Callan in Creating Citizens (1997) argues that societies committed to liberal principles of tolerance and reasonableness must provide students with an education enabling them to understand and sympathetically engage a variety of ways of life.

2.Professional ethics education for future teachers: A narrative review of the scholarly writings-

Bruce Maxwell &Marina Schwimmer

This article provides a narrative review of the scholarly writings on professional ethics education for future teachers. Against the background of a widespread belief among scholars working in this area thatlongstanding and sustained research and reflection on the ethics of teaching have had little impact on the teacher education curriculum, the article takes stock of the field by synthesizing viewpoints on key aspects of teaching ethics to teacher candidates—the role ethics plays in teacher education, the primary objectives of ethics education for teachers, recommended teaching and learning strategies, and challenges to introducing ethics curriculum.

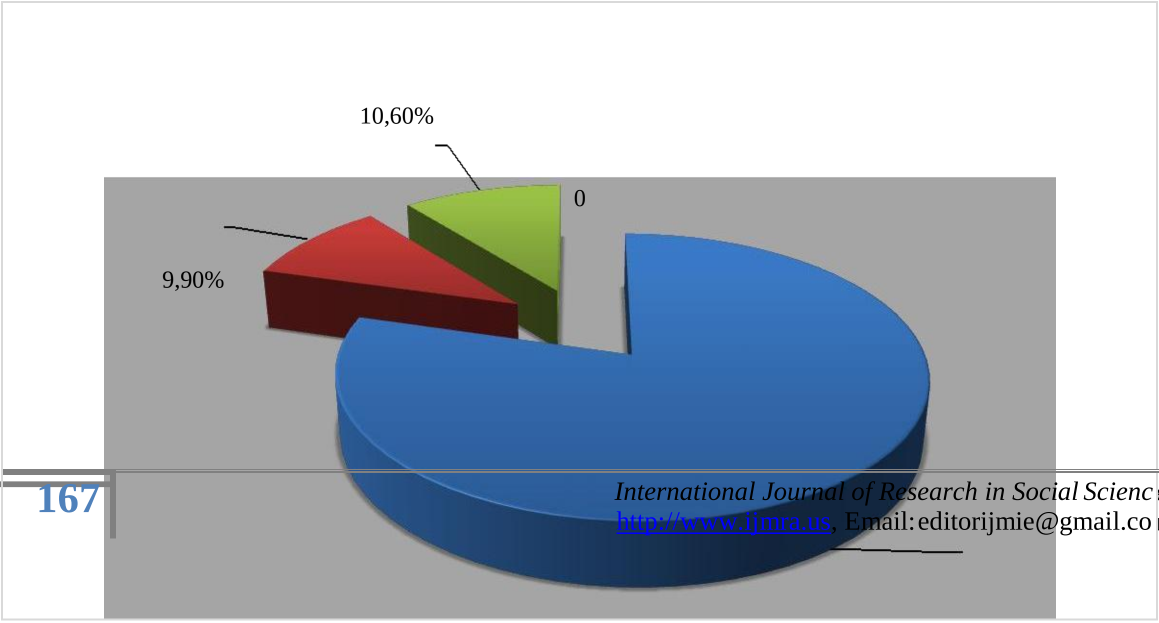
3.Ethics in engineering education: A literature review. Jehan Abu Hamad, **Maram Hasanain,Rashid Al-Ammari** Published in IEEE Frontiers in Education Conference (FIE) 2013.Engineering Ethics isan important topic to be developed in engineering education curriculum. Despite its importance, ethics is not much investigated in engineering education as compared to other disciplines, in particular medicine or biology education. In this paper, a comprehensive review of engineering ethics is provided. The review covers three main topics: 1) Attributes of ethical engineers, 2) Content, logistics and pedagogy of engineering ethics, and 3) Assessment of engineering ethics.

4. Research methodology

This study is descriptive in nature. The researcher has used questionnaire method to find the facts.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	579	79.3	79.5	79.5
	Disagree	72	9.9	9.9	89.4
	Neutral	77	10.5	10.6	100.0
	Total	728	99.7	100.0	
Missing	System	2	.3		
Total		**730**	**100.0**		

Did teacher ensured the course content being current, accurate, representative, and appropriate to the position of the course within the student's program of studies?



79,50%

Agree Disagree Neutral

According to the 730 respondents for the teacher that ensured the course content being current, accurate, representative, and appropriate to the position of the course within the student‘s program of studies, 79.5% agreed to it, 9.9% disagreed to it and 10.6% remainedneutral.

Are topics that students are likely to find sensitive or discomforting are dealt with in an open, honest, and positive way?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	502	68.8	68.9	68.9
	No	102	14.0	14.0	82.9
	Can‘t Say	125	17.1	17.1	100.0
	Total	729	99.9	100.0	
Missing	System	1	.1		
Total		**730**	**100.0**		

Are topics that students are likely to find sensitive or discomforting are dealt with in an open, honest, and positive way?

Sampling plan

Students studying minimum at degree level were considered. Simple random sampling technique used. It gave each element an equal and independent chance of being selected.

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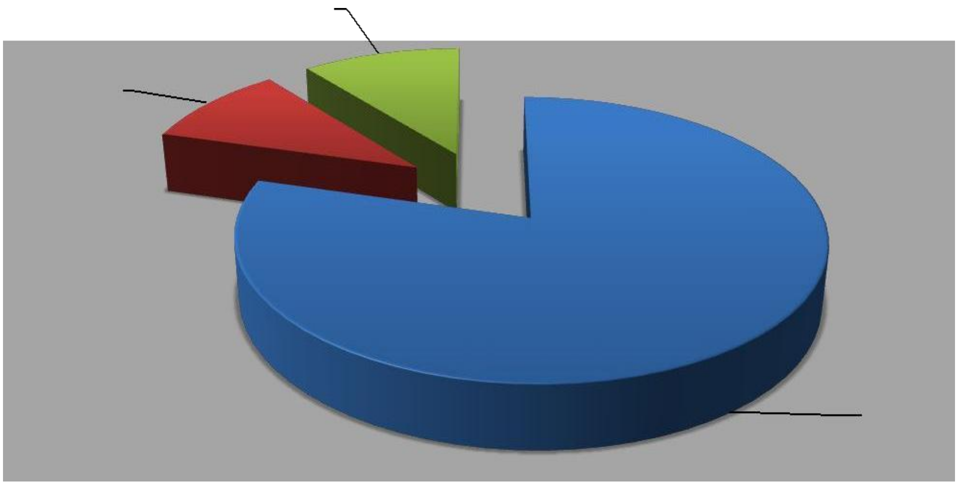

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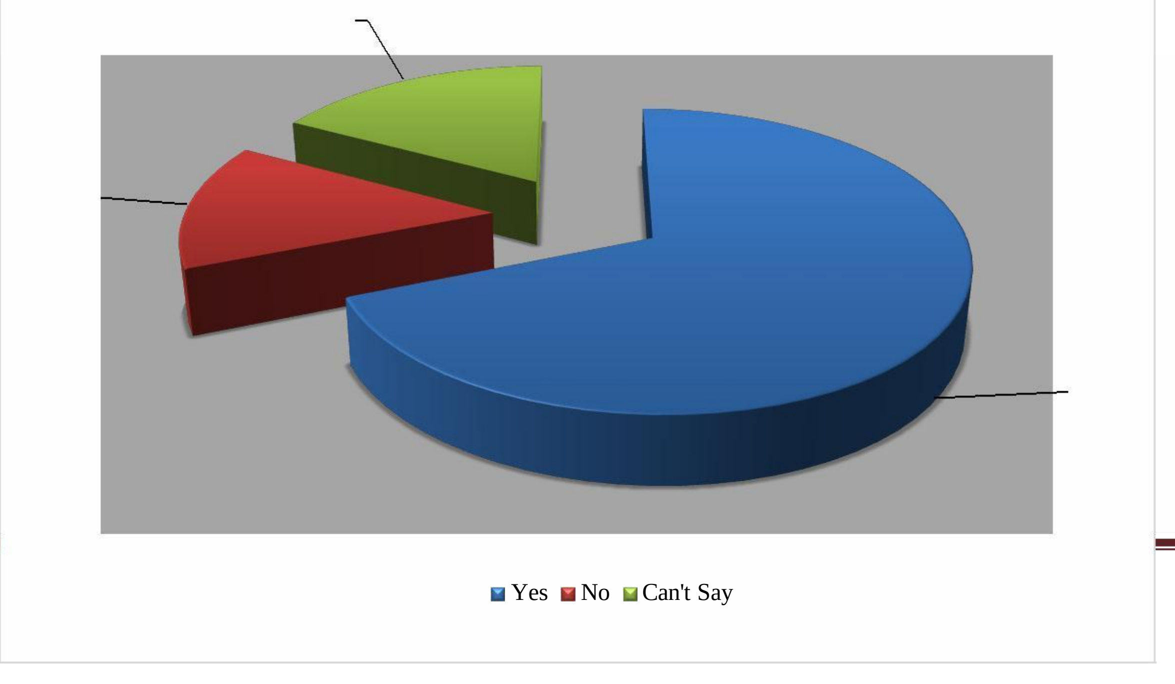
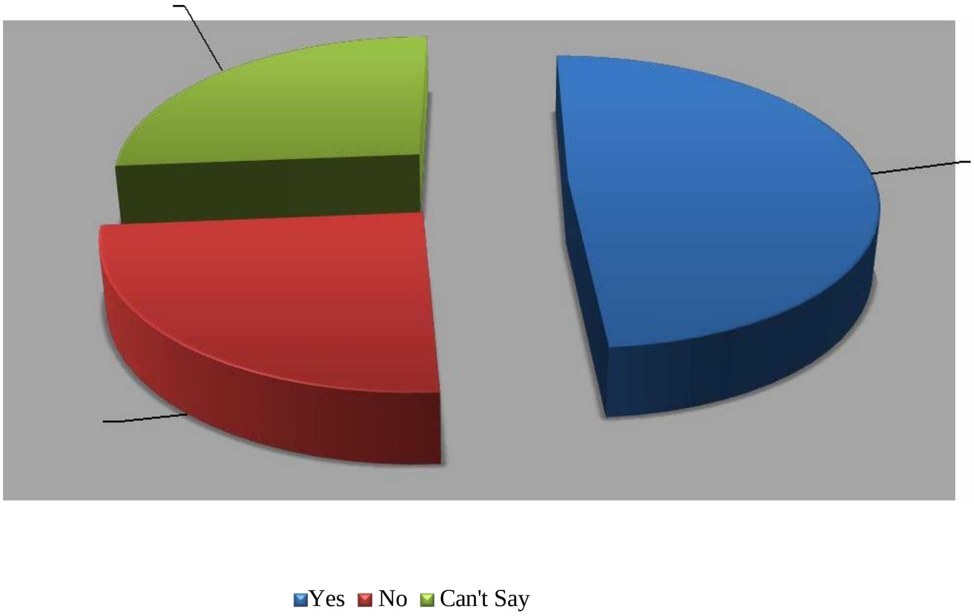


According to the 730 respondents for the query that students are likely to find sensitive or discomforting are dealt with in an open, honest, and positive way – 68.8% said yes, 14.0% said no and 17.1% said can‘t say.

Did teacher contribute to the overriding responsibility to avoid actions such as exploitation and discrimination that detract from student development?

		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	Yes	356	48.8	48.8	48.8
	No	181	24.8	24.8	73.7
	Can‘t Say	192	26.3	26.3	100.0
	Total	729	99.9	100.0	
Missing	System	1	.1		
Total		**730**	**100.0**		

Did teacher contribute to the overriding responsibility to avoid actions such as exploitation and discrimination that detract from student development?



According to the 730 respondents for the query that teacher contribute to the overriding responsibility to avoid actions such as exploitation and discrimination that detract from student development– 48.8% said yes, 24.8% said no and 26.3% said can‘t say.

Are Student grades, attendance records, and private communications are treated as confidential materials, and are released only with student consent, or for legitimate academic purposes?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	437	59.9	60.3	60.3
	Disagree	118	16.2	16.3	76.6
	Neutral	170	23.3	23.4	100.0
	Total	725	99.3	100.0	
Missing	System	5	.7		
Total		**730**	**100.0**		

According to the 730 respondents for the query that Student grades, attendance records, and private communications are treated as confidential materials, and are released only with student consent, or for legitimate academic purposes – 60.3% had agreed, 16.3% had disagreed and 23.4% remained neutral.

Do university teacher respect the educational goals, policies, and standards of the institution in which he or she teaches?

		Frequency	Percent	Valid Percent	Cumulative Percent
	Agree	530	72.6	73.1	73.1

Valid	Disagree	108	14.8	14.9	88.0
	Neutral	87	11.9	12.0	100.0
	Total	725	99.3	100.0	
Missing	System	5	.7		
Total		**730**	**100.0**		

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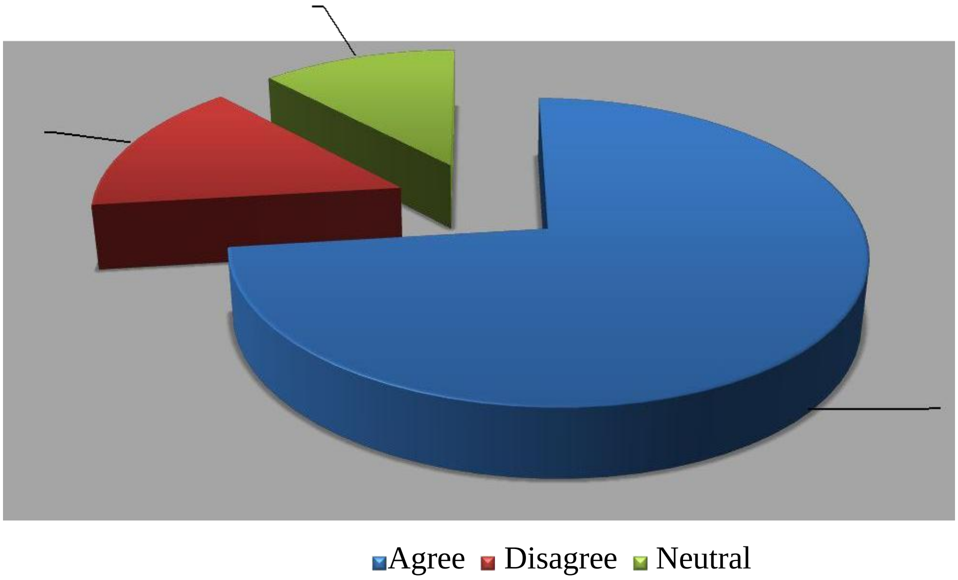
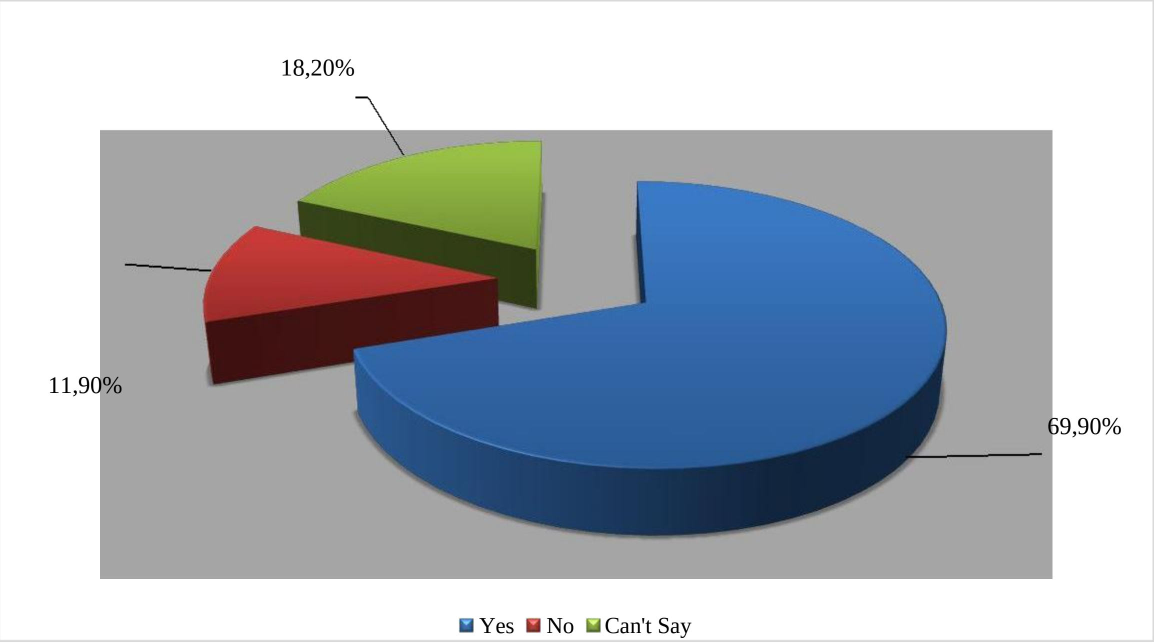


According to the 730 respondents for the query that university teacher respect the educational goals, policies, and standards of the institution in which he or she teaches – 73.1% had agreed, 14.9% had disagreed and 12.0% remained neutral.

Is it important to clearly convey the role and responsibility held by anyone in direct contact with a prospective student?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	503	68.9	69.9	69.9
	No	86	11.8	11.9	81.8
	Can't Say	131	17.9	18.2	100.0
	Total	720	98.6	100.0	
Missing	System	10	1.4		
Total		**730**	**100.0**		

Is it important to clearly convey the role and responsibility held by anyone in direct contact with a prospective vestudent?

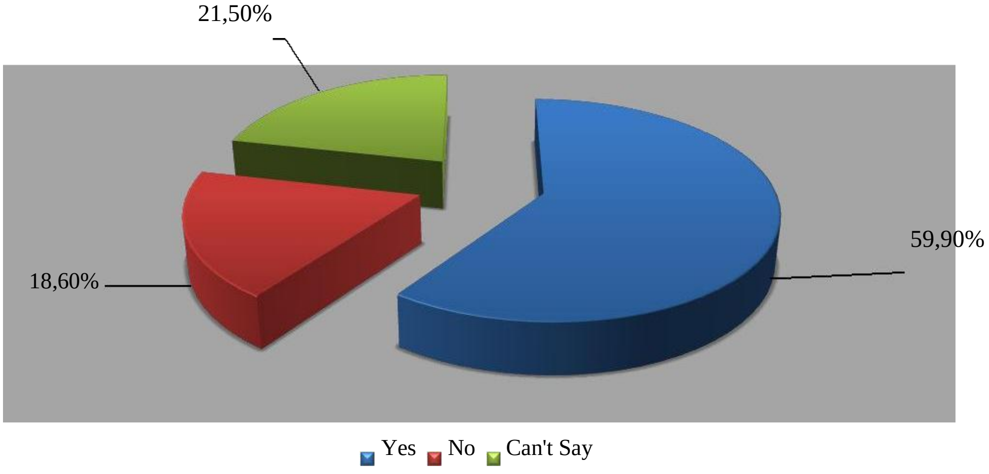


Accourding to the 730 respondents for the query conveying the role and responsibility held by anyone in direct contact with a prospective student being important– 69.9% had said yes, 11.9% said no and 18.2% said can't say.

Is it important to make no promises or assertions with respect to consideration for admission, placement, or award of financial aid that are not consistent with existing policy or within the authority of the institutional representative?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	428	58.6	59.9	59.9
	No	133	18.2	18.6	78.5
	Can't Say	154	21.1	21.5	100.0
	Total	715	97.9	100.0	
Missing	System	15	2.1		
Total		**730**	**100.0**		

Is it important to make no promises or assertions with respect to consideration for admission, placement, or award of financial aid that are not consistent with existing policy or within the authority of the institutional representative?



According to the 730 respondents for the query making no promises or assertions with respect to consideration for admission, placement, or award of financial aid that are not consistent with existing policy or within the authority of the institutional representative being important– 59.9% had said yes, 18.6% said no and 21.5% said can't say.

Do you think professional behavior includes refraining from unjustified or unseemly criticism of fellow members, other institutions, and other organizations?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	330	45.2	46.2	46.2
	Disagree	172	23.6	24.1	70.3
	Neutral	212	29.0	29.7	100.0
	Total	714	97.8	100.0	
Missing	System	16	2.2		
Total		**730**	**100.0**		

Do you think professional behavior includes refraining from unjustified or unseemly criticism of fellow members, other institutions, and other organizations?

1. According to the 730 respondents for the teacher that ensured the course content being current, accurate, representative, and appropriate to the position of the course within the student's program of studies, 79.5% agreed to it, 9.9% disagreed to it and 10.6% remained neutral.
2. According to the 730 respondents for the query that students are likely to find sensitive or discomforting are dealt with in an open, honest, and positive way – 68.8% said yes, 14.0% said no and 17.1% said can't say.

3. According to the 730 respondents for the query that teacher contribute to the overriding responsibility to avoid actions such as exploitation and discrimination that detract from student development– 48.8% said yes, 24.8% said no and 26.3% said can‘t say.

4. According to the 730 respondents for the query that Student grades, attendance records, and private communications are treated as confidential materials, and are released only with student consent, or for legitimate academic purposes – 60.3% had agreed, 16.3% had disagreed and 23.4% remained neutral.

5. According to the 730 respondents for the query that university teacher respect the educational goals, policies, and standards of the institution in which he or she teaches – 73.1% had agreed, 14.9% had disagreed and 12.0% remained neutral.

6. According to the 730 respondents for the query making no promises or assertions with respect to consideration for admission, placement, or award of financial aid that are not consistent with existing policy or within the authority of the institutional representative being important– 59.9% had said yes, 18.6% said no and 21.5% said can‘t say.

Recommendations and conclusions

According to the 730 respondents for the query thinking that professional behavior includes refraining from unjustified or unseemly criticism of fellow members, other institutions, and other organizations – 46.2% had agreed, 24.1% had disagreed and 29.7% had remained neutral.

From the observations we can definitely tell that our education system is positively developing. The ethics followed by teachers is like an inspiration and moral support for the students in a path to excellence. Tender minds can learn the way to lead a quality life along with employability. But there is life along with employability. But there are certain areas where teachers have to give more interest to further improve situations that require only a little change in their mindsets. Because even if it is one student‘s life, matter a lot for a teacher. Along with this if we are able to get the financial and moral support from the management; there will be no doubt that we can achieve excellence with a quality life.

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A STUDY ON HUMAN RIGHTS VIOLATIONS AGAINST WOMEN AND CHILDREN

Nirmala R
Navitha Kushal

Abstract

If all the violence that have done on women is put in the bundle and rolled into one then,

Earth would not hold it,

The sky could not enfold it,

It could not be lighted and warmed by the sun…..!

Human rights are moral principles or a norm that describes certain standards of human behaviours, and regularly protected as legal rights.

Indian society is male dominated, where men are always to be superior to society. The women in India very often were faced discrimination, injustice and dishonour. Though women and children in India have been given more rights compared to men when even then the condition of women and children in India is miserable.

Women, who are the most dormant segment of Indian population who are also active participants in all walks of life. Till now, they were bound within the family, have become an important part of various organizations. Now women are becoming not only a significant unit of the society but also influencing the course of social change in society.

The thesis will explain the human rights of women and children in India, how the all the fundamental rights are been violated in India, by focusing on various sectors of human rights, it will also present the comparison among men, women and children. The

Keywords:

Discrimination, injustice and dishonour

findings of the paper will be examined with the help of various research papers which will help to conclude the problems faced for the human rights of women and children in the society.

Human rights are the basic rights and freedom that belong to every person in the world, from birth until death. These basic rights are based on vales likes dignity, fairness, equality, moral thoughts respect and independence.

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1. INTRODUCTION

Human rights, as the term is most commonly used, are basic entitlements bestowed upon each and every human being by virtue of birth. The underlying idea of such rights is to ensure that all human beings are treated with respect and dignity. As human beings, it is our birthright that all of us should be given equal rights and should not be discriminated on any account due to difference of cast, religion, class, colour, gender or anything else either by the state, community or by family. In a compartmentalized World, the rights of women and children have often been promoted in isolation from one another.

Women and children are left extremely vulnerable. In Indian society is that there is discrimination and neglect of women‘s in India, which could be in terms of inadequate nutrition, denial or limited access to education, health and property rights, child labour and domestic violence. The fear of sexual violence has been a powerful factor in restricting women‘s behaviour. Although the country‘s constitution says women have equal status to men, women are powerless and are mistreated inside and outside the home. The literacy rate of women is very low, particularly in rural areas. Women and children are faced with political, economical, and educational problems. They face several social economic and political discrimination.

When we talk about the rights of children, India has large children population in the world. There are many violations faced by children like poverty, discrimination against girls, Illtreat of disable children. Areas of human rights abuse of women in India are dowry death, kidnapping, domestic violence, female foeticide, preference for sons, physical and mental harass and so on. As like others women and children also has their own rights to lead their life without discrimination.

Much progress has been made in securing women‘s rights across the worlds in recent decades. However, important gaps remain and women‘s realities are constantly changing, with new manifestations of discrimination against them regularly emerging. Some groups of women face additional forms of discrimination based on their age, ethnicity, nationality, religion, health, status, marital status, education, disability and socioeconomic status, among other grounds. These intersecting forms of discrimination must be taken into account when developing measure and responses to combat discrimination against women.

2. NEED TO STUDY

The study of the rights of women and children represents more than half of the population of India. Yet they are discriminated and violated in every sphere of their life. There is a need to study the rights of women and children, as they are important for the development of the society.

This paper will help us to know the schematic representation on how women and children are violated, and how to aware society about the human rights.The research undertaken would be mainly concentrating on how brutally human rights are utilized on women and children and how rights can be improved towards women and children in the society.

3. OBJECTIVES

1. To understand the importance of equality given to women and children the society.
2. To examine the impact of violence against the women on their family and society.

3. To understand the violation faced by women and children by their families.
4. To study the awareness and causes on human rights on women and children.
5. To examine the government involvement towards rights on women and children.
6. And also to Study the impact of Technology & Modernisation on Women & Childrenrights.

4. SCOPE OF STUDY

The study involves about the human rights of women and children.

(i) Human rights imply for women and children without any discrimination on the grounds of caste, cla**ss, colour, sex, religion etc…**

(ii) Human rights of women and children as a comprehensive whole include socio-economic, civil, political, cultural rights which are deemed to be essential for women and children to lead a dignified life.

(iii) Even the women and children are the members of the human society and theycannot stay without the enjoyment of these rights.

(iv) Human rights of women and children are justiciable.

5. PHASE OF STUDY

The period of study commences from ancient years. Only a certain period cannot be taken into consideration because the violations of human rights on women and children are in practice from long ago. The period is taken from how the violations are there on women and children from olden days till today.

6. MAJOR FINDINGS

Human rights are the rights inherent to all human beings whatever our nationality, place of residence, sex, ethnic origin, colour, religion, language or other status. We are all equally entitled to our human rights without discrimination. These rights are all inter related , inter dependent and indivisible .

While studying the paper there were many major findings with respect to human rights of women and children which reflects the objectives of the paper. The following are the major findings:

- Attaining equality between women and men and eliminating all forms of discrimination against women are fundamental human rights. Women around the world more or less regularly suffer violations of their human rights throughout their life and realizing the women human rights has not always been a priority.
- Achieving equality with respect to cast , religion , requires a comprehensive understanding between various human beings which makes difficulties for children human rights.
- Violations faced by women which is discriminated based on their age, ethnicity, nationality, religion, health status, marital status, education and socio-economic status among other grounds.These factors mainly express the violations on women which affects their families , relations and friends in the society
- **Because of factors of poverty, low cast, slum places etc…the children are violated by their** families. They are asked to work in hotels, garages, roads, parks which is combinely called as child labour. In some places families will sell their children to upper class people to earn money through various ways which is also a violence against children.

- As society is men dominated, the women are not allowed to step out of their house and are not allowed to express their talents which resemble the harassment towards women by their own family. In some cases, if women is working the rituals of different religions can also be a factor of violence by the family.
- In a country, for a government the development is the foremost concept in which human rights play a key role for the development.
- The women and children are the important part of the population which should be improved and is improved by the government. But because of some personal, social and cultural reasons they are indirectly violated by themselves their families and also the society.
- The modernization and technology are the two important factors which plays an important role for the development of the country. The adoption of new technology and modern thought is not lead in a beneficial way for women and children.The impact of the above findings reflects the violence on human rights of women and children which also influence us to reduce the violations on women and children.

7. SUGGESTIONS

As or findings have been describing many factors like inequality between men**and women, inequality thoughts about caste, religion, backward classes etc… Human rights**includes each and every gender of the population it is pledged according to avoid the factors which may differentiate the human beings in the society.

According to the study the following suggestions can be suggested to improve the human rights of women and children.

- In this men dominating society, women should be encouraged to be more supportive to their family as they are the backbone of the family. They should also get a chance to express their ownthoughts towards society in every field they should be encouraged and respect from the society.
- The **children should not be discriminated regarding gender, caste, religion, etc…in schooling**and by their families.
- In some parts of the society, the child marriage and child labour exits even now. Hence the government should take strict law must be adopted to eradicate this problem.
- Nowadays, the women are not able to walk freely in the public places such as roads, parks, trains, buses, cinema halls, etc. So necessary steps must be taken regarding the safety of women.
- The knowledge of human rights of women and children must be given to nook and corners of the country especially in rural areas.
- There are many working women in the society of poor class. Equal wages must be given to all women.
- Women are the victims of rape. When this happens the family is also too reluctant to bring into notice due to family prestige and hard police procedures. This must be stopped.
- Domestic violence on women and children by alcoholic husbands and fathers must be avoided through strict laws.

- Women should be given right to live with dignity without eye teasing and sexual abuse.
- Moral education is the main solution to change the mind-set of the people regarding women and children.
- Women and children should be provided life skill trainings to improve their status in the society.
- Communities must be educated on their responsibilities under human rights of women and children.
- Encouraging women to participate in their political process and educate the public about the values of women and children.
- Security and hospitality facilities should be improved for the women and children.
- Some social organisations also must take initiative towards the welfare of women and children. This should be supported by public.

8. CONCLUSION

Children constitute the nations valuable human resources. The further well-being of the nation depends on how its children grow and develop. As same, women also play an important role in the development of the nation. Children are the future custodians and torch bearers of the society. They are the messengers of our knowledge, cultural heritage, ideology and philosophy. So children must be provided free and compulsory education under act of 2009 and they should be protected by various violations and trafficking. Human rights must be improved for women with respect to safety,**education, etc… Nowadays, women are not only housewives but** also working women, dancers, **heroines… are becoming independent in each field which shows a positive track towards the**fundamental rights of women.

The violations against women and children must be intercepted to improve their status and respect in the society. So we conclude that, the human rights of any human being must not be violated as it is inhuman for the welfare of the society and thy play a n important role in the development of the nation. Hence the protection of human rights of every human being is very essential.

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SOCIAL ENTREPRENEURSHIP – INNOVATION IN BUSINESS MOTTO AND PRACTICES

Raghavendra S
Vinutha B

Abstract

Entrepreneurship is the skill of an individual to dream and invent or dream and apply an invention for the problems faced by people in the society or improving the conditions of living in society. Entrepreneur has the capacity to change the society, the living conditions, life style etc. he is an influential person in the societal setup. Entrepreneurship was used by the entrepreneurs for business with the object of making huge profits, establish large organisation, creating huge demand for capital and technology. Centuries have passed entrepreneurship has taken a new leap in the 21st century with a new object, new role and new methodology of business process & practices. This is nothing but an innovation in the entrepreneurial practice called social entrepreneurship. Social problems in the society have multiplied. Government, social thinkers have failed to solve these problems. business managers who have now a history of establishing a large business empires and innovative solutions to business problems are the most sought after persons to give better and best practical solutions to social problems this leads to the growth of social entrepreneurship where they are ambitious and persistent in tackling major social issues and offering new ideas for wide scale change. Better ideas bring better changes and better changes make

Keywords:

Entrepreneur, Entrepreneurship, Social Entrepreneur, Challenges, Business Process

better life and better life for a beautiful society. Making profits is not their concern, creating a large organisations is not their mission , becoming wealthy capitalist is not their vision rather they are simple living with high social value and a vision of society free of problems is their motto.

These entrepreneurs identify new processes, services and products or unique ways of combining proven practice with innovation to address complex social problems. In the process of finding the solutions they face various hardships , not all social entrepreneurs have the guts and determinations to pursue their ideas and dreams with all the obstacles and be a change agent for the society.

The objective of this paper is to study about the various challenges faced by the social entrepreneurs and what is the benefit given by them to the society.

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Introduction

Though the concept of social entrepreneurship is gaining popularity it means different thing to different people this can be confusing, many associate social entrepreneurship exclusively with not- for- profit organisation. Social entrepreneurship has become a major topic in the recent past, seen as a complementary approach to non-profit business and governmental contributions to society it is the organisation that uses business methods and process to address social or environmental problems in an innovative way.

The term social entrepreneurship was first used in the literature on social change in 1960‘s and 1970‘s the term came into wide spread use in the 1980‘s and 1990‘s promoted by Bill Drayton the founder and CEO of ASOKA, USA. social entrepreneur who recognises a social problem and uses entrepreneurship process to organise, create and manage a venture, an business entrepreneur will measure the performance of his business in profits gained, however the social entrepreneur will measure positive returns to society. Thus the main aim of this entrepreneur is to further social &environmental goals. social entrepreneur play the role of change agents in the social sector by : adopting a mission to create and sustain social value, recognizing and consistentlypursuing new opportunities to serve that mission, engaging in a process of continuous innovation, adaptation and leasing, acting boldly without being limited by resources .

The idea of social entrepreneurship has become increasingly popular as social problems in our complex modern society has grown.it is a reaction to the _bottom line‘ philosophy of modern big business with its emphasis on short-term profit to the determinant of any long term benefit to society as a whole or the human component of the business itself, social entrepreneurship seeks to extract the practical dynamism of the successful businessman to enrich and help society especially in countries where the individual is beset with problems of poverty, illiteracy, blind beliefs, scarcity of resources environmental degradation and lack of opportunity.

Statement of problem

social entrepreneurs being change agents in the society have the capacity to make society free of problems however they are not able to reach their visions and facing problems of resources lack of trust , misconception and lack of supportive polices. This paper attempts to study about the social entrepreneur his role and importance to societyand challenges faced by him.

Objectives

- To study the concept of social entrepreneurship.
- To study the role of social entrepreneur.
- To study the challenges faced by them.

Methodology

The data can be collected either by primary data or secondary data. For this research the data has been collected through secondary data which includes research papers, text books, websites, reports, reference books etc.

Literature review:

The term entrepreneur has its origin in the French. In 16th and 17th century the term was used in relation to the military expeditions and civil engineering activities. Later in the 18th century the term was used in context to the economic activities. The function of entrepreneur is to reform or revolutionize the pattern of production by exploiting an invention or more generally an untried technology method of producing a new commodity/ producing an old

One in new way, opening a new source of supply of material or new outlet for products, by organising a new industry Whereas, social entrepreneur is a person who always aims at solving the problem in the society rather than profit-motive.

Meaning of social entrepreneurship

It is the process of pursuing innovative solutions to social problems. Social entrepreneurs adopt a mission to create and sustain social value. They relentlessly pursue opportunities to serve this mission while continuously adapting and learning. They operate in all kind of organisations.

Social entrepreneur: they are the individuals with innovative solutions to society‗s mostpressing and daunting social problems. They are ambitious and persistent tackling major social issues and offering new ideas for wide scale change.

According to Schaltegger and Wagner ―deals with a start-up of a very innovative company supplying environmental or socially beneficial products and services‖.

Role and importance of social entrepreneur

1. Adopting a mission to create and sustain social value.
2. Searching new opportunities to serve that mission.
3. Continuously and consistently innovating, adapting and learning in pursuit of the mission.

4. Acting boldly without caring forresources current in hand.
5. being accountable for outcome of activities.
6. They develop and apply innovation important to social and economic developmentand develop new goods and services.

Few of the social entrepreneurs are:

1. **Florence nightingale**-U.K founder of modern nursing.
2. **Margaret sanger**- U.S.A founder of Planned Parenthood federation of America.
3. **Vinobha bhave**- India founder and leader of land gift movement.
4. **Satyan Mishra**- India founder and CEO of Indian Company Drishtee.
5. **Muhammad yunus** –Bangladesh founder of Bangladesh's grammen bank and recipientof Nobel peace prize 2006.
6. **Dr. Maria Montessori**- Italy developed the Montessori approach to early childhoodeducation.
7. **Jeroo billmoria- founder of several international NGO'S**
8. **Harish hande- established more than 120000 systems in Karnataka and founder ofSELCO.**

9. Arunachalam nuruganatham- social entrepreneur from Coimbatore popularly called PADMAN.

Difference between business entrepreneur and social entrepreneur

1. Social entrepreneur: they measure the performance in terms of impact made on society, whereas the business entrepreneur measures it in terms of profit or returns received.
2. Social entrepreneur comes up with new solution to daunting social problems and then implements them on a large scale that benefits humanity, whereas entrepreneur creates entirely new business.
3. Social entrepreneur- their job might not produce richness and income but the job of business entrepreneur will produce income or revenue.
4. Social entrepreneur will emphasis on ecological health and wellbeingwhereas business entrepreneur will emphasis on health for them

5. Social entrepreneur will aim to satisfy the need of society, but business entrepreneur will aim for maximising wealth and to expand the business.

Challenges of social entrepreneur

- Lack of basic business plan
- Lack of awareness in general public
- Poor marketing plan
- Lack of capital
- Human resource
- Resistance to change
- Good start but fails to take-off

When social entrepreneurs endeavour to bring about a social change they are confronted with several problems. They collect vast amount of information, synthesize them and then develop an action plan focusing on the causes of the problem. They are consistently striving to find a innovative solutions but they need to equip themselves with a disciplined way of thinking and of approaching problems without forgetting that this training is not enough. They don't impose their plans and programmes because they believe in unravelling peoples potentials, idea, plan, knowledge and resource. They do not start with the perfect plan. They flow around obstacles of status quo, regulations, lack of funding, program design flaw and changing needs, always adjusting and manoeuvring to reach their goals.

There is a lack of a ground up business plan, lack of awareness amongst the general public, need for a proper sales team, investing in branding elements, process management and planning for growth, lack of resources, competition from other entrepreneurs, legal barriers etc.

Findings and suggestions

Social entrepreneur plays a very important role in the society when compare to other entrepreneurs. They face many problem and challenges even though they do not aim at profit and there main motive is to satisfy the requirement of the people in the society but still problems are faced by them in order to overcome it they have to make a proper plan in all the areas ,arrange for the fund required to run the business, along with this they have to educate the consumers and set market standards by following network approach. they should also plan to improve rural area and to remove regional imbalance so that it helps for the growth of the economy.

Conclusion

Business being a service for societal need is forgotten with the only aim of profit, survival and growth the revival of its basic instinct is rightly felt by entrepreneurs in 21st century. There are innumerable examples of people who have blended profitability with social cause and made a difference. Business for society and entrepreneurs for social cause is the way ahead to look for .

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A STUDY ON CUSTOMER'S SATISFACTION AND ADAPTABILITY ON MOBILE BANKING IN BANGALORE CITY

Yogita Yadav

Manjushree G S

Abstract

The study aims to assess the influence of awareness on customer's attitude towards M banking ,it investigate whether the attitude varies among M-banking users on the factors such as perceived ease of use ,security and privacy and risk due to difference in there degree of awareness of these factors. The results show that difference in customer attitude among M-banking users depends upon degree of awareness.

The main objective of the study is to highlight the theoretical background and current scenario of M-banking services in Bangalore city and to examine the demographic profile of mobile banking service in financial institutions and to analysis the reason s for customer adoption of mobile banking services. Finally this study covers the customer satisfaction towards mobile banking services in Bangalore city.

Keywords:

Customer satisfaction,
24*7 services,
customer friendly,
Omnichannel banking strategy.

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INTRODUCTION

Service provided by a bank or any other financial institution which helps customer‗s financial transactions using a mobile, tablet or an app is called mobile banking with 24hours of service available to its customers. Some of the uses of mobile banking is electronic bill payments,transferring funds etc which reduces the cost of handling transactions for the banks by reducing the need for customer to visit the banks.

Mobile banking helps in communication between bank and its customers truly and also increases customer‗s loyalty.Mobile usage has seen major growth in most of the Asian countries like India, China and Korea where Korea boasts about 70% mobile penetration rate. Mobile banking is much more preferred by customers over internet banking as it enables Anywhere Banking.

According to the ―Cellular Operators Association of India ―the mobile subscribers in India hit 40.6 million in the year 2018.India also has the third largest Smartphone user base with an estimated 2017 million users in 2018.

Due to mobile banking its easy for an customer to transact and transfer funds, access their account and keep a track of their account, with instant alerts like confirming balance and succfull fund transfer.

STATEMENT OF THE PROBLEM

In the field of banking, Mobile Banking is one of the recent trends. It is the boon to the mankind and also it has many cons, this study emphasizes about customers satisfaction with reference to mobile usage and security issues which affects the working process and adaptability.

RESEARCH GAP

This paper talks about the product and services and its evaluation based on the findings that how mobile baking industry can expand its operations and how it can make its products and services still more efficient.

OBJECTIVE OF THE STUDY

The main objective of the study is to identify the factors effecting adoption of mobile banking by customers.To study the problems faced by bankers and customers regarding mobile banking.To study the factor that influences the intention to use of mobile baking.

METHODOLOGY AND DATA COLLECTION

The type of the study used is cross sectional and exploratory research.Primary data has been collected by using a structured questionnaire method, with 120 respondents in Bangalore city.

The sampling method used is individual area sampling and sampling with probability proportional size.

MOBILE BANKING SERVICES

Account information:

- Mini statements and checking of account history
- Monitoring of term deposits
- Access to card statements
- Mutual funds/equity statements
- Insurance policy management

Transactions and Investments:

- Bill payments and third party fund transfer
- Check remote Deposit
- Funds transfer between the customer‗s linked accounts
- Real time stock quotes
- Personalized alerts and notification on security prices

Future functionalities in mobile banking

According to the ‗International Review of Business Research Papers' from world business Institute, Australia, below mentioned are the functional trends possible in the world of mobile banking.

In current scenario, objective of mobile banking like building relationship, achieving new revenue stream, minimizing cost will help in targeting higher level goals such as building brand of banking organizations. With new technologies and functionalities many new ways of lead generations can be created, prospecting and developing good customer relationship and achieve superior customer experience with Bi-Directional communications.

Mobile Banking service providers in Bangalore city

- Vijaya bank
- Citi Bank
- ICICI
- IDBI

HDFC

- Corporation Bank

Recent trends in mobile banking:

- Open sesame- integrating external APIS: open banking a recent mobile banking has gain a lot of attention. This new initiative opensup and levels the playing field –allowing for the proliferation of new products and services to benefit the end users.
- Whenever, wherever, whatever-the omnichannel banking strategy: it is about offering the same banking services to clients across all the available channels that the bank has to offer.eg.starbucks.

- Iot and voice payments: the large companies like Samsung, Amazon and lg have developed new additions to smart fridges which will allow users to order and for their groceries using only their voice.

DATA ANALYSIS AND INTERPRETATIONS

Out of total number 120 respondents 78 are Men and 42 are Women aging from 18 to above 55 years in which 33.33% are business people and 30% are Government employee and 18% are Pvt Employees.

Table: 1 Table showing no of mobile users, use of mobile banking for financialtransactions and no of respondents having bank accounts

PARTICULARS	NO OF RESPONDENTS
Total mobile users	100
Financial transactions	104
Traditional customers	95

Through the above Analysis it was arrived at the following interpretations.Out of 120 Respondents there are 100 respondents who are using mobile for banking activities and 104 of them are using it for financial transaction and 95 are traditional customers who are far from modern Banking updated technologies **Table: 2** Table showing types of bank account, banking services, mode of Operations touse mobile banking and frequency of using mobile banking

TYPES OF BANK ACCOUNT		**MODE OF OPERATIONS**		**FREQUENCY OF USEAGE**	
Savings Account	78	Bank website	57	Daily	23
Current Account	22	Applications	45	Weekly	45
Fixed Deposit	12	IMPS	6	Fortnight	29
Recurring	8	others	12	Monthly	23

Out of 120 Respondents 78 respondents i.e ----- have said that they have savings BankAccount, that means majority of the respondents are small amount savers.It is clear that most of the respondent‘s i.e 57 are comfortable in using Bank official website and only 23 respondents use this service on a regular Basis. 45 Respondents prefer to use applications on weekly Basis for transactions.

Table:3 Table showing obstacles faced by mobile banking customers and satisfaction ofrespondents

Network	30	Highly satisfied	65
Language	24	Satisfied	20
Complication	32	Neutral	10

Hard to use	24	Not satisfied	15

From the above Data collected 32 respondents are facing various complications in using M-Banking while only 24 respondents are facing language problem. And out of total respondents 65 respondents are highly satisfied with the services of M-Banking.

SUMMARY OF FINDINGS, SUGGESTIONSFINDINGS

- Majority of the respondents are males
- Respondents who gave their feedback are majority of youths
- Most of respondents are business people
- Out of 120 respondents 83 % of them have mobiles phones
- 86% of the respondents use mobiles for financial transactions
- Nearly 79% of the respondents have bank account
- Due to some small transactions and other financia requirements, major part of the respondents go for saving account
- Most of the respondents with 70.3% use mobile banking services
- Most of the respondents are depended on websites of banks for operation
- Majority of respondents say using mobile banking is complicated task
- Majority of respondents strongly agree that they are satisfied with the services
- Mobile banking users use services majorly in weekends
- 48.33% of respondents complain that mobile banking services are not quick and effective
- Major part of the respondents agree that using mobile banking saves time and money
- 81.67% of the respondents say mobile is very convenient
- Majority of respondents say that mobile banking services has improved drastically and tremendously
- Only least part of the respondent say that mobile banking services cannot be used any time of day due to network problem and other issues
- Most of the respondents say that overall performance of mobile banking is satisfactory

SUGGESTIONS:

- Lack of awareness among the bank account holders, which will enable there, use of mobile banking services, so people should be technically educated.
- A problem of compatibility of smart phone to use these services, so smart phone should be built in stock a way which enables these kinds of services.
- Quick grievance addressable case should be organized to adders the problems of mobile banking services.
- The benefits of mobile banking applications should be advertised properly to attract the mobile banking users.The process and login operations should be simplified, where common man can use it.
- Some kind of incentives of usage points to be given by mobile banking institutions.
- Mobile banking institutions should ensure the principle of for its customers.
- Regional languages to be designed mobile banking instruments to make ease accessibility for people who are not so educated like process which are adapted in **ATM"s**.

CONCLUSION

It is concluded that mobile banking is essential for the growth of any country that wants to develop. Computer and mobile are playing important role, posing certain challenges. If it is addressed it gives a greater advantage to the user, and helping in improving the economy of the country.

As per the study conducted it is concluded that the problem of security issues and compatibility requires high attention .Simple login mechanism could be used, which will be an improvement in the in creating user friendly environment in the fields of mobile banking

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NEW DIRECTIONS TO HIGHER EDUCATION

Building the individual‘s ability

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INTRODUCTION

The main purpose of the higher education is to make him stand on his own legs without depending on others. Higher education mould individuals into better educated people and it also transforms them into a successful individuals. College education must aim towards the development of individuals with infusing traits such as self-confidence, integrity and leadership qualities. Higher education helps individuals in making rational decisions. It also helps them to perform under pressure and will be able to bring out their hidden potential. Professional courses mostly deals with the subject proper, there should be separate courses for improving one‘s soft skills.

New direction in the sense is to make the students effective in communication, tackling situations strategically by well planning, foresightedness and by being assertive, so that they can achieve success in all the tasks they take up. Moreover this gives them confidence which helps them also to inspire others, just like a snow ball effect. In order to provide the higher education the faculty should understand the concept first, they should undergo certain special trainingcourses and other skill development classes for easy interaction and teaching students to incorporate the value of being a responsible individual.

An individual can attain the following qualities when he becomes a leader

1. He can raise the demonstration and paves the way for others.
1. He should co-ordinate the efforts of the group to achieve its goals.
2. They act as demonstrators for the innovations.

3. It is their job to create better inter-group and intra-group coordination.
4. He should make effective decisions and develop scientificdecision-making process.
5. He should encourage the members to learn from each other's experiences.
6. He should develop self-confidence to solve their own problems.

Developing the character of an individual through Social Physiology Social Physiology

Social Psychology is the defined as the branch of knowledge which studies the relationships arising out of the interaction of individuals with each other in social situations and it deals with thinking, feeling, and acting of an individual in society. To determine the character of social behaviour.

Social behaviour involves following four basic reactions.

- When one individual meets another individual there is reaction. Each individual affects the other individual with whom he comes into contact is in turn affected by them.
- Individual may be reacted to group
- As a counterpart of the above situation there will be reaction of group individuals to a single individual.
- There is reaction of one group of individuals to another group of individuals.
- Social Psychology studies about the human behaviour

Scope

Caste, prejudice, industrial unrest, crime, and delinquency are some of the major socialproblems. These takes place when they are not able to control certain emotions as most of the crimes takes place on the background of uncontrolled emotion. The task of social psychology is to help to understand how these problems arise and how they can be controlled and predicted.

It concerns the problem of the formation, change and measurement of social attitudes. They also help us to understand how prejudices arise and why they resist the call of idealism on one hand and the realities on the other

HUMAN BEHAVIOUR

Human behaviour is experienced throughout an individual's entire lifetime. It includes the way they act based on different factors such as genetics, social norms, core faith, and attitude. Human behaviour refers to the array of every physical actionand observable emotionassociated with individuals, as well as the humanrace as a whole.

Research Objectives

1. To understand the nature and elements of ethics in education
2. To know the contribution of higher education in achieving excellence.
3. To find out the lack mass in our higher education system.
4. To make practicable suggestions to improve the quality of education

Method of Data collection

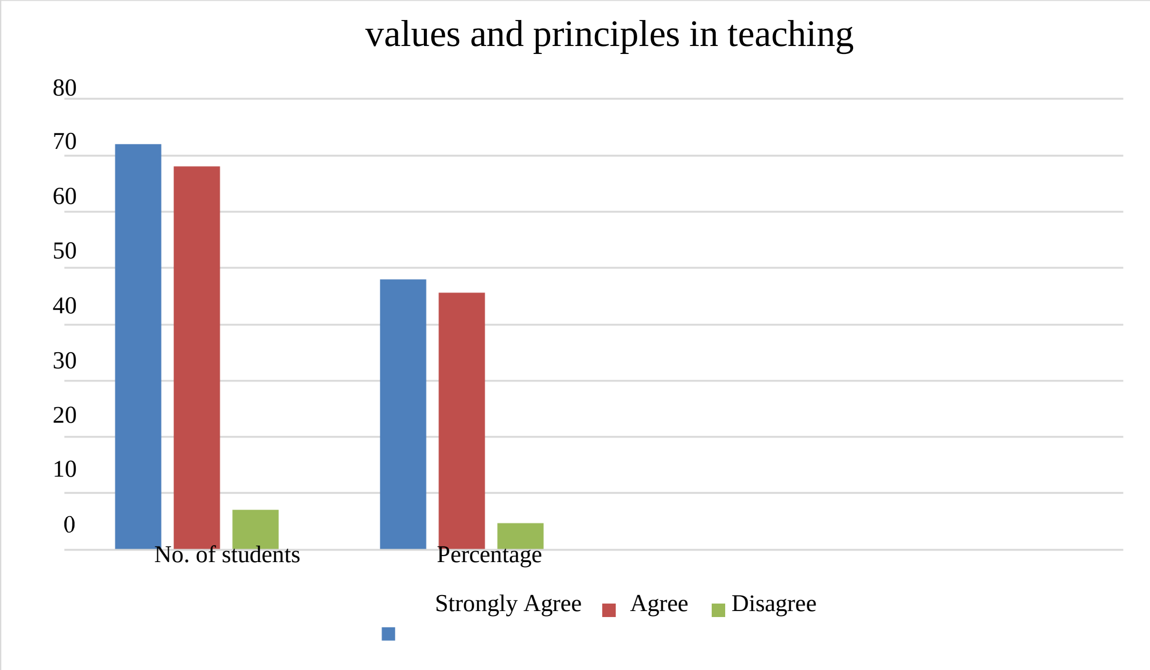
For the purpose of collecting data both primary as well as secondary data is being used. A well designed questionnaire has been prepared and administered to students of management from two different colleges. Total of 150 students has been consulted. The collected data is then analysed using four point rating.

No. of students=150,primary data

Table 1

Values and Principles in teaching

Statements	**Strongly Agree**	**Agree**	**Disagree**	**Strongly Disagree**
No. of students	72	68	7	3
Percentage	48	45.56	4.69	2.01



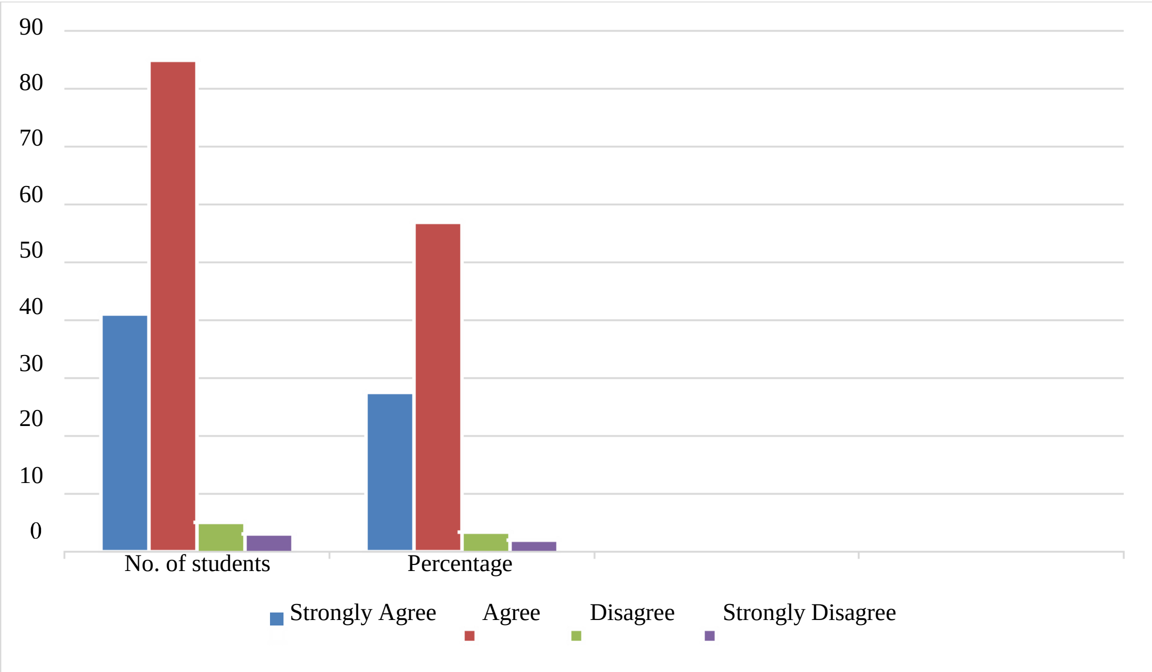
According to the above data 48% of respondents strongly agree to the above statement and 48.56% agree to the statement.

Table 2

Non suppression for the academic thirst of students

Statements	Strongly Agree	Agree	Disagree	Strongly Disagree
No. of students	41	85	5	3
Percentage	27.47	56.95	3.35	2.01

Non suppression for the academic thirst of students

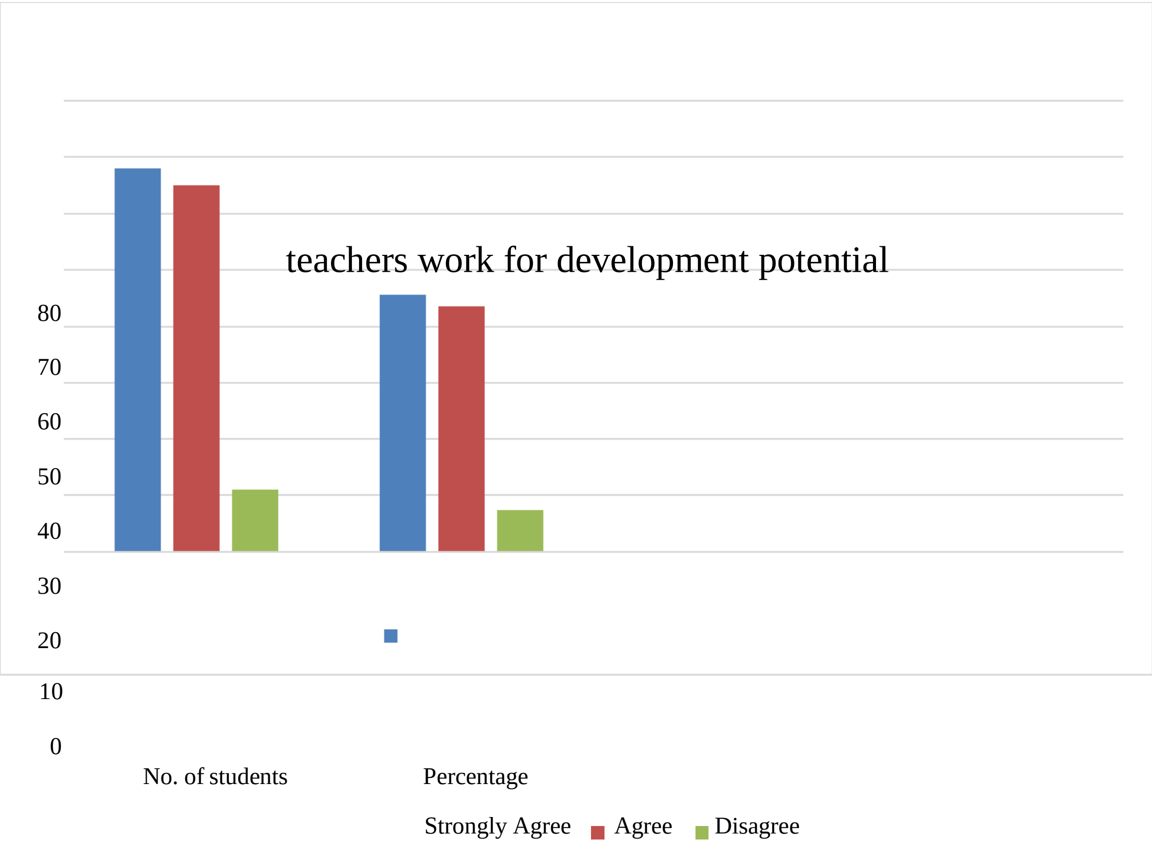


According to the above data 27.47%of respondents strongly agree to the above statement and 56.95% agree to the statement.

Table 3

Teachers work for developments potential

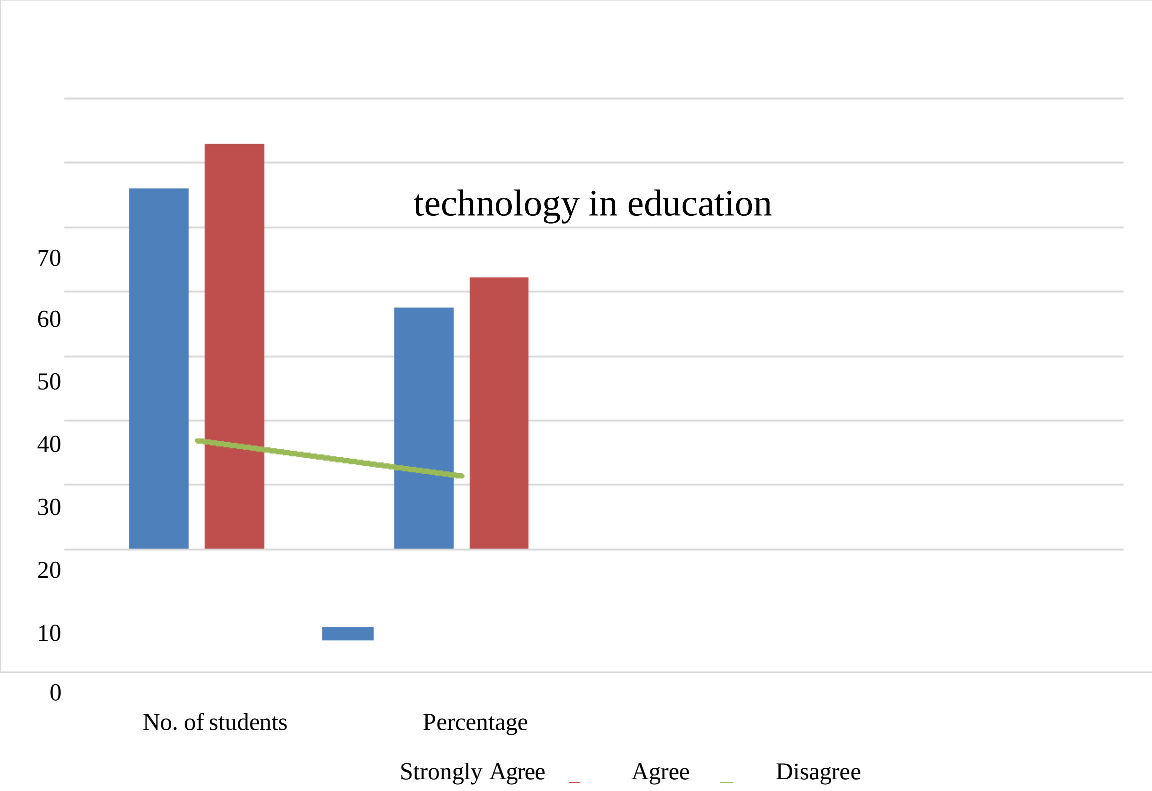
Statements	Strongly Agree	Agree	Disagree	Strongly Disagree
No. of students	68	65	11	6
Percentage	45.56	43.55	7.37	4.03



According to the above data 45.56% of respondents strongly agree to the above statement and 43.55% agree to the statement.

Table 4
Technology in education

Statements	**Strongly Agree**	**Agree**	**Disagree**	**Strongly Disagree**
No. of students	56	63	17	14
Percentage	37.52	42.21	11.39	9.38



According to the above data 37.52% of respondents strongly agree to the above statement and 42.21% agree to the statement.

Table 5
Developing the characters

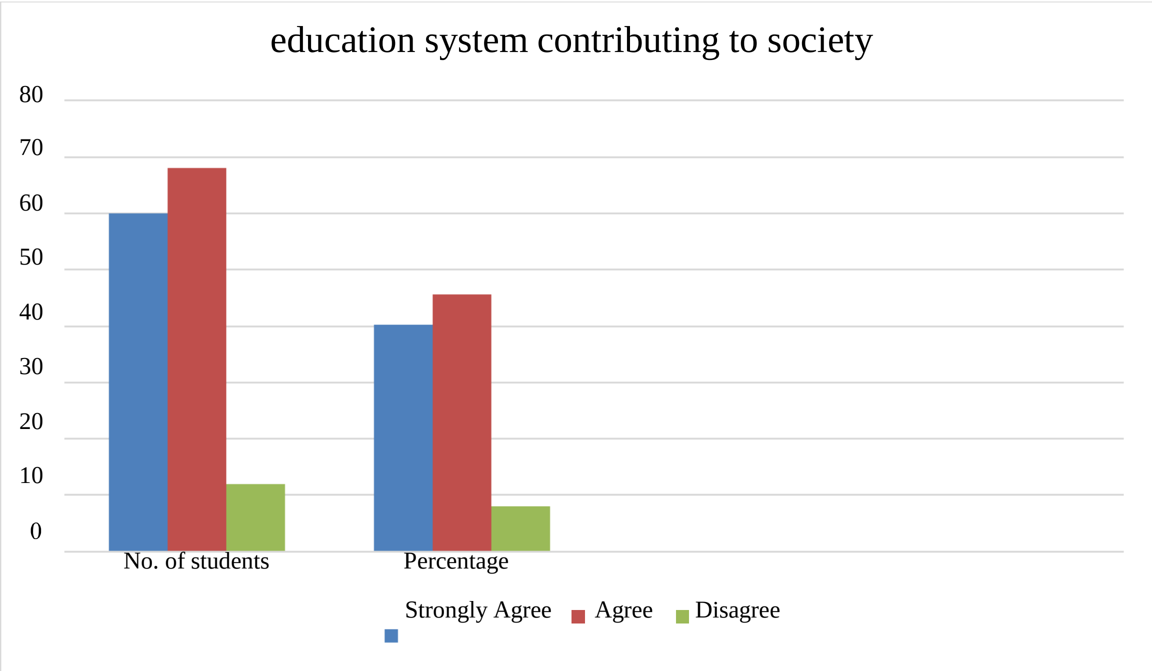
Statements	Strongly Agree	Agree	Disagree	Strongly Disagree
No. of students	15	65	27	15
Percentage	10	43.33	18	10

According to the above data 10% of respondents strongly agree to the above statement and 43.33% agree to the statement.

Table 6

Education system contributing to society

Statements	Strongly Agree	Agree	Disagree	Strongly Disagree
No. of students	60	68	12	10
Percentage	40.2	45.56	8.04	9.38



According to the above data 40.2% of respondents strongly agree to the above statement and 45.56% agree to the statement.

FINDINGS

1. The majority of students (93%) are of the opinion that their teachers have values and principles in teachings and they do not discriminate among students.
2. 83%of students feel that teachers intentionally don't suppress students to acquire knowledge and they work for the development of student's potential.
3. With regard to character development 43% of students feel that there is developed due to the education. But 18% are unhappy.
4. Students have no doubt in teachers acquiring & updating their knowledge. But 27% are unhappy with the present education system.

SUGGESTIONS

Even though majority of the students gave a positive opinion about their teachers and education system, more than 45-60% just —agrees‖ and do not strongly agree for many statements. There is a lot of difference between just agreeing and strongly agreeing when we look from the point of view of the students.

In view of these findings the following suggestions are relevant.

1. Every teacher should rethink whether actually everyone are getting opportunityequally and act to fulfil this gap.

2. Teachers should think out of the context from the syllabus and practically contribute towards the syllabus and practically contribute towards helping students to achieve success for later life also.

3. To solve the problem of lack of transparency, a website can be created by the college and all information relevant to each student can be uploaded and students can view this through their email id., given to them by college.

4. Self-appraisal and receiving the feedback from the students can help to know theirown mistakes and improve ourselves.

Conclusion

From the above study we can definitely tell that our education system is positively developing. They should get the great exposure towards the environment they should be able tostand on their own legs.They should be able to take self-decision. Enriching the students with all these qualities will make a very better environment as the future of our nation lies in the hands of the youngchaps.The teacher should be a role model for the students. Tendermindscanbe used more effectively and they should learnthewaytoleadaqualitylifealong with employability. But there is life alongwithemployability. The character of an individual judge him in a society.New directions to higher education mainly should involve in developing the character, moulding them to develop them in the field of intelligence,personality.

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RELIGIOUS TOURISM : AN ANALYTICAL STUDY

Sindhu M
Shailesh G Shankar

Abstract

Multicultural India is setting up to pitch faith tourism by developing more religious tourist circuits to attract foreign Tourist. Religious Tourism can be defined as travel with this core motive of exploring various religion and acquire good's they induce, like art, culture, customs and architecture. Being just about the most ancient civilizations on the world, India has been around contact with almost all the major religions on the world, and regardless of being dominated by Hinduism in today's context, religions like Islam, Buddhist and Christians also have influenced a sizeable area of the population, in addition to niche religions like Jewism ,Sikhism, Jainism, Vaishnavism that grew as a possible offshoot to this major religious of thought to footfalls and encourage greater domestic travelling that has seen double digit growth in recent years benefiting the local economy.The Kumbh is a sacred gathering that has its roots in Kurma and other puranas of Hinduism. The Gods and the demons churned the ocean for ambrosia and when it came out of the ocean both of them fought for it, lord Indra's soon Jayantha took the sacred pot of ambrosia and ran with it he ran for 12 days across various places , when he was running a few drops of ambrosia fell in four locations of Haridwar, Pryagraj, Ujjain and Nasik. It is believed that one year of humans are equal to one day to gods , the twelve days Jayanta ran are 12 years for humans, that is why it is held once in 12 years at every location.

Keywords:
Religion,
Tourism,
Economy.

When sojourns in Aries and Jupiter in Aquarius, Kumbh is held at Haridwar and when the Sun passes through Capricorn and the Jupiter through Taurus, Kumbh is held at Prayag. Kumbh is held at Ujjain when the Sun and the Moon traverse through Aries ,when Jupiter is in Leo,the Kumbh is held at Nashik.

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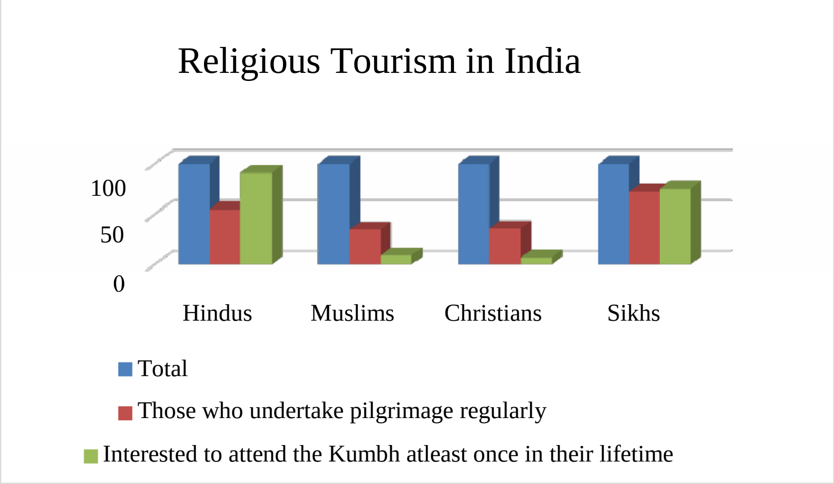
INTRODUCTION

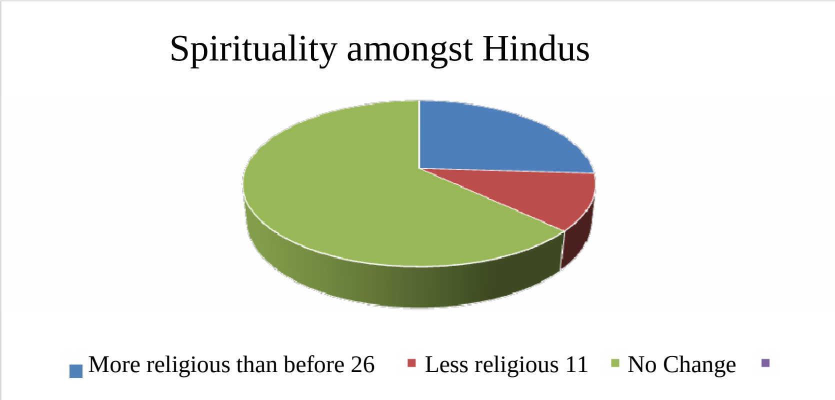
In the world that is filled with volatility, uncertainty, complexity and ambiguity the only element that can save a man is his faith and patience. To increase this he looks towards the almighty for guidance and support. In this regard they undertake various spiritual practices, going on a pilgrimage is one essential practice which all follow.Religious tourism is practiced all over the world, according to the World Tourism Organization an estimated 300 to 330 million pilgrims visit the world's key religious sites every year. In the U.S alone there is 50% increase in Americans travelling across the world for religious purpose from 2012-2108.



The recent statistics in India is showing that more and more people are becoming religious, this is an indirect boost to our tourism sector as more religious a person becomes the more pilgrimages he undertakes. Indians are not only going to pilgrimages within in India but are also going across the globe to holy sites like Mecca, Vatican, Jerusalem, Mt.Kilash, Batu Caves-Malaysia, Tirta Empul-Bali, Srilanka etc which is a boost to their economy also and increases the cordiality of our diplomatic relationship. On the other hand there is an increase in the number of foreigners visiting shrines in India like Sanchi, Ajmer, Tirupati, Varanasi, Puri, Chardam etc which tapped efficiently can do wonders to our tourism sector and overall economy.

Religious Tourism in India has huge boom in the modern years. India is one of the most preferred destinations for Religious Tourism both overseas and domestic travellers. Tourism enables the International traveller to understand and experience India‘s cultural diversity first hand. According to official estimates, the Indian tourism industry has overshadowed the global tourism industry in terms of growth in the volume of foreign tourists as well as in terms of increasing foreign exchange. The main reason for the growth in Religious tourism in India is the massive progress made by the Indian economy. Even though religious tourism has its exponential growth in recent years but infrastructure is still a constraint. To sustain the current growth the government should invest in infrastructure like transport, accommodation, better roads, health and hygiene etc. To promote growth the industry has invested in new technology, like art of security systems.

As India is really a unique country with plenty of heritage and historical places with rich culture which helps in attracting tourists from many parts of the world. India offers a fusion of unique heritage, climate, Cuisine, language to the tourists while travelling throughout India. Religious tourism has emerged to be a booming market in India, using the Delhi based National Council for Used Economic Research (NCAER) which signifies that of the 230 million tourist trips undertaken in India, the largest proportion consist of religious pilgrimages. Performed by both farm and urban, that they out number sensitive getaways in Indians.



LITERATURE REVIEW:

Religious Tourism in India is the foundation of society and order of Religious culture, principles supports to policy, management and development objectives India each Pilgrimage is also a popular feature of Indian historic culture with a long history.. Indian religious tourism potentialities have been one of the important source for country development particularly due to the presence of many religious tourist places in India .Economic ,environment and social development of local resources. In india it reflects religious tourism and pilgrimage tourism offer opportunities for diversify revenues India keep strong foundation of ancient culture ,50 religious and 845 languages ,over 3 millions Gods ,Goddess and historical monuments.

Amador Durán-Sánchez , José Álvarez-García, María de la Cruz del Río-Rama, and Cristiana Oliveira (06 July 2018; Accepted: 9 August 2018; Published: 21 August 2018)

This paper reviews the academic literature related to religious tourism through a bibliometric study and citations of articles indexed in the multidisciplinary database Web of Science (WoS). Through an advanced search by terms, a representative set of 103 documents that form the ad-hoc basis of the analysis were selected. In view of the results, it is concluded that the United States is at the forefront of research, with almost 20% of the articles affiliated to one of its centres, mainly university centres. Publications on religious tourism are currently in an exponential growth stage, supported by the annual increase in the number of citations received. These papers are published in a small number of journals well positioned in their JCR category, classified within the field of Social Sciences Research.

Renata Tomljenovic, Larisa Dukic (2017)

The aim of this paper is to critically analyze the current scholarly and professional treatment of religious tourism that will amply illustrate the effect of the market-profit driven paradigm on product and attraction development before proposing the fresh few on religious tourism as a potential agent of individual and collective transformation of values. This paper is a result of a broader research on the project, Trans-Tourism – An integrated approach for the study of transformative role of tourism in the 21st century. which aims to critically investigate the role of tourism in attaining the vision for sustainable world of peace and harmony and to develop tools and options in order to provide policy proposals and practical models to harness the transformative power of tourism.

The results indicate that religious / spiritual tourism really can foster both personal and societal transformation, mainly through the emphasis on the spirituality, or through providing experiences that make tourists reflect on their lives and their worldviews. In order to fully uphold this potential, we must step outside the mindset of religious tourism as a growing niche of tourism into the mindset of religious tourism as a transformation force that can facilitate personal and social change. Implications for further research are also presented.

Víctor Mora-Torres, Rocío Serrano-Barquín, Héctor Favila-Cisneros & Carolina Serrano-Barquín (2016)

This theoretical and methodological paper presents research undertaken to comprehend the social dynamic of religious tourism in a traditional sanctuary located in the Hill of Tepexpan, Mexico. Visitor experience, as tourist or pilgrim, has been little studied in Mexican religious tourism literature, which has focused mainly on quantitative and economics aspects. For this reason, a more holistic and comprehensive way to understand the phenomenon is desirable, especially in destinations that receive a variety of visitors with different practices and motivations.

Dr. Daniel H. Olsen (2013)

Academic studies on tourism market segmentation have decreased in scale over time, with the focus on tourist segmentation changing from segmenting the market as a whole to segmenting specific tourism niche markets. This change in scale can also be seen in how academics have attempted to segment the religious tourism market moving from discussions related to the pilgrim-tourist dichotomy to segmenting visitors based on religious affiliation to world regions and countries to specific religious activities such as religious festivals a**nd infrastructural amenities such as hotels.**

In this paper the author, following Wall‟s (1997) discussion of the spatial characteristics of tourist attractions (i.e., points, lines, and areas), raises the question as to whether there is a scalar difference in the motivations and the **„**expectation of **experience‟ of: people who travel to specific religious sites (points); those who travel along religiously** -themed routes (lines) and; those who travel to the Holy Land (area). To answer this question the author looks at and compares three case studies - Cathedrals in the United Kingdom (point), the Camino de Santiago de Compostela (line), and the Holy Land (area) - and summarizes the academic literature pertaining to the characteristics, motivations and expectations of experience of visitors to these locations. Cursory findings show that there are differences regarding the motivations and the ‚expectation of**experience‟ of people who travel to religious points versus religious lines and religious areas.**

OBJECTIVES

- To understand the growth and impact of religious tourism.
- To analyse the impact of Kumbh and religious tourism on our economy.
- To analyse how infrastructure development takes place through kumbh.
- To understand the impact of Kumbh on diplomatic relationship.

DATA COLLECTION

- Primary data was collected using survey method which had unbiased, structured and undisguised Questionnaire of 24 multiple choice open ended questions.
- Personal interviews was also conducted with a few foreign tourists to understand Spiritual visit of foreign tourist to India.
- Secondary data were collected from various journals, books and internet.

THE KUMBH

Kumbh Mela or Kumbha Mela is a mass Hindu pilgrimage of faith in which Hindus gather to bathe in a sacred or holy river. Traditionally, four fairs are widely recognized as the Kumbh Melas: the PrayagrajKumbh Mela, Haridwar Kumbh Mela, the Nashik-Trimbakeshwar Simhastha, and Ujjain Simhastha. These four fairs are held periodically at one of the following places by rotation: Prayagraj, Haridwar, Nashik Trimbak, and Ujjain. The main festival site is located on the banks of a river: the Ganges at Haridwar; the confluence of the Ganges and the Yamuna and the invisible Sarasvati at Allahabad; the Godavari at Nashik; and the Shipra at Ujjain. Bathing in these rivers is thought to cleanse a person of all their sins.

Kumbh derives its name from the immortal Pot of Nectar, which the Demigods and Demons fought over, described in ancient Vedic scriptures known as the Puranas. It is these Vedic literatures that have stood the test of time, out of which the tradition has evolved into the one that the world now knows as The Kumbh Mela. Legend tells a tale from the bygone days of the universe when the demigods and the demons conjointly produced the nectar of immortality. The demigods, because cursed, were crippled of fear that eventually made them weak. The task being too sturdy for them alone, the demigods made a mutual agreement with the demons to complete it in full and share the nectar of immortality in half. It is said that the demigods and the demons assembled on the shore of the milk ocean that lies in the celestial region of the cosmos.

For the task of churning the milk ocean, the Mandara Mountain was used as the churning rod, and Vasuki, the king of serpents, became the rope for churning. With the demigods at Vasuki's tail and the demons at his head, the churning began. At first, the churning of the milk ocean produced a deadly poison which Lord Shiva drank without being affected. As Lord Shiva drank the poison, a few drops fell from his hands which were licked by scorpions, snakes, and similar other deadly creatures. Also, during the churning, the Mandara Mountain began to sink deep into the ocean, seeing which Lord Vishnu incarnated as a great tortoise and supported the mountain on His back. Finally, many hurdles and 1000 years later, Dhanwantari appeared with the Kumbh of immortal nectar in his hands. The demigods, being fearful of the demons' ill intent, forcibly seized the pot with its safety entrusted onto the four Gods - Brahaspati, Surya, Shani, and Chandra.

Demons, after learning that their part of the agreement has not been kept, went after the demigods and for 12 days and 12 nights, the chase continued. Wherever the demigods went with the pot of nectar, fierce fighting ensued. It is believed that during this chase, a few drops from the Kumbh fell at four places - Allahabad, Haridwar, Ujjain, and Nasik. There is also a prevalent legend that it was actually the demons that were being chased by the demigods for 12 days and 12 nights, during which the drops of elixir of immortality fell at these four places. These four places are since believed to have acquired mystical powers. Because 12 days of Gods are equivalent to 12 years for humans; the Kumbh Mela is celebratedonce every 12 years in each of the four places - banks of river Godavari in Nasik, river Kshipra in Ujjain, river Ganges in Haridwar, and at the Sangam of Ganges, Yamuna, and Saraswati in Allahabad, where the drops are believed to have fallen. Millions of devout, come together to partake in ritualistic bathing and ceremonies to cleanse themselves of all sins.

The first recorded evidence is more than 2000 years old in Chinese traveler Xuazang‘s book who visited India during King Harshavardhana‘s reign.As per the UNESCO the KUMBH mela that takes place in India at four locations every 6/12 years once is the world‘s largest form of mass religious tourism that takes place and it has been given the tag of Intangible Cultural Heritage of Humanity , this mass event can be viewed from space also.

Types:

- The Maha Kumbh occurs after 12 Purna Kumbh Melas in every 144years.
- The purna Kumbh mela i.e. ―full Kumbha‖, occurs every 12 years at a given site. Kumbh mela at Allahabad is celebrated approximately 3years after Kumbh at Haridwar and 3 years before Kumbh at Nashik and Ujjain
- Ardh Kumbh i.e. half Kumbh mela occurs every 6years before the two purna Kumbh melas at Allahabad and Haridwar. For the 2019 Allahabad Kumbh mela, the Uttar Pradesh chief minister yogi adityanath announced that the Kumbh mela will simply be known as ―Kumbh mela‖, and the Kumbh mela will be known as ―Maha Kumbh mela‖.

STATISTICS OF KUMBH -2019

The government had allotted Rs 4,236 crores for this mega event which was held at Praygraj between 15 January 2019- 6 March 2019. The previous Purna Kumbh was held in 2013 which costed less than a third of this i.e Rs 1,017 crores. Even though the present Kumbh is Ardha Kumbh the government allocation of such a large sum is seen as a boost to the spiritual and religious tourism sector.The Kumbh is an indirect method to develop the city of Prayagraj which is one of the holy site for Hindus across the globe. The Central Government has provided Rs 1,200 crore assistance to the state of Uttar Pradesh which houses the city of Prayagraj, nearly Rs 3,000 crores is for the permanent projects and upgradation of Prayagraj and the remaining Rs 1,236 crores is for the world‘s largest temporary city build which is larger than countries like Vatican and Monaco.

Representatives from over 192 countries are attending this sacred event and the government is expecting nearly 20 crore people to attend this event, which is almost 15% of India‘s total population. This event isnot of any recent origin but can be traced back to our puranas or sacred scriptures . The statistics of the previous Kumbh held at Ujjain in the year 2016 gives an account that it was held on a very low key that created 6,50,000 jobs and generated a revenue of Rs 12,000 crore which had 14 temporary hospitals, 243 doctors , around 40,000 toilets and more than 50,000 police personnel.

The Tent City in Kumbh Mela has 4,200 premium tents for tourists and the Public accommodation has a capacity of 20,000 beds.

Ganga Pandal has a capacity to accommodate 10,000 people, used for organizing cultural, spiritual and official programmes with State-of-the-art facilities. Four Convention halls, with modern and contemporary décor for each zone. A Pravachan Pandal has a capacity for 2,000 persons built in the Mela area for organizing religious and spiritual programs

TRAFFIC PLANNING AND ELECTRICITY

300 kms roads in the Mela area has been asphalted. 1,795 Pontoons to be used for developing 22 Pontoon bridges and 84 parking areas for parking of more than 5 lakh vehicles, 54 holding areas for crowd control during Mela period, 524 shuttle buses and thousands of CNG autos are deployed, there are 2,000 digital signages. 40,700 L.E.D

Lights are used , 1,030 Km L.T Line, 105 Km Hypertension Line are laid, 175 High Masts are installed, 54 Temporary Sub Stations are set up, 2,80,000 Camp Connections.

DRAINAGE/ SEWERAGE , SANITATION AND DRINKING WATER

150 Km HDPE Pipe Line is laid, 850 Km Drains is built, 100 Trolley Mounted Diesel Pumps are being used. 5000 Stand Posts are installed, 800 Km Pipe Line has been laid, 200 Water ATM are installed, 150 Water Tankers and 100 Hand pumps are being used.

More than 1,22,000 toilets and more than 20,000 dustbins with liner bags , around 15,000 sanitation workers , along with 40 Compactors and 120 Tippers for disposal of waste .More than 2,000 Ganga Praharis/Swacchagrahis are being engaged as foot soldiers.

VENDING ZONES AND BEAUTIFICATION

Theme-based vending zones for food stalls, grocery stalls, clothes, and utensil stalls etc.Online stall allotment system to ensure online registration and identification of vendors.Important roads are beautified, 2 lakh plants (with pots) have been planted. Thematic Gates, Flags, Selfie points are designed. Beautification of major approach roads within a radius of 10 km from Prayagraj city has been done.

POLICE PLAN AND CIVIL SUPPLIES

4 Police lines , 40 police stations, 3 female police stations ,62 police out posts, 40 Fire fighting centres, 15 fire out posts , 40 watch towers have been set up and over 1,000 cameras have been installed. Ration cards to over 10 lakh Kalpvaasis and permits to access civil supplies for Akharas and Religious Organizations has been given.

OTHER HIGHLIGHTS

Upgradation of 9 railway stations , Development of 9 ROBs , Expansion of 6 RUBs ,A new terminal is being constructed at the Prayagraj Civil Airport for this purpose. Not only this the NHAI is rebuilding and upgrading :Prayagraj – Pratapgarh Highway , Raebareli – Prayagraj Highway , Varanasi – Prayagraj Highway .Inland Waterways Authority of India is building Jetties at 5 places and is planning to start point to point ferry services for Pilgrims.

CONCLUSION

As a result of more awareness , the number of pilgrims attending the kumbh has increased to a large extent which has indirectly more employment and jobs, this has also contributed better diplomatic relationship as more than 192 countries have participated in it, it also has generated a lot of revenue and brought a good amount of foreign exchange. If the Kumbh is given importance cities and other near by places can also be developed in this guise which is a boon for people living in there. Kumbh can be treated as the spark that ignites the fire of development and economic growth. Religious Tourism is growing rapidly over the past few years not only in India but across the entire globe, this has resulted in improving diplomatic relationship between countries The Kharatpur Corridor is the best example for this, the share of religious tourism is gradually growing which makes it a cash cow for the economy. Heritage sites and other places are being protected and developed as a result of growth of religious tourism. Our cultural activities are also being developed as it is having a direct relationship with religion.

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INVESTOR PERCEPTION OF INVESTMENTS AND FUND MANAGEMENT THROUGH CRYPTO CURRENCIES

Mrs. Raji Pillai

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Abstract

In spite of the increasing use of the virtual currency and its relevance in the financial world, a comprehensive analysis of the whole system is still lacking, as most study carried out has been focused on the behaviour of few crypto currencies exclusively. Crypto currency have been improving the lives of the people of the developing countries in the global economy and is helping them escape from poverty. Crypto currencies have become an important research topic in the recent past. With the block chain technology continuing to make strides in developed countries, investment banks too believes that it will have the biggest effect in emerging countries. This study focus on the risk and return associated with equity and the crypto currency market. The average and standard deviation to access the risk and return factor and also comparative tool for correlation analysis were used to find out relationship among risk and return. It is found that the risk premium of equity is essentially the same as commodity, equity returns are negatively correlated with commodity return and currency return and also found that the equity, commodity, and currency of derivatives are used for hedging purpose Despite recent issues in crypto

Keywords:

Crypto–currency,
Bitcoin,
Ethereum,
Litecoin,
Volatility

currencies, Bit coin's success and it's growing visibility since its launch has resulted in a number of companies unveiling alternative crypto currencies Thus, the present study tries to compare three crypto currencies - Bit coin, Ethereum and Litecoins with respect to their volatility and investment.

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1. Introduction

Crypto currency is digital money created from code. It can be used to send money directly to anyone in the world, cutting away the middle man and making digital currency in that sense much cheaper than fiat currencies. Crypto currency is designed from the ground up to take advantage of the internet and how it works.

In 2009, Satoshi Nakamoto took these projects and ideas, and eventually made them work by publishing a paper on an encryption-based protocol, that wasn't really a currency yet. It allows for many kinds of transactions to occur, utilizing a distributed ledger called the Block chain and a system of consensus where multiple computers participate in the management of this digital document that keeps track of all the payments.[2] Altogether, some 1000 crypto currencies are known[3], but the most widespread and important one is Bit coin [2], with a market capitalization of about 40% of all crypto currencies.

A crypto currency (or crypto currency) is a digital asset designed to work as a medium of exchange that uses cryptography to secure its transactions, to control the creation of additional units, and to verify the transfer of assets. A crypto currency is difficult to counterfeit because of this security feature. A defining feature of a crypto currency, and arguably its most endearing allure, is its organic nature; it is not issued by any central authority, rendering it theoretically immune to government interference ormanipulation. Crypto currencies are a type of digital currencies, alternative currencies and virtual currencies. Crypto currencies use decentralized control as opposed to centralized electronic money and central banking systems. The decentralized control of each crypto currency works through a block chain, which is a public transaction database, functioning as a distributed ledger. The anonymous nature of crypto currency transactions makes them well-suited for a host of nefarious activities, such as money laundering and tax evasion.

The first crypto currency to capture the public imagination was Bit coin, which was launched in 2009 by an individual or group known under the pseudonym Satoshi Nakamoto. As of September 2015, there were over 14.6 million bitcoins in circulation with a total market value of $3.4 billion. Bit coin's success has spawned a number of competing crypto currencies, such as Litecoin, Ethereum and Ripples.

2. Literature Review

(Tsyvinski, August 2018)[1]

The study focuses on three of the five major crypto currencies – Bit coin, Ripple, and Ethereum and start by documenting the characteristics of crypto currency returns. Firstly they tried to assess how investors and markets value current and future prospects of crypto currencies the mean and the standard deviation of returns are an order of magnitude higher than those for the traditional asset classes. Secondly, He tried to understand whether the crypto currency market behaves similarly to the stock market may serve as another medium of exchange .

The author tried to exposure of crypto currency returns to major currencies like, Australian Dollar, Canadian, Dollar, Euro, Singaporean Dollar, and UK Pound. The aims was to test a popularity of crypto currency. Third, we study the exposure of crypto currency returns to precious metals commodities (gold, platinum, and silver). This aims to test a popular narrative that crypto currency may serve as an alternative to precious metals as a store of value. Summarizing, the author establishes that the risk-return trade-off of crypto currencies is distinct from those of stocks, currencies and precious metals. Hence, there is very little evidence, in the view of the markets, behind the similarities between crypto currencies and these traditional assets.

The other main conclusion was that crypto currency indeed represents an asset class that can be assessed using simple finance tools. At the same time, crypto currencies comprise of an asset class which is radically different from traditional asset classes that crypto currency returns have low exposures to traditional asset classes – stocks, currencies, and commodities. Thefindings are that the behavior of crypto currencies is driven by its functions as a stake in the future of block chain technology similar to stocks, as a unit of account similar to currencies, or as a store of value similar to precious metal commodities. At the same time, the returns of crypto currency can be predicted by two factors specific to its markets – momentum and investors attention.

(Scholar, April 30, 2018)[2]

In this paper the author studies the efficiencies and price formation of bit coin and other crypto currency markets. First, there are large recurrent arbitrage opportunities in crypto currency prices relative to that currencies across exchanges that often persist for several days or weeks. These price dispersions exist even in the face of significant trading volumes on many of the exchanges. The total size of arbitrage protects just from December 2017 to February 2018 is above of $1 billion. Second, arbitrage opportunities are much larger across than within the same region; they are particularly large between the US, Japan and Korea, but smaller between the US and Europe. But spreads are much smaller when trading one crypto currency against another, suggesting that cross-border controls on _at currencies play an important role.

(David Lee Kuo Chuen, 2018, March)[3]

The article have set out to help readers understand crypto currencies and to explore their risk and return characteristics using a portfolio of crypto currency represented by the Crypto currency Index (CRIX). Substantial discussions are centered on Bit coin and its close variants. Some questions are raised about the potential of crypto currencies as an investment class. **Results show that the returncorrelations between crypto currencies and traditional assets are low and that adding CRIX returns to a traditional asset portfolio improves risk–return performance. Sentiment analysis also indicates the CRIX has a relatively high Sharpe ratio**. But theinvestor should view the results with care, a new form of financing for crypto currency and block chain start-ups is born. The disruption brought about by Bit coin may be felt beyond payments through what is known as initial crypto-token offerings or initial token sales.

(MANDENG, FEBRUARY 12, 2018)[4]

In this paper authors have **classifies bit coins and other cryptocurrencies as money**, reviews the possible economic impact andproposes a regulatory approach based on Germany‘s nineteenth century private banks of issue. The present paper aims to review recent developments of crypto currencies and draw parallels with the monetary history ofnineteenth century Germany to discuss possible regulatory approaches to support financial resilience. Crypto currencies represent important monetary innovations and have reinvigorated interest in and debate about notion and meaning of money.

They aim to disrupt and challenge existing monetary and financial arrangements. Their market valuations though highly volatile may become substantial quickly. Their impact on the financial system therefore causes disquiet. It has already led to various regulatory measures and calls for more.

It sees crypto currencies as private currencies, that is, notes and coins that are of fixed nominal denominations as medium of exchange. The regulatory approach in this paper envisages a common framework for crypto currencies based on the fundamental assumption that some quantitative ceiling is needed to ensure financial resilience can be preserved and that any regulation needs to address inter-crypto currencies and national currency-crypto currency relations. The nineteenth century German bank note regulation was based on the principle of common regulation, quantitative ceilings, redistribution of bank note shares and flexibility. It relied on competition to exercise a stabilising influence on the system

(Paras Vishwakarma, Jan 2018)[5]

Virtual Currencies and crypto currency is a new digital addition to the cyber world as well as global financial system that has not yet been fully administered into the legal structure of many nations across the globe. There are many legal aspects of Bit coin and crypto currency in general to consider. The umbrella term Virtual Currency is often used to denote bit coins and other crypto currencies. With Virtual currencies such as bit coins and etherium becoming more and more popular, the amount of money that goes into these currencies grows substantially.

This also implies that more and more of these currencies are becoming targets for security breach, money laundering, banking privacy, and other cyber securities regulations. Recently Securities and Exchange Board of India‘s (SEBI) formed ‗Committee on Financial and Regulatory Technologies (CFRT)' which suggested that it is crucial to regulate transactions involving crypto currencies to ensure that India‘s public issue norms are not breached. There is also the possibility of undermining private placement norms by collecting money from random individuals through bit coin exchanges. There is a discussion going on over the regulation and handling of issues associated with Virtual currencies in many countries including India which includes creation of a proper legal framework for the said purpose. It is now become a necessity toregulate the trade and exchange of crypto currencies such as Bit coin by intermediaries facilitating these transfers, including operators of online wallets,51 gateways and exchanges

3. Objectives

1. To understand the different Exchanges where crypto currencies are traded and the currencies involved for trading.
2. To study the current performance of different crypto currencies mainly Bitcoin, Ethereum and Litecoin in recent times.
3. To analyze the volatility of different crypto currencies for future investments.

4. Research Methodology

The closing prices for major crypto currencies Bitcoin, Ethereum and Litecoin to be compared for June 2018 and January 2018 as this was the time when the volatility of crypto-currencies was very high. The secondary data collected for the analysis purpose was selected from Coindesk website. It was seen from the chart that there is a highest volatility of Bitcoin and the prices for the Bitcoins show a declining trend but at the same time Ethereum and Litecoin comparatively showing increasing trend as they are newly introduced coins into the market

Different types of Crypto currencies and year of introduction:

BITCOIN GOLD

- LITECOIN (LTC) - 2011 'SILVER'
- ETHEREUM (ETH) – 2015 decentralized software platform that enables Smart Contracts
- ZCASH (ZEC) – 2016 decentralized and open-source Crypto currency
- DASH - January 2014 (originally known as Darkcoin)
- RIPPLE (XRP) - Released in 2012

During examining the demographic repartition of cryptocurrency activities, Europe has been the highest number of exchanges, followed by Asia-Pacific. The Exchange sector is considered to be the biggest of the virtual currency industry, as it employs the most people. While looking at the number of bitcoin and other cryptocurrency ATMs its turn out is 94% of all publicly known ATMs which are based in North America and Europe [3].

Whereas Africa, the Middle East and Latin America possess 2% of those ATMs. It gives an idea in proportion of the physical concentration of cryptocurrency activity in the world. From the growing interest for cryptocurrencies, a lot of new projects and companies have emerged to provide products and services that facilitate the use of digital currencies for the mainstream users and build the infrastructure for applications running on top of public or private blockchains. Today, the number of people employed full-time in the cryptocurrency industry is estimated at 2000 employees in 2017 (Rauchs 2017).

Various Cryptocurrency Exchanges existing throughout the world

These are a list of exchanges to buy/sell cryptocurrency. The forex market is the largest and most liquid market in the world. . Even though forex is not dynamic enough, cryptocurrencies (like Bitcoin) are regularly adding a fascinating new dimension to currency trading. A few forex brokers are now accepting bitcoins for currency trading. There are risks associated with leaving cryptocurrency on an exchange, exchanges going down, and risks in terms of placing orders. If you do want to trade, the following exchanges are some of the best cryptocurrency exchanges across the world:

Robinhood

Robinhood, the popular stock trading app, also allows you to buy, sell, and store cryptos, some at no cost. Thus, it is a solid choice for investors who don‗t want to get into the complexities of crypto trading.

Coinbase Pro

Coinbase Pro is one of the more popular and user friendly choices for cryptocurrency investors to buy/sell Bitcoin, Ethereum, Litecoin, and Bitcoin Cash, it is a cryptocurrency trading platform run by Coinbase that is meant to replace GDAX.

Bitfinex

Bitfinex is a leading and important cryptocurrency exchange that offers the major cryptocurrencies for trade and is a favorite spot for margin traders.

Square‗s Cash App

Square‗s Cash app let‗s you instantly buy and sell Bitcoin. Thus, Square‗s Cash app doubles as a simple Bitcoin exchange.

Buy Bitcoin Worldwide

If you can‗t find a place to buy cryptocurrencies like Bitcoin in your region, one good resource is BuyBitcoinWorldwide.com.

Binance

Binance is a cryptocurrency exchange and wallet. One big selling point is the quickness with which it embraces Bitcoin‘s forks.

Bittrex

Bittrex is one of the most popular crypto exchanges for trading altcoins in the U.S. Its complexity can be intimidating, but the learning curve is worth it.

EtherDelta (Token Exchange)

EtherDelta.com is ERC-20 token exchange for trading ethereum-based cryptocurrency tokens. It is useful for trading tokens from ICOs for Ether (ETH).

ShapeShift

One can use Shapeshift to change one type of cryptocurrency to another, making it a good choice for one who wants to obtain altcoins.

GDAX (Coinbase Pro)

Coinbase‘s GDAX (now Coinbase Pro) is a cryptocurrency exchange that trades USD for Bitcoin, Bitcoin Cash, Ethereum, and Litecoin, allows some coin-to-coin exchange, and pairs with Coinbase.

Kraken

Kraken is a cryptocurrency exchanged based in San Fransisco on which you can use fiat currency and trade many types of cryptocurrency.

The currencies in which Cryptocurrencies are traded:

1) US Dollar (USD)
2) Russian Rubble (RUB)
3) Euro (EUR)
4) Canadian Dollar (CAD)
5) Japanese Yen (JPY)
6) Australian Dollar(AUD)
7) Chinese Yuan(CNY)
8) Swiss Franc(CHF)

Crix Index (Crypto currency Index)

It is the world‘s largest online trading platform, IG group that is an established member of the FTSE 250 with a market capitalization of 2.1 billion GPB, suspended at some point the trade of some CCs due to high speculative risk patterns. A rising risk especially takes place in the OTC market that accommodates big volume traders. The OTC market makers incur the unavoidable risk position from the very unbalanced orders between buying and selling. Sometimes when trading platforms cannot net customers‘ trades against each other, some of them will act themselves as a market maker. All these scenarios indicate the emergence of a counterparty risk, which endangers the functioning of trading platforms and damages the stability of the CC markets. The 30 crypto currencies traded in regularly and the Market Capitalisation.

Ser No	Coin	Price ($)	Market Cap (000$)	Volume (000
1	XRP	0.48	19,475,180	1,849,155
2	ETH	150.39	15,568,477	2,804,846
3	XLM	0.23	4,365,252	265,710
4	EOS	4.11	4,191,640	1,615,392
5	BCH	233.57	4,098,533	253,873
6	USDT	0.99	2,024,354	101,413
7	ADA	0.05	1,653,110	80,083
8	XMR	74.46	1,236,758	90,353
9	TRX	0.02	1,042,498	115,257
10	MIOTA	0.36	991,745	18,556
11	BNB	6.70	968,280	19,498
12	DASH	111.73	946,119	638,494
13	XEM	0.08	754,496	15,481
14	ONT	1.16	695,706	43,150

15	NEO	10.24	668,358	231,421
16	ETC	6.22	662,901	390,276
17	XTZ	0.83	649,692	4,476
18	ZEC	99.57	527,905	255,273
19	BTG	26.42	462,811	837,936
20	BCN	< 0.01	436,577	432
21	VET	0.01	339,463	19,543
22	OMG	2.32	325,940	926,530

Ser No	Coin	Price ($)	Market Cap (000 $)	Volume (000
23	MKR	400.83	290,001	1,334
24	DOGE	< 0.01	282,279	52,185
25	OKB	0.92	275,173	16,548
26	ZRX	0.44	252,974	29,426
27	DCR	26.18	231,773	2,872
28	LSK	1.66	216,926	5,890
29	BTG	NA	NA	NA

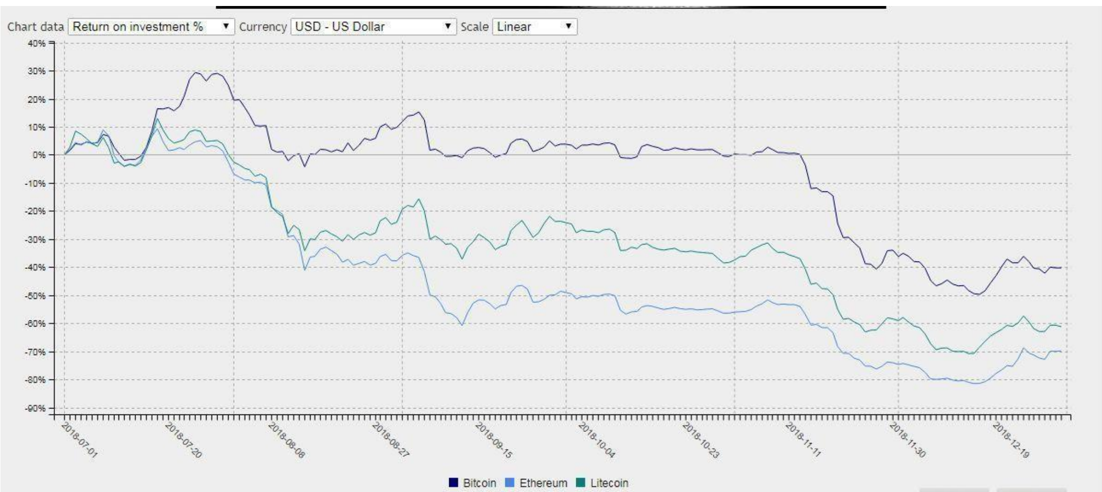
Source: https://www.coingecko.com/en/crypto_index/crix

Cryptocurrencies have become the a subject of research in economics. Even though the topic has more relevance with computer science but studying the investors intensions and been of interest for longer in computer science. A small number of theoretical papers written by computer scientists address incentives. (Eyal, 2013) show that mining is not incentive-compatible and that the so-called ―selfish mining‖ can lead to higher revenue for miners who collude against others.

The threshold for selfish mining to be profitable is lower than for double-spending attacks. (Babaioff, 2012) argue that the current Bitcoin protocols do not provide an incentive for nodes to broadcast transactions. This is problematic, since the system is based on the assumption that there is such an incentive. Additional work in the computer science field includes (Christin, 2013), who examines the anonymous online marketplace in cryptocurrencies. Some work on Bitcoin has been reported in legal journals as well, but there is very little in the economics literature. One of the few exceptions is the European Central Bank‗s (2012) report on virtual currencies.

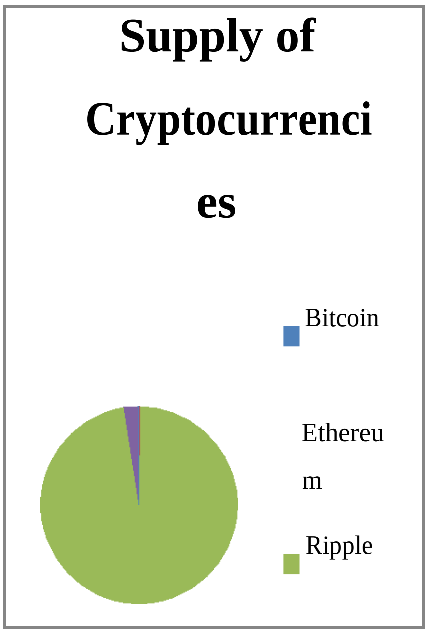
Using two examples, Bitcoin and Linden dollars, the report focuses on the impact of digital currencies on the use of fiat money. (Gans, 2013) analyze the economics of private digital currencies, but they explicitly focus on currencies issued by platforms such as Facebook or Amazon (that retain full control), and not decentralized currencies such as Bitcoin. (Dwyer) provides institutional details about digital currency developments. (Moore, 2013) empirically examine Bitcoin‗s exchange risk. Using Bitcoin traffic at Wikipedia, (Glaser) examine whether user interest in cryptocurrencies is due to interest in a new investment asset or in the currencies themselves. Their results suggest that most of the interest is due to the asset aspect.

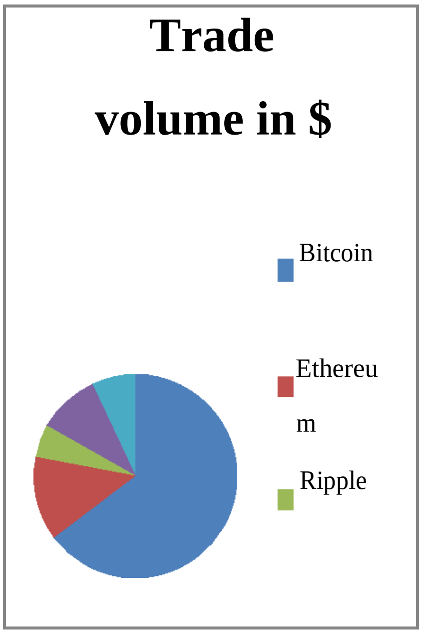
Market potential of Bitcoin, Litecoin and Ethereum

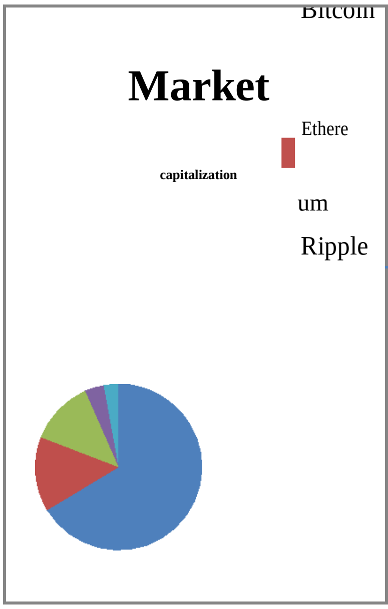


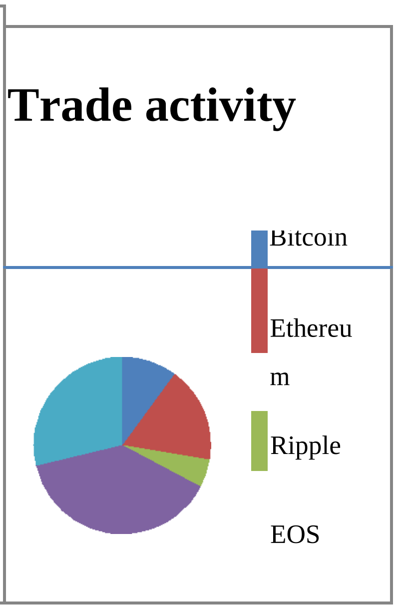
Crypto-Currency		Price in $	Supply	Trade volume in $	Trade activity	Market capitalization
Bitcoin	(BTC)	3,914.08	1,75,50,900	85,54,08,413.01	5.09%	69,19,64,18,970
Ethereum	(ETH)	143.79	10,49,54,913	17,67,32,601.83	8.75%	15,11,91,00,689
Ripple	(XRP)	0.31	41,30,89,98,845	6,88,99,060.58	2.63%	13,13,47,60,026
EOS	(EOS)	3.74	1,03,44,02,760	12,93,46,329.71	19.48%	3,90,38,63,111
Litecoin	(LTC)	48.51	6,05,96,446	9,19,03,167.14	14.41%	2,96,91,86,332

Source: https://coinmarketcap.com/currencies/bitcoin/historical-data/









Comparison of Prices (in $'s)

Bitcoin, Ethereum & Litecoin from 01/01/2018-30/6/2018

	Bitcoin		Ethereum		Litecoin	
	Volume (in 000)	Market Capitalisation (in 000)	Volume		Volume (in 000)	Market Capitalisation (in 000)
Total	8131.31	-53.03%	4,98,22,00,30,144	Total	8131.31	-53.03%
Mean	44.67753	-0.002913736	1364986384	Mean	44.67753	-0.002913736
Median	17.36	**(-0.08%)**	2,23,30,19,904	Median	17.36	**(-0.08%)**
Range	12.655	-0.0115	2399136096	Range	12.655	-0.0115

Source: https://www.cryptocurrencychart.com/

Future scope of Study

There are some of the limitations that the crypto currencies are presently facing – like the fact that one‗s digital fortune can be erased by a computer crash, or data can be hacked – and it may be these technical gaps can be overcome by technological advancements. But certain things will be harder is the basic concept of Crypto currencies –

and the more popular they become, the more regulation and government scrutiny they are likely to attract, which erodes the fundamental premise for their existence.

While the number of merchants who accept crypto currencies has steadily increased, they are still very much in the minority. For crypto currencies to become more widely used, they have to first gain widespread acceptance among consumers. However, their relative complexity compared to conventional currencies will likely deter most people, except for the technologically adept.

As a crypto currency becoming a part of the mainstream financial system may have to satisfy widely divergent criteria. It would need to be mathematically complex (to avoid fraud and hacker attacks) but easy for consumers to understand; decentralized but with adequate consumer safeguards and protection; and preserve user anonymitywithout being a conduit for tax evasion, money laundering and other nefarious activities. As far as India is concerned, the Union Budget presented on 1st February 2018 made it clear that crypto currency will not be made legal in the country.

4. Conclusion

With the advent of block chain and the crypto currencies are being as new and revolutionary investment as it is, predicting the five-year projected value of Bitcoin, Ethereum and Litecoin requires numerous factors to be considered. Through a combination of qualitative research conducted through analysis and with industry professionals reviews, it can be concluded that Bitcoin can leverage its existing user base and proven use case is likely to experience more growth in the five-year time horizon. Ethereum, while having a lower expected value has a much greater variance as a result of its strong correlation with speculation, news, and hype. Ethereum‘s wide range of outcomes, both positive and negative, indicates that it should be included in the investment portfolio to take advantage of this fact. With Litecoin showing lesser variation than Ethereum, Litecoin can be preferred as new investment option.

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INNOVATION DRIVEN BUSINESS MODEL – A CASE STUDY OF ONLINE RETAILERSSPECIAL REFERENCE TO AMAZON INDIA PVT LTD

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Durgaprasad T K

Abstract

Innovation is the ever changing an ever upgrading phenomenon in the world. As the world is evolving and outnumbering the offerings, it is inevitable that the business houses have to come up with innovative way of – conceiving, producing and distributing – doing their business because now the world (probably the most) is living in the age of plenty.Innovation is like a life blood to every organization to cope and sustain in the real stream of business. Be it in either way mentioned earlier. Backed with internet, there lies a high-profile platform for the business houses to think beyond their tradition of thinking within the geographical boundaries. Now internet offer another world – private and virtual – where a seller can meet consumer anywhere in the world. This makes the consumer of far geographical location more reachable, pushing the local sellers to compete to international standards. However, the consumer would definitely get the benefit out of this competition, it is more rigorous to the seller. Now it is the turn of the seller (offerer) to look at his offerings whether it matches with competitor? Or INNOVATE!!.For instance, take an example of online seller. Online selling is one of the fields where innovations have crept to the visible extent. Change in the business model have resulted in greater contribution in cost-efficient supply chain management especially with respect to online sellers. A more pilot study is conducted at Amazon India with the details obtained through various external sources like newspapers and other relevant reports like magazine etc. The study, though not detailed, will boost the fact that innovation has resulted in change in the business model and bringing efficiency in cost.

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1. INTRODUCTION

Innovation, as the very name suggests, is a process of adopting/ employing inventions into profitable ventures. Innovation is dynamic which drives the world for betterment. Innovation is obsolete by itself because every new invention makes the old invention worthless. For instance, for a mobile phone, now innovation like retina censors making older security features obsolete. Likewise, any new innovation makes the old one obsolete.

Fragmented and trade-concentric economies of older days are the basic features of the old economies. But the boundaries started shrinking with the time and innovation in various ways has contributed to a greater extent. Be it product development, process simplification, delivery challenges, fund raising pattern and mode and what not.
Innovation started moving from the country to another and enabled by technology contributing to phrase GLOBAL VILLAGE.

2. OBJECTIVES OF THE STUDY

The broad objectives of the study are as follows

1. To find the role of innovation in transforming business model.
2. To ascertain the role of innovation in building global economy.

3. To study the importance of strategic thinking in building company‘s core competence.
4. To analyze the Amazon India‘s market size and opportunity it provides in theother field of management.

3. SCOPE OF THE STUDY

1. The study paves way for understanding greater importance of innovation in company‘s strategy building.
2. The study helps to get insight into the innovative practices adopted by industry.
3. The study is conducted in the wake of giving greater significance to innovation in a strategic platform.
4. The study provides insight into the practices of online sellers with more emphasis given to business practices.

4. METHODOLOGY OF THE STUDY

The methodology for the current study adopted is an analysis of selected companies‘ case. As the study involves study of current scenario and lots of confidential reports‘ analysis, more reliable data was not available from the market. Data cannot even be collected from the market survey as the study is not opinion surveys from a targeted group of respondents. This made us dwell into case study analysis, so that conclusions can be extrapolated to the industry considering the fact that industry is shaped by its top players.

For the purpose of study, only Amazon India is selected. The reason behind selection of Amazon is as follows

- One of the fastest growing (both merchandise category and sales) companies in the Indian online market domain.
- Consistent in terms of sales and innovation in supply chain from past 5 odd years.
- Successfully travelled the turbulent years of innovation where other competitors like Flipkart and Snapdeal are succumbing to adverse effects of competition.
- Leading online seller from Indian Online domain who have witnessed consistent improvement over the years.

- Prominent reason why Amazon India is case to be analysed is, its parental companies approach. Amazon is not only online marketing company instead its core business is cloud computing. Online selling platform is another business category of Amazon. This sense the fact that if a company with business category can strategize its resources whynot others like Flipkart or Snapdeal who have complete dedication of resources into single business category.

Time is one constraint why the study sticks to only one company, the analysis of the subject requires at least couple of companies. But due to time factor, only one company is considered.

The online marketing company is selected considering its user base and rate of growth of its user base. With the advent of internet, online selling, combined with increase in smart phone users and app users, has become talk of town recently. The growth and awareness of online selling is visible to a marked extent.

INTRODUCTION TO AMAZON & E-RETAILING

With the advent of consumer demand, the marketing companies started to customize the product in its delivery apart from manufacturing. This paved way for retailing. As the name itself indicates, retailing is customizing companies' offerings in terms of quantity and price matching to expectation of consumers. Or in simpler way, *retailing is the activity of selling goods direct to the public, usually in small quantities, through multiple channels of distribution.*

The concept of retailing traces back in mid-to-late 19th century where America is observed to have first ever retailing store as a departmental store. It attracted huge success in the days to come, taking the retailing to another industrialized economy England, where in 19th century they were named as emporia in England. Many of the early department stores were more than just a retail emporium; rather they were venues where shoppers could spend their leisure time and be entertained. Some department stores offered reading rooms, art galleries and concerts. Most department stores had tea-rooms or dining rooms and offered treatment areas where ladies could indulge in a manicure.

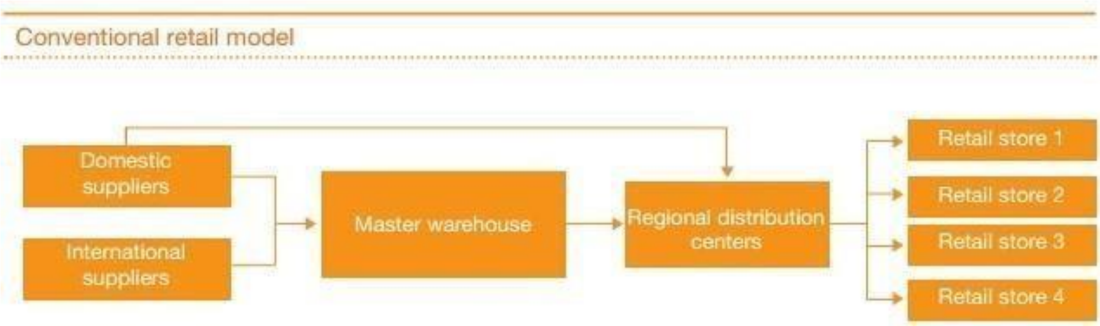
Retailing in India:

Until the 1990s, regulations prevented innovation and entrepreneurship in Indian retailing. Some retails faced complying with over thirty regulations. There are taxes for moving goods to states, from states, and even within states in some cases. Farmers and producers had to go through middlemen monopolies. The logistics and infrastructure was very poor, with losses exceeding 30 percent.

Through the 1990s, India introduced widespread free market reforms, including some related to retail. Between 2000 and 2010, consumers in select Indian cities have gradually begun to experience the quality, choice, convenience and benefits of organized retail industry.

India in 1997 allowed foreign direct investment (FDI) in cash and carry wholesale. Then, it required government approval. The approval requirement was relaxed, and automatic permission was granted in 2006. Between 2000 and 2010, Indian retail attracted about $1.8 billion in foreign direct investment, representing a very small 1.5% of total investment flow into India.

Single brand retailing attracted 94 proposals between 2006 and 2010, of which 57 were approved and implemented. For a country of 1.2 billion people, this is a very small number. Some claim one of the primary restraints inhibiting better participation was that India required single brand retailers to limit their ownership in Indian outlets to 51%. China in contrast allows 100% ownership by foreign companies in both single brand and multi-brand retail presence.



Source: *Joint report of CRISIL, PwC*

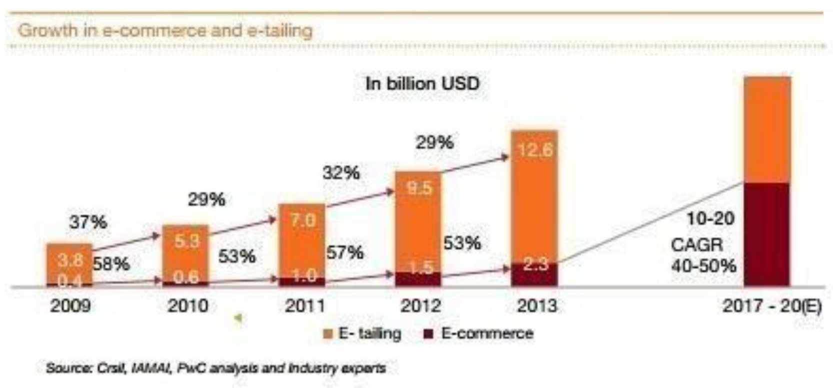
The introduction of internet has really turned the game to the flip side. Retail business of traditional brick-and-mortar stores started gradually on a virtual platform.

Perhaps the disadvantages, visiting a shop, of brick-and-mortar stores, on the other hand, forced the emergence on e-retailing. The varying consumer preferences and cues from business through attractive promotions have made the Indian consumers insatiable followed by not-so-good infrastructure of Indian metro cities. For someone to purchase from a retail mall, for instance, would require an approximately 4 – 5hrs.

Tied with these factors, e-tailers provided the much needed fresh breath, infusing a new idea of convenience shopping from their home place, option of choosing from wide variety of merchandises. Also lengthier channels of distribution, of traditional retailing, increase the cost of the product putting extra burden on consumers. E-tailers broke this frontier, came up with an idea of reducing multiple channels of distribution passing on the benefits of cost reduction to consumers.

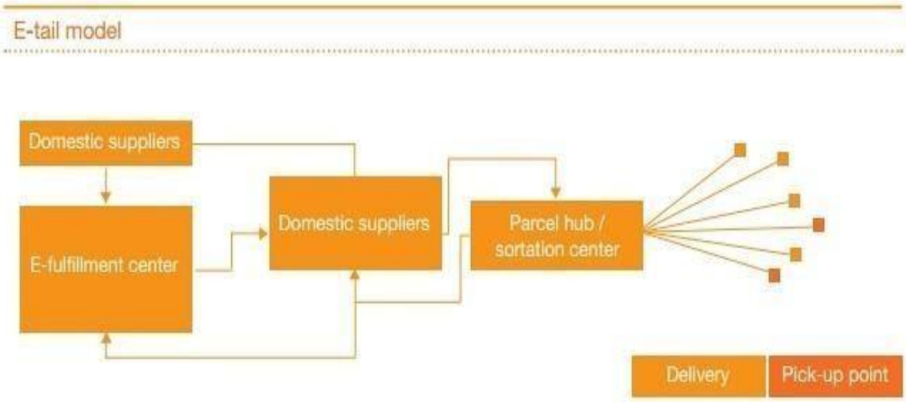
<u>Emergence of E-tailing:</u>

A joint report by ASSOCHAM, PwC and CRISIL, tells theprospects and potentiality of Indian e-tailing. The report reads that Indian e–commerce provide a huge growth prospect to the entrepreneurs, attracting big-international peers to battle ground. Recent news broke that Walmart have signed a JV with Flipkart to reach and offer consumers its variety. Not surprising, Amazon India Pvt Ltd infusing bigger capital to sustain and grow in the probably competitive Indian market.



BUSINESS MODEL AND RESPECTIVE CHALLENGES – SHIFT FROM ONE MODEL TO ANOTHER

Akin to any new venture, e-tailing also evolved from initial business models to gradual improved models bettering consumer experience and reducing the cost simultaneously. The diagram shows the shift from traditional product delivery model which attracted huge investment on warehouses towards modern day model of procuring from the places of sellers and delivering to geographically spread consumers with focusing more on logistics and its efficiency.



With the evolution of time, market attracted competition by means of greater consolidation and complexity of nature of business forced few players either to merge with larger or give way to ideologically giants. Predominantly the online business was just having a similar model of that of an ordinary retailer. But, differentiating factor of e-tailing with retaining started vanishing out confining itself with just an offering through internet, from consumer perspective, and investments remain same, from sellers' perspective. This lack of differentiation is just sufficient to pose a greater challenge to the e-tailer in thinking innovative way of doing business. Thus, players started thing out of the box – -why can't we change the business model?‖ A strategic way of thinking business in a differently conceived ecosystem altogether started yielding a lot on a gradual time inculcating confidence in the sellers and attracting greater number of users with decent revenue.

The diagram show the Indian e-tail business is conventionally has two model of merchandise business doing online. Each model has its own edge over other offering challenges as well.

Stock-and-sell model - as the name itself indicates, this models assumes the risk of inventory and holding and investing in warehouses and logistics. This sort of model holds well in the case of smaller merchandise values with only access to limited market.

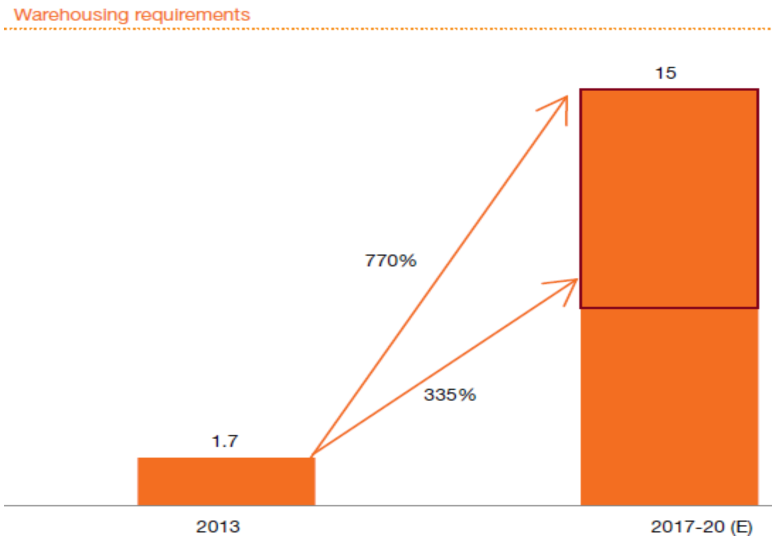
Consignment model – this is a super modern model which is a result of innovating thinking practices. This model is a real game changer in the domain online business, as it never attracts cost of inventory. The lacuna of Stock-and-sell model like inventory holding cost and impossibility to reach wide spread consumers can be superseded with little importance given to logistics instead of warehouses.

5. INNOVATIVE BUSINESS PRACTICES ENFORCING EFFICIENCY ON LOGISTICS

As mentioned in earlier discussion, the consignment model of online business is not only superseded the drawback of traditional model, gave a new dimension to the way of retail logistics. With the aim of achieving greater customer satisfaction, lots of offers and discounts have to be provided to attract, retain consumers and most importantly shelf-off the inventory. All these efforts, more or less, rationalized the logistics business in their retail business. Prime time deliveries, with regular time deliveries were the part and parcel of the offerings. This signifies the importance of logistics and related business opportunities. Sensing the greater importance and revenue in logistics, companies started having their own logistics division by forward integrating into their core business.

DELIGHTED CUSTOMERS; OPTIMISING OPERATIONS

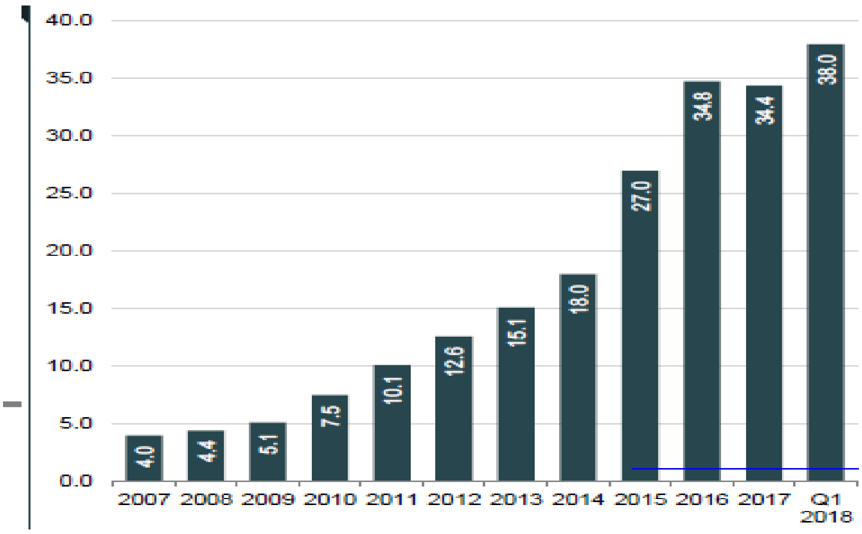
The idea of prime time deliveries and cash on deliveries (COD) played a mockery in the market places attracting customers and delighting them with mega events like ―Great Indian Festival‖ which signifies Indian tradition and related purchasing during holy time. This delight uplifted the confidence in the way of doing business and hence consumers can now see often such promotional activities from other online sellers as well. This rationally, provoked the business men to strike-off the overshooting cost of operations of Stock-and-sell model and optimizing the benefits to all the stakeholders of the business. A report from CRISIL, PwC opines that delighted customers repeat their purchase, promising the business men to invest more on that.



The graph shows that, there is a steep hike to the tune of 770% in the warehouse space that Indian e-tailers required in 2013 and that estimated in 2020. This convincingly promises any new investor in the e-tail ecosystem to a greater value creation and long lasting business opportunity.

PROMISING FUTURE AND ALLIED THREATS

The graph above, convincingly promises the business men of the quantum of opportunity. Following graph shows internet penetration of Indian online market. This gives an ample amount of sense about Indian market size. Convincingly this is promising any entrepreneur in the domain and thanks to Indian digital



revolution pioneered by erstwhile Reliance Jio, without which digital revolution in India would have been a distant dream. The possible market size would be touching to a total of 5% of the total retail in India by 2020 which is just now meager 2.9% (India Brand Equity Foundation report of Sept, 2018)

The challenge is open equally to competitors as well. Since the industry is having a cut-throat competition along with industry consolidations. Indian e-commerce industry is characterized (at least now) by deeper discounts and offers which significantly kills the margin of online seller. Down the line the sellers may end up in facing dire consequences of ample margin if innovation fails to creep in to their business model.

COPING UP WITH CHALLENGES

The penetration rate, growing market size proved to be a great opportunity; challenges are also on the flip side of the story. With more and more big-peers of the international retail industry like Walmart, TISCO and Alibaba are thinking of the entry in to the Indian market, the road ahead is not smooth.

Govt. intervention in terms of policy formulation and implementation retaining the interest of domestic entrepreneurs is key. Time and then Indian bureaucracy is failing to address the industry needs.

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E-WASTE MANAGEMENT: AN ATTEMPT TO STUDY AWARENESS AND IDENTIFY INNOVATIVE METHODS TO CHANGING CONSUMER'S ATTITUDE, TOWARDS E-WASTE

Shobha. T

Abstract

The continuous generation of millions of tons of e-waste and improper disposal methods, of late, has become a massive threat to our environment, health, wellbeing of life on earth. Some efforts are being made by the government by framing rules and regulations for producers and consumers would partly create awareness and disciplines for proper storage and segregation of e-waste. The NGO's and corporate sectors are also taken initiative for the collection and development of safe technologies to transform e-waste in to value added materials.

Interestingly, the technology has unveiled commercial aspects of e-waste management. However, there is enormous amount of attention is required by the communities (the government, consumers, NGO's and corporate sectors) for creating effective awareness and building right attitude by their stakeholders towards recycling of e-waste. Although, technologies for recycling e-waste are still evolving but having few in hand for recycling area is profitable business.

In India only 5 % of e-waste is recycled scientifically by authorized recyclers and the large portion (95%) of e-waste is handled by unorganized sectors. These unorganized sectors have no knowledge and skills to

Keywords:

e-waste; business model; profitable; unorganized sector; awareness; approved recyclers

handle hazardous materials. Therefore, there are opportunities exist for creating entrepreneurship and employment. This will gradually reduce the number of unorganized sectors who are involved in practicing informal methods and get exposed to hazardous and toxic chemicals.

The author presents in this paper the awareness and attitude of college students towards e-waste management practices. In view of these objectives, a survey was conducted based on questionnaire distributed to students selected in seven colleges in Bangalore North; the area selected for the purpose of the present study with the intention to sensitize the reader to inculcate e-waste management as a culture in order to protect our environment and also to transform e-waste perception to e-valuables.

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1. Introduction

E-waste contains broad range of end-of-life electrical and electronic items such as Computers, Laptops, cell phones, chargers, TVs, Air Conditioners, washing machine, Refrigerators, Electric bulbs Batteries etc., the terminology e-waste has been in practice since decades to describe unwanted electronic items that needs perception transformation as e-valuables instead of e-waste.

The electronic items have very shorter lifespan and consists of plastics, glass and valuable metals like copper, gold, platinum, silver which could be recycled and the hazardous heavy metals like lead, arsenic, cadmium, mercury etc., should be prevent from contaminating air, water and land. Proper handling practices would help to achieve this objective. Since two decades the urban and semi urban areas have becoming repositories for these e-valuables but unfortunately, the poor management practices have led to pollution.

Due to rapid buildup of e-waste and the absence of proper waste management system in place, the success of digital literacy is incomplete and that needs to be reviewed in view of acquiring better management system of e-waste in developing countries like India and other Asian countries.

The e-waste is an emerging global issue driven by the rapid generation of the amount of e-waste, the hazardous involved and recyclable materials present in electronic items even after their expiry. The recycle process is being done mainly by unorganized sectors and a very few government approved recyclers.

The first recycling unit stared in Bengaluru in 2005. In India around 180 governments approved recycling units which are functioning. These units recycle only 5 % of total amount of e-waste that is being generated in our country. The approved recyclers have claimed to adopt safe recycling technologies and practices.

The unorganized sectors do not follow safe practices for the recovery process as they follow primitive practices ‗shredding, burning in open and dismantling the products in the backyards‖ which runs a high risk of exposure to hazardous emissions to people who stay nearby and workers mostly children and women. Thus, unorganized sectors recycle e-waste illegally and lacking knowledge about toxic contents of e-waste. They do not provide safety equipment‗s like Personal Protective Equipment‗s (PPE‗s) for their workers, and no proper place for conducting recycling. This clearly indicates their focus is ‗profit only motive' and stay away from their responsibilities such as employee safety and protection of environment.

2. Overview of the issue of e-waste

The real success stories of much anticipated digital literacy and startup companies depend on effective management of e-waste. The electronic items have entered now to villages but the community (Producer, government, consumers) has shown no responsibilities for providing a basic e- waste management skills. The effects of improper management results later in to deterioration of environment and development of chronic diseases.

Alarmingly, the large population of urban citizens in our country still remains unaware of the condition of environmental pollution that could be disastrous in near future for decades of our least focus towards e-waste management. The overwhelming e-waste issues are responsible for several health impacts. The degradation of quality of our environment and its impact deprived life on earth. India is yet to achieve the double digit in terms of percentage of e-waste management by approved recyclers. The developed countries claim for having better e-waste management system than developing countries, the reality is actually pushing e-waste in to developing countries as e-waste trading.

The absence of awareness and right attitude of the community is attributed to the mishandling of e-waste. Both developing and developed countries should demonstrate proper e-waste management as their prime concern and establish clean environment instead of hiding facts to escape from their responsibilities.

In our country, e-waste Management rules and regulations (2012) have been in force. In 2016 the rules have been amended to include the manufacturer's responsibilities that, insists manufacturers to take back the e-waste and channelize it for proper recycling.

According to literature report in several scientific journals the worldwide generation of amount of e-waste is 50 million tons. But only 20 % is getting recycled by scientific methods. It is alarming extent to note that per annum about 40 million tons of waste is either put in to landfill, open burning or illegally traded in to developing countries like India, China.

In India about generates 2 million tons of e-waste per year which has now increased to about 3 million tons. India is holding a cap that, it is ranking 5th in the world among top e-waste producing countries such as US, Japan, Germany and China.

The huge buildup of amount of e-waste generations indicates that, the public awareness on e-waste is less percolated to the community, especially in the unorganized sectors. And also the increasing generation of obsolescence attributed to the developing attitude of discarding cell phones, Lap tops due to changing technology to acquire new versions and attractive user plans etc., are responsible.

The much worried target achieved by approved recyclers (5 %) needs to be focused in order to expedite our plans for achieving bigger targets for attaining maximum recovery of valuable materials. These objectives would mitigate the serious environmental issues arises due to e-waste. For example if metals and heavy metals are not recovered are lost and results in contamination of soil.

3. Methodology

In the present society there are multiple reasons evolving day today for the overwhelming increase of usage of electronic items. The focus towards disposal of e-waste has become least priority than exploiting itsbenefits. The awareness about proper disposal and evolving technology for recycling e-waste could be strengthened only by educating the young minds. Properly educated young minds would later develop good culture for their way of life.

The entire society from villages to big cities lives with technology and therefore, the idea of education is fundamental for development and growth which could be exploited as strategic plan for channelizing students‘ minds for constructive thinking.

Protecting our environment for sustainability should be preferred as an important objective of discoveries and invention. By educating young minds at the beginning of their college days would provide exposure to global perspectives on e-waste management which in turn inspires them for their responsibility towards protecting our environment. The economic aspects of e-waste management would automatically evolve by discovering new technologies and development of proper discipline of collection, segregation and recycling. Since e-waste management is an environmental concern worldwide with a rapid increase of urbanization that drives us to act immediately to prevent further damage caused so far.

In view of considering education as a strategic plan, a survey was conducted in Bangalore North in terms of understanding the awareness and attitude of students towards safe disposal of e-waste. A questionnaire was prepared and distributed to students in seven colleges which are randomly selected. The questions have been framed on the basis of awareness in Part-A and attitude towards disposal in Part-2; the survey was conducted during the period of December 2018. Responses from 200 students were obtained through questionnaire as primary data. For better understanding the ground reality in the city about e-waste management the author interviewed few workers face-to-face who are involved in unorganized sectors and some approved vendors over phone.

4. Results and discussion

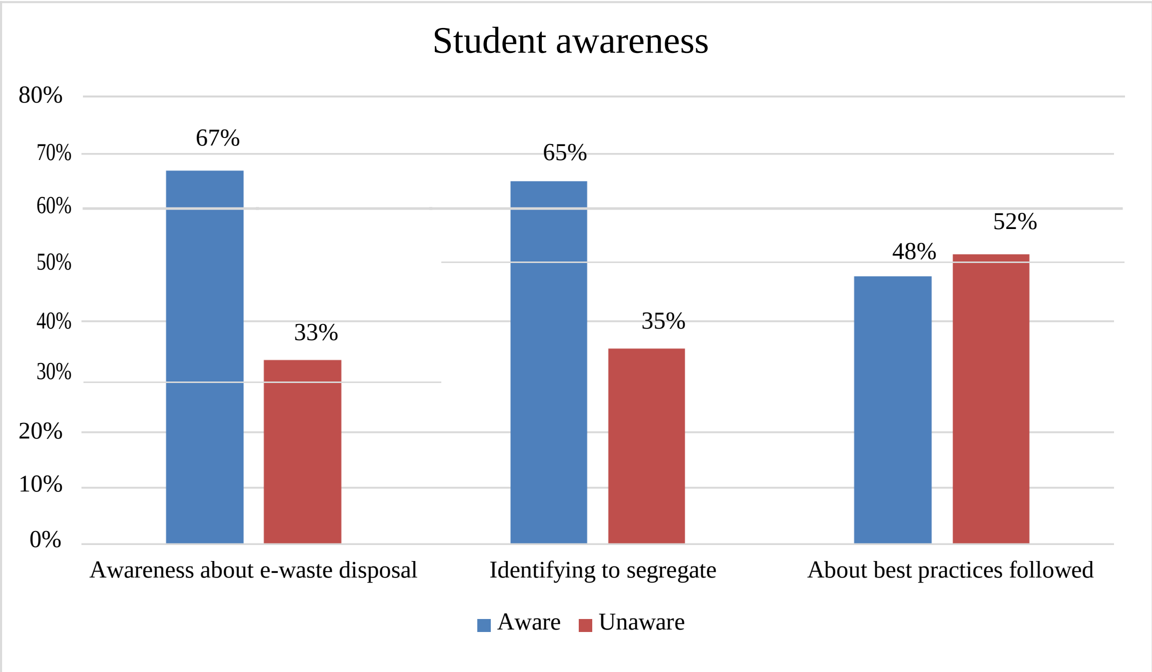
From the survey it has been found that 34.8 % of students do not know the concept of electronic waste (e-waste) which is quite alarming issue for having better environment. The face-to face informal interview revealed that many students do not have the habit of reading daily newspapers. The atmosphere at home and in the institution where they are in to studies needs to be reviewed for further improving the situation. The trainings for small groups in the institution for appreciation of newspaper reading and responding to editors would enhance the knowledge that also encourages them for active participation in activities to build modern society.

The e-waste drop point helps citizens to drop electronic items and it becomes easier for the concerned authorities for transporting for scientific disposal sites. There is no such drop points found in this area and supported by the survey studies that majority of students (77 %) have no idea of e-waste drop points that could be used for better e-waste management. The institutions should make arrangement to know students where the e-waste collection box is been kept. This type of awareness will inspire students to inculcate better practices at home or in future in their working place.

The expired batteries and electric bulbs will be mixed along with municipal waste. The survey studies have shown mixed responses and even some students (10.5 %) answered that they throw or seen throwing batteries and bulbs on road side. The remaining students answered that putting it in to municipal garbage bin. When contacted some approved recyclers they refuse to accept batteries and electric bulbs for recycling probably, the recyclers have no technology that gives better returns. When batteries and bulbs are thrown on streets or road side the heavy metals and toxic chemicals get mixed with the soil. Suppose if these items get mixed up with municipal waste, the municipal workers are generally unskilled for separating these toxic substances from other waste. Moreover it poses high risk of handling due to exposure to toxic chemicals which has high impact on health. Therefore the e-waste buried also pollutes the soil. The use of chargeable batteries to some extent reduces the consumption and prevents the land pollution.

Statement showing awareness of disposing e-waste among students:

Student awareness	Aware %age	Unaware %age
Awareness about e-waste disposal	67%	33%
Identifying to segregate	65%	35%
About best practices followed	48%	52%

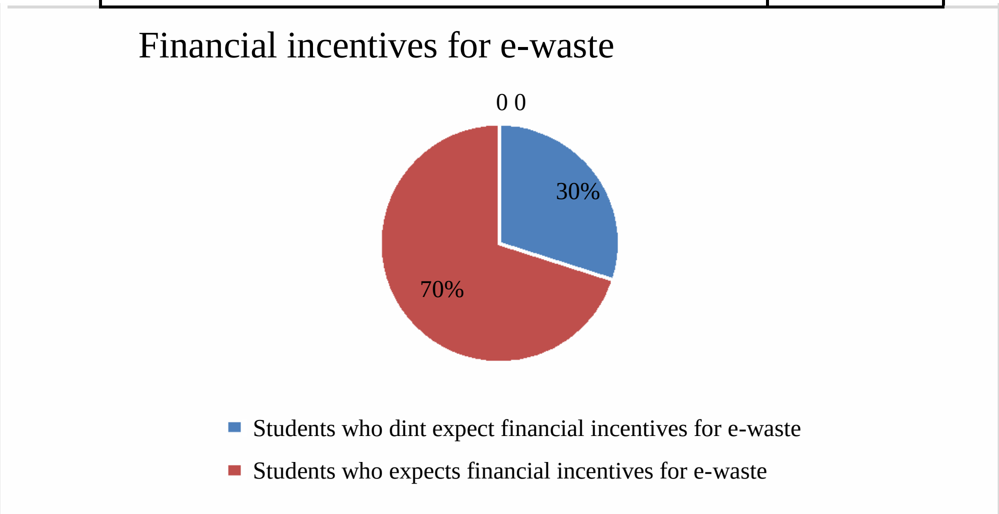


For the questions related to issues rising of environment degradation and health impacts due to improper handling of e-waste 67 % of students answered they are aware but they also answer to another question of identify and segregation of e-waste from municipal waste 35 % of students answered that they find difficult to identify and segregate. As awareness is crucial for e-waste management the question related to e-waste regulations in our country 68 % are unaware of and have answered with mixed responses about view on Indian consumers‘ attitude towards e-waste and awareness about e-waste management practices in developed countries 14that, 41 % have no idea about consumer behavior and 52 % students are not aware of best practices followed in other countries as usual this is attributed for poor exposure to media. And 31.6 % of students suggest for strict implementation of e-waste regulations is better solution for the e-waste management.

The best practices are developed from our surrounding, home, school and college working place. And attitude play crucial role in inculcating the best practices. 31.6 % of students have answered no if they are asked to take initiative for segregation of e-waste.

Statement showing responses regarding expectation of financial incentives for e-waste disposal:

Responses	%age
Students who expects financial incentives for e-Waste	70%
Students who dint expect financial incentives for e-waste	30%

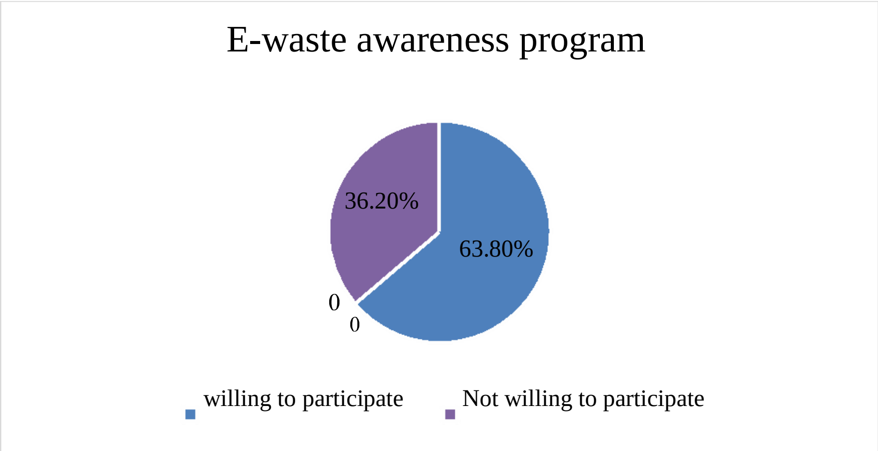


For the question on whether they get encouraged to handover e-waste to the approved recyclers the students (70 %) suggests for financial incentives. And 66.5 % students feel the e-waste management is a collective responsibility of community which comprises producers, consumers and the government. The opinion on door to door collection by municipal authorities like BBMP, There are about 74 % students‘ favors and believe that method has an additional benefit such as creating awareness on e-waste and maximum household e-waste collected will be reaching to approved recyclers.

With regarding to their willingness to participate in attending educational activities such as attending lectures, skill development workshops and participating in spreading awareness in the neighborhood or in college or public places 51.8 % students are happy to share their knowledge but at the same time quite a good number of them answered they do not have knowledge to share and this is the gap to be identified and filled by the that institutions.

Statement showing willingness of students to attend e-waste awareness program:

Students response	%age
Willing to participate	63.8%
Not willing to participate	36.2%



It is noticed from above statement that Interestingly 63.8 % students have expressed that they are willing to participate in awareness programs if conducted in the institutions. The NSS wings in colleges should take this opportunity to utilize the interests of students to get involve them in community work.

It worth mentioning here for the advantage of reader that, this author attempted to contact two authorized recyclers over phone and one of the recyclers responded that e-waste will be picked from home but offered no financial incentive for the items received. And another recycler agreed to accept e-waste and offers financial incentives but set standard that e-waste will be picked from home only the amount exceeds 500 kg.

Also happened to meet few people who follow informal methods like open burning to recover copper have expressed that they have no knowledge about health impacts and they were happy that they can sell copper wire to the local vendor.

5. Conclusion

The concern towards e-waste is more of attitudinal transformation of community than having technology alone. Of course, we have few technologies for recycling e-waste and also it is still evolving for more perfection in due course of time. But the lack of right attitude towards handling e-waste is disastrous. The experience gained through conducting survey of college students on e-waste management has revealed that, the required attitude could be achieved by providing awareness and training on technical skills of recycling waste in general and in particular about e-waste. By introducing e-waste management activities in the curriculum for the entry level of college students would be more effective and a strategic plan for enhancing awareness of the community.

The awareness about toxicity of e-waste and evolving better scientific recycling technologies is both crucial to change the attitude of community which helps for the better management of e-waste and would ensures free from pollution and disease free society.

There is an urgent need to perceive e-waste as e-valuables but, ―devoid of profit only motive‖ is an important criterion to explore the commercial aspects of e-waste without compromising the sustainable development and protection of our environment.

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DEVELOPING LEADERSHIP FOR MARKETING GOVERNANCE IN VUCA WORLD

Mallika D S
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Abstract

Marketing is probably the planet's old concept as much as life on earth, now for a few years everything is being marketed- person, place, organization etc. Marketing is now much more than jingles and catchy phrases, the goal of marketing is to influence how consumers think and act. Knowing how potential customers respond to a new product or service is crucial in understanding consumer behaviour. In recent months, the Indian economy has gained considerable momentum and looks very promising and exciting in the coming years. Due to a variety of factors and technological impacts, the global environment has become highly volatile, Uncertain, Complex and Ambiguous.

This paper seeks to describe the rate of responsible leadership in a world of VUCA. This paper illustrates how responsible leadership aligns with VUCA's critical success factors. This paper gives insights into VUCA world‘s marketing strategies. This research paper tries to exchange ideas and update marketing information in the world of VUCA.

Keywords:

Leadership,
Marketing Governance,
VUCA world,
Strategies.

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1. Introduction

VUCA stemmed in the war in the US Army in the late 1990s, but it quickly spread to the business world because there are striking similarities and uncertainties. Marketing in today's VUCA world is not resistant to interruption. In recent years, the way we represent to promote and interact with customers has changed dramatically.

Volatility- It combines frequent, significant or rapid changes. Commodity prices can rise and decline in in ashort period of time in volatile markets. Uncertainty is a volatile market's component.

Uncertainty- It is that situation where incidents and results are unpredictable.

Complexity involves problems, which can be influenced and hard to change.

Ambiguity is a lack of clarity and difficulty in understanding the situation and where will it eventually lead?

Based on these, few questions emerges...is it really hard to make up for the world of VUCA? Should all organizations take precautionary measures? It certainly uses critical clinical thinking to start addressing challenging situations and make well thought - out and structured decisions in a VUCA world.

2. Objectives

- To give insight into how responsible leadership is connected with the key success factors in the VUCA world

- To discuss ideas and update marketing information in the world of VUCA.

3. Research Methodology

The methodology may include publication, research, surveys and present and historical collection of secondary data. My research is based on the collection of secondary data, secondary research involves the summary and synthesis of current research rather than primary research, in which data can be collected from company websites magazines and other sources.

Critical/Clinical Thinking

When we talk about critical/clinical thinking or illustrate it, we should start with these questions:-

How to think?

What to think?

Below are a few critical VUCA dynamic

1) For Volatile Situation –

The key to survival in a volatile situation is to separate facts from opinio ns. Volatility formulates thoughts and communications clarity.

2) For uncertain situation –

Listening and understanding are absolutely vital. In such a situation, it is also necessary to be open to alternative points of view and to find a way to deal with disagreement

3) For complex situations –

Facts from different sources must be gathered with reasoning and also weight the alternative options. It is also vital to weigh alternatives, to make decisions under pressure and to test solutions according to relevant criteria.

4) For Ambiguous situations -

In such circumstances, curiosity; raising and evaluating arguments; asking the right questions; resilience and agility in thinking and seeing the repercussions and implications are vital. Critical thinking is simply excellence in thinking processes that precedes excellence in our actions. VUCA comes from Army Wars College to describe the conditions of the cold war. The world around us is changing constantly and future decisions are being taken. We are in the digital world, developing countries and unsustainable environmental conditions.With this VUCA perspective, the two most important things to look at are:

I Strategy

II Leadership

I. Strategy -

Strategy is all companies' main parameter. Strategy is of no use if the business landscape is not included. *Strategy is the right mix of efficiency, innovation and control. In today's, VUCA world people look for ethical factors as well to rate.* It is necessary to keep to a company's wellbeing required to sustain in the market andthrive the worst. In order to act in the VUCA world, we must complement the emerging and deliberate approach. The key profitable success and growth for managers throughout the organization is to develop a profound understanding of customers and investors.

When Honda entered the American Market, we can analyse their market strategy, they first entered the market with advance features (super club, inexpensive, light weight) this model's initial failure was uncertain becausethe model was the number one model in its native. Honda later repositioned their bike with the the famous slogan "You meet the nicest people on a Honda" and thereby became one of the market leaders. If the world is dynamic and volatile, everyone will find it. Companies must strike a balance between the protection strategy and the attack strategy in such an environment.

Technology and innovation have touched on all areas of business and we operate in a complex world that is changing rapidly. The digital world has helped to speed up business evaluation and also to disrupt basic business principles. Eg UBER (It should own taxis and the world's largest accommodation provider should own real estate). Marketing in today's VUCA world is not resistant to instability. Customers' decision-making patterns have changed in recent years. Ultimately, successful marketing derives from the ability of a brand to be flexible, confident and courageous. Brands that promote these values thrive VUCA. The VUCA world strategies are indicated below.

―Strategy is purposeful action‖ – Peter Drucker

1) Build a solid foundation in volatile world-

We talk about the business market so that we, as a marketer, must build a solid foundation in the VUCA world to overcome the uncertainty. It's a way to express the positive impact in the world that you want to have. As the world changes, consumers must also have an insight into the changing needs on the basis of this philosophy.

2) Think local and act global

A very common phrase used by multinationals is think global, act local. There is no global consumer in reality. Our mantra is to think locally, but to act globally. Any organization must understand the needs and wants of local consumers and customers.

3) Draw outlines in an ambiguous world

We want to release the power of an evolutionary process, including experimenting with and testing many ideas and concepts, but if we do not create outlines and business structure, there is a chance that we will achieve high levels of creative entropy.

4) Transparency

The outline of the business becomes clearer when the atmosphere of work is transparent. Free access to all types of relevant information within the organization helpsto create a healthy work environment in contextualization and avoid rumours.

You have noticed a change in business tactics as a business leader or marketer to survive in these volatile world organisations. Marketer / leader must do other things. You have noticed a change in business tactics as a business leader or marketer to survive in these volatile world organisations. Marketer / leader must do other things. Our goal here is to provide you with a way forward and think about what to do and where to stand.Critical factors for success in this world depend on effective management and change management techniques.

We focused here on aligning people, process and technology.

1) Business Agility
2) Strategies & workforce planning
3) The pursuit of readiness
4) Gathering and using data
5) The learning organization
6) Talent Management sustainability

1) **Business Agility:** The ability and direction of the organization and its talent mus be agile. The ability to change direction and align business strategy with talen strategy.

2) **Strategic workforce planning:** It determines the needs of the organization and all key roles in order to take into account your ability to fulfil these roles. What talent does

strategic workforce planning include? What it needs and what gaps in talent exist in the market must be taken into account by external forces.

3) **The pursuit of readiness**: In a VUCA world, organizational readiness is more an ideal than a concrete goal. Truth is, "you're never ready, but if you stop trying to be ready, you're dead."

To get leaders ready to sleep in to critical business roles

i) Obtain senior executive involvement

ii) Complete an accurate talent assessment

iii) Launch development planning

iv) Drive accelerated that targets future roles

4) **The learning organization -** It's all about learning and growing as an organization, an effective selection practice or marketing strategy if it's misaligned with the company's direction. This concept refers to the commitments of the organization to develop people. Especially when it comes to leadership courses aimed at changing skills. The rapid decision-making and networking of innovation across borders are particularly suitable for the development of VUCA ready leaders. The learning organization must assume a broader meaning according to the VUCA context. It must be about how the organization learns to grow adapts and changes.

5) **Gathering and using data** – As a result, VUCA's age has coincided with the increase in analytics, measurement must become an essential part of everything you do about talent. When you collect and use the right data, you effectively move beyond describing your state to predict your future needs and skills (foresight), i.e. if you need to meet the 15 percent growth rate target for the next 5 years in the immersion of trend markets. Data analysis can help you determine who your talent pool corresponds to your needs for growth.

6) **Talent management sustainability** – We hear about their talent management initiatives from many organizations. All these initiatives must be based on a strong business case and clear accountability for action and success. This initiative must be in line with both the business model and your other talent initiatives. They must be flexible and adaptable.

II. Leadership in VUCA world

The VUCA world is not just about critical thinking and uncertainty. It is about a new type of leadership driven by value and purpose. The role of business in society can be redefined by leaders. Below are a few steps to be taken to ensure that your organization and organizations meet the VUCA business environment requirements.

1) Focus on vertical development
2) Greater development ownership to the individual.
3) Focus on collective rather than individual leadership.
4) Much greater focus on innovation in leadership development methods Finally, what is most important for a company is its value chain and the focus in this world. It should be on long- term relationships rather than short - term profits. MasterCard Company discovered that it would no longer be a credit card company, but a payment technology company.

Managing and governing change in the world of VUCA –Every successful company or organization in today's dynamic world manages its cultural alignment andinternal ability to work both efficiently and efficiently. The question now arises that organization can successfully build a culture that is always ready for change. Each organization should establish a permanent structure for internal change management. It should provide employees with internal capabilities to manage change at various levels.

Factors considered as critical success factors in the world of VUCA are given below:

1) Sound business principle
2) A firm‘s agility to respond speciality
3) Strong collaborative network
4) Innovation and ethical practices.

Every marketer should adapt key leadership challenges and change initiative in this volatile and uncertain world.

4. Conclusion

The world of VUCA will continue and can have a faster impact on technology. For global players, the world is becoming a small market place. This research paper illustrated how responsible governance with critical success factors in the VUCA world needs to be agile. The leadership role must focus on anticipating the impacts of the VUCA world, and the new leadership must also be clear and market-oriented. This research paper provides insights into how responsible leaders can meet VUCA world's prerequisites. The VUCA model recognises the organization's internal and external conditions. This research paper explained how responsible governance is connected with key success factors in a VUCA world.

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REDESIGNING SEGMENTATION PRACTICES IN MARKETING PATANJALI'S PRODUCTS IN BANGALORE

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Abstract

Marketing has always been about hopes and dreams. The hope on the part of the marketing organization is that there is, or might be, some _magic bullet' in the form of a new product or service or a new strategy or a new distribution system that would radically change the world; something that would please customers and, more importantly, make the marketer rich. Things really have not changed much in marketing in the last 50 years, at least not in the way the discipline is practised. Even when new external fillips such as the World Wide Web and the Internet have developed, marketers simply tried to adopt and adapt them. But the dotcoms proved that traditional marketing, in spite of the vast amount of money thrown into it, could not make them successful. They were indeed different. True, we have expanded our communication systems to national and global coverage. We have linked markets and marketers and consumers with credit cards and global financial systems.

This article questions existing market segmentation practices of Patanjali Products in Bangalore, probing for examples of unintended exclusion and discrimination. The author critiques marketing segmentation practices that stem from it. Future growth of this industry may rest on the ability to define their composition more broadly, to be more inclusive rather than exclusive. At the same time, marketing theory, research, and practice may need to be specifically developed to meet the needs of both the Organization and the

Keywords: Traditional Marketing, Market Segmentation, Marketing Products, Patanjali Product, Consumer buying behaviour.

Consumers at large

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1. Introduction

Baba Ramdev's Patanjali is continuing to grow multi fold in previous decade and its own tremendous success report has located the brand as a research study in many management universities. Patanjali's success has generated a "halo impact" in the complete Ayurvedic consumer product categories and the marketplace has already reached 77% of Indian homes from 69% within previous 2 yrs. Ayurvedic products have penetrated to 183 million Indian homes within the same period. In various parts of the globe, words like "organic/natural/ khadi/ Ayurvedic/natural" are big strikes in consumer market.

Baba Ramdev is very positive about the development of the Patanjali's market which is looking to reach Rs 20,000 crore in 2018, doubling the existing market talk about of Rs 10,561 crore (by March, 2017). Question come up here, why is a company, were only available in 2006 achieve a metrioric climb in past couple of years. This article endeavours to map Redesigning Segmentation Practices in Marketing Patanjali‘s Products in Bangalore.

2. Origin of Patanjali

In 1997 Baba Ramdev, the yoga guru has set up a small pharmacy called –Divya Pharmacy‖ in Haridwar with his close disciple Acharaya Balakrishna; primarily to produce ayurvedic and herbal medicine. Once Baba Ramdev quoted in an interview that for first three initial years, the company used to distribute medicines free and they did not have money even to pay for registration for –Divya Pharmacy‖.

Within a short period, these medicines become so popular that the founders scaled up –Divya Pharmacy‖ and thought of diversifying into other products. Later on, with Baba

Ramdev‘s soaring popularity, the company was able to arrange substantial amount of funds as well as bank loans. In 2006, ―Patanjali Ayurvedic Limited (PAL)‖ was born as a private company to sell products in the health care, hair care, dental care, toiletries, food and some other categories. With a combination of ―Swadesi, Yoga and Ayurvedic‖, very soon the brand was able to gain the trust of Indian consumers. While Baba took initiative to create the market for his products by utilising his well-established image of Yoga guru and Ayurvedic, Mr Balakishna focussed more on the product creations.

Their partnership worked phenomenally; though lot of other reasons worked, equally well for the success of ―Patanjali‖ brand. Let us have a close look on how to map Redesigning Segmentation Practices in Marketing Patanjali‘s Products in Bangalore.The strategy accompanied by Patanjali is unconventional for the reason that they may have not made any significant investment in marketing and advertising and also have relied on person to person publicity. Baba Ramdev did minimal advertising by endorsing the brand in his yoga exercise classes televised on national programs. The FMCG giants cannot count on such a technique because they cannot sell the products at such low prices or provide free doctor consultations and alternative activities on a constant basis. Thus it isn't feasible for others to check out this model.

The FMCG industry has a whole lot of big players with prominent market leaders in each category. Patanjali is at immediate rivalry with almost all of them and as time passes has had the opportunity to eliminate market show from the best-selling brands. In retaliation, the marketplace leaders are offering newer organic products at cheap points or getting ready to start other strategies. However Patanjali has the good thing about being the forerunner and also have gained sufficient grip that it'll be difficult to replace them. The access of Patanjali has not simply proclaimed its increased talk about of the pie but it has additionally managed to improve the size of the pie itself.

SEGMENTATION

- **Dant Kanti Junior**
- Region (Geographic) – Urban, Semi-Urban
- Age Group (Demographic) – Children (5-12 years)
- Benefits (Behavioral) – Toothache, Gum problem

- **Dant Kanti Regular**
- Region (Geographic) – Urban, Semi-Urban, Rural
- Age Group (Demographic) - Youngsters(>12) and Adults
- Benefits (Behavioral) – Bad breath, fights Gingivitis

- **Dant Kanti Advanced and Dant Kanti Medicated**
- Region (Geographic) – Urban
- Age Group (Demographic) – Adults and Aged People
- Benefits (Behavioral) – Sensitivity, Teeth Whitening, Pyorrhea prevention

3. Problem Statement

The whole international Market is disillusioned with the damaging aspect of all packaged merchandise be it food or private care products. Most of the population today want to go back to nature and live a healthier way of life. This has provided Baba Ramdev‘s a possibility to give it back to society. Patanjali Ayurvedic came into existence, a company that convey the goodness of nature with each of its merchandise, which is natural and make everyone healthier. Being a yoga teacher, he gave a lot of workshops all throughout India using mass media, and people followed Yoga, they determined its benefits and smooth.

Therefore he had a huge crowd following. So when he started the company, lots of people started adapting to his products. He branded allthe products as natural and containing the secrets and techniques of Ayurveda. As a result Patanjali, which is absolutely aligned with the trend of healthy life-style, became conceived as merely an extension from healthful exercise to healthful natural merchandise. The Researcher here attempts in Redesigning Segmentation Practices of Patanjali to be more competent in India.

4. Review of Literature

Segmentation concentrated on and Positioning, Marketing Strategy Patanjali has advertising approach emphasis on the following facts:

1. **Market Segmentation·**
2. **Target Market**
3. **Product Differentiation·**
4. **Positioning**

Market Segmentation: Dividing a market into wonderful groups of customers who have one of a wishes, characteristics or behaviours and who might require separate products or marketing applications. Patanjali mainly concentrated on the awareness on following market segments.

a. **Demographic Segmentation**: Patanjali has been capable of doing segmentation which includes dividing the market into groups primarily based on variables together with age, gender, circle of relative‗s size, profits, occupation, education, faith, race. As one would possibly expect, demographic segmentation variables are among the maximum popular bases for segmenting customer corporations. Additionally, for realistic reasons, there is often a whole lot extra data available to help with the demographic segmentation technique. Patanjali deliver their challenge in following demographic segmentation: - Age: one of the first variables of demographic segmentation is age that is because consumers want and desires exchange with their age. Life cycle stage: carefully linked to age, the lifestyles cycle level of a customer institution defines what will be the want of that particular customer. For this Patanjali provide mid-day meal& unfastened chiktsalya gain for vintage age people. This demographic section cannot be said as an ―Age‖ phase due to the fact these customers are in specific section in their ―existence‖.

b. **Ramdev has very carefully promoted, ―Patanjali‖** as a name aimed at now not to generate revenues. ―Cashing in on sufferers is in opposition to the fundamental philosophy of Ayurveda‖, stated typically via Ramdev and the earnings margins of Patanjali are miniscule‖. The corporation receives the uncooked merchandise immediately from the farmers keeping intermediaries away, which assist to keep manufacturing price low. Patanjali additionally took numerous other measures to maintain the executive cost low by way of the usage of paying modest salaries. The corporation is very clear in recruiting human resource with proper talents to make the merchandise; no longer hiring MBAs for promotions but studies-orientated post graduates in technological know-how. Giving most rate for coins is the essential element mantra for positioning ―Patanjali products‖ in a very rate sensitive and culturally rooted marketplace like India. The agency has constantly promoted its product with the specific function of selling as a minimum 43% inexpensive than competition' product. as an example, Patanjali Honey (500g) jar is available at Rs. a hundred thirty five, while the competitor brand Dabur Honey (500g) jar is costing Rs 199.Distribution strategy

c. **Patanjali has followed a two-stage distribution strategy in General Trade (GT):**

Stage 1: Create a strong alternative distribution system for demand creation and building word-of-mouth advocates

Stage 2: Pivot to GT once a sizeable consumer base is generated from Stage 1

2.1 Another distribution machine

In a new marketplace, Patanjali first drives trials and intake the use of devoted stores. These stores are basically keen in ayurvedic products and strongly believe that it is a definitive alternative for good health. These channels will have to make their own investment. There are three types of channel which an entrepreneur can choose from – Arogya Kendra, Chikitsalaya and SwadeshiKendras.

Patanjali extends guide in two approaches: It trains and certifies clinical practitioners nominated through these shops in Ayurveda, and affords utilization of the Patanjali brand call. This routinely bestows agree with and credibility due to the rub-off effect of Baba Ramdev's credentials on Yoga and Ayurveda.

In return, those shops provide diverse services. One is free consultation by licensed medical practitioners. This assures excessive footfalls and chance of building a huge scale of early adopters. It serves as a retail store. The complete range of around 200-260 SKUs is stocked across both OTC, pharmaceutical and FMCG merchandise and there is commonly a weekly replenishment cycle. there is skillful move-promoting throughout pharmaceutical and FMCG products. The presence of Ayurvedic scientific practitioners at the opening is a chief determinant of income. On the times while the clinical practitioner is absent, income fall 30-40 consistent with cent! The average FMCG throughput per devoted shop is generally at ₹6-7 lakh consistent with month in a metro.

A powerful network impact is seen at these shops. Early adopters carry in extra footfalls thru robust word of mouth. The truth that a honest session is unfastened in an critical region along with healthcare presents a robust hook for passing on recommendations to pals and relatives.

Those shops additionally serve some other feature – product introductions are done extraordinarily effectively and choices to preserve tweaking or scaling up the product and conversation mix can appear in a brief time frame.

Presently, 10,000 dedicated shops (Chikitsalaya, Arogya Kendra, and SwadeshiKendras) make contributions to 60 per cent of the company‘s revenues. In Delhi NCR, one of the older markets for Patanjali, there are over 400 of those stores while in a more recent market along with Mumbai, there are about 270 stores.

2.2 The pivot to GT

Once a giant investor base is constructed, those committed shops, customers would expect will be set-up.Patanjali‘smerchandise should reach all the known shops, grocers and chemists in the region of the committed keep. Those stores are then compelled to stock up on Patanjali‘s merchandise for worry of losing out on a purchaser‘s goodwill. This builds a platform for the following degree of increase. Various towns are at one of a kind which ranges of evolution. For instance, the employer‘s biggest market, Delhi NCR, is in level 2 and is liable for revenue of ₹1,500 crore.

In 2013, devoted stores contributed to 80 according to cent of total FMCG sales across GT and the committed store community. As customer awareness and pull had been created, GT began stocking Patanjali‘s pinnacle merchandise (oral care and honey) no matter uncompetitive margins. This pivot to GT continued resulting in dedicated shops' contribution falling to around forty five in keeping with cent nowadays.Mumbai remains a number one market; devoted shops contribute to around 70% of FMCG revenues across the GT and committed store network. As consumer trials and customer pull is created, it is increasingly more evident that availability in well-knownshops could impact growth. Higher incidences of placards outside several outlets declaring ‗Patanjali products are available here' undergo testimony to the equal.opportunity channels

Whilst Patanjali's scorching pace of increase has stupefied maximum FMCG players, the concept of winning in alternative distribution channels isn't always new. Select players have adopted a –flanker‖ strategy to pass opposition, entrench their role, encircle after which release a frontal assault in mainstream channels. Top notch examples consist of Starbucks' client packaged goods (CPG) business. Starbucks leveraged its retail save footprint to build a flourishing CPG commercial enterprise. The purpose changed into to capture a larger proportion of espresso intake – accomplishing consumers each time they need remarkable espresso.

The shops furnished a perfect platform to pressure effective sampling and construct partnerships with retail purchasers. Starbucks then more desirable availability thru a tie-up with the CPG large Kraft. Today, with its very own community, those at-domestic consumption merchandise are now available in grocery stores, airports, inns, and comfort stores as properly. Within the case of Yellow Diamond Wafers, the employer targeted a incredibly lesser contested space – smaller mother-and-pop retailers in the intensely aggressive wafers market.

Yellow Diamond additionally furnished better margins than competition to ensure a very high save share with those shops. In six years, Yellow Diamond grew to ₹seven hundred crore. Yellow Diamond is now planning to go into the extra mainstream larger stores. Developing an opportunity channel method can assist a business enterprise create white-space opportunities and dominate them. This technique is legitimate each for incumbents as well as new entrants into the FMCG market.

The question is –will a corporation take risks in a blue ocean and enjoy the related upsides or will it try to compete in a pink ocean with a classical income and distribution technique‖? Time and chance appetite will separate the winners from the rest of the %.fee

Ramdev has very carefully promoted –Patanjali‖ as a emblem whose intention became no longer to make income. –making the most of sufferers are in opposition to the simple philosophy of Ayurveda‖, stated often by Ramdev and the income margins of Patanjali are miniscule‖. The business enterprise receives the uncooked products without delay from the farmers maintaining intermediaries away, which assist to hold production fee low.

Patanjali additionally took numerous different measures to keep the executive fee low by paying modest salaries. The organisation may be very clear about recruiting human beings with right capabilities to make pleasant merchandise; no longer hiring MBAs for promotions but research-oriented submit graduates in technological know-how. Giving maximum fee for cash is the key mantra for positioning –Patanjali merchandise‖ in a very charge touchy and culturally rooted marketplace like India. The business enterprise has always promoted its product with the special feature of selling at the least forty three% less expensive than competition‘ product. For example, Patanjali Honey (500g) jar is to be had at Rs. one hundred thirty five, while the competitor emblem Dabur Honey (500g) jar is costing Rs 199.

2.2 Smart Positioning & putting at right distribution channel

In place of positioning its products as another competitive emblem within the cluttered FMCG market, Patanjali very neatly analysed the market and discovered the gap within the market. To create the gap within the market, the founder Baba Ramdev took unique initiative to make clients apprehend approximately how MNCs are exploiting farmers through no longer paying them well, dishonest customers with high fees as well as spoiling the health of customers with the aid of promoting product made with hazardous chemicals and insecticides. He made consumers privy to how all of the profits earned by using the MNCs are simply draining our countrywide belongings. Therefore, Patanjali entered within the hole by using well packaged with the flavor of –Patriotism, fitness and natural‖.

As a CSR initiative, the corporation took special steps to guide farmers with technical aid and statistics and presenting saplings to them on the way to help them in increasing the earnings. This helped the corporation now not only beautify its brand photo however additionally support its authenticity photo.At the beginning, friend used 3 sorts of stores for distribution- Patanjali Chikitsalayas, Patanjali ArogyaKendras (health and wellbeingcentres) and non-medicine outlets referred to as SwadeshiKendras. Sessioncentres are furnished at those chikitsalayas and the employer provides training to the clinical practitioners.

As soon as the organisation won popularity with –phrase of mouth‖ merchandising and Patanjali's merchandise are followed at a big scale, friend started selling thru numerous properly-installed retails like massive Bazaar, Reliance Retail, Hypercity, celebrity Bazaar, D-Mart, Apollo Pharmacy and so forth. With the passage of time, Patanjali even tied up with e-tailers like Amazon and huge Basket. Baba Ramdev is tech savvy; he often uses twitter and fb to hook up with his clients. Presently, round nine.three million human beings observe his Facebook page. Currently Patanjali's retail attain stands at almost 0.8 million shops, other than a few 10,000 branded stores. At every nook and corner of the United States of America, Patanjali has been able to set up a distributor outlet.

2.3 Exceptional products with clean goals

Patanjali released its products with a blended message of –Swadesi, low charge, herbal and natural‖ concentrated on barely older, centre magnificence consumers from the Hindi talking area. Slowly gaining purchaser self-belief with its authentic ayurvedic photograph and high pleasant merchandise, the market has improved to tier II and tier III cities and then the metro towns. The modern-day fashion of health attention and healthful way of life gave the brand an brought gain. Patanjali has a enormous range of products beginning from meals, grains, liquids, fitness care, drug treatments, personal care, cleansing retailers, and Pooja items. Amongst them it's DesiGhee, Dantkanti toothpaste and Honey have already made news and forced its competitors to cut the prices.

2.4 Promotion of logo through Baba himself

to begin with the classified ads of pal have been restrained, but now the organisation has improved its advertisements appreciably. Commercials are seen not only at spiritual channels like ‗Astha‖ but in enjoyment channels like Zee, and superstar TV. Without drawing near any celeb for logo endorsement, Baba Ramdev himself promoted the logo by encashing his yoga guru image and his fan fans and gathered immediate prominence. Commercials campaigned with Baba Ramdev gives the logo Patanjali full-size credibility. Maximum of the advertisements are campaigned with the very simple goal of creating cognizance, as opposed to every other tale building or developing fantasies. The organization has by no means covered every other promotional strategies like coupon, gift, refunds or rebates for launching or promoting its products.

5. Conclusion & future prospects

Today Patanjali, the third largest player in Indian FMCG market, surpassed Nestle, Britannia, Godrej and Dabur. Only Hindustan Unilever and ITC are two companies ahead of Patanjali. Baba Ramdev has made a huge empire and his company Patanjali is not only growing by itself but also helping the ayurvedic market in India to grow at a tremendous level. PAL is aspiring to reach Rs20,000 crore of business by 2018 and is in the process of massive expansion with new production units coming at several places like Noida, Nagpur, Indore etc.

Currently Baba and his associate are working on the business plan to venture into healthy eating outlets to challenge Multinational restaurants like McDonald, KFC, and Subway etc. Baba Ramdev‗s name as declared as one of the ―Most creative business people of 2016‖ in American Magazine and Mr. Balakrishna has made a debut at Forbe‗s 100 richest Indian list with 48th position. Whether Baba Ramdev and his disciple Acharya Balakrishna would be able to sustain the growth of Patanjali or it would be a one-man show and the growth will sluggish after a certain time?- question raised by many market experts.

Again lot of issues and controversies have been raised about Patanjali‗s substandard quality or about the wealth of Baba, and his associate. Inspite of all these, Baba Ramdev is very hopeful about the future of PAL and he claims that ―Unlike Unilever, P&G, and Colgate, Patanjali spends its whole profit on education, research, cow promotion and protection, and will continue doing so. Patanjali an organisation owned by 125 crore (1.25 billion) Indians. So, I seek their cooperation in our mission,‖

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Low Motivation of School Teachers in India – A Conceptual Analysis based on Conventional Motivation Theories

- Avishek Mukhopadhyay

Dr. Pankajakshi

Abstract

India is home to more than 89 million school teachers who form the largest educated professional work-force in the country. Our civilisation since the ancient times has accorded highest respect to teachers who are entrusted with the crucial work of building a future of the nation. The situation in India has seen a change over the course of last 5 decades due to flaws in educational policy, insufficient budget, improper implementation and red taped bureaucracy. There is a general apathy by all sections of society towards school teachers, as a career choice among youth school teaching profession ranks among the very bottom. As a result of this situation, our school teachers suffer extremely low motivation to perform their basic task of teaching; this low morale plagues the teachers of both government and private schools. As a outcome of this low motivation, the sufferers are mainly students who are the future builder of a nation.

This paper analyses depleting teacher motivation among Indian schools through a theoretical framework. Starting from a historical perspective, the paper contrasts the respect accorded to teachers in Indian society since the ancient past to current state of apathy and neglect; which has led to low teacher motivation prevalent across a majority of school teachers in India. Subsequently the paper endeavours to analyse low teacher motivation from the perspective of established theories in the area of motivation developed in the field of social psychology.

Keywords:

Low Motivation, School Teacher Morale, Motivation Theories, Indian School Education Scenario, Intrinsic vs Extrinsic Motivation

The paper also aims to provide a fresh perspective on understanding the root cause of low motivation in school teachers of India. Armed with this new insight, the authors in the paper have come out with certain suggestive measures on the prevalent educational policy framework to address the problem of low motivation among teachers to an extent.

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Introduction:

India is home to the one of the largest and most complex school education systems in the planet. According to Unified District Information System for Education Report (U-Dise) 2016-2017, India has more than 1.5 million schools which employ a staggering 89 million teachers. A motivated workforce of school teachers is crucial since they are involved in grooming future citizens of a nation. Research has established that teacher effectiveness is one of the most important predictor of student learning. (Vegas and Gunman, 2011). Teacher motivation is notoriously difficult to measure, as at present, there is no universally agreed upon definition of what constitutes _teacher motivation‘.

This paper analyses depleting teacher motivation in Indian schools from a perspective of established motivation based theories. Starting from a historical perspective where high respect was accorded to teaching profession during our freedom movement this paper provides a contrast to that environment vis-à-vis the current abysmal situation where Indian school teachers are shown apathy and neglect by the society at large. Subsequently the paper endeavours to analyse low teacher motivation through the lens of established theories in motivation from the field of social psychology which have been developed through the course of last hundred years or so.

Armed with this new insight, this paper comes up with a fresh perspective on the overall direction of our educational policy. The section on recommendation is the manifestation of understanding the root causes of low motivation from this fresh perspective and subsequently coming up with relevant recommendations addressing these causes.

Historical Perspective on school education since Independence:

Inspite of facing numerous obstacles India has made phenomenal progress since independence in the field of education. Following our independence, Department of Education under the Ministry of Human Resource Development was set up on August 29, 1947 with a mandate to expand education across the country. In the early 1950s, education still remained a privilege of the few who could afford it. With increasing democratisation, education started to become more accessible resulting in higher enrolment in schools. In the 1960‘s, the focus on quality was emphasised along with access. This decade also saw the beginning of another trend, the relatively well to do started moving their children to private schools and a national perception started forming that government primary schools were –schools for the poor‖. In the subsequent decades, education policies by the Indian government ensured increase in literacy rates but the focus on quality of education imparted was reduced. Through the 80s and 90s, the government focussed its energy in getting children into schools through mobilisation and enrolment drives.

The liberalisation era of 1990s and in the ensuing decades, middle class Indian started earning more and could afford greater quality education which resulted in development of elite private schools close to International standards. From 1997 onwards, decentralisation was aimed as a major policy thrust, several state governments introduced contract teachers or para-teachers appointed by local panchayats without adhering to qualification norms stipulated by earlier policies. The landmark Right to Education Act (RTE) of 2009, provides right of every child between the ages 6-14 to free and compulsory education. It specifies duties of government, local authorities and parents in providing free and compulsory education to the children of this country. Among many guidelines set by RTE one which is pertinent to the context of this paper relates to stipulated benchmark on People Teacher Ratios' (PTR) and provision for requisite academic qualification for school teachers for all schools in India.

An analysis of declining teacher morale across the last century:

In our 5000 year old civilisation, the role of a teacher has always been of paramount importance to the society at large. In ancient society, a teacher was revered and his authority was supreme. At the dawn of the 20th century teaching profession was still considered as equivalent to nation building, many prominent leaders of our independence movement came from teaching background. Stalwarts of our freedom movement like Lokmanya Tilak, Dr Sarvapalli Radhakrishnan, Rajendra Prasad, Acharya Kriplani and Acharya Vinoba Bhave all started their lives as teachers. The ideals related to the teaching profession started declining a couple of decades after independence and has been on perpetual decline ever since. This decline in interest in the profession started with the dying down of initial euphoria prevalent across the nation after gaining Independence.

Based on the review of the literature and other sources, few reasons have been highlighted which has attributed to this decline, the major ones being the flaws in education policy adopted since 1970s, apathy of local administrators towards teachers, growth of alternate career options like government services which provided more social prestige, growth of service sector industries like Banking (after nationalisation of Banks) and the industrialisation phase of the 1960's and 70s where engineers were required in large numbers and paid higher as well. As a direct consequence, from being respected members of the society, teachers were relegated into roles of disempowered government functionaries occupying the bottom few layers of the administrative hierarchy. Even as the pay scales of government schoolteachers improved to a large extent, their accountability towards children and their parents went down.

The ensuing decline in morale of teachers was the result of a massive thrust on net enrolment and universalisation of education rather than the quality of education imparted also has been one of the reasons. Data on enrolment became the principle tool for monitoring progress and teachers were expected to retain children in school and promote them from one grade to the next irrespective of student's performance. Effectively, this implied that the system ignored what happened inside a classroom and whether children were learning, leading to decline in motivation among teachers. The massive onus on universalisation of education also lead to a resource crunch among teachers, which was filled by contract teachers, part-time teachers and volunteers. The professional status of the teacher gradually eroded not only for all the stakeholders involved but also in the eyes of the teachers themselves which generated an atmosphere of cynicism across large sections of society. Growing political polarisation, based on religious and ethnic identities too left its detrimental impact on education and its workforce.

Current Situation of School Teachers in India

In today's scenario the quality of education is not up to the mark in most Indian schools private and government schools alike; lack of teacher motivation being one of the key factors behind this drop in quality, this is inspite of relatively adequate compensation provided to government teachers as mandated by the 6^{th} and 7^{th} pay commissions. Looking at the overall scenario it will not be an exaggeration to state that the very survival of teaching as a profession is in question as the social status of the teacher continues to degrade. Teaching profession is considered as ‗profession of the last resort' where individuals find themselves after they fail to secure better professional services. Most of India's government schools, which constitute about 60% of total schools in the country are in a state of utter neglect. Surprise visits conducted in government schools have shown very disappointing results, these visits have found teachers reading newspapers, chatting with friends or simply idling away their time instead of teaching to students. Teacher motivation has become a national crisis, social leaders, academicians, media and society at large blame the teachers without coming up with a framework to improve the situation.

A few key aspects which causes low motivation among school teachers in India are presented below:

1. **Working Condition:** Low teacher motivation is excaberated by the fact that working conditions in Indian schools are far from satisfactory. The Table-1 represented below shows the infrastructure facilities in India's school. Almost one in six classrooms in

   India need either a major or minor repair. Hardly 60% of schools have regular electricity connection and only around 58% of schools have a boundary wall. Some of the populous states like Uttar Pradesh and Bihar have numbers far lower than the national average. Poor work environment causes dissatisfaction leading to lower morale of teachers, teacher absenteeism and high drop-out rates among students are almost a direct consequence of poor school infrastructure. The last few years have seen significant improvements in areas such as having a functional toilet and drinking water facilities in Indian schools.

Table 1: Infrastructure Facilities in India's Schools

Data	Percentage
Percentage of schools with single classroom	3.49%
Percentage of schools with librarian	5.02%
Percentage of Classrooms in need of minor repair	9.63%
Percentage of Classrooms in need of major repair	7.73%
Percentage of Schools with Single teacher	7.03%
Percentage of schools with computers in working condition	14.11%
Percentage of Schools with Hand wash	55.55%
Percentage of Schools with Boundary walls	57.88%
Percentage of Schools with electric connection	60.81%
Percentage of Schools with Library	82.96%
Percentage of Schools with Functional Toilet	91.34%
Percentage of Schools with Drinking water	97.12%

Data Source: School Education in India – U DISE Flash Statistics, (2016-2017), Published in 2018 by the Registrar National Institute of Education, Planning and Administration and Department of School Education and Literacy, Ministry of Human Resource Development, Government of India

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Data Source: Teachers in the Indian Education System- Synthesis of a Nine State Study – a research by Ramachandran Vimala. National University of Education Planning and Administration, NUEPA, New Delhi, published in March 2015

Category of teachers	Current pay band	Revised pay band under 7th pay commission
Trained Graduate Teacher (TGT)	Rs. 9,300 - Rs. 34,800 (Basic) plus Rs. 4,600 Grade pay	Rs. 29,900 - Rs. 1,04,400 (Basic) along with grade pay of Rs. 13,800
Post Graduate Teachers (PGT)	Rs. 9300-34800 with Grade Pay 4800	Rs. 29,900 - Rs. 1,04,400 (Basic) along with grade pay of Rs. 14,400
Junior Basic Training (JBT) teachers	Rs. 34,800 (Basic) plus Rs. 4,200 Grade pay.	Rs. 29,900 - Rs. 1,04,400 (Basic) along with grade pay of Rs. 12,600

Table 3: 7th Pay Commission Recommendation for Teachers

Data Source: 7th Pay Commission teacher's salary applicable to CBSE, PGT, TGT, AICET-All you want to know. Article published on website www.zeebiz.com on March 19,2018. (Website url - https://www.zeebiz.com/india/news-7th-pay-commission-teachers-salary-applicable-to-cbse-pgt-tgt-aicet-all-you-want-to-know-39636)

On the other hand private school teachers are paid much lower than their counterparts, at primary level private school teachers are paid as low as 30-40% of government school counterparts which is a source of major concern. One of the major factor behind the lower cost of providing education in private schools is lower teacher salaries of private schools as compared to government schools (Geeta G Kingdon, 2015). Private school's pay is in line with market driven wages i.e wage level determined by the demand and supply of educated persons in the labour market who are willing to be employed in this role. The high rate of graduate unemployment in India means that many of the unemployed graduates are willing to take up the role of low paying private school teacher. This eventually leads to large pool of workforce perennially dissatisfied and looking out for better opportunities.

3. **Lack of opportunities in Training and Development:** There is a massive deficit in training and development related investments which is crucial for development of teachers as a workforce. To maintain adequate student-teacher ratios from 1990's onwards, huge numbers of under qualified and untrained teachers (also called para-teachers) were pumped in the system. RTE Act of 2009 sought to rectify this problem by making it compulsory for teachers to have requisite professional qualifications which they can achieve through mandated training.

   It is estimated that there are still 11 lakh teachers who still need proper training in order to clear the mandated requirements. In 2016, Government of India launched a program called Swayam Prabha – a project for operationalising 32 Direct to Home television channels aimed at providing high quality educational content for teachers across India. It has a diverse content available in multiple languages and spans across a wide range of subjects.

   On the other hand in private schools the situation is much worse as far as meeting training needs of teachers are concerned. Staff training typically shows results (i.e better learning outcomes) after an extended period which are not visible to the paying customers (i.e parents) immediately. Consequently private school management are not too keen to invest in long term gains, moreover there is an attrition rate of as high as 50% from private schools which aids the decision of not investing in training needs of teachers unless there is urgency and essential such as accreditation of institute and so on.

vi. **High Workload:** School teachers across the spectrum face high workload as well as work stress. A large number of schools in India have less than 5 teachers per school, on average there are less than 1 support/non-teaching staff per 10 teachers (Flash Statistics-U Dise, 2016-2017). This implies that in most of the schools teachers have to perform non-teaching administrative support related jobs. Staff facing heavy workloads needs equivalent motivational support in order to maintain high professional standards. If workload is greater than motivational support, then teacher motivation is threatened. In India and other developing countries teachers need to perform additional duties like health awareness education, distribution of food, immunization related work, collecting census data and organising community development activities. Combined with inadequate compensation (in most private schools), high workload and stress adds to lowering of teacher motivation.

vii. **Lack of Professional growth and Autonomy:** Teaching in government schools is relatively better paid profession in a country where there is a huge unemployment among graduates. Teacher appointments are often based on political affiliations and not on merit. Once appointed school teachers end up on the lower end of the government hierarchy; government officials at lower levels exert their influence on professional growth and postings. The growth path is not merit based but rather based on nepotism. Because of the formidable bureaucratic machinery teachers especially at lower levels do not have any room to determine policies which are likely to make positive

improvements to their workplace. The condition of private school teachers are far worse, their jobs depend on whims and fancies of school management as well as the fluctuating demands. A low-fee private school has on an average of less than 5 teachers with hardly a room for professional growth for any. Because of the low margins on which these schools operate, spending on employee development activities like training is virtually non-existent.

Manifestation of Low Morale of Teachers in Indian Schools:

Detrimental impact due to the low impact of teachers

[4] **Teacher Absenteeism:** Teacher absenteeism has plagued our school system for decades. Government teachers are unionised and politically influenced as a result of which there is an absence of political will to remedy the situation In 2003,

Kremer made three unannounced visit to around 3,700 randomly selected school across 20 states in India and found 25 percent of the government school teachers absent. Second even among teachers who were present, only about half were engaged in teaching. Some states have addressed the problem by installation of bio-metric attendance systems. Research has established that absenteeism among government school teachers are higher than private schools. (as private schools have low job security)

[5] **Student Dropout:** While student dropout can be ascribed to many reasons, it is largely accepted that the apathy of teachers is one of the key contributing reasons. As mentioned, in a surprise visit to government school only 25% teachers were found to be engaged in teaching (Kremer, 2005) which is obviously detrimental to the learning interests of students. There is also an increasing phenomenon of migration of students from public to private schools because of this apathy displayed by government school teachers.

[6] **Teacher Shortage:** As a result of the huge politicisation and influence of bureaucracy, today‘s youth no longer is keen to take up the profession of teaching for ideological principles (as was the case during pre-independence). Today‘s youth take up this profession only once they run out of other high paying options in the professional services. The push towards increasing enrolment ratio has schools has led to shortage of teachers. It is filled by contract teachers (also-called para teachers), because of the poor pay there is a high attrition (upwards of 50%) among Para teachers.

[7] **Health related problems such as depression:** Constant threat of job loss, a helplessness to change things at workplace, and an overbearing influence of government officials (for government schools) are also likely to lead to mental health related issues among teachers. Considering that school teachers in India constitute a large number (89 million), the mental health related aspects cannot be ignored at any costs.

Analysis of Teacher Motivation in India through the Lens of Motivational Theories

In this section, the paper discusses the low motivation prevalent among school teachers by analysing the mind-set through the perspective of established motivation related theories.

Chart-1: **Analysis of Teacher Motivation in India through Motivational Theories**

Sl. No.	Motivation Theory	Explanation of Theory	Analysing the theory in India's teacher context
1	**Expectectancy Value Theory (Atkins)**	According to expectancy value theory, people orient themselves based on their expectations (beliefs) towards success and the value of the goal(s) towards which one is aiming for. Individuals are more likely to put effort in their work if there is an anticipated reward which they value, such as a bonus or promotion than if there are none.	In the context of India, government schools teachers follow a fixed growth path irrespective of their job performance. Moreover due to heavy politicisation, political connections play a major factor in promotion. Applying expectancy value theory, teachers do not see a huge value in putting extra effort on teaching as the reward (promotion) at the end is same for everyone and consequently suffers from low motivation to perform their basic task. At the other end of spectrum owners of most private school owners especially the Low Fee Private School seldom invest

in professional development of teachers. They do not invest in training of teachers, as the benefits of training (i.e. better learning outcomes) is not visible to parents (who are paying customers) in the short run.

Teacher's jobs are also under constant threat as one adverse complaint from a parent can lead to termination. To add to their woes eacher compensation is much lower as compared to government school teachers. According to expectancy value theory it makes more sense for private school teachers to look for higher paying jobs rather than better their job performance. With an attrition rate touching 50% it can be safely deduced that most private school teachers are spending more effort in searching for the next better paying job rather than perform their core task of educating students.

	Expectectancy Value Theory (Atkins)	Described in the Row above	Expectancy value theory can also be applied in the context of private tuition in India. Most of the schools teachers in India are not adequately paid (especially in the case of private school teachers), they strive to make up for this poor pay by conducting private tuition. There is a huge shadow economy in private tuition which is untaxed and under-reported. It is a lucrative opportunity attracting teachers from both private and public schools. As per expectancy value theory from Atkins, It can be stated that the teachers may be more focussed towards private tuitions to get financial benefit.
2	**Herzberg's TwoFactor Theory**	According to Herzberg, two types of factors affect the motivation construct and they affect in different ways :- **Hygiene factors**. Factors whose absence creates	In developed countries, Herzberg's motivators drive people to take up teaching as a profession. One of the most common motivations for taking up teaching profession in the western countries is a desire to work with young

dissatisfaction but their presence do not create any perceived motivation. Safe and clean working conditions, employee benefits (like insurance), polices, job security and good interpersonal relations are common examples of hygiene factors.

Motivators: These are factors whose presence motivates, but their absence does not cause any particular dissatisfaction Examples of motivators include autonomy, empowerment, recognition, responsibility and challenges in job

people and contribute for the socio-economic development of t he country. As a result teachers are more committed, give more effort and are less dismayed when faced with lack of hygiene factors.

In contrast in developing countries, the key motivations for taking up teaching profession are related to Herzberg's hygiene factors like job security, salary, and marital prospects.

Once people start working as teachers, the absence of hygiene factors which is common given the paucity of funds for education causes distress. The combination of lack of motivators coupled with scarcity or absence of hygiene factors in most schools causes a significant dent in teacher morale in schools based in developing countries

[7]	**Weiner's Attribution Theory**	Attribution theory is closely related to the motivation construct. The theory describes that a person's attributions for success or failure finally determines the amount of effort he will exert on that activity in the future, in other words these attributions predict his future achievement behaviour.	No detention policy adopted by Government of India can be linked to application of Weiner's theory of attribution to teachers in Indian schools. According to no-detention policy a student who gets even a zero in a subject is supposed to be promoted to next class. Automatically promoting everyone in class takes away incentive from students to learn and teachers to teach. Once assured of promotion children become less attentive, non-serious and irregular in attendance. Motivation levels of teachers are likely to fall once they know that regardless of the amount of effort put, students might not be as motivated to learn as they are guaranteed an assured promotion to next class .
4	**Self Determination Theory – Ryan and**	Self-determination theory is centered on the principle that there are three human needs that are innate and runs	Across the world research has established that autonomy (the third need of self-determination theory) is one of

	Deci (Motivation by providing Autonomy)	across time, gender and culture. Competence needs : Ability to control outcome through mastery Related needs : The need for being connected, interaction and caring for others Autonomy : Ability to control‘s oneown‘s actions by taking action according to one‘s free will	the most important criteria for employee motivation. In India majority of school teachers do not have autonomy as teachers are seen as a government servants at the bottom of hierarchical system. Officials at all levels of government hierarchy exude a sense of superiority. This creates a sense of helplessness of not being able to make any difference There is lack of transparency and accountability in the system,
			which is exacerbated by strength of teacher unions and threat of strikes. The lack of autonomy among a majority of teachers leads to lowering of morale and a feeling of helplessness.
5	**Alderfer (Existence, Relatedness and Growth Theory)**	Alderfer further developed Maslow‘s theory of hierarchy by categorising needs into Existence, Relatedness and Growth. (ERG Existence needs relates to Maslow‘s physiological and safety needs and describes	For government school teachers in India the existence needs according to Alderfer ERG theory can be assumed to be met as the 6th and 7th pay commission recommendations provides for adequate compensation. However needs like children‘s higher

		basic requirements for human life related to those aspects Relatedness needs relates to having strong interpersonal relationships. (similar to relatedness need in Self Determination Theory) Growth category contains self-esteem and self-actualisation needs. ERG theory also proposes a regression theory i.e when a higher category need is not met, individuals redouble the efforts invested in a lower category need.	education or marriage (which can be categorised as Growth related needs) are not met especially if the teacher is a single wage earner. Self-esteem needs are also not met due to the low respected accorded to teachers by the modern Indian society. On the other hand majority of private schools pay as much as 40-50 percent lower than government funded schools in India. It is unfortunate to note that with the level of compensation even meeting existence needs are a struggle

for many of the private school teachers. Job security is not guaranteed as private schools are prone to dismissing teachers due to demand fluctuation of its sole paying customer segment (i.e parents).

Power lies entirely with private school management and there is hardly any

			unionised institutional support for private school teachers. Interpersonal relationships are hardly built because private school teachers are constantly in job-change mode. (for better pay and enhanced security). Unfortunatel none of the three needs (E,R,G) are satisfactorily met for this segment.
6	**Self- Efficacy Theory- Albert Bandura**	According to this theory people with high self- efficac hold a firm belief that they possess the potential to execute (i.e., control) the kinds of behaviors that a given task demands. Beliefs high in self efficac are a sociated with choosing aspiring goals, correspondingly exerting	Teachers with high self- efficacy are willing to spend more time, and perseverance in order to achieve their goal of providing better education to students. They show greater enthusiasm, are willing to experiment and attend more closely to the needs of low- performing students by being less critical.
	maximum	effort to	
		these goals, and persisting in the face of obstacles.,	Self –efficacy is considered at a task level. Indian teachers lack self-efficacy as school management is not very

			conducive to feedback and suggestion improvements provided by teachers. A study in 2007 by Prachi Srivastava established that head teachers/managers of Low Fee Private schools were often neglectful of matters related to quality of learning. They expressed disdain at the improvement related suggestions of their teachers.
7	**Nudge Theory**	Originating from Behavioural economics Nudge is a concept which proposes indirect suggestions in order to influence behaviour and decision making. Interventions which are part of nudge are easy and cheap to avoid, more often than not the individual is not even aware of the nudge.	Unlike in the west, in India behavioural interventions have not been part of government policy in any sector. Focus is placed by government on compensation and career structures but scant attention has been given on sustaining teacher motivation for long periods. Research has established that equal, if not greater attention should be paid to helping teachers develop habits that sustain their motivation.

Suggestive measures to overcome the challenges faced due to Low Morale of Teachers:

On the positive side Government of India has given considerable thought backed by concrete action to improve the conditions of school teachers in India. The 7th pay recommendations have been implemented for government school teachers which make their pay fairly adequate especially in comparison to other government services. Over the last few years, there have been good progress in improvement of school's infrastructure especially with respect to hygiene related aspects like availability of drinking water and toilet. There is considerable attention paid to teacher's training and development through programs like Sarv Shiksha Abhiyaan. Use of digital technologies to initiate programs like Swayam Prabha is also a step which needs to be lauded. The RTE act of 2009 strives to improve conditions in private school by stipulating requirements in terms of teacher qualifications and Student Teacher ratios'.

However despite these steps, our school teachers are highly demotivated which has a direct outcome on the learning abilities of school children. This is inspite of the fact that the ratio of government school teacher salary to the national per capital GDP is 4-5 times higher than that of developed countries.

2

As analysed in the paper from a motivational theoretical framework, one of the prime reason of low motivation is sole focus on improving extraneous hygiene factors and ignoring intrinsic motivation factors.

3

Another strong reason being is lack of awareness on techniques related to habit formation using behavioural science concepts, something which has been successfully adopted in the western countries. In current scenario, public discussions and governmental policies need to be directed towards increasing respect and status accorded to teachers as a collective group within a society. The idea of building a local network of school teachers that convenes on a regular basis and goes through a structured process of development has great potential to bring in a sense of belongingness among the community. These networks can help to develop professional mind-set, increase mastery of classroom techniques and improve practical experience of leading a classroom.

There is a need for overhaul of school curriculum right from primary level, we need to move from rote based learning to a more practical learning model with emphasis on real life demonstrations and field activity based approach. Use of digital technologies can be implemented to provide new learning opportunities to school teachers. There has been considerable research in recent past on the benefits of using digital technologies in classroom and its positive effects on the mind-set of students and teachers alike. The concept of smart class and mobile classes can be piloted and its efficacy measured. Apart from increasing motivation among teachers, it will also help children who are our future citizens to learn digital technologies.

- The idea of streaming guest lecture videos‛ in classrooms is already being discussed and piloted in certain states of India. Government needs to look at creating a merit based payment by instituting a framework to measure and benchmark performance of teachers at a national level. This can be started by creating a national database for teachers and monitoring it on a regular basis. Bringing in professional dignity and social appreciation of teaching are fundamental tenets to improve teacher motivation.
- Respect towards teachers need to be brought back into the national consciousness, this can be started by increased government spending on advertisements and endorsements by celebrity brand ambassadors who can spread the importance of school teachers in nation building. There should be a national level reward and recognition program for school teachers which need to be instituted and nurtured. Government needs to look at greater collaboration with foreign schools, sending selected school teachers on short term training and deputation to increase motivation and widen their perspective.
- Education policy makers also need to ensure minimum interference of government officials in day to day functioning of school teachers in areas of promotion or postings by ensuring proper safeguard mechanisms in place.

Conclusion

Teaching profession is considered as _profession of the last resort‛. Teacher motivation has become a national crisis, social leaders, academicians; media and society at large blame the teachers without coming up with a framework to improve the situation. This paper has endeavoured to highlight the state of school teachers in India with a focus on their low motivation levels towards basic job of educating students. By looking at motivation of teachers in India through the lens of established motivation based theories. The teachers who are highly demotivated will have direct impact on the learning abilities of school children. The authors in the paper have tried to bring out a unique perspective to identify root causes of low motivation through a theoretical framework. This unique approach has made the authors come to the conclusion that it is the intrinsic motivational factors (like recognition, growth, autonomy, responsibility, sense of purpose) along with extrinsic hygiene factors (like infrastructure, compensation, teaching materials) which will bring an improvement to motivation levels. Additionally the policy makers need to bring pride back in the teacher community and the society alike by integrated communication and messaging. **References**

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A STUDY ON INDIAN ETHOS IN THE RELATIONSHIP OF JOB OVERLOAD AND JOB SATISFACTION

- Krithika Raj

Nagasudha R

Abstract

This paper presents the Indian ethos in corporate context. Indian ethos provides us a strong foundational basis for the development of employees for 'Holistic Communal‘. The paper outlines the concept of job overloading and job satisfaction in terms of ethos i.e. religious issues- like present-day frame of reference of spirituality, ethics, anthropology, sociology, leadership, artistic engagement, and the dissonance or resonance between ethos and modern trends.

Growing interest in workplace spirituality has led to the development of a new paradigm in employees. With the increase in market rivalry and energetic exertion environment, work overload seems to have become a frequent issue experienced by almost every employee. Overload usually results in not only needful health conditions but also mental position. These problems then become a threat to the employees in the form of poor performance and lack of ability to reach standards. Overload stress conditions can be solved through workplace spirituality. This research deals with the study of moderating affects on Indian ethos Interest in workplace spirituality on job overloaded and satisfaction has increased considerably in relationship.

Keywords:

Indian Ethos,
Workplace Spirituality,
Job overloaded,
job satisfaction,
Relationship.

The impulse of employee‘s job becomes to accomplish target, in this run employees tend to diminish the creativity. Indian ethos is basic dimensions mentioned in this research help one to achieve their targets and help employees to cope with their symptoms caused by work overload. The research includes three elements liable to vary, workplace spirituality, job overload, and job satisfaction.

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Indian Ethos

―It is already becoming clear that a chapter which had a *western* beginning in business management will have to have an *Indian* ending, when the world adopts rich thoughts of Indian ethos and wisdom, if it is not to end in the self-destruction of the human race‖. – Arnold Toynbee, Nobel Laureate

Cambridge Advanced Learner‘s Dictionary defines Ethos as ―the set of beliefs, ideas about social behaviour and relationship of a person or group‖ while Oxford Advanced Learner‘s Dictionary defines it as ―the moral ideas and attitudes that belong to a particular group or society‖. Indian Ethos is all about what can be termed as ―national ethos‖.

Formally, the body of knowledge which derives its solutions from the rich and huge Indian system of ethics (moral philosophy) is known as Indian Ethos in Management (IEM). Is IEM some kind of Hindu concept of management? Certainly not. Management is behavioral science and it has to be culture specific. IEM has as its basis, the culture base of India and as a country whose culture has its roots in religion - it does draw its lessons from the religions of the land - be it Hinduism, Buddhism, or any other. The salient ideas and thoughts of Indian Ethos in Management revealed by our ancient scriptures are:

1. Atmano Mokshartham, Jagat hitaya cha: All work is an opportunity for doing good to the world and thus gaining materially and spiritually in our lives
2. Archet dana manabhyam: Worship people not only with material things but also by showing respect to their enterprising divinity within.
3. Atmana Vindyate Viryam: Strength and inspiration for excelling in work comes from the Divine, God within, through prayer, spiritual readings and unselfish work.
4. Yogah karmashu Kaushalam, Samatvam yoga uchyate: He who works with calm and even mind achieves the most.
5. Yadishi bhavana yasya siddhi bhavati tadrishi: As we think, so we succeed, so we become. Attention to means ensures the end.
6. Parasparam bhavayantah shreyah param bhavapsyathah: By mutual cooperation, respect and fellow feeling, all of us enjoy the highest good both material and spiritual.
7. Tesham sukhm tesham shanti shaswati: Infinite happiness and infinite peacecome to them who see the Divine in all beings.
8. Paraspar Devo Bhav: Regard the other person as a divine being. All of us havethe same consciousness though our packages and containers are different.

Indian ethos demands a subjective management system which leads to an understanding of the following:

a. **Management Attitude:** Top management having firm belief in value-oriented holistic management. Profit is earned through service and satisfaction of all stakeholders – employees, customers, shareholders and citizens. Fulfillment of social responsibility must be ensured.
b. **Humanising the Organization:** Looking at the three aspects of humane organizations, i.e., inter-personal relations, man-machine equation where man is the prime concern and inner management through mental and spiritual growth of individuals. Himadri Barman, Centre for Management Studies, Dibrugarh University .

c. **Interiorizing Management:** Self management or management by consciousness. When the *soul* manages the other four members of the human being, namely, the body, mind, intellect and the heart, the conflict these four have amongst themselves can be resolved. This is management by consciousness. The objective of self management is to first know and manage oneself and then manage others.

d. **Self-introspection:** Embark upon self-study, self-analysis and self-criticism to locate areas of friction and disharmony, a self examination of one's own thoughts, feelings, emotions, sensations and passions and a desire to reduce and subdue the ego.

e. **Brain-stilling:** For rational and enduring decisions, silent mind is a necessity. A perfect Mounum (calm mind enjoying tranquility) is necessary. Brain-stilling or meditative silence is the most reliable method to discover solutions to problems and difficulties which seem to be difficult to be tackled by reason and intellect because through this one can come into contact with the inner mind or higher consciousness called Chetana.

f. **Stepping Back (for a while):** Never decide anything, never speak a word, never throw yourself into action without stepping-back. The stepping back from a situation for a while enables one to control and master a situation.

g. **Self-dynamising Meditation:** A dynamic meditation is meditation of transformation of lower consciousness into higher consciousness and hence is called *transforming* meditation. Through meditation, in a silent and calm mind, one reaches a higher level of consciousness which offers guidance in the form of intuitions to tackle a multitude of problems. This is called consciousness approach to management.

h. **Role of Intuition:** Intuition is the act of coming to direct knowledge or certainty without reasoning or inferring. It is immediate cognition by the inner mind and when fully developed, is efficient and effective for taking prompt and sound decisions. Intuition skills enable one to cope with confidence the fluctuating environment and rapid changes. Faith is a prerequisite to develop and realize the power of intuition.

Spirituality

"spirituality" is "the basic feeling of being connected with one's complete self, others, and the entire universe." If a single word best captures the meaning of spirituality and the vital role that it plays in people's lives, that word is "interconnectedness." Those associated with organizations they perceived as "more spiritual" also saw their organizations as "more profitable." They reported that they were able to bring more of their "complete selves" to work. They could deploy more of their full creativity, emotions, and intelligence; in short, organizations viewed as more spiritual get more from their participants, and vice versa.

People are hungry for ways in which to practice spirituality in the workplace without offending their coworkers or causing acrimony. They believe strongly that unless organizations learn how to harness the "whole person" and the immense spiritual energy that is at the core of everyone, they will not be able to produce world-class products and services.

Spirituality has been a major area of focus over the years. Many researchers have given different views on spirituality. From an eastern perspective, people who are not aware of the depth of spirituality and the extent to which it has been researched, the first thought that comes to the mind is the religious factor. Many of us believe that our strong interconnection with the hereafter and our God would be spirituality.

Figure 1
Four Orientations toward Religion and Spirituality

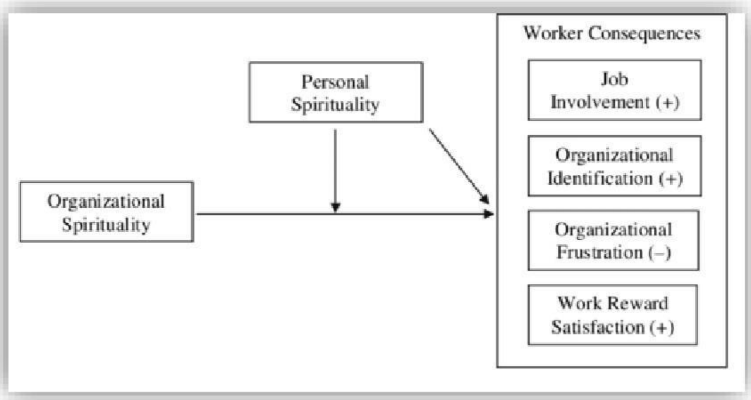
Religion	Spirituality: Positive	Spirituality: Negative
Positive	Religion and spirituality are synonymous and inseparable; both are sources of basic beliefs or universal values.	Religion dominates spirituality and is a source of basic beliefs or values.
Negative	Spirituality dominates religion and is the source of basic beliefs or universal values.	Neither religion nor spirituality are primary; universal values can be defined and attained independently of religion and spirituality.

The stronger our connection with our religion and our God, the stronger the spirituality within us. However, according to many studies, spirituality can be any sense of connectedness, under-standing, and satisfaction with respect to not only our religion but also toward the people and oneself. Spirituality could, therefore, be defined as an extent of satisfaction, meaning, or direction that can be achieved by performing a particular task, either religious or societal that results in a betterment of self and others.

Work overload or job overload

Work overload or job overload, as we know it, is a major problem suffered in almost every organizational sector. Job overload can be characterized as conditions having long difficult working hours, pressure to work overtime, lesser holidays or breaks, unreasonable work overload, and improbable expectations of what can be achieved in some given limited time and with available resources. Work overload is both physical and psychological issue. It may be due to internal or external forces. Internal forces are self made and occur when an individual tends to take work overload because he is unable to say ‗No.‘‘ As external forces work overload is given forcedly by supervisors, saying ‗No‘‘ to this may, however, result in bad appraisals, job insecurity, and bad relationships with the supervisors.

A person suffers from work overload when shown the following: fatigue, headache, nausea, insomnia, and the most important, stress. According to Kahn (1980), work overload can be quantitative, i.e., quantity of work to be accomplished at a given time or qualitative i.e., the ease or difficulty of accomplishing the given target. As the need for the market and competition to survive increases, so does the job overload on employees. With long working hours and heavy workloads employees suffer from stress and anxiety causing poor work performance, poor family interaction, and several physical issues. Work itself is never a problem or concern,



rather job overload on an employee or job demands that exceeds normal human limits are always of concern for both the employee and its employer. The main reason behind the issue of concern is usually the results caused by such factors. Workers see their work load and timings to increase and their leisure time to decrease day by day. General health declines eventually. One of the most widely studied indicators of work overload is stress. Several pro-grams, trainings, and sessions have been introduced worldwide to reduce stress of the job overload. Other factors include, specifying jobs and reorganizing them. It also includes roles to be clearly defined. But a little is known to what other factors have an influence on work overload such as spirituality and to be specific, workplace spirituality

Both work overload and workplace spirituality have different influences on job satisfaction. Work overload causes stress, anxiety, and depression resulting into dis-satisfaction which in turn results into poor health, poor job performance, and declining profits. This in turn results in decreasing job satisfaction. From common practice and research, it has been seen that work overload has a negative effect on job satisfaction, whereas work place spirituality seems to have a positive effect on the job satisfaction. Studies conducted by McLaughlin (1998) emphasized on workplace spirituality as it increases the profitability of organizations by better performance. A satisfied employee is said to be a better performer. Therefore, spirituality at workplace puts emphasis on the needs of the employees and in result achieves better productivity as valued employees tend to show better performance on being satisfied. The more the spiritual work environment, the more the positive working conditions and positive satisfaction. This finally results in increased job performance, job involvement, higher profits, organizational commitment, and success at large.

Job Satisfaction

With the great number of organizations and institutions globally, it is only natural that the general well-being of workplaces has become an object of theoretical interest and extensive research. An organization‘s well being is described as the way in which its function and quality are perceived by employees (Warr, 1992). It includes the employees' physical and mental health, sense of happiness and social well being, which are all attributed with the term ―job satisfaction‖ (Grant et al., 2007).

Job satisfaction is one of the most frequently investigated variables in organizational culture, behavior and other occupational phenomena, ranging from job design to supervision (Spector, 1997). In general, job satisfaction encapsulates an employee's felling about his/ her job. Research, however, has revealed that job satisfaction is a multidimensional phenomenon, influenced by several internal and external factors, like the individual's values, principles, personality and expectations and the job's nature, the opportunities provided etc. (Davies et al., 2006). Many different components of job satisfaction have been defined and studied, in the frame of a general effort to analyze and promote it.

The basis for the investigation and assessment of job satisfaction was formed by the Motivation-Hygiene theory of Herzberg et al. (1959), according to which employees' feelings toward their job are affected by two factors, motivators and hygiene issues. In particular, motivators are able to create satisfaction by fulfilling the individual's needs for meaning and personal growth. They include the work itself, personal achievement, responsibility, recognition and advancement. Those factors satisfy a person's need for self-actualization, thus lead the employee to develop positive job attitudes. Hygiene factors, on the other hand, do not actually motivate employees, but –if they are properly handled- can minimize the feeling of dissatisfaction. They include physical working conditions, job security, supervision, salary, institution policy and administration, interpersonal relations and benefits. If the hygiene factors are addressed, the motivators will promote the employee's job satisfaction and encourage production.

Therefore, Herzberg and his colleagues (1959) formulated the two-factor theory, according to which job satisfaction and dissatisfaction are two separate and sometimes ever unrelated, phenomena, which they should not be measured on the same continuum. Intrinsic factors – motivators are considered to be ―satisfiers‖, while extrinsic factors – hygiene factors are perceived as ―dissatisfiers‖. The significance of Herzberg's work lies in the fact that it revealed the global character of job satisfaction. The global approach is used in the study of the employee's overall attitude toward their work, while the facet approach is used in the study of separate job parts which are likely to promote or prevent job satisfaction and dissatisfaction (Sowmya and Panchanatham, 2011).

II Review of Literature

➢ Employee Work Overload and Job Satisfaction

- This research study showed that work overload lead to poor performance of the employees which has ultimately lead toward the employee job dissatisfaction. If effective incentives plans and proper training is given to the employees than their performance can be increased and employees become more satisfied from his job (Tahir, Yusoff, Azam, Khan, & Kaleem, 2012).
- The research found that occupational stress that occurred due to some factors like work overload, lack of job security, work relations with others has negatively correlated to job satisfaction (Paktinat & Rafeei, 2012).
- The researcher found in this study that stress in job due to different issues like work overload, coworkers behavior, etc become harmful not for himself but for the organization which negatively affected the job satisfaction. This stress can be reduced by giving training, orientation, proper pay package equal employee opportunities (Obiora & Iwuoha, 2013).

➢ Workplace spirituality

- Giacalone and Jurkiewicz (2003) defined workplace spirituality as ―a framework of organizational values that is evidenced in the culture that promotes employees experience of transcendence through work processes facilitating their sense of being connected to others in a way that provides feelings of completeness and joy‖ (p.137).
- Giacalone and Jurkiewicz, (2003), define and view ‗spirituality as a framework of organizational values evidenced in the culture that promotes employees' experience of transcendence through the work process,

facilitating their sense of being connected to others in a way that provides feelings of completeness and joy.‘

III Research Methodology

A secondary study has been done to find out Indian Ethos in the relationship of Job Overload and Job Satisfaction. Information from journal articles and websites was taken to provide this information. A literature review of the work done by eminent writers was done to get a clear understanding of the topic.

Statement of the problem

Indian Ethos - Spirituality, job overload and job satisfaction seem to be related. General life satisfaction has been found to be related to job satisfaction. A relationship was also established

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Indian Ethos - Spirituality, job overload and job satisfaction seem to be related. General life satisfaction has been found to be related to job satisfaction. A relationship was also established

between qualify of life and spirituality. It is therefore possible that spirituality assists individuals to experience life satisfaction, which in turn impacts on the individual's experience of job satisfaction.

The research study will be of theoretical value and practical relevance to employees. Examining the effects of job overload and job satisfaction on spirituality. The individual differences –what kind of people are more (or less) likely to do certain things is best approached.

Objectives

1. To determine whether a relationship exists between Indian ethos- spirituality and job satisfaction.
2. To examine whether spirituality increases employee‘s well-being and quality of life.
3. To understand employees sense of purpose and meaning at work with Indian ethos.
4. To determine whether they perceive spirituality and job satisfaction to be related with job overload.

Findings

1. Employees indicate practically moderate to high practical relationships between Indian ethos, Job overload and job satisfaction.
2. Significant relationships between workplace spirituality and job satisfaction.
3. The relationship between workplace spirituality and job overload differed.
4. The results show that workplace spirituality is negatively correlated with stress among employees.
5. When employees are allowed to express themselves at the spiritual level in their workplace, they will, be more engaged in their work.
6. There is no nature of the relationships between job overload and job satisfaction.
7. Spirituality does indeed help in reducing stress.

Suggestions

1. Allowing the employees to do exercises to increase physical and spiritual health;
2. Glorifying or encouraging all employees.
3. Establishing a revolutionary mission that the employees would proudly work with;
4. Encouraging employee education.
5. Employees could be put into different activities through job rotation that aids in reduction of boredom and also makes them aware and sensitive to other departments‘ activities.
6. Providing flextime working patterns, and providing vacations to employees.

Conclusion

Employees generally prefer to see a meaning and value in their life and work as well as are willing to make a difference to the life of others. Thus spirituality is the core that leads to ultimate level of intelligence without any religious bias and also helps to understand self in a better way.

Sogyal Rinpoche says in the Tibetan book of living and Dying –True spirituality is to be aware that if we are interdependent with everything and everyone else, even the smallest, least significant thought, word and action has real consequences throughout the universe.

Despite its limitations, the study contributes to the already existing knowledge on workplace spirituality and suggests that a workplace that encourages one's individual spirituality and helps an employee perceive his job as meaningful, supportive and harmonious with his/her personal values would enhance the job satisfaction of employees.

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Entrepreneurship prosperous an economy : reality vs. myth – Indian Perspective

Durga Prasad T K
R Dharmaraj prakash

Abstract

Being entrepreneur is profound advantage when the world, we live, is ready to accept the innovation that entrepreneurs offer. It‘s a joy, one side of the coin, of being the BOSS and guides the entity, work in a freely available environment, planning resources, crafting strategies and becoming prime part of the society we live. On the flip side of the coin, is an endangered line of demarcation between an employee and an entrepreneur, the RISK, of being lost in meddling, losing an otherwise enjoyable life. Eventually greater, if not properly planned.

India is a place, indeed market place, where most of the world‘s leading innovations, across categories, are welcomed with great enthusiasm and spirit of being an integral part of the world transiting from the so called traditional thinking to modernized, tech-savvy world. The innovation and technology are two buzz words round the corner which reverberates all around the world. But the stigma that technology carries is OBSOLETENESS.

It is here where the real challenge for an entrepreneur are, with new technologies fast replacing the older one, volatility and uncertainty are the constant mantras of the world pushing an entrepreneur to think out of the box in his offerings.

Keywords:

Entrepreneurs, economy, policy reforms, developed countries, technology etc.

Towards the other end of the story is an economy. An ample amount of health of an economy can be drawn if one is able to get the number of entrepreneurs thriving and striving. An economy, conducive to an entrepreneur has to plan much of its reforms centered around policy making, clearances and assistances and so on which in turn boosts entrepreneurial activity.

More the entrepreneurs advanced will be the economy, a quote in a nutshell. An index, if it can be established, about the prosperity of an economy and degree of entrepreneurial activity prevailing shows that leading economies like US, Germany, Japan, Chinese, Singapore etc the front runners in smooth flow of policy which are conducive to entrepreneurial growth. If this is the case where does India lie, in that scale? If the above mentioned countries are to be considered as developed economies, the ratio of entrepreneurs to working population is obviously much smaller than that of India given the population we have currently. In spite of having enormous productive (rather working) population, why are we not cherishing to global level.

This paper is an attempt to focus on this issue. Many articles across news dailies, periodicals carry opine on either ways. This is another attempt to streamline the effort.

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INTRODUCTION

"All our dreams can come true, if we have the courage to pursue them." - Walt Disney

As the quote goes, entrepreneurship is just courage to act sensing the opportunity. Being entrepreneur, one can guide his enterprise into dream venture which can create jobs for a community, making one free from being an ordinary employee. Entrepreneurship is just about breaking the barrier and achieving a big high. Entrepreneurship dates back from the system of barter to current scenario of cross-border trade. Larger the entrepreneurs more are the infrastructural improvement in their locality. In some sense, it can be said that the level of infrastructural facilities we are getting are basically a boon from entrepreneurial activity prevailing in the community. Hence this paper is an attempt to measure that in a more broad sense.

The word entrepreneur comes from the French word _entreprendre' which means _to undertake'. Cantillion was the first person to propose the word entrepreneur which according to him is a person who carries out military expedition. Later at different stage many like Joseph Schumpeter, Danhof, David McClelland, Rakesh Sharma etc, have contributed to the field of entrepreneurship.

OBJECTIVES OF THE STUDY

The study aims to achieve the following objectives

- To study whether entrepreneurship and prosperity of an economy are inter related.
- To study the relationship between entrepreneurship and prosperity at a largerperspective.
- To ascertain the developments, in infrastructural space, occurring in India.
- To investigate whether the growth, of India, is on par with other similar economies.

SCOPE OF THE STUDY

The study covers wide varieties of topic in its analysis taking the reports from World Bank, Finance Minister, Govt of India and other internationally acclaimed institutions.

- The study helps in analysis of growth of infrastructure in India between 2015 and 2018.
- The study entails the reader to understand the entrepreneurial spirit prevailing in India.

- The study also throws some light on developments to complement growth of entrepreneurship.

METHODOLOGY

Research Method

A descriptive method of research is adopted as the coverage is too broad to cover taking various indices from acclaimed institutions. Study involves statistical analysis of data obtained from reports.

Statistical tool for analysis

Graphs and trend lines were used to analyze and evaluate the collected data.

Data Collection

The data for the study is **secondary data** comprising of reports from Global Entrepreneurship Monitor, World Bank, Budgets Statements of Govt of India and other reports published in periodicals.

Sample size

Data of past five years, 2013 to 2018, are taken to draw the conclusion.

LIMITATIONS OF THE STUDY

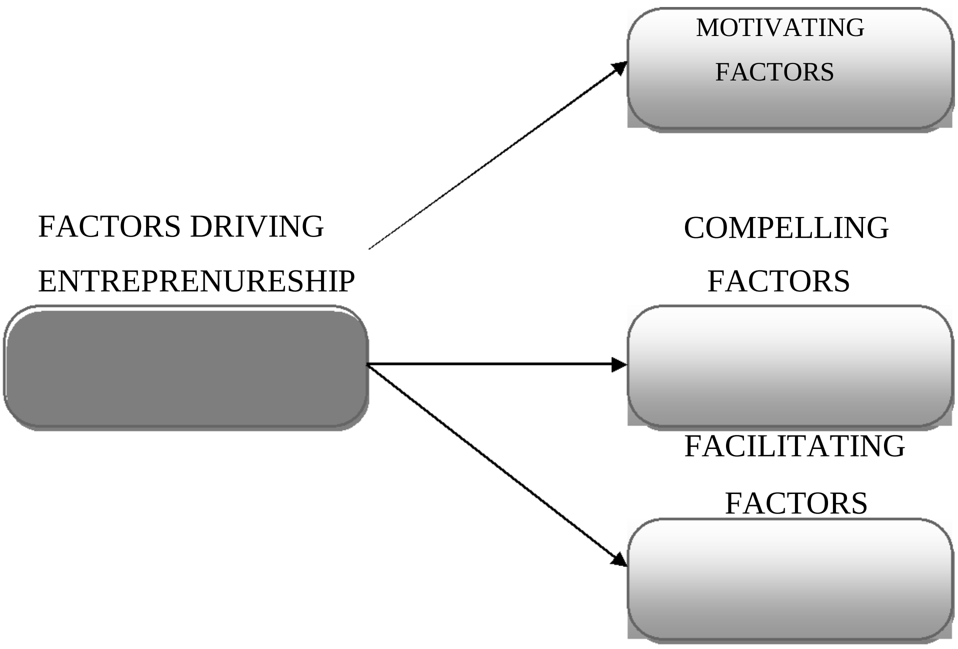
Every study in its entirety, suffers from its own lacuna so is this. To mention few

- The study is limited to the reports of period between 2015 and 2018.
- The definition of prosperity is not comprehensive.
- Lack of publicly available information from the sources.
- The study is just an indicative type covering a broader topic with limited information.
- Relying only on secondary reports may pose another limitation.

INTERPRETATION AND ANALYSIS

Entrepreneurs are great driving forces of an economy steering the required infrastructure and eliminating fundamental problem of any economy. Though the spirit to be an entrepreneur may be varied, the effective result would be formation of better economy than others.

Entrepreneurs can be born or made; various attempts were made to clear the air. Still the question is open. There are certain instances where certain factors motivates someone to float a business and become entrepreneurs (N R Narayana Murthy, JRD Tata etc) and certain others where an enterprise may be a parental gift which one like to strengthen and re-cast it with new avatar (Mukesh Ambani, Ratan Tata etc). Let us throw some light on factors which drive a person transforms himself to an entrepreneur.



Generally speaking there are plenty of factors driving an individual to become an entrepreneur.They can be broadly categorized as in the above diagram.

MOTIVATING FACTORS

- To make money
- To continue family business
- To secure self employment / independent living
- To fulfill desire of self / wife /parents
- To gain social prestige
- Other ambitions like decent living, provide employment to others etc.

Factors compelling are the one which compel an individual to plunge into the role of a spearhead to lead a business. They can be unemployment or dissatisfaction with the current job or even leveraging the technical expertise that one achieves out of his formal education etc

Motivating factors are the one which let an individual to achieve his desire/dream. They can be anything as listed in the text box. One may shift to become an entrepreneur to earn greater part his life or to be self employed, as in many case, or even to gain a social prestige etc.

COMPELLING REASONS

- Unemployment
- Dissatisfaction with the job so far held or occupational pursued.
- Make use of idle time
- Make use of technical / professionalism skills
- Other maintenance of large facilities, revival of sick units started by parents etc

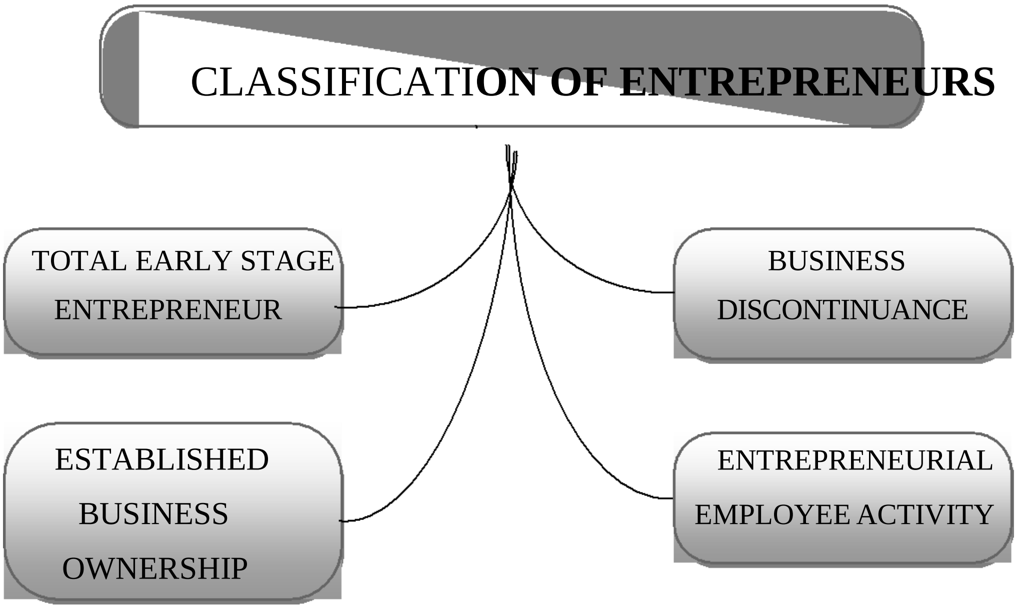
Besides this, there are other factors which facilitate one to be an entrepreneur out of certain advantages that he possesses. They may be success stories of people or any association he belongs to or even an influence from any of the family members or the business inherited etc.

FACILITATING FACTORS

- Success stories of entrepreneurs
- Previous association (experience in the same or other line of activity)
- Previous employment in the same or other line of activity
- Property inherited / self acquired
- Advice or influence (encouragement of family members / relatives / friends)

All these are the broad categories of factors which forces an individual to take up entrepreneurship.

To explain the point more clearly, we shall classify an entrepreneur based on stage of his business whether it is in nascent stage or



The above diagram indicates classification of entrepreneurs for the purpose of our study. According to this classification, entrepreneurs can be classified into

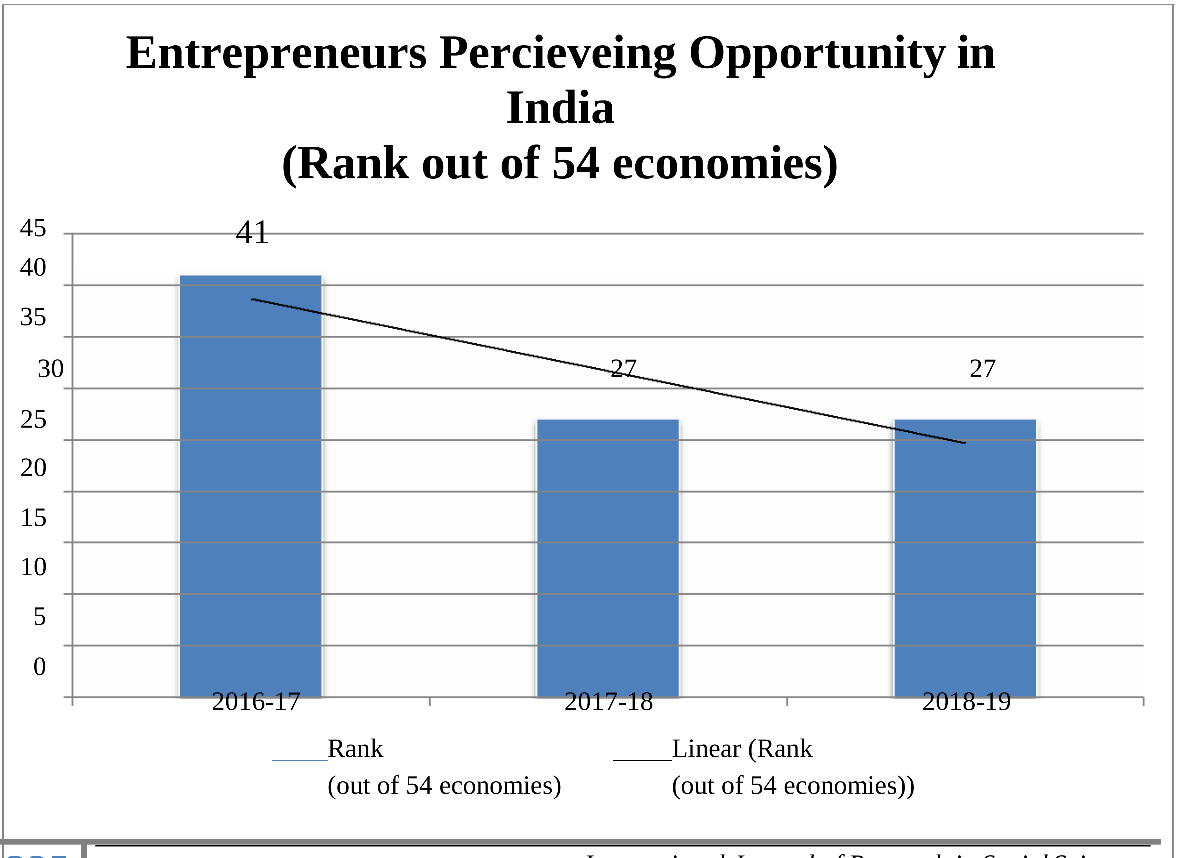
i. Total early stage entrepreneurs: This is a classification of entrepreneurs where in they early in their age, may be 18 – 24 years of age, who after observing the opportunity around tend to be entrepreneur to encash it.
ii. Established business ownership: A second stage of entrepreneurship where it is characterized by conversion of idea into actual business. This stage involves getting permission various civic bodies, establishment of firm etc.
iii. Business discontinuance: A stage of discontinuous, a stage of negativity, may be due to wrong assessment of market, product, wrong time of entry or even may be due to lack true entrepreneurial spirit.
iv. Entrepreneurial employee activity: This is a stage of differentiating his offerings from the competitors so as to mark his presence in the market creating value based market share. This stage is of paramount responsible as it may push entrepreneur to set up his business, hire some human resources, create a team, synergize efforts and achieve something greater.

This paper concentrates more on first stage of entrepreneur i.e., EARLY STAGE ENTREPRENEURS (ESE). This is a stage of willing to be an entrepreneur at an early age of may be 18-24 years. The reason for the group being selected for study is, in India, the numbers of people who start a business due to many reasons are good. But eventually end up in merging their venture into bigger bulls or soon went to the stage of winding up. In India, the question for any entrepreneur to sustain is funding. There are various newsletters and reports that read _entrepreneurs lack funds to reach their dream in India'. Few powerful people exert their pressure into social strata to get the required funds but larger part remains inaccessible to the funds. A report in Forbes, May 2017, states that close 90% of the entrepreneurs fail in India due to lack of innovation. Another report by Rohit Arora published in Inc. periodical states that

India has more than double (48 million) the number of entrepreneurs than leading economy like US (23 million) but the problem for Indian starts is to get funds to nurture their dreams. A report from Global Entrepreneurship Monitor (GEM), 2018-19 observes that[1] 5.4% of the Early Stage Entrepreneurs (aged 18-64 yrs) in factor-driven economy discontinue their business citing poor profitability as main reason.

Perception of Business Opportunity

The following table and graph shows the data (ranked out of 54 economies) of past 3 years which indicates that people of ESE category in India perceive the opportunity to be an entrepreneur

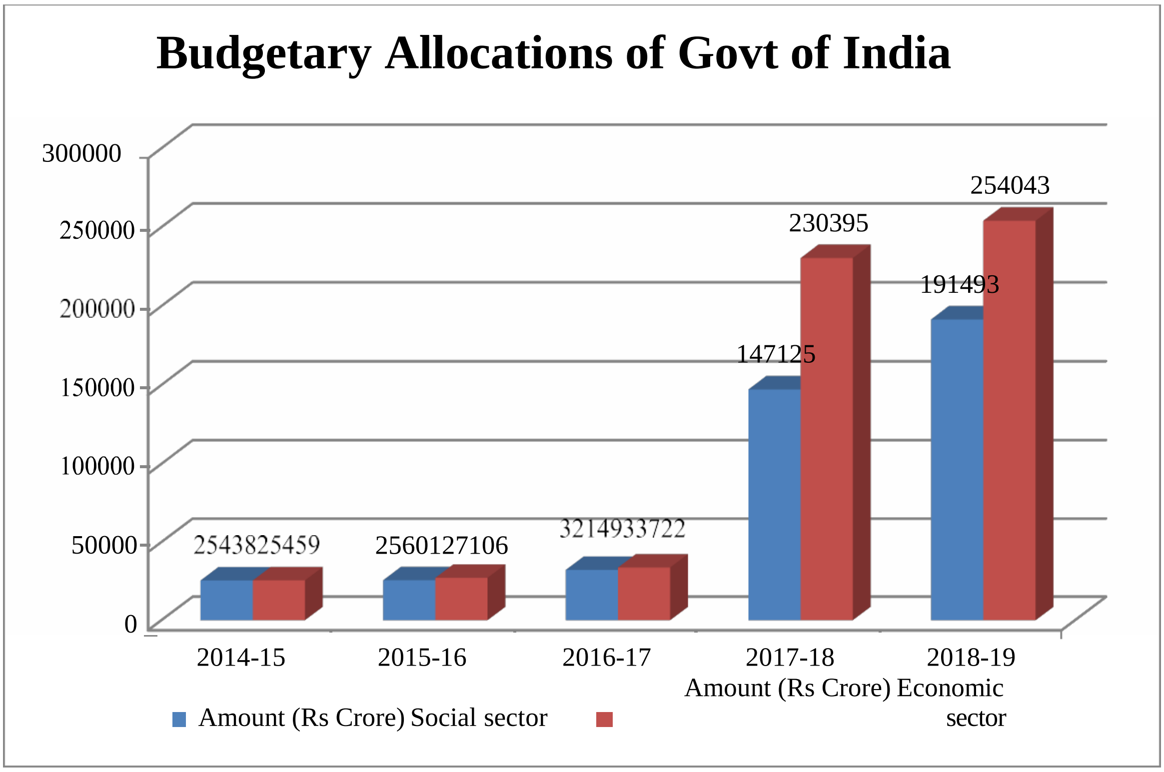


Source: GEM Reports of various years.

This graph is a strong evidence to assert that early stage entrepreneurs are increasing in numbers in India. The above graph shows that India is ranked 41st (out of 54 economies) in the year 2016-17 improved a lot to occupy 27th rank during 2018-19 survey.

Budgetary Allocations towards Infrastructure – Govt of India

The following graph shows the data extracted from budget reports of Govt of India. The budgetary allocations are broadly classified as Social sector allocations comprising of education, health, broadcasting, social welfare etc and Economic sector allocations including agriculture, commerce and industry, power and energy, transportation, science and technology.

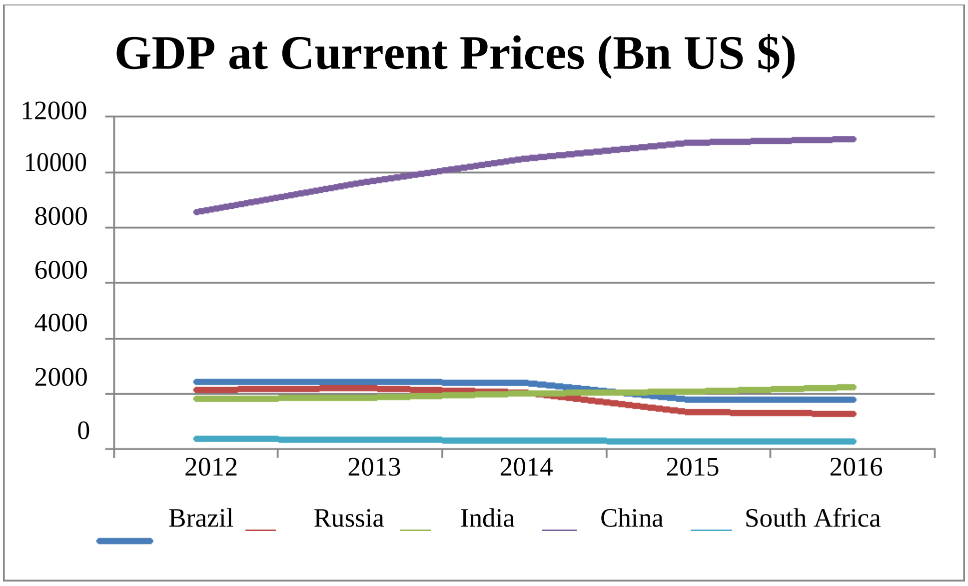


Source: Budget Reports, Govt of India

By observing above two graphs one may conclude that as the improvement in ranks of perception of people towards entrepreneurial activity, there is positive response from Govt of India in its budget. The response is in the light of higher allocation of funds towards up-liftment of social and economic sectors. This boosts the fact that as the people starts thinking of entrepreneurship, government is acting in favour.

Comparison with Similar Economies

Often India compares itself within BRICS as the fastest growing nation. The graph below supports the fact that, except China which is incomparable with others, India is growing stable in its rate of growth.



Source: BRICS Joint Statistical Reports

CONCLUSION

Besides my argument, taking few statistical data, there are quite innumerable instances which support the fact that entrepreneurship supports infrastructural growth which in turn leads to prosperity of an economy.

Indian perspective: Though India is decently upping in the scale of entrepreneurial activity, there are still a lot of gray areas which the business ecosystem has to evolve. India has witnessed a lot of startup activities recently, from past decade, in spite of all the lacunae it possesses. There needs to be improvement in the following area

- Measures to percolate research and innovations to the ground level of the economy, since there is still huge geographical area where even the concept of research has even introduced.
- Incentives have to be provided to researchers so that research should be improved.
- Lots of Economic Survey reports of India have pointed out that; there is enormous workforce in India who employed in Informal sector. A report in 2004 went on to say that close to 93% of Indian workforce is employed in informal. This doubts the fact whether informal sector itself is the formal sector.
- Steps have been taken to formalize economy by implementing GST in July 2017, and are yielding a good result. Formalisation of economy can be witnesses by increase in the tax base and increase in the number of GST registration from past 2 years.
- Alongside there is a amendments in the law of EPFO (Employee Provident Fund Organisation) so as to cover every formal employee under provident fund scheme. This is great measure alongside GST to formalize economy.
- Efforts have been seamlessly planning and implementing to improve startup activity and its ecosystem in India.

[1] *Factor-driven economies are the least developed. They are dominated by subsistence agriculture and extraction businesses, with a heavy reliance on unskilled labour and natural resources (GEM Report 2018-19).*

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HUMAN VALUES & CULTURE IN ORGANISATIONS

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1. INTRODUCTION:

What is Value? David Murray [(1)] gives a formal definition for ‗value' as: ―A sustained and deeply held preferences for a mode of acting or achieving‖

Identifying values which are ‗core' of the organization incorporate vital values without which serious problems will arise in any organization. There are six main reasons: The Benefit to Business, The Right Thing to Do, The changing Attitudes & Aspirations, Changing Patterns at work, Positive Encouragement and An Urgent Need for Value Education.

The UNO's ‗Universal Declaration of Human Rights [(2)]' is the most important international attempt to articulate human values that transcend culture. The document proclaims the inalienable (exceed limits and go beyond; excel) rights of all humans to freedom, justice and peace. There are universal moral principles that apply to people in all cultures. As F.G.Bailey [(3)] says the currency of leadership is values and that in many contexts leadership is not only the art of shaping values, but it is also the art of exploiting the values and beliefs of a culture or several cultures. Isaiah Berlin [(4)] tells that values between cultures and within cultures may clash, but objective values such as liberty and equality are valued by people for the own sake.

2. CONCEPTS:

There are considerable differences of style and terminology on the use and application of the word ‗values'. Some call it as ‗principles'. A flexible application of the word ‗values' is generally recommended.

Culture refers to the rules, customs and standards transmitted from generation to generation as guidelines for appropriate conduct.

A set of primary values are

- Do no harm
- Do good
- Respect autonomy
- Ensure justice
- Faithfulness Maintain good faith
- Respect the dignity of human life Seek the common good

Some philosophers argue that Human Values emanate from Virtue Ethics, which as per Aristotle[5] has the following components: courage, self-control, generosity, magnificence, high mindedness, gentleness, friendliness, truthfulness, wittiness and modesty.

Frank Navran[6] defines values with the acronym _EPIC‘ as follows:

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In International Business, some of the values to be observed are:

- Justice (fairness)
- Stewardship (Trusteeship)
- Mutual aspect (love and consideration)
- Honesty (faithfulness)

In Global Ethic, the commitments for values are:

- Non-violence and respect for life
- Solidarity and a just economic order.
- Tolerance and a life of truthfulness
- Equal rights and partnership between men and women

An integral part of a good value system is _commitment‘. When our value systems are clear it will be a lot easier to make decisions and commitments. Lack of commitment destabilizes relationships and leads to insecurity. Where there is a lack of commitment, no one knows where he or she stands with each other. As per Shiv Khera[7] _commitment‘ implies:

Dependability	Empathy
Reliability	A sense of duty
Predictability	Sincerity
Consistency	Integrity

Caring	Loyalty

If any one of these ingredients is missing, commitment loses strength.

Swami Ranganathananda in his talk on _Human Values in Management'[8] quotes Thomas Huxley's views as: _The purpose of science is not only the advancement of knowledge, but also the alleviation of human suffering'. The first is to lead to the second and the need for the pursuit of knowledge with humanistic impulse.

Thirukkural's[9] English translated couplet number 241 says:

_wealth of wealth is the wealth of kindness,

worldly wealth even the mean possess‖

3. ETHICAL LANDSCAPES:

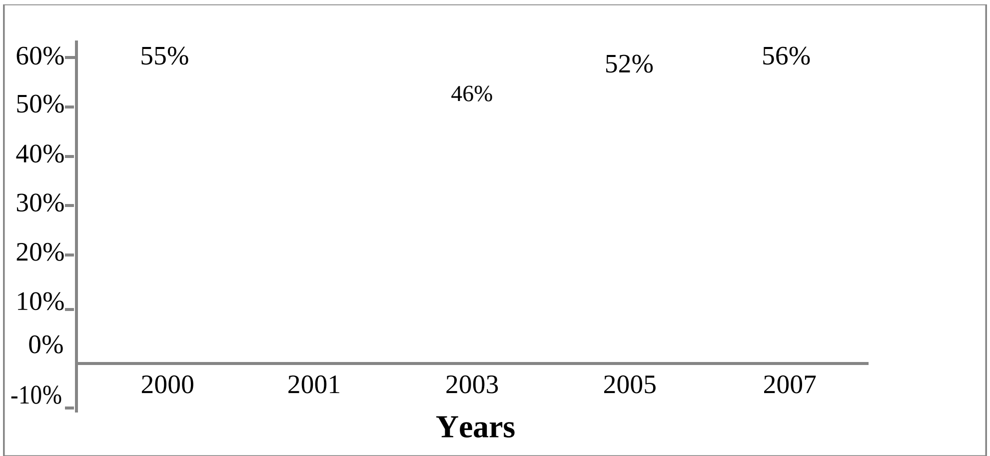
More than 15 years after Enron and other corporate ethics debacles, businesses of all size, type and ownership show little meaningful reduction in their enterprise risk of unethical behavior. Situation is ripe for more corporate scandals. In India we are not trailing behind. It was Satyam two years earlier. Three years before, it was 2G which came to light recently. Much more severe are Spectrum scam, PNB, Kingfischer and CWG frauds! What more?

The Ethics Landscape is treacherous all over the world. Two equations explain all:

High Rates of Misconduct+Low Management Awareness+Few Ethics & Compliance Programs=<u>Treacherous Ethics Landscape</u>

Strong Ethical Culture Reduces Observed Misconduct+Well Implemented Program Increases Reporting=<u>Reduced Ethics Risk</u>

National Business Ethics Survey 2007[10] of ERC reveals lot more. NBES says that in USA the percentage of employees observing misconduct has returned to previous levels.



4. ETHICAL RELATED ACTIONS:

NBES 2005[10] measures eighteen elements of ethical culture that indicate employee perceptions of the way top and middle management, supervisors and workers/employees behave.

The Ethical Related Actions (ERA) for Improvement of Ethical Cultures are as follows:

1. Top Management
   - Communicates ethics as priority.
   - Sets good example of ethical conduct
   - Keeps promises and commitments
   - Provides information about what is going on
   - Employees perceive that top managers are held accountable for ethics violations

2. Middle Management
   - Communicates ethics as a priority
   - Sets good example of ethical conduct
   - Keeps promises and commitments
   - Employees perceive that middle managers are held accountable for ethics violations.

3. Supervisors
   - Communicate ethics as a priority
   - Sets a good example of ethical conduct
   - Keeps promises and commitments
   - Support employees in following organizational standards

4. Employees
   - Consider ethics while making decisions
   - Sets a good example of ethical conduct
   - Talks about importance of ethics
   - Support employees in following organizational standards
   - Employees perceive that non-managing are held accountable for ethics violations

5. ORGANISATIONAL CHARACTERISTCS and ETHICAL CULTURE:

Kirk O.Hanson, Executive Director of Markkula Center for Applied Ethics[11] of Santa Clara University, USA, outlines the most important dimensions of managing ethics in an organization towards an ethical culture. His model and the best practices are explained below:

Hanson's Flow Model

The values of the organization are alive not only in the overall corporation, but also within each unit of the corporation. The critical element is to have the executives, then, model those values. Through communicating the values, the company creates systems to embody those values. ―If we do all of that, hopefully the values are aligned,‖ he explained. ―But you do need these escape valves, these vehicles—whether it‘s a hotline or a helpline or a committee that talks about difficult cases. You also need audit enforcement on the compliance side.‖

But the model would not be complete without a renewal step. Companies like Johnson & Johnson review their value statements on a regular basis. ―What they did every three years was to rewrite their credo. Maybe just a few words,‖ Hanson said. ―One year, instead of ‗we have obligations to our employees,' they changed it to ‗our employees and their families.'‖ Each renewal would lead to a new educational effort to roll out the new values.

To update and flex out his model, Hanson discussed the best practice elements—what constitutes best practices in those areas and what can go wrong. These elements include:

- Value statements
- Codes of conduct
- Executive modeling
- Training and communication
- Systems that embody values
- Mechanisms to discuss difficult cases
- Hotlines and helplines
- Audit, enforcement, and discipline
- Governance of ethics and values
- Renewal process

Value statements

Ideally, values statements need to grow out of the experience of the company. An organization can‘t just have single words. It needs to have concepts to go with them. ―It‘s not just words, but values in action—here‘s what we owe to this constituency—captured in phrases and sentences,‖ he said.

Codes of conduct

The ideal code of conduct is organized, comprehensive, and applies to all employees. While a typical values statement runs about a page, a code of conduct is usually a booklet that includes a background on policies, gives details needed to apply the policies to different departments, and includes instructive Q & As.

But even a well-written code, he warned, is useless if it‗s merely a document that sits on the shelf or has unclear application.

Executive Modeling

What the CEO and the management team do dwarfs everything else when it comes to corporate ethics and values. They are a walking embodiment of values, day and night, in public and in private.

But they need to not only walk the walk, but also talk the talk. ―The CEO tells stories about putting values to work. They‗ll be sharing stories about ‗how I faced last week.‗ Or ‗Here‗s a problem our head of Asian operations faced, and here‗s how it was resolved. That was a good way of handling the problem,‗ Hanson said.

This can go wrong if an executive‗s private behavior is inconsistent with the values or if he ―pleasures‖ himself with corporate funds, as one executive put it. ―This is the problem with a whole lot of people,‖ Hanson remarked.

Another potential stumbling block can be when the executives never mention values or show disdain for their employees.

Training and Communication

Best practices include constant communication about values, not only for new hires, but also on a regular basis with all employees, including regular and intensive training. Training can come up short if it‗s obvious that trainers and executives are only paying lip service to the values, or make irresponsible references to them.

Systems that embody values

Creating systems that embody values requires having a performance evaluation system that has explicit references to values, having values integrated into operating systems, and examining key decisions in light of values.

But if the systems are ignored or if performance pressure or financial criteria overtake values, the ethics get lost.

Mechanisms to discuss difficult cases

Transparency needs to exist regarding tough cases, he stressed. ―Employees need to be confident that they can take a tough case to the boss, even if the cost is high and they don‘t know what to do.‖ Mechanisms, such as a corporate committee, need to be in place to vet cases. Most importantly, employees need to be confident that they will not be penalized for implementing values.

Those mechanisms are worthless, if there‘s a ―don‘t ask‖ culture or an unwillingness of executives to share the burden.

Hotlines and helplines

In the best cases, hotlines and helplines have external and credible reporting. Anonymity should be available with no possibility of retribution. And calls are followed-up effectively. If those are lacking, employees don‘t understand the purpose of the hotlines, or if the people who answer the phones lack empathy, a hotline goes cold quickly.

Audit, enforcement, and discipline

Good thumb rules in this category include auditing everything that is important, putting compliance into context, investigating thoroughly and respectfully, and disciplining appropriately and justly.

Conversely, companies can run into problems if compliance is the whole of the values‘ message; if compliance and discipline are easier on executives than on front-line staff; and if the compliance system merely protects the company.

Governance of ethics and values

Best practices involve having a senior executive overseeing the ethics effort, having a dedicated ethics officer, and having an active audit or ethics committee, with periodic reporting to the board.

However, if ethics is assigned to a lower-level executive, if the ethics officer is not respected, if the audit committee is uninterested, or if reporting is merely eyewash, the governance will be ineffective.

Renewal process

Ideally, revised values and standards should be rolled out periodically, about every three years. There should be a freshness of the message for each renewal and an engagement of the organization in the fresh message.

A renewal can be unsuccessful, if the message remains stale and unchanged, if there‘s no effort to seek input from the organization, or if recent incidents are either ignored or overemphasized.

Ongoing process

Developing best practices in creating ethical cultures is, an on-going process, Hanson stressed. ―There‘s this whole issue of individual empowerment and how we build in our senior people the sense of ethical backbone, ethical courage, personal responsibility and accountability that should be included.‖

He also emphasized to somehow address the issue of getting bad news to the top, getting people to recognize the ethics in what they don‘t immediately think of as an ethics issue, and to somehow build into best practices the collegial, collaborative process.

6. FOCUS OF VALUES IN ORGANISATION:

There are six main areas(12) where business leaders suggest for focus.

a) Business Benefit: To create a unity in the organization where the members of the organization share their values to create maximum value for shareholders.

b) The Right Thing: To build an organization with true integrity, where besides obeying state laws, provision of best quality of life for its people and action to the customers is continuously provided.

c) Changing attitudes & aspirations: People wish to live their lives as consistent

‗wholes‘ rather than in ‗compartments‘. People do not want to leave their personal values behind them when they arrive at the offices or workshop. Murray says that,

‗The concept of an ethically distinct world of work, where different values hold sway, is increasingly unacceptable to many people‘.

d) Changing patterns of work: Workplace environment changes slowly from blue to white collar. More people work with their minds than with hands, educated people

articulate and pressure slowly arises to change the old fashioned value systems within the company.

e) Positive encouragement rather than a negative prohibition: Nowadays people resent

‗Thou shall not' philosophy and morality in organizations. Value development enables management to focus on positive messages of improvement and empowerment than prohibitions.

f) An urgent need for value in education: In Western countries, the traditional foundations of moral education and standards are moving very fast away from values. Dejected younger generations are unaware of the basic codes which make a civilized society sustainable. Industry need to play an increasing role in respect of literacy and standards of behavior since schools, churches and families are failing in their corporate responsibilities.

7. Findings of Global Ethics Survey, ECI, Oct 2018 [(13)]

ECI in their GBES, Oct 2018 report, states the importance of communication and trust in workplace. ECI developed two measures – proactive communication and workplace trust – to assess communication & trust within companies.

Proactive communication consists of two dimensions – talking about ethics and encouraging speaking up. Employees who say that proactive communication is present in their organization also agree that there is significant evidence of both in their organisation.

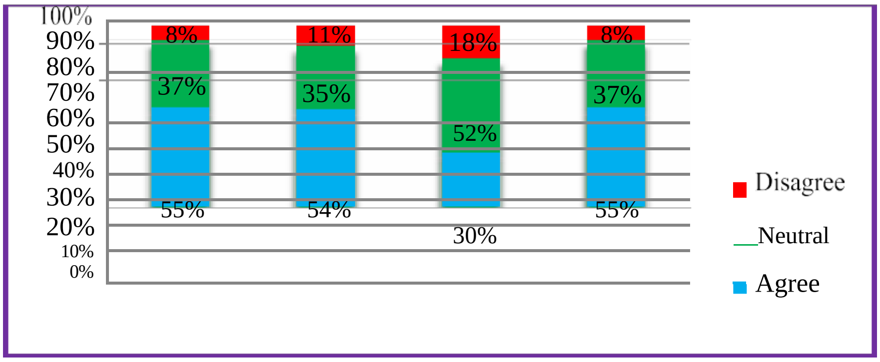
Workplace trust consists of two dimensions, accountability and genuine interactions. Employees who agree that workplace trust is present in their organisation affirm that there is significant evidence of both in their organisation.

Talking about ethics + Speaking up	=	Proactive communication
Accountability + Genuine Interaction	=	Workplace Trust

=

1. Employees believe that there is commitment to company values.
2. Employees believe that their company measures & rewards ethical conduct

In the US, the responses are as follows:



8. The State of Ethics & Compliance in Workplace[14]

The GBES survey on ‗The state of ethics & compliance in the workplace' by ECI in March 2018 throws lot of light on the workplace behaviours. Some of them are as follows: The second vertical column indicates the points scored out of a maximum of 5.

Ethical Leadership Behaviors

Question Eleven

How important are the following ethical leadership behaviors?

1	4.59	Keep promises
2	4.49	Encourage open communication and ensure no retaliation
3	4.40	Keep employees informed
4	4.39	Support employees who follow standards; apply appropriate disciplinary actions for violations
5	4.21	Talk about the importance of business ethics internally and externally
6	4.20	Apply and articulate ethical criteria with decisions
7	4.03	Keep investors, customers and community informed
8	3.96	Provide required resources for achieving an ethics-centric culture
9	3.89	Participate in all ethics processes, e.g., ethics training

Drivers Impacting Business Ethics

Question Two

How important are the following business environment drivers in terms of their impact on business ethics today and in 10 years?

	Today		In 10 Years	
Corporate scandals	3.82	1	4.06	4
Marketplace competition	3.63	2	4.18	2
Demands by investors	3.53	3	3.98	5
Pressure from customers	3.49	4	4.13	3
Globalization	3.48	5	4.19	1
Executive compensation	3.41	6	3.76	8
Change: M&A, restructuring	3.29	7	3.73	9
Diversity, including generational	3.25	8	3.85	7
Pressure from prospective and existing staff	3.24	9	3.87	6
Organizational structure, e.g., matrix, virtual	3.17	10	3.64	10
Outsourcing and offshoring	2.98	11	3.54	11

Establishing and Sustaining a Business Ethics Culture

Question Four

How important are the following processes for ensuring an ethical culture?

1	4.63	Leaders support and model ethical behavior
2	4.39	Consistent communications come from all leaders
3	4.27	Ethics are integrated into the organization's goals, business processes and strategies
4	4.23	Ethics are part of the performance management system
5	4.14	Ethics are part of recruitment process and selection criteria
6	4.11	Ethics are part of mission statement and espoused values
7	4.04	An ethics-based framework is used for making business decisions
8	3.99	Measures are in place to assess the effectiveness of business ethics programs and strategies
9	3.91	There are processes to enable timely, unfiltered communications regarding potential or actual malfeasance
10	3.89	Ethics programs and practices are continuously reviewed and updated

Drivers of Unethical Behavior

Question Ten

What are the top three factors that are most likely to cause people to compromise an organization's ethical standards?

1	69.7%	Pressure to meet unrealistic business objectives/deadlines
2	38.5%	Desire to further one's career
3	33.8%	Desire to protect one's livelihood
4	31.1%	Working in environment with cynicism or diminished morale
5	27.7%	Improper training/Ignorance that the act was unethical
6	24.3%	Lack of consequence if caught
7	23.5%	Need to follow boss's orders
8	14.9%	Peer pressure/Desire to be a team player
9	9.5%	Desire to steal from or harm the organization
10	8.7%	Wanting to help the organization survive

9) RESEARCH BY THE AUTHOR[15]:

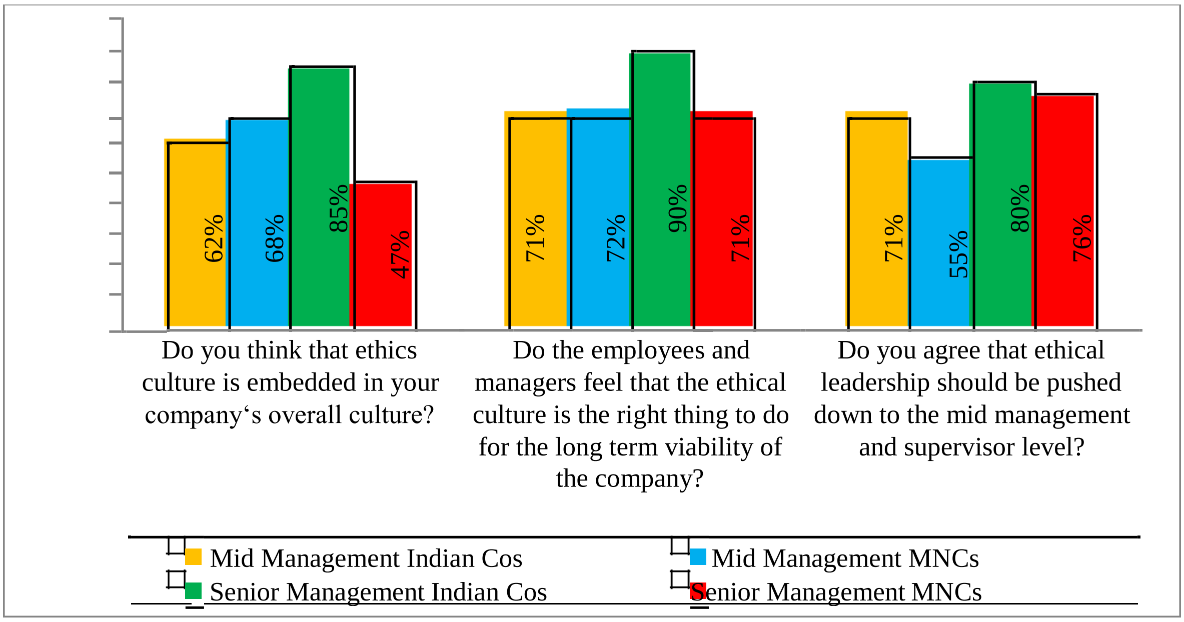
As a part of the research, the author conducted a survey on the existence of ethics and values in a few MNCs & Indian companies at Bangalore at the level of senior managers, middle managers and employees. The responses for various ethical factors are indicated as below:

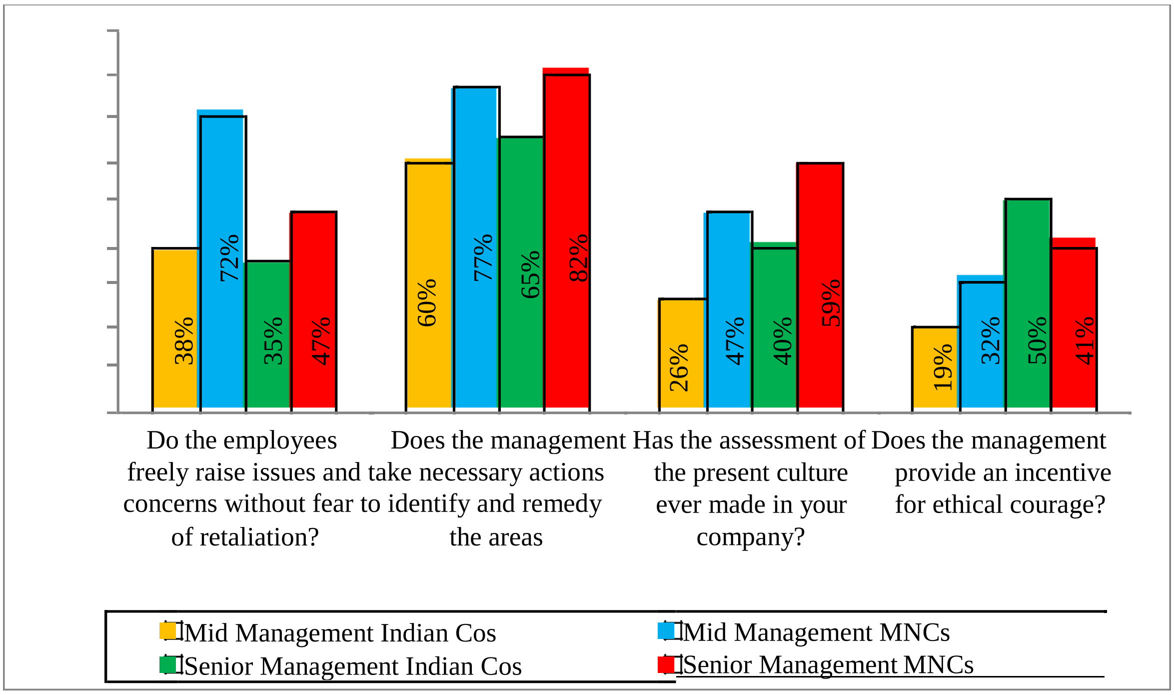
a) Ethical Cultures:

Table 1

	Mid Management		Senior Management	
	Indian Cos	MNCs	Indian Cos	MNCs
Do you think that ethics culture is embedded in your company's overall culture?	62%	68%	85%	47%
Do the employees and managers feel that the ethical culture is the right thing to do for the long term viability of the	71%	72%	90%	71%

company?				
Do you agree that ethical leadership should be pushed down to the mid management and supervisor level?	71%	55%	80%	76%
Do the employees freely raise issues and concerns without fear of retaliation?	38%	72%	35%	47%
Does the management take necessary actions to identify and remedy the areas	60%	77%	65%	82%
Has the assessment of the present culture ever made in your company?	26%	47%	40%	59%
Does the management provide an incentive for ethical courage?	19%	32%	50%	41%



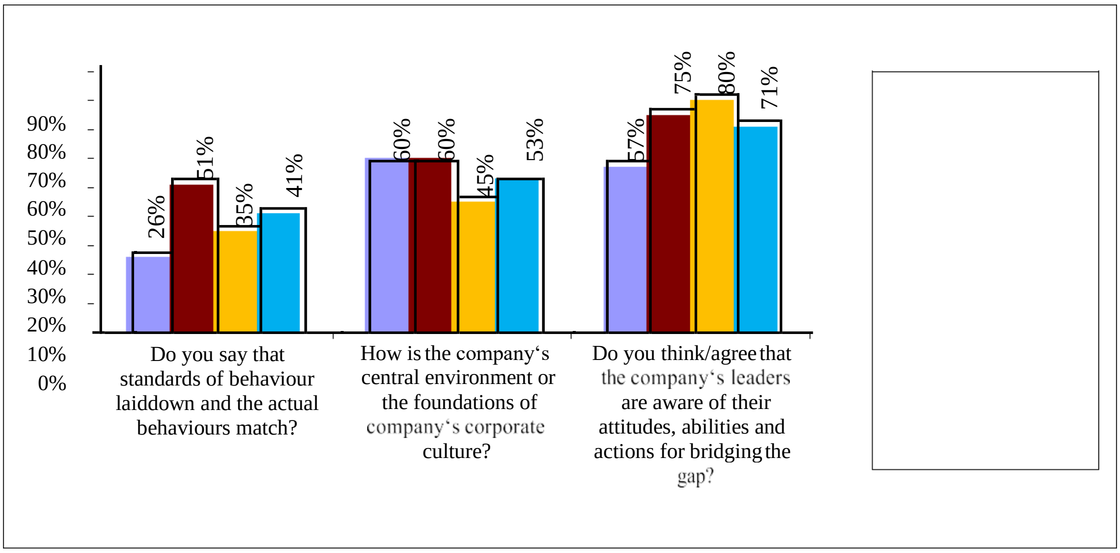


From Table-1 & Graphs-1 & 2, we can note that the degree of responses from MNCs and Indian companies are varying. Mid- managers of MNCs generally have higher inclination for ethical cultures whereas the Sr.Managers of Indian companies have a higher orientation for ethical cultures.

b) Cultural Behaviours &the Gaps:

Table-2

	Mid Management		Senior Management	
	Indian Cos	MNCs	Indian Cos	MNCs
Do you say that standards of behaviour laid down and the actual behaviours match?	26%	51%	35%	41%
How is the company's central environment or the foundations of company's corporate culture?	60%	60%	45%	53%
Do you think/agree that the company's leaders are aware of their attitudes, abilities and actions for bridging the gap?	57%	75%	80%	71%



Mid Management Indian Cos

Mid Management MNCs

Senior Management Indian Cos

Senior Management MNCs

In the area of _cultural behaviours‘ and _cultural gap‘, the performance of the MNCs are generally better than Indian companies. In the area of _foundations of company‘s corporate culture‘ and its effects on _cultural behaviours and gap‘, both MNCs and Indian companies fairly match. The mid- managers of MNCs and Sr.Managers of Indian companies are more _aware of the attitudes, abilities and action for bridging the gap‘.

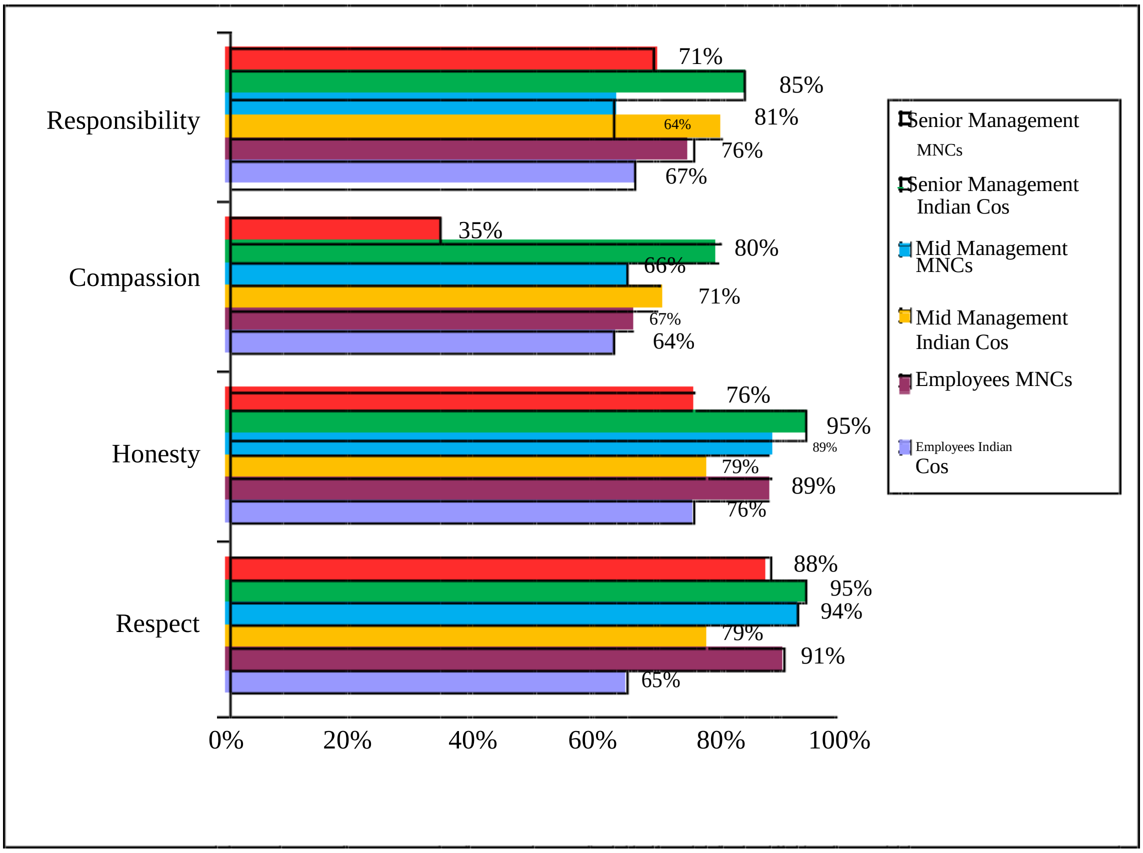
c).Aristotle‘s Ethical &Cultural Factors:

Table-3

	Employees		Mid Management		Senior Management	
	Indian Cos	MNCs	Indian Cos	MNCs	Indian Cos	MNCs
Respect	65%	91%	79%	94%	95%	88%

Honesty	76%	89%	79%	89%	95%	76%
Compassion	64%	67%	71%	66%	80%	35%
Responsibility	67%	76%	81%	64%	85%	71%

Graph-4



10. CONCLUSIONS:

Managing ethics in organizations is not just about managing formal ethical programs. Researchers suggest that a broader ethical climate or culture is important than specific ethics/compliance program goals or characteristics. The elements of ethical culture that guide employers‘ thought and action include leadership, reward systems, perceived fairness, ethics as a topic of conversation in the organization, employee authority structures and an organizations‘ focus that communicates care for employees and the community.

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CORPORATE MANAGEMENT AND ROLE OF CEO: A BRIEF THEORETICAL REVIEW

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Abstract

CEO successions are universal episodes in the organisations that last long enough. In this paper, we deal with the issue of CEO succession from theoretical and analytical perspectives. We follow a three-stage methodology. First, we reconstruct the theatrics of succession at the HDFC Bank. In the second stage, we propose a modified version of the standard Structure-Conduct-Performance as the relevant theoretical framework for examining organizational preparedness for CEO succession. Finally, we implement a simulation of the Analytical Hierarchy Process technique with a view to delineating the relative strength of the various performance related, process related and antecedent related variables impinging upon CEO succession.

Keywords:

CEO Succession, Corporate Governance, Structure-Conduct-Performance (S-C-P), Analytical Hierarchy Process (AHP).

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I. Introduction

Why did HDFC bank have to undergo an unpleasant episode of CEO succession? Is CEO succession of any consequence to a firm, to the financial system and economy? If so, should it be left to be decided on the basis of ‗take it as it comes'? Whose responsibility it is to appoint and succeed the CEO? What should be the process? Whether the CEO should be promoted from within or be hired from outside? If the CEO is to be promoted from within, whether and how good is the process of grooming a successor? What all needs be done to avoid the theatrics and focus instead on performance? These are the questions that triggered the present paper.

II. Plan of the Paper

In the following section, we explain the concepts involved. Section III is devoted to a review of literature. In Section IV, we build the rationale of the study and state its objectives and discuss the methodological issues. In Section V, we trace the unfolding of succession drama at HDFC Bank and identify the major issues involved. Development of a theoretical framework for examining the issue of succession, more so in the realms of corporate governance is the concern of Section VI. In Section VIII we make concluding observations.

Succession. Etymologically the word succession comes from the Latin word *successionem* meaning "a following after, a coming into another's place.' It implies the action or process of inheriting a title, office, property, etc. from the incumbent/ predecessor by the inheritor/ successor- whether an individual or a team. Broadly speaking, therefore, succession implies change in ownership and control structure of business. It may arise from voluntary internal and external restructuring, off-loading of equity, transfer or sale of business as well as involuntary acquisitions and takeovers as well as leadership and management succession arising from the turnover of personnel.

It may be noted that with the separation of ownership from management in corporate enterprises, leadership and management succession has come to be independent of ownership and control. On the other hand, in family owned and controlled enterprises, business ownership, leadership and management is concentrated in and transferred to the person/s belonging to the owning and controlling group through intergenerational transfer. In companies, attracting, retaining, evaluating, rewarding and replacing the personnel is the responsibility of the Human Resource (HR) managers but the same for the top level echelon, especially the *Chief Executive Officer* (CEO) is the responsibility of those entrusted with *Corporate Governance* of the organisations, that is, the *Board of Directors* (BoD).

The CEO. The CEO is the highest functionary in the managerial pyramid in whom vests the management of the entire corporate enterprise. As it would be seen later, the CEOs wield near total autonomy in the realms of the management of their enterprise and exert a profound and indelible influence on its strategy, structure and culture. Indeed, the organizational sagas are written by dividing the organisational history on the basis of the successive tenures of the CEOs more or less in the same fashion as the history of empires are written with respect to the successive emperors!

Corporate Governance. Corporate governance is the mechanism for overseeing the conduct of the management team headed by the CEO for and on behalf of the owners (shareholders) of the companies separated from day to day management so that the management works toward the

furtherance of owners‗ interests rather than engage in self-enrichment. In this limited sense, _corporate governance deals with the ways in which suppliers of finance to corporations assure themselves of getting a return on their investment‗ (Shleifer and Vishny, 1997). However, the desirability as well as feasibility of simultaneous attention to profits, people and planet has lent the concept of corporate governance a fairly broad based perspective. For example, Donovan (2003) defines it as _an internal system encompassing policies, processes and people, which serves the needs of shareholders and other stakeholders, by directing and controlling management activities with good business savvy, objectivity, accountability and integrity. Sound corporate governance is reliant on external marketplace commitment and legislation, plus a healthy board culture which safeguards policies and processes‗. In India, the concept owes its genesis to the Gandhian philosophy of trusteeship.

The responsibility for the governance of the company vests with the Board of Directors who serve as an internal mechanism of putting in place and directing and supervising the conduct of management, more precisely the top management whose *chief de corps* is the CEO.

BoD. Board of Directors or the BoD is a collective noun to describe the directors of a company. The law does not define the term director in terms of what the directors do or are expected to; rather it defines the term as an organizational position, e.g. Section 2

(13) of the Indian Companies Act 1956 defines him as ‗any person occupying the position of director, by whatever name called.' Nor does the law define the legal position of the directors. For example, in the case of Imperial Hydropathic Co. *versus* Hampson, Justice Bowen observed that directors ‗are sometimes as agents, sometimes as trustees and some times as managing partners'. But each of these expressions is used not as exhaustive of their powers and responsibilities, but as indicating useful points from which they may for the moment and for particular purpose be considered.' (Kuchhal, 2009). Yet, as the name suggests, the role of the directors is to impart direction. That is, to administer, supervise, control and cause the affairs of the company to be managed in the immediate interest of the shareholders and in the broader interests of the other stakeholders and society at large. The purpose of the board is not to manage the business, that is the role and responsibility of the CEO and his/ her team, but to ensure that the companies are managed properly (Saxena, 2004). Thus, it is the central concern of the board that the management of the affairs of the company is vested in the hands of the persons of caliber and integrity. CEO succession is embedded in this central responsibility of the board/ corporate governance. (Tricker, 1994). Having elaborated the concepts involved in the study, let us now turn over attention to a select works in the area.

III. Review of Literature

In India, research on CEO succession in professionally managed companies is conspicuous by absence. This could be due to the fact that family controlled companies and business houses abound in India. But as observed by Saxena (2010), even research on succession in family business is not much. However, elsewhere there is a sizeable body of literature on CEO succession planning. There are studies on incumbent/successor psychology and deomgraphic characteristics. The impact of firm performance on CEO succession/ turnover has also drawn researcher's attention. Studies have also been conducted to examine the impact of the distribution of power between the CEO and the board on succession and the relative effectiveness of internal and external sources of recruitment. Given the critical role of CEO in the firm, studies have also examined the relationship between CEO succession and strategic change besides other succession related consequences. The salient studies pertaining to these aspects are listed in **Table-1.**

Table-1: A Snapshot of the Literature on CEO Succession

Aspects of CEO Succession	Salient Studies
Performance of the firm under the incumbent CEO	Boeker (1992); Fredrickson et al. (1988); Kesner and Sebora (1994);
Balance of Power Between the incumbent CEO and the Board	Allen and Panian (1982); Boeker (1992);Ocasio,(1994) Weisbach (1988)
New CEO recruitment method	Furtado and Karan (1990); Hambrick and Mason (1984); Zhang and Rajagopalan (2006);
CEO's demographic antecedents	Bantel and Jackson (1989); Hambrick and Mason (1984)
Psychology of the incumbent and the successor; style compatibility	Chung, Liu and Yeh (2007); Grote (2003); Poza (2004); Saxena (2005); Taylor (1998)
Organisational and contextual characteristics	Hannan and Freeman (1977); Smith and White (1987; White, Smith and Barnett (1997)
Post succession consequences- impact of succession event on firm's conduct/ performance outcomes	Allen et al. (1979); Beatty and Zajac, (1987); Boeker (1992); Brown (1982);Carroll (1984); Davidson et al. (1993); Gamson and Scotch (1964); Grusky (1963); Haveman (1993); Helmich, (1974) Miller (1993); Pitcher et al. (2000); Saxena (2010)

It is noteworthy that in most of the cases, research evidence has been non-conclusive. Perhaps this could be due to the fact that CEO succession in a firm is contingent upon a host of the firm related, industry related and environment related factors besides the demographic and psychoanalytic characteristics of the incumbent/ predecessor and successor whereas the researchers have been focusing on partial issues. Moreover, CEO succession is a proprietary/ directorial decision falling within the realms of corporate governance and would, therefore, invariably involve conflicts and power plays between the regulators, board of directors, dominant and minority shareholders and the incumbent CEO. Thus, Finkelstein (1992) and Finkelstein Hambrick (1996) counsel researchers to take into account all these factors. Pitcher et al. (2000) find the task a tall order. Miller (1993) argues that until an integrated and eclectic framework is developed, the sages of succession will continue to find themselves talking about different parts of the organizational elephant. The apparent lack of research in India and non-conclusive evidence on CEO succession from research done elsewhere should facilitate an appreciation of the rationale of the present study and its objectives.

IV. Rationale of the Study, Objectives and Methodology

Rationale. CEO successions are universal episodes in the organisations that last long enough (Friedman and Singh, 1989). Sound succession ensures not merely organizational survival and continuity (Qi, 2009) but also is deemed critical for the success of any successful endeavour in organisational change (White et al., 1997). It is not unusual to interpret organisational history by demarcating eras of stewardship by the various incumbents of this coveted position. Selecting a wrong CEO is costly. It is estimated that succession failures can cost a company 10 to 20 times the CEO‘s salary in opportunity cost and that these failures have enormous repercussions on the economy as a whole, generating a loss of productivity and social costs e.g. in US nearly $ 14 billion per year (Qi, 2009).

The concern for CEO succession, in the past, however, has been characterised by paradoxical co-existence of intense academic research and inexplicable poor performance, if not neglect, on this count in practice (Zhang and Rajagopalan, 2006). Of late, however, neglect of CEO appointment, performance evaluation, remuneration and succession are being regarded as areas of board accountability, more so in view of high CEO turnover, instances of CEOs remunerating themselves at the expense of the common shareholders and the larger nexus of CEO, board and auditors. CEO succession, which has been traditionally considered as an internal matter of management of personnel recruitment is being regarded as a matter of interest to the common investors. The boards are being increasingly expected to accept and respond to shareholders' resolutions concerning their plans for CEO succession. In fact, the legal bulletin "No. 14E on Shareholder Proposals," issued by the Securities Exchange Commission (SEC), USA in October 2009 makes it incumbent upon the company to consider shareholder proposal regarding CEO succession (McCool, 2009). That the bulletin is but an advisory does not take away from it the intended message, i.e. the board should own up the institutionalisation of CEO succession as the second most important governance function after fiduciary responsibility.

Objectives of the study. Given that CEO succession is a governance imperative, there is a need to examine the linkages between corporate governance and CEO succession, which is the primary purpose of this paper. More specifically, the paper aims as under:

- To list the issues pertaining to CEO succession brought to the fore by the succession drama at HDFC bank
- To elaborate the linkages between corporate governance and CEO succession
- To examine the existing theoretical frameworks with a view to assessingtheir suitability for explaining and predicting CEO succession. And,
- To develop a model for assessing the preparedness of the firms in respect of CEO succession.

Methodology. The paper relies on a triadic methodology. The case method is used to highlight the issues concerning CEO succession. An attempt is made thereafter to develop a theoretical framework for studying succession by appropriately extending and modifying the Structure-Conduct-Performance (S-C-P) framework. Finally, recourse to Analytical Hierarchy Process (AHP) is taken with a view to identifying the relative salience of the host of factors impinging upon CEO succession.

III. A case study of HDFC Bank

The most profound manifestation of the theatrics of CEO succession at HDFC Bank is captured by the statements of the incumbent and outgoing CEO Mr. Pangal Jayendra Nayak (Mr. Nayak) and the board (ICMR, 2009). See **Exhibit-1.**

Exhibit-1: HDFC Bank Theatrics

Nayak	Board
‗I think those of us who have built the bank should be looked at for leadership in succession as well. But that viewpoint is seen as dogmatic... I feel very strongly that our people have built the bank and therefore, the succession must be from within."	"When we insisted that succession should be a planned move, if only he [Nayak] had listened to us and taken us into confidence about what he had in mind, we may well have supported his candidate. But to mandate a nominations committee to select a successor, to stay out of the process, and then insist at the last that we accept his view was not fair."

These statements capture some of the major aspects of succession planning, viz. the CEO selection methods, the power play between the incumbent CEO and the board, the psychology of the CEO, etc. Some of these issues are discussed as under.

Incumbent Psychology. Mr. Nayak is said to have threatened to quit at least two times earlier too whenever he could not have his way. A high need for autonomy, achievement, internal locus of control and indispensability while virtuous in their own right are sure recipes for the neglect of succession planning and conflicts with and resistance to those who seek to govern or control. It is a human nature that power once acquired is difficult to relinquish.

The Conflict and Power Play. Mr. Vinayak‗s tiff with the board that lead to his premature resignation was not his first. In the past, there had been at least two instances when he had a showdown with the board since the time he joined UTI Bank Ltd. (the earlier name of HDFC Bank) in January 2000. On both the occasions, he offered to resign but was persuaded to stay back. In the first incident in 2002, Nayak went on a month‗s leave and refused to resume work till the bank‗s board cleared him of an indictment in a draft report of the joint parliamentary committee on the stock scam, which had commented on the UTI Bank‗s failed merger with another private bank, Hyderabad-based Global Trust

Bank Ltd. Secondly, in December 2004, he threatened to quit the organization after the bank decided to split the posts of CMD to be in line with the ruling of the Reserve Bank of India, India‘s central bank and the regulator of banking sector. When his term came up for renewal in 2007, on the

issue of split in the post of chairman and managing director, again he could have his say. The splitting of the top post is a way of balancing the distribution of power between the CEO and the board, but Mr. Nayak could have his way on the basis of his outstanding performance record and the organisational compulsion of maintaining the status quo when the going is good.

Role of the Board. It seems that the board was aware of the need for succession planning and suggested Mr. Nayak to groom his successor who would lead the bank after his retirement. The board‘s insistence to separate the posts of chairman and managing director too may be seen as a means of inducing succession planning. However, realising Mr. Nayak‘s resistance to the idea, and close to a year around his retirement date, the board of the HDFC Bank initiated the succession planning process and hired a global HR firm, Egon Zehnder International to identify the new CEO. It should also go the credit of the board‘s prudence that on the same day that Ms. Sharma took charge, they also agreed to alter the Articles of Association in respect of splitting the posts of CMD into non-executive chairman and CEO and MD, drawing lessons from the earlier experience and sending the right signals.

Role of the Regulators. Banks in India are subject to regulation by the Reserve Bank of India (RBI). Pursuant to the recommendations of the Consultative Group of Directors of Banks / Financial Institutions (Ganguly Group) set up in 2002, the RBI came with a directive requiring the splitting of the post of chairman and managing director in all large banks. The directive was seen as a means to improve corporate governance and creating a consciousness about succession planning. That the HDFC Bank could circumvent the requirement by nominating Mr. Nayak as the Chairman and not appointing a managing director under the threat to quit by him is a different thing. Many private banks, including Federal Bank Ltd, South Indian Bank Ltd, Karnataka Bank Ltd, Karur Vysya Bank Ltd, City Union Bank Ltd and Ratnakar Bank Ltd., however, have split the top post at the regulator‘sinsistence.

From the foregoing it is apparent that the issues arising out of CEO succession in HDFC Bank far from being particular to it are, in fact, in confirmation of the research findings on CEO succession. However, lest we should also be drifting in our discussion of CEO succession for the want of an integrated framework, as pointed out by Miller (1993), let us examine whether we can evolve an integrative, eclectic theoretical framework? If so, can we leverage the resultant framework for an empirical treatment of the issue of succession? The next two sections of the paper address to these issues.

VI. A Theoretical Framework for Studying CEO Succession

In view of the criticality of CEO succession and a host of environmental, organizational and personal issues impinging upon it, we propose that the S (market structure) –C (firm‘s conduct) –P (firm‘s performance) framework can be extended to include the factors bearing upon CEO succession. The model dates back to the pioneering work of the Harvard economist Edward Mason, in the 1930s, and of his doctoral student Joseph Bain, in the 1950s that remains popular till date, more so, since the work of Michael Porter (1980).

In the basic S-C-P framework as proposed by Mason and Bain, the relationship between the elements was stated to be one way and serial, that is, given the basic conditions of demand and supply, that is, the market structure determined firm‘s conduct which in turn impacted firm‘s performance. Porter extended the model to account for the _feed back‘ whereby the firm, through its conduct, tries to influence the market structure and basic conditions. We propose further modifications in the model with a view to examining succession planning.

Proposed Modifications in the SCP. For discussing CEO succession within the S-C-P framework, we propose a number of modifications (Table -2).

Table-2: Modified SCP for CEO Succession Planning

Elements of S-C-P	Proposed modifications	Implications
Influence-Transmission Mechanism	Relay, jump, feed forward and feedback *rather than* feed forward alone.	Closer to –real‖ markets

Basic Conditions	1. Treating basic conditions as _variable‘ *rather than* as _parameter.‘	A change in basic conditions can now directly impact the conduct.
	2. Consideration of socio-cultural, ethico-moral and politico-legal context *besides* conditions of demand and supply.	Due consideration to other equally important determinants of firm‘s conduct.
Market Structure	Consideration of entry facilitators *besides* barriers to entry.	Thedesirability of coping behaviour, e.g. active succession planning for strategic change.
Conduct	1. Introduction of succession planning as a conduct variable.	Emphasis upon strategic importance of succession planning.
	2. Allowing one conduct variable to influence the other	Interdependence between conduct variables.
	3. Incorporation of the psychological and moral orientations of the actors.	A more realistic explanation of behaviour.
	4. Relay transmission *rather than* one shot transmission	Due consideration for decision-management and decision-control. Succession planning as governance conduct.

What follows now is an analytical framework for empirical investigation of the linkages between corporate governance and CEO succession.

VII. Analytical Hierarchy Process

The Analytic Hierarchy Process (AHP) is a structured technique for dealing with complex decisions. Rather than prescribing a "correct" decision, the AHP helps the decision makers find the one that best suits their needs and their understanding of the problem. Based on mathematics and psychology, it was developed by Thomas L. Saaty in the 1970s (Saaty, 2008) and has been extensively studied and refined since then. It is a three-stage process involving the construction of hierarchies, comparative judgment, and synthesis of weights.

Hierarchies. This stage involves the structuring of the problem, in the instant case, CEO succession, into a hierarchy descending from an overall objective to various `attributes', `sub-attribues', and so on until the lowest level. In the instant case, overall objective of CEO succession was structured in terms of three principal attributes, viz., _prior performance,' _antecedents,' and _process' in consonance with the review of literature. Thereafter, each of the attributes was independently decomposed into sub-attributes, e.g. prior performance was decomposed into economic, relational, knowledge competencies and vision richness. Likewise, at the next level of hierarchy, the sub-attributes of the preceding level were further decomposed. For example, _personal antecedents' a layer two component of _antecedent' was further decomposed into _demographic,' _psychographic' and _ethico-moral' determinants, on the ground that if CEO's _health' is not good or _age' is such that he/she is nearing retirement, succession would be imminent. It may be noted that both _health' and _age' are the next level components of _demographic' aspects of _personal antecedents' which in turn were the components of the primary determinant _antecedents' bearing on the goal _CEO Succession.'

Through a process of successive decomposition of the goal of CEO Succession, a set of 42 variables was thus generated. All these variables and their hierarchical structure are contained in **Table 3** given close to the end of the section.

Comparative Judgment. Once the hierarchy has been structured, the next step is to determine the priority of the elements considered at each level of the hierarchy. The procedure followed is a pair-wise comparison, that is taking two elements at a time and arriving at a judgment as to which of the two elements weighs more (or less) and by how much on a scale of
1-9. To illustrate, for comparing the three principal attributes of CEO succession chosen for the study, a 3X3 matrix was prepared. Thereafter, on a scale of 1-9 it was assessed whether CEO's _Prior Performance' should be equally or moderately preferred over his/her

_Antecedents‘ and _Succession Process‘ Likewise, it was also seen as to compared with _Succession Process,‘ how should _Antecedents‘ weigh in explaining/ predicting CEO succession. Then using the matrix arithmetic, values of the remaining cells were calculated.

Synthesis of priorities and the measurement of consistency. After developing all the paired comparison matrices, we proceeded for obtaining the global/ final weights for all the 42 variables by following what may be termed as a bottom-up approach of successive multiplications. Illustratively speaking, the local weight of a variable (e.g. _Age‘) in relation to the attribute _Demographic‘ is multiplied with the local weight of _Demographic‘ in relation to the parent (next level up) criterion (i.e. _Personal‘), which in turn is multiplied with the local weight of its parent criterion _Antecedents‘ with respect to the overall goal of CEO succession.

Table 3: Results of the Simulation of AHP for CEO Succession

1	Level-I 2	Level-II 3	Level-III 4	Level-IV 5	6	7
The Goal	Local weights of the parent attributes	Local weights of the sub attributes	Local weights of the sub attributes	Local weights@ sub-sub/ sub-sub-sub attributes	Overall weights	Ranks
	Prior Performance	Economic (0.40)		Market Capitalisation (0.20)	0.0645	1
				EVA (0.49)	0.1205	3
				Reserves (0.31)	0.0730	7
				External Stakeholders (0.16)	0.0135	9

	(0.58)	Relational (0.12)		Internal Stakeholders (0.54)	0.0422	11
				Reputational (0.30)	0.0322	13
		Knowledge (0.20)		Generic (0.56)	0.02323	15
				Industry Specific (0.32)	0.0444	5

1	Level-I 2	Level-II 3	Level-III 4	Level-IV 5	6	7
The Goal	Local weights of the parent attributes	Local weights of the sub attributes	Local weights of the sub attributes	Local weights@ sub-sub/ sub-sub-sub attributes	Overall weights	Ranks
				Functional (0.12)	0.0211	17
		Vision (0.16)		Clarity (0.39)	0.0230	21
				Credibility (0.14)	0.0150	25
				Communication (0.27)	0.0077	27
				Attractiveness (0.20)	0.0033	31
				Health (0.34)		35
				Age (0.22)	0.0047	37

	Antecedents (0.30)	Personal (0.47)	Demographic (0.49)	Sex (0.11)	0.0143	39
				Country (0.05)	0.0343	41
				Ethnic (0.07)	0.0124	2
				Length of the tenure in firm (0.21)	0.0244	4
			Psychogrpahic (0.20)	Power Orientation (0.49)	0.0134	6
				Ego (0.31)	0.0085	8
				Locus of Control (0.20)	0.0054	10

1	Level-I 2	Level-II 3	Level-III 4	Level-IV 5	6	7
The Goal	Local weights of the parent attributes	Local weights of the sub attributes	Local weights of the sub attributes	Local weights@ sub-sub/ sub-sub-sub attributes	Overall weights	Ranks
			Ethico-Moral (0.34)	Integrity (0.46)	0.0199	12
				Institution Building (0.28)	0.0121	14
				Conseving (0.15)	0.0046	16
				Caring (0.15)	0.0065	18

				Hierarchy (0.07)	0.0056	20
				Ownership structure (0.26)	0.0196	22
		Organisational (0.26)		Politics (0.12)	0.0093	24
				Age (0.22)	0.0167	26
				Strategy (0.18)	0.0136	28
				Talent Management (0.18)	0.0117	30
				Industry Regulation (0.55)	0.0248	32
				Competition for Corporate Control (0.50)	0.0108	34
				Competition in Product Market	0.0075	36

1	Level-I 2	Level-II 3	Level-III 4	Level-IV 5	6	7
The Goal	Local weights of the parent attributes	Local weights of the sub attributes	Local weights of the sub attributes	Local weights@ sub-sub/ sub-sub-sub attributes	Overall weights	Ranks
		Situational (0.19)		(0.15)		

				Competition in the Market for Managerial Labour (0.30)	0.0108	48
		Environmental (0.10)		Economic (0.54)	0.0125	40
				Technological (0.38)	0.0079	43
				Politico-Legal (0.20)	0.0056	42
				Other (0.08)	0.0023	45
	Process (0.17)		Internal (0.48)	Linear (0.78)	0.0655	47
				Horse-race (0.20)	0.0164	46
						38
			External (0.48)	Poaching (0.70)	0.0546	50
				Open Recruitment (0.40)	0.0273	49

Discussion. A perusal of **Table-3** shows that for CEO Succession, among the principal attributes, _Prior Performance‗ weighs more than the _Antecedents‗ and the _Process‗ of selecting the successor. This implies that when the firm is doing well, the issue of CEO succession does not attract much attention; it is only when the firm starts performing poorly, the CEO succession is contemplated. That the CEO performance must be evaluated on the basis of multiple criteria is evident from the fact that _Relational,‗ _Knowledge‗ and _Vision‗ related competencies matter as well, besides _Economic‗ performance. The CEO relations with the internal stakeholders, especially with the fellows in the top echelon and the board of directors matter significantly. The CEOs are valued for their _Generic' knowledge rather than functional expertise and their reputation seems to matter as well in determining their tenure. It may be noted that rather than _Market Capitalisation', Economic Value Added (EVA) matters more. In evaluating CEO performance on economic criteria, his/her contribution to the accumulation of reserves for future growth matters significantly. The simulation shows that antecedent variables account for as much as 30 per cent weight as far as the goal of CEO succession is concerned. Among the antecedent variables, personal antecedents account for nearly 50% of the weight (taking _Antecedents' as the principal attribute) with CEO _Health' and _Age' accounting for the bulk of the weight (taking _Personal' as the principal attribute). The succession planning process does not seem to weigh as much as Antecedents and Prior Performance, yet considering it as the principal attribute, it is clear that internal and external sources of recruitment weigh the same. Linear recruitment, that is, announcing the heir apparent during the tenure of the CEO, as far as the simulation results show, is a far effective strategy than conducting a horse race. Firms are therefore advised to engage in succession planning. Greater reliance on _Poaching' as a strategy of external recruitment only shows that the markets for managerial labour are not adequately developed and that inter-firm mobility of the managerial personnel is fairly high. Among the situational variables, _Industry Regulation' weighs fairly higher than the rest of the elements indicating that this element of the _basic conditions' directly impacts firm's conduct with regard to succession planning. This has clear implications for the regulators. How do the individual variables fair? The top five variables impacting CEO succession are: _Economic Value Added' and _Accretion to Reserves' during the CEO's tenure; his/ her ability to groom a successor as evident from the third rank of _Linear' process of succession; his inimitable _Generic Knowledge;' and the tendency among the firms to resort to _Poaching' as a means of CEO succession.

The estimation of the global weights of the variables is a definitive step toward the development of an Empirical Measure of Corporate Preparedness for CEO Succession (EMCPCEOS) in the next phase of the research.

The limitation that for simulating the AHP, the researcher has relied upon personal experience for the pair-wise comparison can be adequately dealt with by resorting to Delphi Method of eliciting pair-wise comparisons from the experts in the area or by conducting a survey. In any case, the fact that all the comparison matrices returned a consistency score of less than the norm of 0.10 shows that one can be quite sure of the results of the study.

VIII. Conclusion

The paper is a maiden attempt at developing a three-pronged approach to studying the phenomenon of CEO succession in corporate sector. Drawing lessons from the case study of HDFC Bank, we reformulated the S-C-P framework through innovations in the specification of the basic conditions, influence transmission mechanism extension of the conduct variables and incorporation of the principal-agent problem. Thirdly, the paper simulates the AHP with a view to eventually developing an empirical measure of corporate preparedness for CEO succession. The findings of the study have significant implications for the various stakeholders in the CEO succession process.

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A Study on

—IMPACT OF PSYCHOLOGICAL CONTRACT BREACH ON TURNOVER INTENTION OF EMPLOYEES - IN CONNECTION TO REPRESENTATIVES WORKING IN FINANCE AND ACCOUNTING FIELD OF ORGANIZATIONS IN BANGALOREREGION‖

Yasmeen Taj

Vinyak K

Abstract

Psychological Contract is proven to be widely accepted HR development conception in Industries. Present days we can observe that, numerous employees are concerned about their psychological desires which are neglected to be fulfilled by their employer, most often the employees who works in accounting and finance function of organizations face diversified unexpected circumstances which cannot be avoided. This leads to complicated work life balance, Non-flexible work schedule, improper job trainings, no clear goals etc. Because of these factors‘ employees might start thinking that the components which comes under psychological contract has not fulfilled by their employer and this fact might have a significant impact on their decisions whether to proceed in same organization or to look for a better alternative.

Purpose - This study aims to investigate the significant impact of psychological contract breach on turnover intention of employees who are working in finance and accounting function of different sectors in Bangalore

Keywords:

Psychological Contract Breach: Employee intention to quit Job.

area.

Hypothesis - It seeks to present a hypothesis based on theoretical relationship between 2 variables Psychological contract breach (Independent) and Employee‘s turnover intention (Dependent).

- H0: Psychological Contract breach has significant impact on employee‘s turnover intention.
- H1: Psychological contract breach doesn‘t have a significant impact on employees‘ turnover intention.

Design - The data is collected through survey method using a questionnaire emphasizing on 15 major attributes concerning psychological contract breach from a sample size of 65 employees with less than 10 years experience who are working in Finance and accounting function of different sectors in Bangalore region.

Statistical Tools: Chi- Square tool with 99% confidence level has been used to explore the relationship between Psychological contract breach and Employee‘s intention to quit the Job (H0.)

Findings – It has been found that there is a positive relationship between Psychological contract breach and Employee‘s Intention to quit the Job. Hence, Null Hypothesis has been accepted. Below are few highlights:

✓ Employees avoid quitting the job if any work related attribute is breached example: training, Work-time etc. .

✓ But, when it comes to employee‘s learning, Job security, monetary expectations kinds of attributes, employee seeks to quit the job.

Research Limitations–Due to time constraints sample size is reduced to 65(expected 100) and there could be unexpected chances of hypotheses testing error.

Scope for Future research: Future research can be done to study the impact of psychological contract breach by employee on the Job conditions and employers trust & also be done on the employees changing expectations as their work experience increases.

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Introduction:

Psychological Contract is an unwritten set of expectations of the employment relationship as distinct from the formal, written employment contract. In simple, it is some unstated expectations of an employer and an employee from one another during the employment.

Examples: Employee expectations: Growth and development opportunities, Job security.

Employer Expectations: Time, Effort, Skills, Flexibility etc.

The concept of psychological contract was first developed by Argyris (1960), as ―Psychological work contract‖ where he stated that employees perform better with passive leadership. Employees should be given Liberty, provide adequate wages & job security.

Later the concept is developed in contemporary research by organizational scholar Denise Rousseau (1989).

The content of psychological contract may vary depending upon various factors of employment such as Organizational culture, Type of Job, Work environment, an employee‘s psychological factors. Etc., In perspective of an employee it can be said that when an employer fails to fulfill the expectations of employee he/she will feel dissatisfied and get a negative feeling about the organization and job and try to look for a better alternative in the market in this context an employer may lose an efficient worker and greater productivity of organization. Hence, it is very important to an employer to identify the employee‘s psychological needs and try to fulfill those.

The below Literature review provides us more idea about the psychological contract, breach & employee intention to quit a Job.

Literature review:

***Psychological Contract & Job satisfaction*:**

Linda (January 2019) Essays, U.K. —*Impact of Psychological Contract on Job Satisfaction in Banking Sector*.‖ author examining the relationship between psychological contract and job satisfaction. Companies that invest more efforts in achieving higher level psychological contract between their employees, employer, and organization have more satisfied employees in the organization. After the analysis, author concluded that job satisfaction is affected by psychological contract hence an organization needs to consider Psychological contract as a serious factor to satisfy the needs of employees.

Psychological contract breach impact:

Upasana A Agarwal and Shivganesh Bhargava in the paper entitled **—Effects of psychological breach on Organizational Outcomes: Moderating Role of Tenure and Educational levels‖**

concerning the effect of PCB on two critical organizational outcomes work engagement and effective commitment. Authors have found that, Non-fulfillment of promised inducements is regarded as the transgression of psychological contract that triggers negative reactions from employees. The results of the study suggested that the desirable form of psychological contract differs based on membership in fundamental groups, namely tenure and level of education. Organization should therefore be aware this attitudinal influence and should take concerned action on this.

Nichole Simone Ballou, San Jose State University (2003) in the paper entitled ―The effects

of psychological contract breach on Job outcomes‖ the study examined the effects of psychological contract breach on attitudinal and behavioral job outcomes including job satisfaction, intention to remain with one‘s organization, perceived organizational support, and organizational citizenship behaviors. Additionally, the study also examined whether the effect of

the psychological contract breach on these job outcomes varied based on the type of psychological contract an employee had (i.e., transactional or relational). A total of 89 part- and full-time employees participated in this study. Results showed that the breach of one‘s psychological contract had a significant effect on one‘s job satisfaction, intention to remain, and perceived organizational support. Additionally, there was a significant interaction between psychological contract breach and psychological contract type such that when employees experienced a breach of their psychological contract, the effect of the psychological contract breach on perceived organizational support and organizational citizenship behaviors varied depending on psychological contract type.

Intention to turnover from Job:

Debra Shigley J.D (2010) in the article published online in Psychology Today website named ―8 Good Reasons to Quit Your Job‖. Has encompassed few factors which are very essential to understand what can be the reasons that an employee feels to quit the job. Author has suggested that if a Job is not meeting the expectation of the employee it is better to quit it because it may have a vital impact on social and psychological conditions of an employee. The reasons which are provided by authors are as follows: When you are not challenged; you are chronically under compensated; you have a better opportunity; your company is approaching financial meltdown; you have experienced a major life change; you have gotten embroiled in a romantic situation gone wrong; you are truly miserable/Bored/Depressed.

Ray Markey & Katherine Ravenswood in their Paper titled ―The impact of the quality of work environment on employees‘ intention to quit‖ That research predominantly analyses individual-level determinants rather than organizational-level or work environment antecedents of quitting. This study investigates the concepts of the quality of work environment (QWE) in relation to employees' quitting intentions and argues that QWE will influence a manager's ability to shape their employees quitting intentions. Authors illustrate this proposition using a small survey of employees across four different industries in New Zealand. The results support the extant literature findings only if employees perceive their QWE is good; if an employee perceives their QWE is poor then extant policy implications could be toothless. This suggests QWE is an important focus of policy to shape quitting intentions

Research Gap: Many studies have explored the aspects of psychological contract and its effects on Individual and organizational productivity. And also the reasons that can affect an individual's job satisfaction. Researchers have done on understanding the relationship between psychological contract beach and fulfillment in different sector of other countries. Whereas, it

has not been studied how a psychological contract breach has impact on the employee intention to quit the job or is there any relationship between this 2 variables specifically in the field of Finance and Account where we see many employees are frustrated because of yen number of factors.

Therefore, there are few research questions which arise after literature review:

- Are the socio-psychological needs of employees working in Finance and accounting function is getting fulfilled?
- Is there any need to identify the psychological needs of the employees in Finance and accounting field?
- How a psychological contract can impact on the mindset of the employees in this function?
- Do the employees feel to quit the job in non-fulfillment of their socio-psychological expectations?

Statement of Problem: Every employee in an organization has his/her own expectations when they join a company, in an early stage of joining when an employee is unaware of the conditions and environment in which he/she is going to work in, the expectation created are more than what an employer may satisfy. We usually observe that an organizational environment conditions and employers fails to fulfill the employee‘s expectations with or without awareness about the facts that the breach of psychological contract has high impact on productivity of an organization and the significant point is there is a chance to loss an efficient employee in of an organization

Based on the above Statement of problem and research questions, below Research objectives has been created.

Research Objectives:

- To examine and present the hypothesis in theoretical relationship between the 2 variables

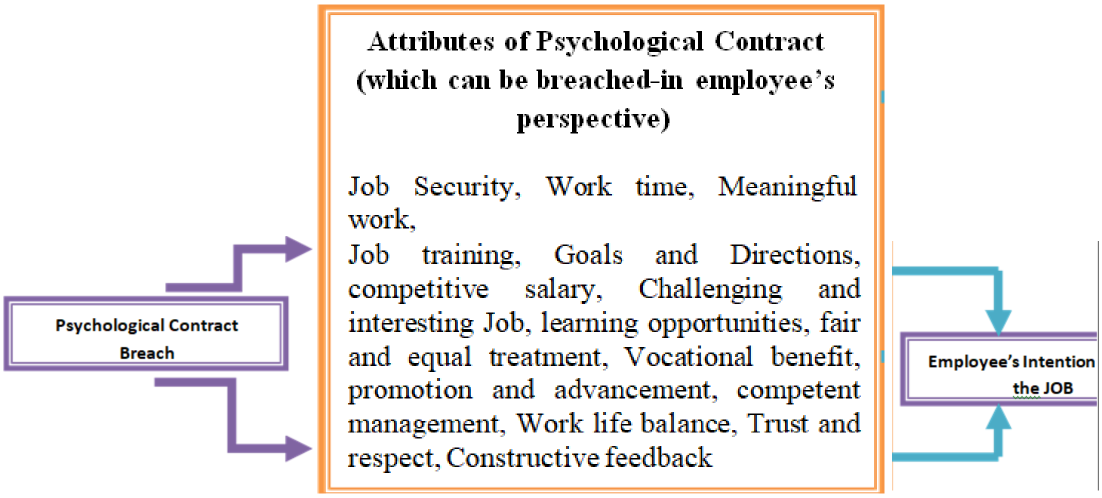
  Psychological contract breach, Employee‘s intention to quit the Job.

- To understand the changing expectations and perceptions of employees in Finance and accounting field.
- To provide possible suggestions based on the finding.

Hypothesis: It seeks to present a hypothesis based on theoretical relationship between 2 variables Psychological contract breach (Independent) and Employee‘s turnover intention (Dependent).

1. H_0**:** Psychological Contract breach has significant impact on employee‘s turnover intention.
2. H_1: Psychological contract breach doesn‘t have a significant impact on employees‘ turnover intention.

Theoretical Framework: –Psychological Contract breach has significant impact on



Source: *International CHRIE Conference-Referred Track, Event 2(2010)*

Methodology:

Research study type: Descriptive study has done to describe the relationship between selected variables.

Data collection:

- ***Primary Sources:*** The data is collected through ***survey method*** using a questionnaire emphasizing on 15 major attributes concerning psychological contract breach from a sample size of 65 employees with less than 10 years experience who are working in Finance and accounting function of different sectors in Bangalore region.
- ***Secondary Sources:*** Journals, Articles and websites.

Data analysis tools: ***Chi- Square*** tool with ***99% confidence level*** has been used to explore

the relationship between Psychological contract breach and Employee's intention to quit the Job

(H_0.). Also, Tables and graphs used to clearly explain and interpret the collected data.

Scope of study: is up to the financing and accounting professionals having less than 10 years

of experience and working within Bangalore region. Duration of research was for 5 days starting

from 30th Jan'19 to 03rd Feb'19.

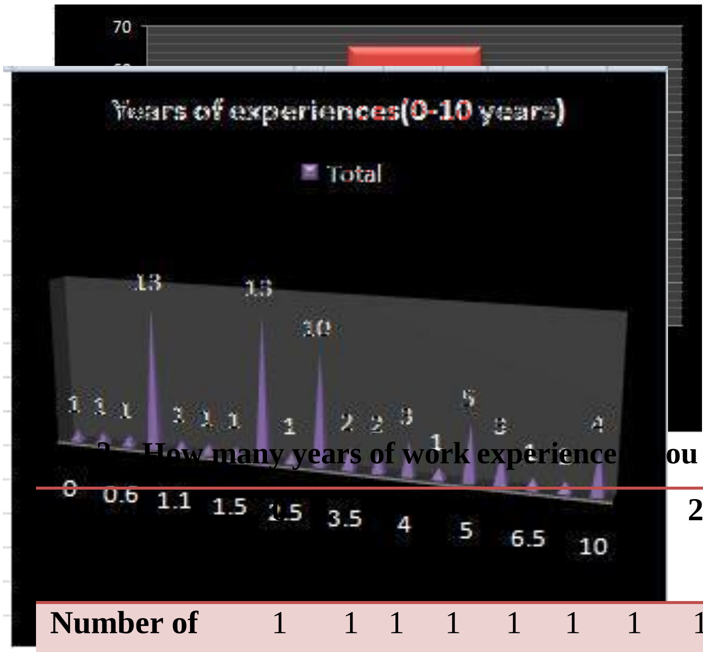
Research Limitations–Due to time constraints sample size is reduced to 65(expected 100) and there could be unexpected chances of hypotheses testing error**.**

Scope for Future research: Future research can be done to study the impact of psychological contract breach by employee on the Job conditions and employers trust & also be done on the employees changing expectations as their work experience increases.

Analysis , Interpretation & Findings:

1. **Are you Finance or Accounting professional working in Bangalore region?**

Particulars	Sum of Number of responses
Yes	65
Grand Total	**65**



Interpretation:

From the data collected we can understand that all the respondents who have answered the further questions in this survey are those employees who are working in Finance and accounting field of different sectors within Bangalore region.

2. How many years of work experience ou have in this function?

								2	**2.5**	**3**	**3.5**	**3.6**	**4**	**4.5**	**5**	**5.5**	**6.5**	**8**	**10**
Number of responses	1	1	1	13	1	1	1	13	1	10	2	2	3	1	5	3	1	1	4

Interpretation:

From the given table and graph we can understand the employees who has responded to the survey is having experience

between 0 -10 years. Average 1 year experience.

Because lesser the experience of employee more the expectations.

Note:

Above 2 questions are to prove the validity of the data. That, The respondents of this survey are those employees who are working in Finance and accounting field and those who are having more psychological expectations about a job while joining an organization.

3. Responses to prove Null Hypothesis-using chi-square test

	Actual outcomes			Expected outcomes	
Sl. No	**Quit Job**	**No quit job**	**Row total**	**Quit the Job**	**Not quit the job**
1	45	20	65	43.27	21.6
2	29	36	65	43.27	21.6
3	48	17	65	43.27	21.6
4	18	47	65	43.27	21.6
5	46	19	65	43.27	21.6
6	50	15	65	43.27	21.6
7	51	14	65	43.27	21.6
8	46	19	65	43.27	21.6
9	52	13	65	43.27	21.6
10	33	32	65	43.27	21.6
11	56	9	65	43.27	21.6
12	38	27	65	43.27	21.6
13	49	16	65	43.27	21.6
14	53	12	65	43.27	21.6
15	35	30	65	43.27	21.6
Column total	**649**	**326**	**975**	**649**	**324**

Criterion:

- **Degree of Freedom** : 14 (15-1)
- **Significance level:** 1% (100- confidence level of 99%)
- **Chi Square table value:** 36.123.

Chi Square Calculations:

(O-E)	1.73	-14.2	4.73	-25.2	2.73	6.73	7.73	2.73	8.73	-10.2	12.73	-5.27	5.73	9.73	-8.27

		7		7						7					
$(O-E)^2$	3.00	203. 54	22.4 0	638. 40	7.47	45.3 4	59.8 0	7.47	76.2 7	105. 40	162. 14	27.7 4	32.8 7	94.7 4	68.3 4
Chi square values	0.07	4.70	0.52	14.7 6	0.17	1.05	1.38	0.17	1.76	2.44	3.75	0.64	0.76	2.19	1.58

- **Total Chi Square Value: <u>35.93836672</u>**

Interpretation: From the above analysis done using the responses of 65 accounting and finance professionals within Bangalore area, we have gained a Chi square value of **35.93** which is less than the table value of **36.123** at 1% significance level we can interpret that H_0 Can be accepted and H_1 be rejected.

Hence, we can conclude that **—There is a significant impact of psychological breach on employee intention to quit the job‖.**

4. **To understand Changing expectations and Perceptions of employees in Finance and accounting field:**

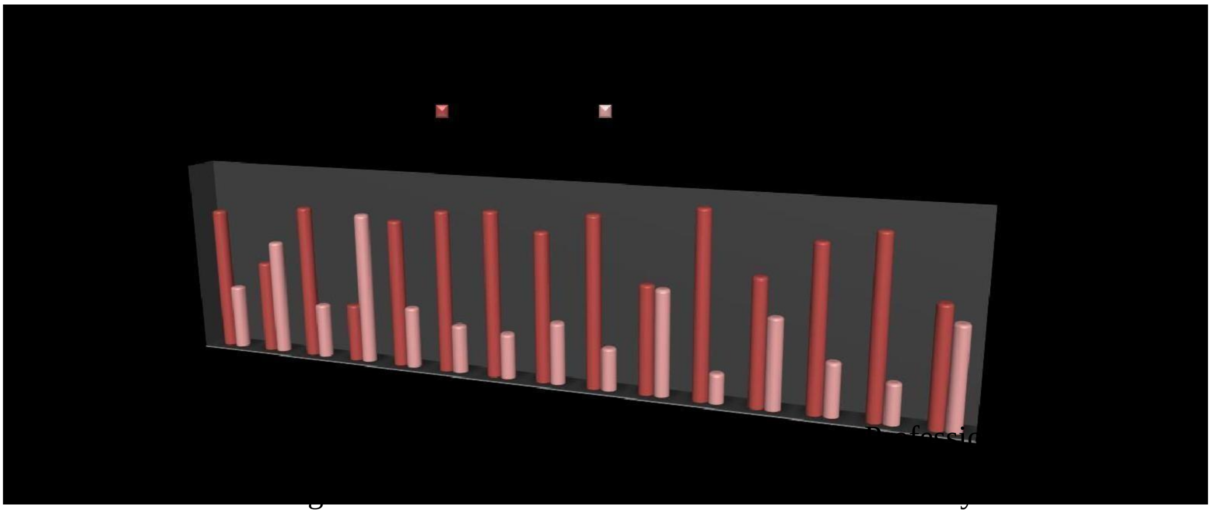
As per responses from Survey conducted:

Number of attributes	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Quit the Job	45	29	48	18	46	50	51	46	52	33	56	38	49	53	35
Will not quit the Job	20	36	17	47	19	15	14	19	13	32	9	27	16	12	30

Attributes:

1	Job security has not provided	Job Security
2	There is NO Work time flexibility	Work time
3	I didn't get Meaningful work as I expected	Meaningful work
4	There is No Proper Job training provided to me	Job training
5	There are no Clear goals and directions provided	Goals and Directions
6	My job is Not Challenging and interesting as I expected	Challenging and interesting Job
7	There are no opportunities to learn in my organization	learning opportunities

8	There is no fair and equal treatment by my employer	fair and equal treatment
9	I am not provided with Competitive salary for my skills and Knowledge	competitive salary
10	I am not provided with Sufficient vocational benefits	Vocational benefit
11	There are no Promotion and advancement opportunities in my Organization	promotion and advancement
12	No competent Management in my organization	Competent management
13	There is no option for Work life balance in the company I work	Work life balance
14	There is no Trust and respect in the environment I work	Trust and respect
15	My employer doesn't provide constructive feedback on my Performance	Constructive feedback



training. Whereas, Promotion and Advancement in job and Constructive feed backup from employer has is moderately bothered. We can observe here that, most of the employees are more concerned about other attributes of psychological contract such as Job security, Meaningful work as expected, Proper goals and directions while performing the job, challenging and interesting job, Learning opportunities, Fair and equal treatment among all the employees, Competitive salary, Vocational benefit, competent management, work life balance, trust and respect.

Hence, it is concluded that employees are more concerned about the Psychological expectations what they have and they are intolerant concerning its breach.

Suggestions:

An employer or an employee who faces breach of psychological contract is estimated to feel negative concerning the opposite party. Responses may occur in the form of reduced loyalty, commitment, organizational citizenship behavior. This kind of behavior will produce negative organizational atmosphere and results in reduced productivity

To avoid the above consequences, occur in organization both the concerned parties should take some actions as expressed below,

- **Investigation:** A study to be done to spot self-expectations and what the opposite party can offer.
- **Contract clarity:** Each the parties ought to clearly define their specific expectations from one another throughout the early process enlisting and selection.
- **Follow the contract:** Individuals ought to try and reach the expectation of the other party as pre-defined during the contract creation process. one should be honestly work on what can be done to meet the expectations.
- **Estimate:** Estimate the sudden changes which happen in organizational environment and which can influence on an established contract and look after those so that changes should not have negative impact.
- **Have a reason:** In case one party fails to reach the expectation of other party. Then, the first party should reach out with a proper explanation for breaking the contract. It is not necessary that all the time parties are able to meet each other‘s expectations but not reaching out can create huge negative impact on opposite party‘s behavior.
- **Assessment:** Timely and regular assessment to gauge if we are meeting the contract and needs to be revised if necessary.

Conclusion: From the above study it can be understood that, failure of psychological contract ends up in failure of organizational productivity. Since, the Human resource are said to be the capital of any organization. Hence, psychological contract ought to be considered seriously. In future it can be used as one of the strategy to build an employer and employee relationship. Generally, breaching of this contract might not result in legal consequences but the negative and un-stated consequences may have a huge impact in building relationship with organizational stakeholders.

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HR ANALYTICS FOR ENHANCED EMPLOYEE ENGAGEMENT (EEE)

K M Vinay Kumar

Abstract

The HR analytics revolution is accelerating its pace. While HR functions in various companies have been discussing about building analytics teams for several years, there is a big leap forward in capabilities. Organizations have realized that they need data to trace what motivates people to join, perform well in, and remain with the company. Globalization has left just a single genuine way to gainfulness for firms working in high wage, developed countries: to construct their competitive strategy on remarkable human capital administration. This uncommon human capital administration, further, isn't conceivable without the use of HR analytics. This truth is not restricted to firms working in developed countries alone; it is progressively valid for firms in the developing countries, too. (Bassi, 2010)

The Organizations' success and sustainable growth depends on highly engaged workforce. But the greatest challenge for the organizations is to quantify the engagement factors and identify the metrics to measure the employee engagement determinants.

Employee engagement drives performance. Engaged employees look at the whole of the company and understand their purpose, where, and how they fit in. Organizations with an engaged workforce outperform their competition. Engagement is a key differentiator when it comes to growth

and innovation. A company that has an effective employee engagement strategy and a highly engaged workforce is more likely to retain top performers as well as attract new talent. Successful organizations are value-driven with employee-centric cultures.

The research findings will assist the organizations in mitigating the risks involved in the implementation of HR analytics and also would help the organizations to formulate the strategies to have more engaged workforce for its competitive advantage. The HR Analytics now has to broaden its approach from mere recruitment and training as to empowering Employee engagement strategies and finally to be a strategic business partner.

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Introduction to Employee Engagement and HR Analytics

Employee Engagement

Employee engagement is the extent to which employees feel passionate about their jobs, are committed to the organization, and put discretionary effort into their work. Employee engagement is not the same as employee satisfaction. Highly Engaged Employee identifies himself/herself with the Organization as a whole. Highly Engaged Employees exhibit a higher level of Organizational Citizenship behavior. Hence, Organizations should try to create the workforce who are highly engaged.

Kahn defined job/employee engagement as _the harnessing of organizational members‘ selves to their work roles where people express themselves physically, cognitively, and emotionally during role performances‘. Employee Satisfaction only indicates how happy or content employees are. It does not address their level of motivation, involvement, or emotional commitment. For some employees, being satisfied means collecting a paycheck while doing as little work as possible.

HR Analytics

HR analytics has become the integral part of human resource planning in most of the organizations. But the Organizations are still struggling to establish HR analytics as separate entity within the system as the concept is still in the infancy stage. With data analytics, Companies have the competitive advantage to attract, hire, develop and retain best of the talent.

Human resource analytics aligns HR and business data from various areas of the business, including:

5. Social networks data,

6. Recruiting networks and

7. Talent networks.

As a result, HR departments are able to address and solve various challenges across the Organization, including:

5. Analyzing and reducing attrition,
6. Selecting high-performing Candidates,
7. Identifying characteristics of high-performing teams,
8. Forecasting compliance risks,
9. Analyzing and enhancing engagement and working culture,
11. Identifying high-value career paths and
12. Identifying and nurturing the employees with higher level ofleadership competency.

HR todays needs have centralized source for all the human resource data, and its art and skill to relate the data to the business outcomes. Analytics has made it possible for HR function to act as a Strategic partner with the business.

For example, it is not enough to measure the retention rate; what really matters is how retention affects the bottom line. It is not enough to measure how engaged are the employees; but the Organization need to know how that relates to customer satisfaction.

Models of HR Analytics Implementation

Two HR Analytics models have been identified under study to understand the process of HR Analytics implementation:

c) HR Analytics Maturity Model by Josh Bersin.

d) Four Stage Maturity of Appling HR Analytics by Jim Holincheck, Gartner Group.

HR Analytics Maturity Model by Josh Bersin

In 2012, Josh Bersin, a leading thinker in this field, created the HR Analytics Maturity Model to describe the different levels of HR analytics implementation.

Level 1: HR reporting

In this stage, a Company‘s HR analytics are directed mainly on ad hoc operational reporting, such as turnover ratios, labor costs and training costs. Analytics at this stage are reactive to business demands, featured with data isolation and difficult to analyze.

Level 2: HR effectiveness

At this level, organizations are proactive in their approach. HR analytics focus on operational reporting for benchmarking multidimensional decision making. Typical metrics include time to hire, cost per hire, absenteeism and HR service delivery scores.

Level 3: People optimization

This Level includes predictions of employee churn, identification of potential high performers, and training for volume forecasting.

Level 4: Business optimization

At this level, decisions are integrated with business requirements, and predictive model scenarios are developed for planning, risk analysis and mitigation. Analytics at this level include advanced workforce planning and the measurement of employee engagement using both internal and external data. **(Rajesh Krishnan & Raghavendra, 2018)**

Four Stage Maturity of Appling HR Analytics by Jim Holincheck, Gartner Group

Jim Holincheck, Gartner Group have proposed four Stages of Maturity when Appling HR Analytics:

Stage 1: Basic Reporting –Regulatory reporting that is reasonably automated

Stage 2: Access to Metrics –Key Performance Indicators (KPIs) that are distributed effectively to different people –

Stage 3: Detailed Workforce Analyses -Multidimensional analyses so one can –slice and dice‖ –

Stage 4: Advanced Analytics –Taking data and applying it to make better decisions about how to manage Human Capital (e.g., predictive analyses)

(Groehler and Caruso, 2019)

Importance of Employee Engagement

Employee engagement drives performance. Engaged employees look at the whole of the company and understand their purpose, where, and how they fit in. Organizations with an engaged workforce outperform their competition. They have higher earnings per share (EPS) and recover more quickly after recessions and financial setbacks.

Engagement is a key differentiator when it comes to growth and innovation. A company that has an effective employee engagement strategy and a highly engaged workforce is more likely to retain top performers as well as attract new talent. Successful organizations are value-driven with employee-centric cultures.

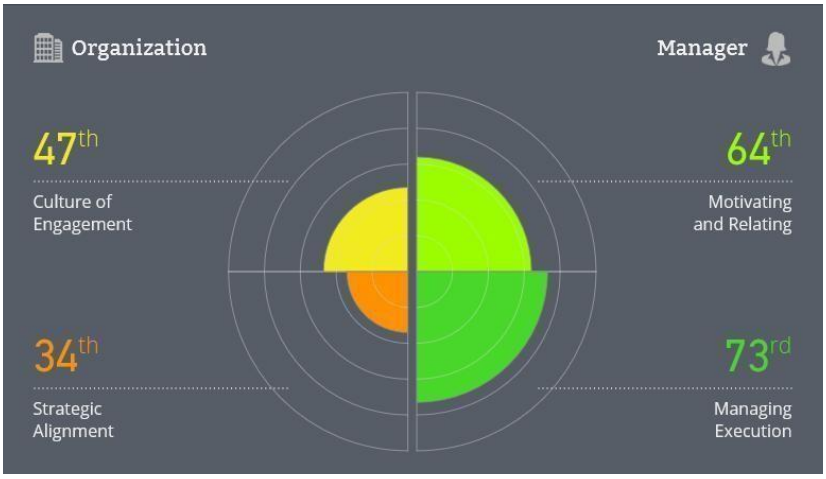
Measurement of Employee Engagement

The best way to find strategies to improve employee engagement is by conducting a survey that has been developed specifically for this purpose. Employee engagement surveys must be statistically validated and benchmarked against other organizations if they are going to provide useful.results.

Engagement can be accurately measured with short surveys that contain just a few questions, but such short surveys can only provide an indication of whether employees are engaged.

In a recent survey it is seen that there is a high level of engagement with managers, but there are problems with how employees feel about the organization. The most problematic area appears to be strategic alignment.

Performance = Engagement x Alignment x Competency



A recent survey done by Timesjobs.com revealed that 60% of employees are not satisfied with their current jobs, while 80% said they are looking to switch jobs. As per the survey, the level of dissatisfaction has increased considerably year-over-year. The negative sentiment among employees can be attributed to poor human resource management in organizations. In 2015, 78% employees stated that they were happy with their current job, although they were still open to other opportunities. Dissatisfaction with jobs is on the rise these days, and employees cite poor work-life balance, low salary, poor hike, and menial work as the reasons behind this state of affairs.

Source: Wikimedia

Every company uses records of customer interactions, buying histories, social media, online communities, and surveys to predict future actions faster and more accurately. However, Companies often forget that its high-priority customer is its workforce. Just like the way companies engage in building long-term relationships with customers, these companies need to strengthen relationships with their employees as well. But many companies are unable to do so because they cannot interpret the results of the data obtained by surveys accurately, thereby failing at contriving strategies that can improve employee engagement.

Key Drivers of Employee Engagement

c) Motivating Organizational Climate: Organizations with motivating organizational atmosphere have highly engaged employees.

d) Leadership behaviour: one of the most important and crucial factors in creating and reinforcing organizational culture is Leadership behaviour. **(Groehler and Caruso, 2019)**

Value of Analytics in Human Resources Management—Illustrations of Initiatives taken by few Organizations:

Although HR analytics is still at a nascent stage, there are increasing examples of its successful application in the market. In a Harvard Business Review article, Mick Collins highlights how Black Hill Corp. used HR analytics to their advantage.

Black Hills Corp. is a 130-year-old energy conglomerate, which doubled its workforce to about 2,000 employees after an acquisition. Like many energy companies, a combination of challenges—an aging workforce, the need for specialized skills, and a lengthy timeline for getting employees to full competence—created a significant talent risk. To prevent a massive turnover catastrophe, the company used workforce predictive analytics to calculate how many employees would retire per year, the types of workers needed to replace them, and where those new hires were most likely to come from. The result was a workforce planning summit that categorized and prioritized 89 action plans designed to address the potential talent shortage.

BRIDGEi2i, has helped a global business services organization in identifying and acting on levers for improving satisfaction and engagement levels of their large and diversified employee base.

Project Oxygen: Helped them in identifying the eight characteristics of great leaders. The data proved that rather than superior technical knowledge, periodic one-on-one coaching, which included expressing interest in the employee and frequent personalized feedback ranked as the number one key to being a successful leader.

Retention algorithm: Google developed a mathematical algorithm to proactively and successfully predict which employees are most likely to become a retention problem.

Gallup, a research-based global performance management consulting company, in their recent survey found that concentrating on employee engagement can help companies withstand, and possibly even thrive, in tough economic times. It advocates that companies with high
engagement have a 20% boost in productivity and profitability. They also said that globally, only 13% workers were engaged.

Genpact has worked extensively in the area of attrition. The basic premise they work on is that dissatisfaction leads to unhappiness at work which causes disengagement and ultimately attrition.

Genpact has found a positive relationship between the performance ratings and their FLM surveys. Using this data, they were able to identify factors which are important for employee retention and which enhance an employees' sense of engagement. **(Gupta, 2015)**

HR Analytics and Employee Engagement

The Organizations are stressing on the implementation of HR analytics for the following reasons:

- Shareholders and investors are now insisting the Organizations to make workforce as an integral part of balance sheet and other organizational reports. Investors are of the opinion that the workforce drive and steers the rest of the resources in the Organization.

- Organizations don't have complete control over the capabilities and skill sets of their human resources.

- Even though more than 60-70% of organizational expenditure are related to labor, Workforce as an asset is one of the least measured and analyzed investments.

(Barrette and Jamie, 2004)

Employees in the present digital age are desiring a more engaging and satisfactory work life, as everything is crystal clear because of the digital revolution.

The analytics is assisting HR departments to recognize, Comprehend & enhance the work life experience which is more engaging and productive for the workers. The HR function is now in a advantageous position to quantify the employee satisfaction and engagement through the HR analytical tool like employee journey maps, sentiment analysis, design thinking, employee net promoter scores and other HR Metrics. **(Priyanka, 2017)**

The future of HR: As per the survey done by KPMG

KPMG. (2018)

Worldwide Organizations can be divided into two categories with various focal points on where the HR function is heading, as indicated by the KPMG 2017 HR Transformation Survey. Half are 'illuminated' and intensely connected on the requirement for deliberately implementing HR change in technology. The other half are 'vacillating' in the midst of vulnerability as the computerized period reclassifies their general surroundings and significantly changes the tenets for progress.

- 63% of organizations have improved people management
- 60% of organizations have reengineered key HR processes
- 44% of organizations have refocused the role of HR business partners

About KPMG's 2017 HR Transformation Survey

Denoting its twentieth year, 887 administrators from 48 nations took part in the HR Transformation Survey, with portrayal from 27 businesses crosswise over Asia Pacific, Europe, North America, Middle East/Africa and Latin America. 66% of respondents were from associations with under 5,000 staff, 20 percent had 5,001-20,000 workers and 16 percent had in excess of 20,000 representatives.

HR Analytics is helping the HR function to quantify employee engagement in following ways:

Following are some of ways in which HR Organizations can improve Analytics Capabilities:

- At the lowest level, organizations need to develop a path to a basic reporting and analytic competency, which will include embedded reporting and analytic capabilities within their core transactional systems to support business processes.

- HR data tends to be spread across multiple functions and systems, from HR to payroll to recruiting and talent management, so becoming analytically competent requires common metrics that are rationalized, with a common data repository, whether on premise or in the cloud, with a self-service capability that allows for a single source of truth to report on.

- Finally, to be considered a leader in analytics, organizations must begin to incorporate prescriptive and predictive analytics into their business decisions, which offers many use case examples of how it can potentially take HR transformation to the next level.

- HR and IT in the Organization should work together, as more of a business-led initiative rather than technology-let initiative. It is essential that decisions around data and analytics should be owned by both the business and IT. –HR knows the type of data they need and the decisions they make, while IT typically knows where that data is and how it can become a common repository for HR leadership and line managers.

- Data and analytics need to be embedded at the beginning of the process, incorporated into the overall program of the Organizational system.

Conclusion:

Practicing HR analytics effectively is not as simple as it appears. Diligent efforts must be made by the Organizations to reap the benefits of HR Analytics. While some companies might be developed than other Organizations, the projection is very clear: HR analytics is here to stay, and its growth is inevitable. The HR Analytics now has to broaden its approach from mere recruitment and training to empowering Employee engagement strategies and finally to be a strategic business partner.

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CORPORATE GLASS CEILING: AN IMPACT ON INDIAN WOMEN EMPLOYEES

Kavitha G
Poornima K

Abstract

Even in the 21st century women's are under the glass ceiling effect which is invisible barrier that prevents the women to go for the top positions in the organization. It's not an explicit practice of discriminating against women, though specific policies, practices, and attitudes may exist that produce this barrier without intention to discriminate. The concept of glass ceiling termed during the mid-1980s. It was invented to apply to major economic organizations like corporations, but later began to be applied to invisible limits. Nonetheless, many companies and activists working together on the situation, Still we are not shattered that highest and hardest glass ceiling. There are many issues in corporate life like security, female factor, etc. which is irrelevant and personal at the work place but top management focuses on these factors at the time of promotion and appraisal. This paper aims in analysing the various barriers that have a significant barriers in Women Career Development

Keywords:

Glass ceiling, career development, women career development, barrier, gender bias

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INTRODUCTION

In recent years, women as well as gender issues have turned into a major area of concern. Seminars, workshops are being held over the world to discuss women issues and women progression in all area of life. Glass-ceiling is a Metaphor used for informal set of values or attitudes that limit the level to which women or other minorities can ascend in the organization and is a leading cause of female employee while they work. In early July 2001, when Musharaf Hai was appointed as chairman and CEO of Unilever, the corporate world went ablaze with the news since it was the first time that a woman had been granted such a powerful position. The concept of glass ceiling termed during the mid-1980s. It was invented to apply to major economic organizations like corporations, but later began to be applied to invisible limits. The Tradition what we maintained –women place is at home is and this is what most of the women still believe that their duties are only restricted to household works and looking after their children‖. To speak the truth, our society is captivating women to think beyond that. But with the introduction and advancement of education, special programmes by government, refined thinking process of ‗generation-Y' women have started to be proactive in personal and professional decisions to think differently maintaining social values and ethics. Besides, globalization and changes in economic and social condition act as positive catalyst for changing of the role and self-perception changing to being career people, only some women have made their approach to gradually climb up the management and leadership ladders. Inspite of all these efforts, many companies and activists working together on the situation Still we are not shattered that highest and hardest glass ceiling.

According to the study by Koshal (2006), for every 100 men, only two women will gain administrative and managerial positions in India. The recent report by Confederation of Indian Industry indicates that women comprise only 16 percent of junior managers, four percent of middle and senior managers and a mere one percent of organizational leaders. Thus, while women are adequately represented in the workforce at large, they remain barely present in managerial positions. In India, the glass ceiling appears in many forms like women's under-representation within the corporate hierarchy, a severely gendered wage gap, occupational segregation, discriminative corporate policies, lack of attention to the specific needs of women, the proliferation of sexual harassment and exclusion of women from informal networks.

REVIEW OF LITERATURES

1 **Sally Wilson(2013)** in his study titled ― Does The Glass Ceiling Show Signs Of Breaking‖ explains Unfortunately, today women are still trying to prove themselves equal to men. Women are often over looked in many industries just due to the fact of being a woman. There are many negative assumptions regarding women. Some examples are: women cannot do a job meant for a man, women cannot work late hours due to children, women are too soft and don‗t represent a strong leader in a top level position. It‗s hard to even think that in the 21st century the glass ceiling is continuing to block women from entering and advancing in managerial and supervisory roles.

2 **Sarmistha Nandy, Arnab Bhaskar and Sovonjit Ghosh (2014)** in their studies titled

–Corporate Glass Ceiling: An Impact on Indian Women Employees‖ opine that glass ceiling effect or gender diversity issue in organizations along with cultural biases, gender stereotypes and the approaches that all organizations should take to encourage and promote eligible women in respectful and managerial positions. For the decades, it has been seen that the presence of women in senior managerial positions is very low in spite of having good scholastics, plethora of knowledge, quality and efficiency and this happens only due to the barriers like mental blockage or prejudices and glass ceiling phenomenon. Organizations publish their balance sheets to disclose their financial health and to motivate shareholders as per financial considerations but the invisible balance sheets of human resources are unbalanced from the long past as per gender is concerned and are discouraging our society and women

3 **Radha Yadav, Ashu Khanna(2014)** in their study titled ― Existence of Glass Ceiling in India‖ describes India is the country in which unity in the diversity exits 29 states with different religion, different custom and different languages but the status of women in every state just like similar in each term. Present status of women in India is a very complicated where some women's are in the list of top

CEOs and politics. But, on the other hand no proper facilities available to continuing their education. India is a country where men and women are equal in rights but in some cases women achieve less than a man under the same parameter.

- Fatih Guvenen, Greg Kaplan, Jae Song(2015) their study titled –The Glass Ceiling and

  The Paper Floor: Gender Differences among Top Earners, 1981-2012‖ describes changes in the gender structure at the top of the earnings distribution in the United States over the last 30 years using a 10% sample of individual earnings histories from the Social Security Administration. Despite making large inroads, females still constitute a small proportion of the top percentiles: the glass ceiling, albeit a thinner one, remains. We measure the contribution of changes in labour force participation, changes in the persistence of top earnings, and changes in industry and age composition to the change in the gender composition of top earners.

OBJECTIVES OF THE STUDY

(ii) To know about the concept of Glass Ceiling on women employees;

(iii) To know the various barriers that have a significant barriers In Women Career Development.

SIGNIFICANCE OF THE STUDY

Today the study on women career development has gained significant importance due to competitive environment. India is a country with different culture, customs, traditions, language but the status of women in every state just like similar in each term. Present status of women in India is a very complicated where some women are in the list of top CEOs and politics. Most of the researches doing and have done lots of researches about different topics or problems in relevant to women career. Researcher seemed that there is a gap in the empirical knowledge available. Therefore identifying the impact of Glass ceiling on women workers is very important to decision makers in recognizing core workplace issues in order to develop strategies to address and improve the policies for preventing such things. Furthermore findings of this study would be a better guideline for those who are managers; to identify managerial woman‘s problems, the ways to shatter those barriers, students; as a referential material for their studies.

SCOPE OF THE STUDY

The study is confined only to the glass ceiling effect on women career development in India.

SOURCES OF DATA COLLECTION

The study has been carried out based on secondary data. Data collection was based on various sources such as published books, articles published in different journals & newspapers, periodicals, conference paper, working paper and Websites, etc.

LIMITATIONS OF THE STUDY

Even though all attempts were made to make the study more relevant and objective, it is not free from limitations. Due to the resource and time constraints, only glass ceiling effect on women in India with reference to corporate sector is selected for the study. Maximum care is taken to ensure the reliability of the information gathered through secondary data.

1.1 Barriers: Can it be touched and felt?

Barriers may be tangible or intangible, actual or as imagined by the recipient (Maskell-Pretz and Hopkins,1997). Prejudices, glass ceiling effect or gender diversity are such barriers which are unseen and yet cast spell a lot on working woman so that organizations having intention to retain them, ultimately are in vain. Glass ceiling effect is instigated by the issues of gender differentiation and gender stereotyping which affect women continuously. There are some barriers e.g. psychological barriers, societal-related barriers, organizational barriers against which women are still fighting to strengthen their presence in the higher level of management of organizations.

1.2 Psychological barriers :

In India we follow our own traditions. Society is compelling women from childhood they are bound to abide by some so called social rules which are deeply enrooted in their mind and they cannot even ignore the influence of those rules in their matured age. In some cases they accept these rules as the rules of thumb and flow their lives as it goes. This kind of mindset gradually demotivates them and they lose their confidence and enthusiasm. And also there is class of women who try to overcome these rules and reshape their mind as career oriented. This class of women are actually psychologically potential to cope with the situation either in war fronts or in organizations. But to ignore these rules and prejudices is not so easy as it works against the society or rather societal rules. It has been found in psychological studies that certain personality traits like emotional, social, soft heartedness, warmth found in women who are not suitable for managerial roles. They are also risk averse. Whereas, in this era of globalization and increased competition, organizations demand aggressiveness, competitiveness and risk taking ability to develop and sustain. And the society driven psychology which is playing the whole game of gender discrimination have a great impact on organization.

1.3 Societal-related barriers

Indian society has not been able to break the chain of old tradition concept –woman at home‖ concept. Women are always in dilemma to make progress in their career. This problem creates a heavy impact basically on married women. Marriage is social institution and once a woman is married, it is their prime responsibility to take care of her husbands, in laws and child. It has been seen that male members are the main bread earners of their families and women, either married or not, do their domestic or household works including elder care and if married, neonatal and child care and who takes responsibility of family . As women have long been considered as household or domestic workers so ‗education for women' got the least or no priority in the society. Now, the mentality of the society has been changed with the change of time and economy of the country. In this era of globalization, no country can progress having the ‗half human resources' .In spite of changing situation, women employees still have to face problems as they have to play dual roles like an employee of an organization and household worker. Due to the improvement of thought and need for financial security, husband also wants a working wife. Nowadays many organizations have started Flexible Working Arrangements (FWA) for women by the means of job sharing, flexi-time, telecommunicating etc. to give them relaxation. But in spite of all these facility provided by the organization women cannot concentrate at their workplace as they bring their domestic responsibilities and children with them at their workplace and prefer flexible work time for convenience. So women are compelled to take a career break or flexible working hours to look after their young children which holds back the women in acquiring managerial positions in their organizations. Whereas, male employees can focus solely on their assigned work so this privilege enjoyed by men act as a competitive edge in a organization while considering for higher position and appraisal. Women as they have to stay-at-home wives who are taking dual responsibilities as of office and home and children with dual roles as working women and a good mother become less competitive.

1.4 Organizational barriers

Lack of support in decision making by the man colleagues creates major barrier . Having the stereotyped and preconceived notion, male employees cannot accept women for their upward mobility in the organization and try to create barriers in any form. Women are tired to be excluded from informal organizational network and get no support or requires suggestions from their colleagues in decision making process. This results in restraining women from strategic decision making process male counterparts try to heckle intentionally and creates a barrier for promotion. So women are less popular in strategic decision maker role. Due to male imposed pressure women are also stressed throughout the day and indirectly or directly it will have affect on their performances and then it would be easy to find excuse to restrain them from promotion. This kind of thing sometimes causes losing of enthusiasm and it also affects their personal lives. It has been seen that a woman, in her prime time in organization or at the peak of her career, suddenly bounds to drop her career to meet social obligations and responsibilities and never think of returning back due to the unwelcoming situation of the organization.

CONCLUSION:

The concept Women restricted to household works between four walls should change or at least should be modified according to changes in time. The faith on work of the women should increase. Women in an organization are still facing barriers on career advancement, gender stereotyping and other threats from within or out of the organization. There is a hairline difference between female feticide and gender diversity or gender stereotyping because killing the honest motives of life of human being is very much synonymous with the killing of lives. This scenario should be changed and only the modernization of thought process of the management of organizations can change it with the help of positive societal changes.

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A STUDY ON EXPECTATION OF MILLENNIALS AT WORKPLACE WITH SPECIAL REFERENCE TO MANAGEMENT GRADUATES

Dr Sumithra Sreenath
Radhakrishna Nayak

Abstract

In today's environment of business, workforce attraction and retention is a challenge. The present workforce comprises of Gen Y or the Millennial's who are getting into entry level positions in the corporate sectors. Moreover, Millennial's have grown up with parents who will protect them at all levels and provide them the comfortness and warmth needed. There is lot of changes that has to happen at the workplace as the millennial's as they are digital natives.They have an attitude; who usually are more demanding and questioning in nature. Studies have also revealed that, they believe in praise and recognition.

The main focus of this study is to understand the reasons underlying and understanding about the workplace and culture. Surveys of 114 management graduates are considered who are placed and attending interviews'. It is expected that in the forth coming days many will take up jobs in the organizations. The study puts forth different expectations of the gen y so that organizations can prepare themselves to attract and retain the best. The data has been collected through structured questionnaire. The data is fed through IBM SPSS 20 for treatment. Correlation, regression and chi square tests will be used to present the results. The demographic data collected will be presented in the tabular format. The study will provide certain points as suggestions to the corporate so that they shall retain employees as their

Keywords:
Millenials, digital natives, collaboration,e - learning, challenges.

contribution whole heartedly is important for goals and objective achievement.

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Introduction

In today's environment company's need to make purposeful efforts to tempt the applicants to apply for jobs also to hold them back to their seats as the others will also do the same. This particular article focuses specially on Millennials, who comprise of 46 percent of the global workforce.Millennials have taken the role of changing demographics in and around the world. The generation is digital savvy. Most of the Millennials use social media and have awareness of almost things that are used presently. The elder generations of the Millennials are reaching higher positions at workplace. The generation wants to try something new, and seek new experiences as well, but they get tired of repetition. Millennials have the thirst to prove their success very quickly.

While making an effort to understand the Millennials, got to know that they have as many ideas about jobs and technologies. However there are some thrust areas where Millennials will not accept certain things very strongly like criticisms, any kind of principles or rules etc., when compared with other genres they are little lazy too.There are certain points to be mentioned is that they very much like to be autonomous at the work spots and also like to beindependent.Millennials have completely different way of thinking, they are different in their personalities and they have disagreement withothers.

Beyond all, article by the author Larry Alton in Forbes magazine mentions about how Millennials will be changing the workplace at the rapid pace.Well already some corporates have already prepared for Millennials work culture some examples are P&G is already is giving global opportunities and performance recognition. Some other corporates like Johnson and Johnson is giving freedom at workplace and co-operative leadership. Likewise Tata steel, Wipro, NTPC, Colgate Palmolive, TCS and IOChave embraced new ways of working so that Millennials are welcome to the workplace. A point to be already global companies like Google are targeting global talent hunt so that talent is given opportunities. Not only Google, but other global companies are also giving opportunities in the similar way.

Literature Review

Myers, K., & Sadaghiani, K. (2010) have studied a point on communication at workplace for Millennials. This paper has given some inputs on the behavior and interest of the Millennials. There are some points about how to deal with them. This particular study threw some light into corporate relationships and its maintenance. Thrust area of the article was to maintain good relationships so that workflow will be smooth.

Ashira, Prossack. (2018) has made some important discussions on millennial friendly work environment. The article highlights on some points like recognition of the work, accomplishments, appreciation and providing them with appropriate feedback and also involving them in the company‘s corporate social responsible activates so that monotony is broken. Another important point mentioned in the article discusses about providing lot of training with leading opportunities and evaluation process

Lena, Dunham (2017) in the article mentions that Millennials have no values for anything. Technology is the integral part of their life as well they are more into social networking. Young millennial are money minded so the company policies must have recognition. A very important point to be considered is that the organizations should understand the strengths of the Millennials and accordingly they have to be given them the positions.

Frey, W.H. (2016) in the paper discusses about Millennials does not like ambiguity and little lazy. The generation socially conscious civic minded and care of most of the things they own. They are very curious to learn things. They quickly do not trust anybody. They like to do projects. Some of them do enjoy doing hobbies. Some percent of Millennials have philanthropic mentality so they are into social services. The Millennials are autonomy oriented employees. The regular leaders cannot manage with their leadership styles. So organizations need to plan different styles of leadership for Millennials.

(2016) Gallup survey understanding the Millennials is very important for organizations for hiring them. Some of the organizations do go by after understanding the personality traits of Millennials. Gallup organizations have made large number of survey for understanding the millennial and their work styles. In fact they also provide reports to the concerned organizations for handling millennial.

Objectives

To analyze the expectations of Millennials for corporate work environment.

To examine about the select factors like transparent culture, competitive rewards, learning opportunities, flexi-time and challenges.

Research Design

The study is both descriptive and analytical in nature. For the particular study, students belonging to age ranging from 19-23 who are included. Research is undertaken for period of two months from January 2019 to February 2019.

Data collection: Primary data is collected though structured questionnaire and distributed to students who were studying at colleges. Secondary data was collected through various journalsand web links which are closely associated to this particular study.

Sample size: A sample of 114 Management graduates were asked to fill the questionnaire. The data was especially collected from seniors (final year) management graduates.

Sampling Techniques: Convenience sampling technique was used to collect data from the respondents. The study completely focuses on the opinions expressed though research instrument by the Millennials. The major variables identified and tested are transparent culture, competitive rewards, learning opportunities, flexi-time and challenges.

Hypotheses

H_{11}There is significant impact of workplace expectation on transparent culture.

H_{12} There is significant impact of workplace expectation on competitive rewards.

H_{13} There is significant impact of workplace expectation onlearning opportunities.

H_{14} There is significant impact of workplace expectation on flexi-time.

H_{15}There is significant impact of workplace expectation onchallenges.

Data Analysis

Table 1: Case Processing Summary

		N	%
Cases	Valid	114	100.0
	Excluded[a]	0	0
	Total	114	100.0

Table 2: Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.812	.812	12

Reliability Statistics:The reliability co-efficient is 0.812 the numbers are closer to 1. Usually the alpha value shall be above 0.7 which are considered for having better consistency. Hence the result of the table (Table -2) shows 0.8,so that the data can be considered for further treatment.

Table 3: Profile of the Respondents

Variables	Categories	No.of Respondents	Percentage
Gender	Male	73	64
	Female	41	36

Age	19-21	69	79
	21-23	45	21
Monthly Income of family	31,000-40000	41	36
	41,000- 50000	24	21
	51,000- 60,000	24	21
	61000 above	25	22
Management courses	BBM	31	27
	BBA	18	16
	MBA	42	37
	PGDBM	23	20

The above table indicates the demographic details of the respondents where the majority is male with 64% and the rest are female. According to the age, maximum respondent‘s age was between 19-21 with 69% and others age is between 21-23 with 21%. The next variable is the respondent‘s income where the highest of them belonged to 31,000-40,000 categories with 36%, the second highest income is in between 61,000 and above with 22% and the lowest is 41,000 and 51000-60,000 with holding only 21%. The last variable of the table is management courses where more of the respondents are MBA graduates with 37% and least were BBM graduates with a percentage of 31%.

Table: 4 Chi square tests

Variable 1	**Variable 2**	**Chi square value**	**P value**	**Results**
Workplace expectation	Transparent culture	292.307	.000	Rejected
Workplace expectation	Competitive rewards	159.763	.000	Rejected
Workplace expectation	Learning opportunities	151.093	.000	Rejected
Workplace expectation	Flexi-time	125.838	.002	Rejected
Workplace expectation	Challenges	143.036	.058	Accepted

Correlations Table -5

		Workplace expectations	Transparent culture	Competitive rewards	Learning opportunities	Flexi-time	challenges
	Pearson Correlation	1	.421**	0.176	0.249	.322**	0.339

Workplace expectations	Sig. (2-tailed)		0	0.069	0.009	0.001	0
	Sum of Squares and Cross-products	530	255	100	193	213	284
	Covariance	4.953	2.383	0.935	1.804	1.991	2.654
	N	114	114	114	114	114	114
Transparent culture	Pearson Correlation	.421**	1	.35 9	.399**	0.452	.441**
	Sig. (2-tailed)	0		0	0	0	0
	Sum of Squares and Cross-products	255	692.546	233.657	353.213	341.38	421.7 31
	Covariance	2.383	6.472	2.184	3.301	3.19	3.941
	N	114	114	114	114	114	114
Competitive rewards	Pearson Correlation	0.176	.359**	1	0.26	.268**	0.434
	Sig. (2-tailed)	0.069	0		0.007	0.005	0
	Sum of Squares and Cross-products	100	233.657	611.435	216.324	190.491	390.2 87
	Covariance	0.935	2.184	5.714	2.022	1.78	3.648
	N	114	114	114	114	114	114
Learning opportunities	Pearson Correlation	.249**	.399**	.26 0	1**	.524**	.527**
	Sig. (2-tailed)	0.009	0	0.007		0	0
	Sum of Squares and Cross-products	193	353.213	216.324	1133.88	506.046	645.0 65
	Covariance	1.804	3.301	2.022	10.597	4.729	6.029
	N	114	114	114	114	114	114
flexitime	Pearson Correlation	0.216	0.447	0.332	.524**	1**	.530**
	Sig. (2-tailed)	0.025	0	0	0		0
	Sum of Squares and Cross-products	182	430.481	300.037	506.046	823.213	552.8 98
	Covariance	1.701**	4.023	2.804**	4.729	7.694	5.167
	N	114	114	114	114	114	114
	Pearson Correlation	0.216	0.447	0.332	.524**	.530*	1**
	Sig. (2-tailed)	0.025	0	0	0	0	
	Sum of quares an						556.8

challenges		187	460.481	307.037	5086.046	824.213	97

. . . . .

	Cross-products						
	Covariance	1.601**	4.023	2.804**	4.729	7.694	5.166
	N	114	114	114	114	114	114

As per the above table workplace expectations have positive correlations with transparent culture, competitive rewards, leaning opportunities, flexitime and challenges. Correlation is significant at 1 percent level two tailed. Flexitime and challenges have weak positive correlation with workplace expectations.

Regression Table: 6

Model Summary

Model	Change Statistics	
	df2	Sig. F Change
1	96[a]	.018

.

a. Predictors: (Constant), transparent culture, competitive rewards, learning opportunities, flexi-time and challenges.

Table :7 ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18.798	5	3.760	2.893	.018[b]
	Residual	124.780	96	1.300		
	Total	143.578	101			

a. Dependent Variable workplace expectation

b. Predictors: (Constant), transparent culture, competitive rewards, learning opportunities, flexi-time and challenges

Table – 8 Coefficients[a]

Model	Unstandardized Coefficients	Standardized	t	Sig.

				Coefficients		
		B	Std. Error	Beta		
	(Constant)	15.221	3.317		4.588	.000
	Transparent culture	.202	.085	.279	2.371	.020
	Competitive rewards	.077	.083	.113	.921	.000
	Learning opportunities	.074	.113	.065	.649	.008
	Flexi-time	.151	.093	.225	1.610	.001
	challenges	.026	.087	.030	.297	.057

a. Dependent Variable workplace expectations

In the above regression table transparent culture, competitive rewards, learning opportunities, flexi-time variables are significant. Challenges are not significant with workplace expectation.

Post Analysis

The survey results shows data was consistent to conduct analysis and proceeded with further treatment. The demographic tables show 64 percent of the management graduates were male and remaining were females. Around 22 percent of them belong to 61000 and above family income class. The majority of the management students are studying BBM. The correlation results also shows challenges are not significant with the workplace expectation and same with the case of reliability also. The reason may because some millennial may like challenges and others may not. The major variables concerned with flextime, transparent culture, learning opportunities competitive rewards are significant with the dependent variable workplace expectations.

Conclusion

The study completely focused on the points of expectation of millennial at the workplaces. There are only five variables tested through the small sample size of millennial generation. If the same variables are tested at a different place with different sample size, then there are possibilities of that the results may differ. One common stand point that most them who has been chosen as respondents are agreeing that they need transparent culture, flextime, learning opportunities and competitive rewards. A point of suggestion is given here that more number of corporate should embrace different kind of operating culture and leadership so that they can have good number of millennial working for them.

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A CONCEPTUAL STUDY ON RETHINKING HUMAN CAPITAL FORMATION

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Swaroop.R

Abstract

Currently there are variety of outstanding approaches to urbanization which answer this question by privileging the role of individual locational selection in response to agreeableness values because the trend of latest urban growth. Amenities, it's typically aforesaid, have associate particularly productive result on the migration patterns of people endowed with high levels of human capital. However, these approaches raise several unanswered queries. We have a tendency to argue that a more practical line of clarification should relate urban growth on to the geographic of production and must expressly pander to the complicated algorithmic interactions between the placement of corporations and also the movements of labour. In this context we have tried to bring some basic theoretical clarity on the topic.

Keywords:

urbanization, jobs, geographic, migration, amenities

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I. INTRODUCTION

1.1 Background and Context

We are at the beginning of a major transformation in the relationship between companies and the individual worker, and reorientation towards employee experience, where the lifecycle of the employee moves front and centre. As a result, we see the following shifts.

A deep transition from traditional human resources to "people operations", with an increased emphasis on creating an engaged workforce.

- Industrial era, mass job based training is shifting to personal life time learning.

There is a profound transition, it is the first time 'Humanity' is moving towards the system of both economic governance and economic production, which are human centric rather than machine centric. The relationship between staff and company has been undergoing great change over the past decade as the consequence of demographic shifts, the blurring of work/life boundaries and a disruption in the social contract between worker and workplace.

• REVIEW OF LITERATURE

2.1 What is Human Capital?

An organisation can't survive if there are no employees. Organisation runs with the help of individuals who contribute in their own way in its success and productivity. Employees spend maximum part of their day in offices and strive hard to achieve the goals and objectives of the organisation. Thus employees ought to be motivated from time to time, so that they develop a sense of attachment towards their organisation and deliver their best. Knowledge and expertise which employees develop in due course of time to further increase the productivity of organisation refer to human capital. Every organisation invests its money and resources to train new employees. Employees in turn work hard .upgrade their existing knowledge and contribute in their own way to increase the productivity of their organisation.

The term "human Capital" was introduced by A.W.Lewis in "Economic Development With Unlimited Supplies of Labour".

2 What is Human Capital Management?

Human Capital [or people] Management is a process of directing, investing in and developing an organisation's workforce. As an organisation grows, it injects capital back into its company. Typically, when someone thinks about capital, they think of money is being put into equipment, buildings ,research and development. However, many organisations now invest in their human capital and work on strategies to reinforce this asset. HCM refers to managing an organisation's employees for them to contribute significantly in the overall productivity of organisation. In a layman's language managing workforce of an organisation refers to human capital management.

2.3 HUMAN RESOURCES[HR] ROLE:

The ongoing development and investing in human capital has become an important part of human resources department. This department is now seen as having an important role in helping the organisation achieve its mission and goals. The key member of the executive team, HR is being looked upon to evaluate every area of the workforce to maximise the organisation's return on human capital.

2.4 Why is HCM important in organisations?

Talent acquisition is one of the most crucial responsibility of HR professionals, often neglected in most organisations. HCM is essential for hiring, managing, training and retaining talented and high performing employees. It plays an important role in the recruitment process. It ensures that human resource professionals hire individuals who really deserve to be in the organisation. Recruiting the right talent is of utmost importance an individual who is not fit for a particular role will not be able to contribute much in long run.

The most valuable resource in an organisation is its "Employees". Individuals who spend maximum part of their day contributing towards the success of an organisation are its most crucial resources. Employees either make or break an organisation, truly making them an organisation's lifeline. Employees knowledge, experience, skills, innovative ideas, concepts are all valued possessions within an organisation. An organisation must understand its employees well to expect the best from them. Thus HCM refers to developing strategies to hire, manage, train, develop and retain top performing employees. In simple words, upgrading the existing skills of an employee and extracting best out of him/her refers to human capital management.

III. METHODOLOGY

Our study is based on fundamental or basic research on human capital management with the collection of secondary information. It provides a systematic and deep insight on rethinking human capital management.

IV. DATA ANALYSIS

4.1 Human Capital Management includes the following:

- Recruiting the best available talent
- Career development plans for employees
- Coaching and Monitoring employees
- Motivating employees to deliver their level best
- Developing performance management strategies

HCM plays a vital role in orienting a new employee to the system. It is essential for employees to upgrade their knowledge with time to cope up with the changing situations. Employees who do not brush up on their skills from time to time find it difficult to survive in the long run. Thus human capital management is important in increasing the efficiency of employees.

4.2 Ways for Organisations to increase Human Capital

There are various ways which help an organisation to increase its human capital.

Constant Training: It is rightly said that success and failure of an organisation depends on its employees. Every employee in his/her own way contributes to the development of organisation. One of the major responsibilities of a HR professional is to source the right talent for the organisation. Recruiter the right person for the right role. Job mismatch leads to confusion and eventually decreases overall productivity and output. Thus orienting new employees to their jobs must not be neglected. Design a suitable induction program which not only acquaints a new individual with the systems, policies of the organisation, but also makes him feel comfortable within the system

4.2.2. Monitoring Performance:

Monitoring performance of employees also increases human capital. In order to understand what your employees are up to managers must take regular feedbacks from their subordinates. They can introduce the concept of online weekly report system, where each employee would have his/her own login id and password. At the end of every week, employees should be directed to full the online weekly report which would automatically go to their reporting bosses for them to evaluate their performances. This way superiors can also keep a track on their employees' progress.

4.2.3. Direct Communication:

Subordinates must be able to walk up to their manager's cabin in case of queries. The 'Hitler Approach' doesn‘t work now a days. Problems must be discussed on an open forum for everyone to give their suggestions, feedbacks and ideas. Each employee should have a say in major decisions of the company. This way employees feel attached towards the management as well as organisation.

4.2.4. Defined Job Responsibilities: Job responsibilities of employees must be clearly defined to expect the best out of them. Key Responsibility Areas [KRAs] must be designed in line with an individual‘s past work experience, educational qualification and area of interest.

4.2.5. Motivation:

Employees must be motivated from time to time for them to work harder even next time and other to draw inspiration from them. The talents of good employees must be recognised either by offering them lucrative incentives or giving them a decent salaryhike.

4.3 Ways for an individual to boost his/her Human Capital

Let us now go through with various ways by which an employee can boost his/her human capital.

4.3.1 Every employee should strive hard to increase his/her value in the organisation. One should contribute his/her level best to accomplish goals and objectives of the organisation. Don't just treat your organisation as a mere source of earning capital.

4.3.2 There is no age limit for learning and education. One can constantly keep upgrading his skills. Continually seeking education makes an employee aware of the latest developments and opens his mind up for new ideas.

4.3.4 A multi-talented employee always performs better in situations of crisis than someone who just works for himself and not for organisation. An employee should be alert and try his level best to grab new information and learning.

4.3.5 Information sharing also increases the efficiency of employees andeventually human capital.

4.3.6 Last but not the least one should start his/her day with a smile which will help to contribute more towards the organisation.

V. CONCLUSION

Human Capital Formation plays an imperative role in honing the skills of employees and making them reliable resources. An organisation needs to invest its time and energy in its employees through various internal and external trainings, team building exercises to expect dedicating, sincerity, hard work and loyalty in return.

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"human capital management" - Prachi Ahuja, MSG

HCM - Paul Mckinney

HCM - people stream

A STUDY ON THE IMPACT OF DIGITALISATION ON INDIA'S ECONOMIC DEVELOPMENT IN VUCA WORLD

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Sandesh V

Abstract

Today's multi-faceted customers expect a lot from digital experiences. Consumers are complex and may upload a photo of a product, book, landmark, painting or business card to get details about it. Digital marketing requires variety of skills sets which includes Image search, voice search and voice assistants. People can bring automation into their business by using Chabot's.

AI-Chabot which works as an intelligent personal assistant is mainly used in service sectors like healthcare, banking, entertainment, travel, mobile recharge and bill payments and only quarter of companies use AI today. This paper focuses on how AI-Chabot can be used not only in service sectors but also for digital marketing.

Keywords:

Digitalisation, Digitization, economic development, evolution , revolution

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1. INTRODUCTION

Evolution of digitalisation:

Evolution of technology is been the stepping stone of growth and has over the years changed the ways economy working. Technological innovation has overthrow each sector of the fraternity by reducing human engagement, getting effectiveness and raising productivity. Be it inception of information communication technologies in education, digitization in the media and services sector, automated devices for healthcare ; each sphere of the economy gets a boost with the touch of technology. For a country like India with lot of young and energetic people it‘s a great retreat for them to upgrade themselves with various aspects of technology. While the country has implemented the technological advancement to all the sectors of economy after 70 years of independence, and now people‘s mind set is also changing with positive transformation. The past 5 years has not only witnessed a raise in exploration, successful implementation and proper utilization of digital technologies but also concentrated on taking digitization and its benefits not only to privileged but also to underprivileged.

Vuca world

Table : 1

DIMENSION	CHARACTERISTICS	STRATEGIC LEVER
Volatility	Fast changes in unpredictable way although root causes are approximately clear	Strengthen the agility of organizations, people, processes, and projects
Uncertainty	Extrapolation of past into future not possible. Various, non-predictable future	Short iterations in data analytics and implementing of
Complexity	Interconnection with system elements and between system and environment immanently cannot be imagined at all	Act in learning loops: Analysis – Hypotheses – Intervention - Reflection
Ambiguity	Problem solution is non- linear, even conflictive answers both may be right. A antagonism of efficiency and innovation	To be Working in experiential settings with vigour, but short feedback loops

Digitaltal revolution in India is noteworthy development as it has bought a multi-dimensional transfiguration in almost all sectors of the economy. From digitization in governance to better health care and educational services, cashless economy and digital transactions, transparency in bureaucracy, fair and quick distribution of welfare schemes all seem achievable with the digital India initiative of the present Government. A look at Government initiatives in various sectors in past three years show how digital revolution in India is not only changing the way society functions but also bridging the gap between the haves and the have-nots of the country.

How the Digital Economy has flourished for years:

The words attached to Digital have trended for last year or so. We have heard words like Digital India, Digitalization, Digitization, Digital world etc in our day to day life. Before we start explaining the impact of Digitalization on Indian economy. Let‘s first understand the difference between Digitalization and Digitization.

Digitization is more related to converting all our data into bits format and Digitalization is the use of different technology/methods to change business processes.

Though there is a subtle difference between the two, the two words are used interchangeably by all of us meaning the use of Digital Methods to improve our business processes.

Undoubtedly, the incumbent govt has taken great initiatives taken under the leadership of Mr. Modi .They have taken forward the initiatives started by the last Govt. Overall, the positive impact is for all of us to see. And though the impact is more visible, we have unknowingly been a part of Digitization for last so many years. We have all been a part of the Digital World where we have touched the Digitalized business processes by using in our day to day‘s life. Think of activities such as making railway reservation online, buying Air tickets, bus tickets online or making payments by credit card, debit card, etc.

For years, promoting Digitalization has been a Governmental initiative to give all services to every citizen on their web portals or electronically, to make the transactions transparent and smooth.

The real changes because of Digitalization are becoming visible today because of the push by govt., (like how computerization did in public as well as private sector almost two decades back). Things like paper currency notes will soon be a thing of past.

Slowly we are moving towards Digitalization of Indian Economy with new steps and initiatives.

Digitization explained in layman‘s language is simple.

"Ab cash saath rakhna jaruri nahi, sab payment phone se ho jati hai" or we don"t have to carry cash all payments can make through phone. There are certain factors which compel us to follow Digitalization in our routine life. On the contemporary, we need certain essential elements to materialize Digitalization in our routine life.

2. OBJECTIVES:

The main objective of this research paper is to study the impact of digitalisation on India‘s economic development in VUCA world, by concentrating on government initiatives and other initiatives.

3. RESEARCH METHODOLOGY:

This research article is based on reviewing many research articles, also from the reports on digitalisation and VUCA world , publish form of research articles, research reports of various organizations and books on digitalisation.

FINDINGS:

<u>Importance of digitalisation:-</u>

1 It Improves the efficiency and effectiveness of business processes, equilibrium and unity, quality of products worldwide.

2 It Improves the penetrability and facilitates a good information exchange all over the world

3 It decreases the response time and helps to provide the customer services worldwide

4 It helps in reducing costs.

5 It has ability to take advantages of analytics

6 It helps in creation of flexibility of staff

7 It improves the plan for business continuation

Key areas to make digitalisation a positive contribution to society Employment and skills

There is a current estimation of global job losses due to digitalization range from 2 million to 2 billion by 2030. It may also result in uncertainty which impacts on global wages and working conditions of the world.

Environmental sustainability

There is eventual trend which holds that for every 1% increase in global GDP, CO2 emissions have risen by approximately 0.5% and resource intensity0.4%. Current business practices will contribute to a global gap of 8 billion tonnes between the supply and demand of natural resources by 2030, translating to $4.5 trillion of lost economic growth by 2030.

Trust

Social media, radio frequency identification (RFID) tags and user-generated websites such as TripAdvisor have been instrumental in increasing transparency and overcoming information asymmetries. However, according to the Edelman Trust Barometer, trust in all technology-based sectors declined in 2015, with concerns over data privacy and security a key factor. Broader ethical questions about the way organizations use digital technology also threaten to erode trust in those institutions.

The government's digitising India vision has been designed around three core areas:

1. Digital infrastructure for every citizen of India, with an aim to drive the enablement of urban and rural digital infrastructure primarily to provide e-Governance m-Governance to citizens.

2. Governance and service on demand, which will focus on driving the modernisation and re- engineering of government processes and services to simplify governance.

3. Digital empowerment of citizens, with the goal to address the current gap of the digital —haves— and —have-nots— bydevelopingskillsandcapacitiesofnotonlythecitizens but also of the government agencies and employees at large.

4. The future of work

We can at least be sure that there will be three types of jobs, categorized by the percentage of codifiable tasks within the role:

Those that will disappear (lost the race against the machine). For example, clerks and administrative staff, or truck drivers.

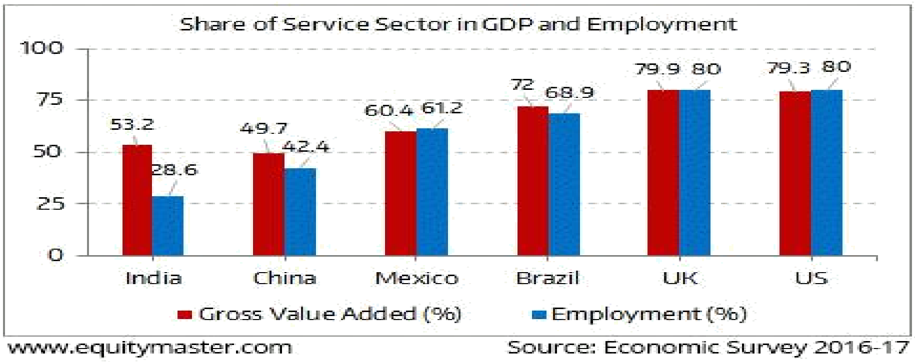
Those that are in collaboration with machines / algorithms (run with the machine). For example, those professions that rely on cognitive and social capabilities, such as doctors / surgeons.

Those jobs that are completely new or remain largely untouched (running faster than the machine or running a different race). For example, roles in the creative arts are unlikely to be automated, as are new roles that involve managing data and machines.

Within that context, our analysis suggests that digital transformation has the potential to create a significant number of jobs. For example, we found that digitalization could create nearly 6 million jobs in just the electricity and logistics industries by 2025.

But clearly there will be both winners and losers – as the graphic below shows, while the net impact on jobs in the logistics industry could be positive, many sectors will experience job losses.

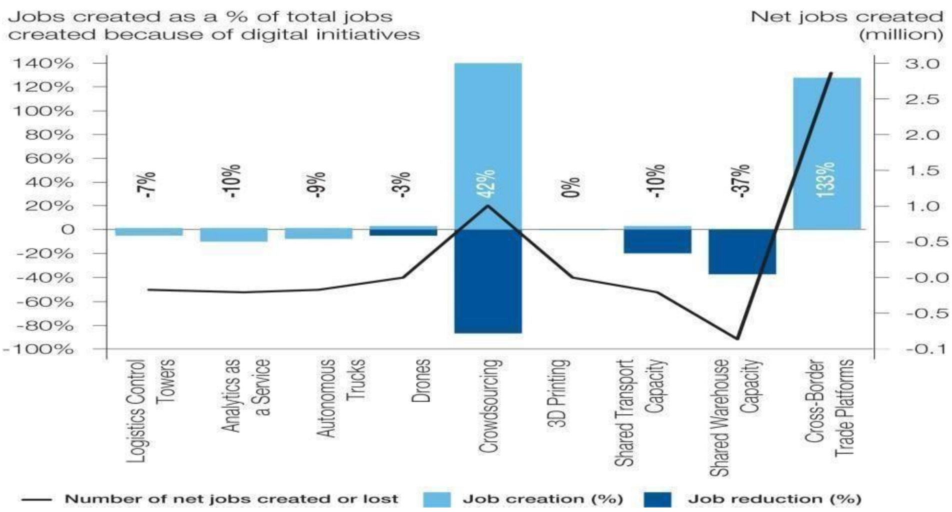
Chart : 1a



This is one of the most exciting initiatives the country has embraced. Digital India initiative has brought a new dimension to the local economy , from new jobs to more innovation and a booming start-up community . The opportunity in India has never been better. And if implemented well, it holds immense potential to create significant value for India and its citizens and leapfrog us to the 21st century.

Projected net job creation from digital initiatives in logistics (2016-2025)

Chart : 1b



Source: World Economic Forum / Accenture analysis

Contribution of digitalisation in GDP:

We are seeing an unpredected growth in connectivity , data and broadband which is accelerating India‘s transition to a knowledge economy. Digitisation, which harnesses the power of connecting people, process, data and things, will transform our industries and change the way they work and the way that government serve its citizens. A report by the Columbia University has identified that digitisation has a larger contribution to GDP than stand-alone technologies. It states that a 10 point increase in digitisation yields a 0.74% increase in per capita GDP.

Given the huge divide between rural and urban India and the digital haves and have-nots, digitisation will be key to maintaining India‘s global competitiveness, GDP growth, innovation and creating employment.

GST Manure for Growth

The implementation of GST in July this year has essentially provided an impetus to the formalisation process. This will principally help boost investment and support employment creation, leading to stronger and sustained growth.

Households have benefited from improved credit access. As consumer-lending gathers pace and credit penetration among households improves, households will be better able to smooth consumption over their lifecycle, thereby providing a significant boost to discretionary spending.

Government finances will be positively impacted too. Teething problems aside, GST will help increase tax compliance among corporate, leading to a boost in tax revenues, even while the tax rates are, in and of themselves, revenue neutral. On the expenditure side, digitisation efforts also enable the government to introduce a more targeted approach towards disbursing welfare spending to the country‘s citizens.

As a case in point, GOI has already implemented a direct benefit transfer (DBT) scheme— a social welfare scheme under which the subsidy benefits are directly transferred to the beneficiary‘s account — rather than issuing cheques, cash payments or rebates, and has already saved close to Rs 500 billion since implementation .

With strong structural factors of favourable demographics and rising integration with the global economy, and the added boost from recent digitisation efforts, real GDP growth in India can average 7.1% over the next decade. In nominal terms, this means that India will become a $6 trillion economy by 2027, the third largest .

On a per-capita income basis, the changes would be even more profound. Per-capita annual incomes will likely reach $4,135 by 2027, lifting India into an upper-middle-income status.

Such a rise of a large-sized, uppermiddle-income society is likely to have profound implications on how the country interacts with the rest of the global economy, and becomes an even larger market for many of the world‘s companies .

From a macro perspective, India‘s markets have been more open at this stage of development. In particular, foreign investment for the financial and technology sectors (which traditionally are more protected) are more liberal as compared with China at a comparable development stage. Financial liberalisation efforts have also gathered apace relative to India‘s stage in economic development.

This openness has meant that companies will be in a better relative position to capitalise on the growth opportunities that India is offering. As it is, India attracted foreign direct investment (FDI) inflows amounting to 2.7% of its GDP on a 12-month trailing basis in July 2017. India accounts for 2.5% of total global FDI flows (as of 2016) and is the 11th-largest recipient of global FDI inflows. .

A Lubricant called FDI

India offers significant new FDI opportunities in the financial, discretionary consumption and infrastructure spaces. It should receive gross FDI inflows amounting to $120 billion by 2027, almost double the current run rate .

The projected growth in the economy and the rise in per-capita incomes will bring about significant changes in the economic landscape in the coming decade. These changes could lead to multi-dollar-trillion investment opportunity.

Government of India initiatives:

1. The most awaited framework eSign helps you to digitally sign a document online. It will basically use the person's Aadhaarcard authentication.

2. The most talked about ‗Swachh Bharat Mission' is now accessible on your smartphones. The SBM Mobile app allows the Government organizations and citizens to carry out this mission of clean India smoothly.

3. The new gift to the health care industry and the citizens is the Online Registration System. Launched under the digital week campaign is theeHospital application, which gives you access to numerous services including online registration, online diagnostic reports, online payment of fees, online appointment, online enquiry for availability of blood and lots more.

4. Providing a platform to the people for better engagement in governance, MyGov.in works on three pillars, i.e. ―Discuss‖, ―Do‖ and ―Disseminate‖. Along this, the mobile App enables these amazing features on your mobile phone.

5. For the education sector, the comprehensive solution, National Scholarships Portal brings forth an end to end scholarship process. Ranging from the submissions of the student application form andexpenses to the verification and sanction of the benefits, the scholarships detail will be available here.

6. Launching the high speed digital highway, Bharat Net, the campaign aimsbuild up the world's largest rural broadband connectivity project. It will be joining 2.5 lakh Gram Panchayats of the country using optical fiber.

7. An IP based technology, the Next Generation Network replaces the 30 year old exchanges. This is an initiative by BSNL, which will assist in management of services such as data, multimedia, voice, video, etc. In addition, BSNL has also undertaken large scale deployment of Wi-Fi hotspots.

8. Another initiative taken by DeitY, i.e. Digitize India Platform is now available to maintain the large scale digitization of records in the country, which basically aims toward efficient delivery of services. It also features e- Governance domain like e-Kranti Framework, E-mail Policy of Government of India, Re-Engineering Guidelines for Cloud Ready Applications, Framework for Adoption of Open Source Software in e-Governance Systems, Policy on Open Application Programming Interfaces (APIs) for Government of India, Policy on Adoption of Open Source Software for Government of India, etc.

9. The Electronics Development Fund Policy helps to develop a self-sufficient eco-system of venture funds. It will bridge the gap between early stage angel funding and venture funding for technology areas including electronics, nano-electronics and IT.

10. This digital venture also brings good news for the BPO centers. New set ups in the North- Eastern states and rural areas train nearly one crore students. It aims to develop a skilled workforce for BPOs and the IT sector in next 5 years.

Impact of Digitalization on Indian Economy:

Digitalization has played a vital role in flourishing the Indian economy. The biggest example is the job opportunities created in the country for youth.

In addition to the above, ―make in India‖ drive has given an immense push to youngsters to start new start-ups and think of creative ideas to contribute to digitalization of India.

The government on its end is pushing and encouraging the Indian public to go cashless and reduce reliance on cash transactions. The purpose is to make us adopt digital payments.

Digital transactions make us follow a legal path which is helpful to flourish the economy.

A. Use of plastic money gives freedom as well as security to citizens of the country because it works on technical grounds.

B. Digital payments will be helpful to the global world.

C. Since cash is the primary mode of transactions in money laundering and terrorism funding, a digital society would discourage such laundering and terrorism.

Challenges :

a) Problem of high level of digitalillitracy

b) Creation of awareness is a great task

c) Connectivity with each and every village , town and city is very difficult

d) There is high requirement in speed of internet with good bandwidth

e) Issues relating to taxes and strict regulatory guidelines have proved to way block

f) Very Slow and late infrastructure development

g) There is poor participation of private institution towards government projects

SUGGESTIONS

A. First step of empowering citizens is digital literacy by concentrating on how to use online platform and also securing their data and information

B. To make digitalization successful, awareness should be created among the people not only in urban area but also it has to be reached to nook and corner of the world. It can be achieved if people are mobilized and if programs are conducted to educate them on using online portals world wide web.

C. Digital division has to be addressed and problems need to be rectified and cleared.

The government strength does not lies in Manufacturing content . This mission needs content and services, partnerships from all the concerns especially with the telecom concerns.

PPP models has be explored for promising development of digital infrastructure.

Private sector should be encouraged for development of last mile infrastructure in rural and remote areas. And to encourage them , taxation policies should be libralised , less intervention of government should followed with quick clearance policies should be adopted.

The digital India‘s project victory depends upon maximum connectivity with minimum cyber security risks. There should be strict cyber security team which continuously monitors each and every data movement irrespective of any range

Cyber security skills can be improvised by introduction cyber security course at graduate level and encouraging affiliation certification bodies to develop with various skill based cyber security courses.

The government should encourage effective participation of all the firms, departments and demanding the commitments and efforts. In order to support this goal various policies should be framed

The am amendments which is passed in parliaments should include various legislations which accelerate the growth of technology in India which results in successful implementation

5. CONCLUSIONS :

India is a vast country, implementation of any programmes or withdrawal of any initiatives is very difficult as it will have direct impact on country's economic conditions.

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