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Global Information and Business Strategies

Volume 9

Editors

**Prof B S Hothi | Dr A K Ghosh | Dr Uma Gulati
Dr Vikas Gupta | Dr Sheetal**

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Title of Book: Global Information and Business Strategies-Volume 9

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First Published, January 2019
ISBN: 978-93-5346-477-6
Price: Rs 550/-

Published by Gitarattan International Business School
PSP 2 A & 2 B Complex -II
Madhuban Chowk, Rohini
Delhi -110085

Conference Proceedings of Ninth Conference on Management & Information Technology held on 7-8th December 2018

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Printed by: Accurate Printers, A-12A/1, Nanda Road, Adarsh Nagar, Delhi-110033

GLOBAL INFORMATION AND BUSINESS STRATEGIES

Editors

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GITARATTAN INTERNATIONAL BUSINESS SCHOOL

FOREWORD

The present-day business environment is in a state of flux, besieged by a host of issues and challenges. In a rarity of a kind, the fragmentation and integration of processes exists concurrently. Inadvertently, the myriad of problems in management find a linkage with Marketing, Finance & Economics, Human Resource Management, International Business, Law and the likes.

In such an uncertain landscape, the need of the hour is to formulate strategies for the functional domains (read Marketing, Finance, HR etc.) alongside having a holistic approach for the overall success of the business enterprises. The challenge, thus warrants innovation in policies, procedures and practices, perpetually. The beauty of the uncertain business landscape is that whilst individual growth is a priority, the integration of economies is the demand; the individual growth and integration of economies representing the ends of the spectrum.

To keep pace with the developments in diversified fields of management and Law, Institute organizes Conferences and Seminars every year. The 9th National Conference on "Global Information and Business Strategies" was organized on 7th and 8th December 2018, at the campus of Gitarattan International Business School, Rohini, Delhi.

The main theme of the National Conference was "Global Information and Business Strategies". The conference aimed to bring together researchers and practitioners to facilitate the discussion on the broad topics on this theme. The conference comprised of six technical sessions, viz., marketing, Finance & Economics, General management, Human resource Management, International Business and Law. Each session was chaired by two experts of the field, to deliver keynote address and to evaluate the research papers. It was followed by paper presentation by the researchers and academicians.

This book consists of full papers which were presented during the conference. We express our heartfelt thanks to all those who supported in various ways in making this national conference a great success. We convey our gratitude to Shri R N Jindal, Chairman Gitarattan International Business School and Shri Anirudh Jindal, Vice Chairman, Gitarattan International Business School for their continuous support and guidance to conduct conferences and seminars at Gitarattan International Business School.

We hope that the research material provided in this book shall pave the way for further research.

Prof B S Hothi
Dr A K Ghosh
Dr Uma Gulati
Dr Vikas Gupta
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STUDY ON IMPACT OF SOCIAL MEDIA ON CONSUMERS

Vinod Kumar Dhar¹

ABSTRACT

Over the past decade or so, social media has provided new opportunities to consumers to engage in interaction over the internet. Consumers use social media such as online communities to generate content and to get networked with others. Study of social media can also identify various advantages that may be gained by firms. A multidisciplinary model, building on the technology acceptance model (TAM) and relevant literature on trust and social media has been devised. This model has been validated by demonstrating the role of social media in the development of e-commerce into social commerce. Data emerging from a survey shows how social media has been facilitating the social interaction of consumers leading to increased trust and thus intention to buy. The results also show that trust has significantly a direct effect on intention to buy. The Perceived Usefulness (PU) of a social site is also identified as a major factor in purchase of a product.

Keywords: Consumer, Technology Acceptance Model, E-commerce, Perceived Usefulness, Social Media

INTRODUCTION

Advancements in internet over recent past has made new systems available to business: social media such as online communities. General availability of internet has given consumers an opportunity to use social media to interact without the need for physical interactions (Gruzd et al., 2011). This has been facilitated by Web 2.0 applications that is a new advancement which has transferred internet to a social environment by introducing social media where individuals can interact online (Lai & Turban, 2008). With the rise of social media and online communities, individuals can easily share and access information easily. Online communities and social networking sites (SNSs) are an effective web technology for social interactions and sharing information (Lu & Hsiao 2010). SNSs take centre-stage in e-commerce in the current environment (Fue et al., 2009), where consumers make social connections and participate in cyberspace (Mueller et al., 2011).

Currently consumers have access to many different sources of information and experiences that have been facilitated by other customers' recommendations (Senecal & Nantel, 2004). This is an important point as customer involvement through social media is a key factor in marketing (Do-Hyung et al., 2007). Social media offer different values to firms, such as enhanced brand popularity (de Vries, Gensler & C Leeftang, 2012), facilitating word-of-mouth communication (Chen et al., 2011b), increasing sales (Agnihotri et al. 2012), sharing information in a business context (Lu & Hsiao, 2010) and generating social support for consumers (Ali 2011; Ballantine & Stephenson, 2011). In addition, the networking of individuals through social media provides shared values, leading to a positive impact on trust (Wu et al., 2010). Today, with the expansion of social media and SNSs, a study of consumer behaviour on these platforms is a research agenda (Liang & Turban, 2011) because social media are likely to develop marketing strategies in firms through trust-building mechanisms and affecting customers' intention to buy online products.

An understanding of this issue can aid in identifying factors that establish trust and social commerce intention through SNSs. This paper has four objectives. First, the study examines how social media - namely online forums,

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communities, ratings and reviews - can influence trust in e-commerce. Second, it looks at the relationship between trust and intention to buy. Third, this research examines the relationship between trust and perceived usefulness (PU) of a site on intention to buy. Lastly, it examines the direct and indirect influence of social media on trust and intention to buy. To these ends, the study presents the following questions.

1. Do social media in social networking sites affect the user's trust?
2. Do PU and trust affect the user's intention to buy?
3. Which factors (PU or trust?) are more important in determining the user's intention to buy?

The purpose of this research is to investigate the role of social media and how they can influence the consumer's intention to buy and impact on a user's trust in a social commerce environment.

LITERATURE REVIEW

With the advances in the internet and the emergence of Web 2.0, the interconnectivity between individuals has expanded on the internet. This development enables customers and businesses to collaborate on the internet (Füller et al. 2009). This has emerged through social media, which enable consumers to generate content and have social interactions online via social platforms. There are a number of social platforms that have facilitated information sharing. For instance, Wikipedia, a free online encyclopaedia, is one of the most popular platforms and has the facility for users to collaborate on information sharing (Chen et al., 2011a). Other platforms with the ability to generate reviews and ratings, such as Amazon, com, enable customers to review and rate products. In addition, members of these platforms are cooperatively interdependent (Chris et al., 2008). This new development has seen online communities and an electronic network of individuals emerge on social platforms where members share information globally and quickly (Molly McLure & Samer, 2005).

With the rise in social networks, a new era of content creation has emerged, where individuals can easily share experiences and information with other users (Chen et al., 2011a). The next generation of online businesses will be based on communities - a good tool for new customer attraction (Bagozzi & Dholakia, 2002; Ridings & Gefen, 2004). Online communities offer an opportunity to organisations to have a better customer relationship management system, for instance, giving rise to a new development where businesses can improve performance. Moreover, on those platforms where consumers have social interaction, members can become familiar with one another, providing a possible source of trust (Lu et al., 2010). This can greatly influence users' intention to buy (Gefen 2002). Consequently, it is important for companies to have a business model adapted to social commerce (Lorenzo et al., 2007; Liang & Turban, 2011). Although social commerce and social media are key phenomena in e-commerce and the marketing literature, few studies, if any, have examined the concepts of trust and users' intentional behaviour. In the next section the literature related to the model of study maps out the theoretical foundation of the research.

(a) Perceived Usefulness

Perceived usefulness (PU) is one of the main constructs of the technology acceptance model (TAM) (Davis, 1989). Users' acceptance of computing facilities was one of the initial developments of this theory (Davis et al., 1989). The theory has since been developed by many scholars in different areas (Adams et al., 1992; Gefen & Straub, 2000; Gefen et al., 2003; Pavlou, 2003; Hajli, 2013; Kim, 2012). TAM argues that constructs have a strong influence in the acceptance of systems by a user (Pavlou, 2003). The original definition of perceived usefulness by Davis (Davis, 1989) is 'the degree to which a person believes that using a particular system would enhance his or her job performance'. It is one of the main reasons why people are receptive to new technology (Davis, 1989).

In the current study, only perceived usefulness and intention to buy have been taken as main factors to develop the proposed model. Previous researchers have been consistent in arguing that PU has a positive direct effect on

acceptance of a system (Gefen & Straub, 2000; Pavlou 2003). There are different aspects that define PU in an e-commerce environment. For instance, the quality of a website in terms of system, service and information quality has a significant impact on perceived usefulness, which in turn encourages consumers to buy (Ahn et al., 2007). Businesses can concentrate on information, service and system quality to improve their websites, and also enhance perceived usefulness in their consumers (Ahn et al., 2007).

(c) Use of Social Media Platform for Social Support

Today a large number of social media platforms have been developed that make the progress of sharing information and generation of content in an online context very easy. There are a number of social media that facilitate these activities like Wikipedia, Facebook and YouTube. Individuals apply different social media tools, such as online forums and communities, ratings and reviews, recommendations to interact with others online. Also that individuals are attracted online to exchange information and receive social support (Ridings & Gefen, 2004).

Reviews are one of the key areas that have emerged from social media. Customer reviews are widely available for products and services, generating great value for both consumers and firms (Nambisan, 2002). In fact, consumers are actively encouraged by firms to rate and review products and services online (Bronner & De Hoog, 2010). These activities produce word of mouth that helps consumers in their purchasing decisions (Pan & Chiou, 2011).

Various researches indicate that customer reviews have grown quickly on the internet (Chris et al. 2008). Online communities are now a place to share information and gain knowledge about products and services (Chen et al. 2011a). Recommendations are another tool widely used by potential customers. Research has shown that potential consumers are more interested in other users' recommendations rather than merely vendor-generated product information (Ridings & Gefen, 2004). However, with the widespread use of social media where individuals can easily post information and accounts of their experiences, the quality of content posted by anonymous users has become a challenge (Chen et al., 2011a). However, anonymity of users is a matter of concern in deciding on the quality of information provided by consumers (Chen et al., 2011a).

When individuals join online communities and participate in a group, they seek social support in the community (Ridings & Gefen, 2004). The perceived support of members of a group is defined as social support (Cobb, 1976). Research shows that online communities and SNSs generate both informational and emotional support. Emotional and informational support are two dimensions of social support in an online context (Liang et al., 2011). Twitter is a good example, where individuals provide social support for other users (Gruzd et al., 2011). It may also attract many individuals to come online to search for information through these social media. These social interactions have been facilitated by social media such as online forums, ratings, reviews as well as recommendations, all of which produce online social support. These are likely to increase the trust in e-commerce for vendors and buyers alike.

(d) Trust

In a business-to-consumer relationship, trust in the e-vendor is important in assessing risk in the transaction (McCole et al., 2010). Trust plays an important role in e-commerce (Aljifri et al., 2003). There are different definitions of trust, which are based on different dimensions of benevolence, integrity, ability, competence and empathy (Gefen, 2002; McKnight et al., 2002; Gefen et al., 2003). There are also two-dimensional measurement scales for trust, competence and benevolence competence, leading to brand trust (Li et al., 2008). However, all definitions and dimensions refer to risk and uncertainty in the online environment. Benevolence and credibility are the two main dimensions of trust upon which this research is based. Credibility-based trust refers to the belief that the other party in a transaction is reliable and relies on reputation information, while benevolence refers to repeated seller-buyer relationships (Ba & Pavlou, 2002). Hence, in this research, trust is viewed in the context of transactions over the internet through SNSs and online communities.

RESEARCH MODEL

This research proposes a research model examines the relationships between the constructs of this research, namely social media, trust, perceived usefulness and intention to buy in SNSs.

(a) Effect of Social Media

The interconnectivity of consumers through social media such as communities, reviews or recommendations is likely to establish trust in e-commerce. In SNSs, the social interaction of consumers helps their peers to develop or reject trust in a provider. Consumer socialisation occurs through social media directly by social interactions among consumers, and indirectly by supporting product involvement (Wang et al., 2012).

The interactions on these platforms generate social support. Social support generated through social media hence influences trust (Weisberg et al., 2011). In addition, more positive comments, feedback and higher ratings lead to a higher level of trust in a vendor (Ba & Pavlou, 2002). Reviews are perceived to be useful, and affect attitude and intention to buy in consumers through the impression created about a product or service (Purnawirawan et al., 2012). The results of previous research show that the quality and quantity of information produced by customer reviews influence intention to buy through increased trust (Do-Hyung et al., 2007).

Hence, this research postulates the following hypothesis:

H1: Social media have a positive effect on the user's trust.

(b) Effect of Trust

Trust and perceived security in SNSs play an important role in attitudes towards shopping (Jiyoung 2009). Research shows members of SNSs can assure each other through their information exchange and experience, thus increasing trust and, consequently, willingness to buy (Han & Windsor, 2011). Trust in the transaction and the network influences the online purchaser (McCole et al., 2010), and enhances intention to buy (Lu et al., 2010; Shin, 2010). Hence, trust plays an important role in the proposed model of this research. The relationship between trust and perceived usefulness is also positive, and trust increases certain features of PU (Gefen et al., 2003).

Applications on Web 2.0 and social media, such as customer ratings and reviews, as well as participation in SNSs, would be a good solution to overcome this barrier. Apparently, interactions among the connected users in SNSs increase trust (Swamynathan et al., 2008) and trust is an important determinant in considering a consumer's intention to buy (Gefen 2002; Roca et al., 2009). In fact, the more trust perceived by consumers, the more likely their intention to buy (Han & Windsor, 2011). Hence, trust is likely to affect intention to transact (Pavlou, 2003).

Hence the hypothesis would be

H2: Trust of individuals in SNSs has a positive effect on intention to buy.

H3: Trust positively affects PU.

(c) Effect of Perceived Usefulness

Research shows that perceived usefulness affects users' intentions to use e-commerce (Gefen & Straub 2000). It is also argued that, in SNSs, the user's perceived value of online connection has a significant positive effect on their willingness to pay other members of SNSs (Han & Windsor 2011). PU plays an important role in e-commerce and it is likely to have a positive impact on the social commerce environment, too. The results of research on shopping in SNSs shows that the more consumers shop in SNSs that they perceive to be useful, the more intention they have to buy in SNSs (Jiyoung 2009).

Hence, the research postulates this hypothesis:

H4: The site's perceived usefulness has a positive effect on the user's intention to buy on SNSs.

RESEARCH METHODOLOGY

The study conducted a survey on individuals in order to validate the proposed model. The study was conducted through online and paper questionnaires in various parts of Northern India.

This research developed a questionnaire using a 5-point Likert-scale with 1 as Strongly disagree to 5 as Strongly agree. The items in the questionnaire were adopted from previous researches to increase the validity of the study.

Trust, one of the key constructs of the model, has been investigated in many previous research papers. In this study, trust measures trust in SNSs and peers in these networks. Social interaction measures the activity of individuals through online communities, forums, ratings, reviews and recommendations. Perceived usefulness, the other construct of the research, was measured by the effectiveness of a site's technology. This included ease of navigation and ease of searching on the website (Gefen et al. 2003). The dependent variable of this study is intention to buy. The questionnaire was distributed in various parts of Northern India. An online questionnaire was developed and participation was invited through email. The target individuals were members of social networking sites such as Facebook, Twitter and LinkedIn.

A total of 700 emails and 100 paper questionnaires resulted in 325 usable questionnaires for use. Participants ranged from 18 to 50 years of age with 55% of them being males and rest 45% were females.

RESULTS

The reliability and validity of the structural model have been taken into account.

(a) Reliability: The composite reliability, which should exceed 0.70, has been applied to test the reliability of the survey (McLure Wasko & Faraj, 2005). The results indicate internal consistencies as the rate is above 0.70. The internal consistency, also measured by Cronbach's alpha, is above 0.70. These results ensure the reliability of the research (Naylor et al., 2012).

(b) Validity: The research tests the validity through both content validity and construct validity. In content validity the study has checked face validity by asking scholars to check the questionnaire items.

(b) Structural model: For analysis of the data, this research used SmartPLS software (Ringle et al., 2005). The validity of the research model is assessed by the structural paths and R2s (Chwelos et al., 2001). The path coefficients in the research model are positively significant at the 0.05 level. According to the results (shown in Figure 2), the R2 of intention to buy shows that almost 37% of the variance in the intention to buy was accounted for by trust and perceived usefulness. This means that intention to buy was affected by social media and perceived usefulness. The R2 for trust means that almost 19% of the variance in trust was accounted for by social media. In addition, the R2 for perceived usefulness means that almost 34% of the variance in this construct was accounted for by trust. The results of path coefficients show that trust (0.237) and perceived usefulness (0.439) both have significant impact on intention to buy.

Therefore, H2 and H4 are supported. The effect of perceived usefulness on intention to buy is higher than trust (0.44 vs 0.24). This result shows that the perceived usefulness of a website encourages consumers to buy. Social media also have a significant effect on trust (0.428) and this effect is strong. Hence, H1 is supported and shows that the interconnectivities of individuals through social media produce trust in e-commerce. Finally, trust has a significant effect on perceived usefulness (0.50). Therefore, the results support H3.

CONCLUSION

Recent advances on the internet and the development of social media have facilitated the interconnectivity of consumers. Consumers have social interactions through social media such as online forums, communities, ratings, reviews and recommendations.

The results show that trust, encouraged by social media, significantly affects intention to buy. This confirms the related hypothesis and answers the second question of the research. In addition, perceived usefulness is the other construct of the research that significantly affects intention to buy. When participants experience high levels of system quality or information quality, they are more likely to buy through social networking sites.

Hence, improving the quality of websites enhances perceived usefulness in their consumers. The other data revealed by analysis confirms that trust has a positive and significant effect on perceived usefulness. Once participants accepted trust, not only had they more intention to buy, but they also found increased perceived usefulness in the site. This highlights the mediating role of trust in social commerce adoption. Hence, trust has a significant role in e-commerce by directly influencing intention to buy and indirectly influencing perceived usefulness.

Consumers are now content generators through social media. They share information and experiences with other consumers and have easy access to one another's information. This is a value that can be useful for e-commerce adoption and social commerce intention. Because consumer social interactions produce online social support, e-commerce adoption is being promoted to establish trust and, consequently, users' intention to buy. In fact, social factors facilitated through social media develop a supportive climate, which in turn attracts many more individuals to come online and take part in social interactions.

The contribution of this research is to highlight the role of social media and its influence on trust building in e-commerce. The research shows how social media and social factors influence trust and intention to buy through social networking sites.

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BRAND CLOCK FOR MANAGING BRANDING STRATEGIES: A QUANTITATIVE APPROACH

Abu Sayeed Mondal¹

ABSTRACT

Brands have evolved as one of the means for competing in the competition infested business environment. Hence, branding practice has been adopted by the managers with great fervor and great deal of thoughts has been devoted to brands. Management practitioners have felt the pressing needs for strategically managing large portfolio of company's brands and branding strategies. Under this backdrop, the objective of this research paper was to design a brand clock for managing brand strategies. In this research work, a survey was conducted considering 432 consumers of Shahnaz Hussain brands based on a developed questionnaire. These consumers have been chosen from engineering institutes in Kolkata and outskirts of Kolkata. The researcher obtained scores of the internal effort and external realization from the respondents. Based on consumers' responses the scores have been arrived at to determine final choice of branding strategy and specific courses of action to be taken.

Keywords: Brand, Branding strategy, Brand clock.

INTRODUCTION

Competition is a governing phenomenon in the business world as gravitational force is to the universe. This very concept of competition gradually has taken upper hand in the business environment across different eras and is assuming pivotal role in shaping business postures of the enterprises. Brands have evolved as one of the means for competing in the competition infested business environment. Hence, branding practice has been adopted by the managers with great fervor and great deal of thoughts has been devoted to brands. Planners have introduced brands to cater to the needs of the markets, to fill the need gaps, to enable customers to make the right choice.

Not all of these brands bring success for the firms; rather increasing number of brands has created brandimonium (a state of confusion due to burgeoning of brands) in the minds of the consumers. Product classes have become extremely crowded with brands. Practitioners have felt the pressing needs for strategically managing large portfolio of company's brands and branding strategies (product brand, line brand, range brand, umbrella brand, source brand, endorsing brand; see Kapferer, 2000) have been drawn. How brands are taking care of its products is the basic thrust of these strategies. These strategic approaches are necessary to cope with the outcome of brand failures and providing flexibility in management of brands. But, these approaches are not sufficient to enable brands effectively communicate with its target segments in the midst of clutter in media due to over capacity of brands painstakingly striving for mind shares and market shares. Neither brands' existence to its customers is clearly justified.

In this regard, contemporary brand identity concept ushers in a new era of brand management. Brand identity elements are combined to project a unique concept of brand and its target customers. Although this approach aims at connecting brand with customers, how customers evaluate branding elements is not considered. Furthermore, subjectivity may affect the branding decision making because the elements considered under this approach are subjective in nature and difficult to measure. Therefore, strategic alternatives cannot be developed in terms of brand's strategic position in the minds of the customers. This critical branding issue calls for a strategic approach

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with objective flavor and customer orientation. Brands should not get bogged down, unheard and unseen due to subjective approaches of brand managers in pursuit of creation of a brand identity which falls flat to its target consumers who might perceive it unfavorably. What if the consumers perceive a half-hearted brand identity building effort favorably?

We would like to offer a strategic approach to propose branding strategies which could address these issues. Our approach would incorporate concept of identity in developing branding strategies- apprehensive as well as competitive. Focus would be not only on identity, but also on impact. The planners' heads should not be overburdened with abstract concepts; rather they should have access to the practical and understandable approaches to develop impregnable branding plans. Strategic tools should be at their disposal to make branding decisions with precision.

LITERATURE REVIEW

Branding has been under the scanner of scholars and academicians in the 1990s. The researchers have put in a lot of efforts in studying important branding constructs – brand equity (Aaker, 1991; Keller, 1993; Burmann et al., 2009), brand identity (Aaker, 1991; Kapferer, 1997).

Aaker (1991) concluded that brand identity is pivotal to create brand equity and his model of brand identity is conceptualized across four perspectives- product, organization, personality and symbol. Kapferer (1997) argued that brand identity should be given more importance over brand positioning and brand image, as it captures brand planner's perspective of brand and its target audience. Kapferer's (1997) brand identity revolves around six aspects of a brand- physique, personality, culture, relationship, consumer's reflection and self-image. A few research studies have incorporated the concept of brand identity and brand image as critical concepts for brand management and the authors argued that brand identity and brand image interplay is crucial to develop branding strategies (Chernatony, 1999; Nandan, 2004; Janonis, Dovaliene & Virvilaite, 2007; Roy & Banerjee, 2008). Mondal and Roy (2014) have identified the internal and external aspects of a brand considering brand identity prism of Kapferer (1997) and proposed C4 strategy matrix where in four branding strategies – continuity, caution, change and correction- are at the disposal of brand managers. C4 strategy matrix two dimensions internal effort and external realization vary across high and low. In this present work the author seeks to expand the conceptual model by considering medium condition of these two dimensions and brand clock as a conceptual model is proposed. A quantitative procedure is further introduced for decision making with respect to appropriate branding strategies out of eight branding strategies suggested under brand clock.

BRAND CLOCK: A STRATEGIC TOOL

The author proposes a brand clock as a further expansion of C4 strategy matrix of Mondal and Roy (2014). Brand clock as shown in diagram 1 has been drawn on interplay of three states of internal effort and three states of external realization. These states are high, medium and low. When placed on clock they give rise to eight possibilities and accordingly we propose to have eight strategic alternatives. These alternatives are development, continuity, articulation, caution, augmentation, change, rectification and correction and will be discussed in detail in the section that follows.

Alternative branding strategies under brand clock

(a) Continuity strategy

In this position, brand managers should invest in communication to retain the advantageous position of the brand. Abrupt change in logo and visual symbol is desirable.

(b) Articulation strategy

Articulation strategy attempts to bring consumers closer to brand. This strategy negates the change in brand's theme and creative content. Brand is to be granted more time to improve its position. Smarter marketing programs are to be designed and implemented for brand related interactions with the consumers.

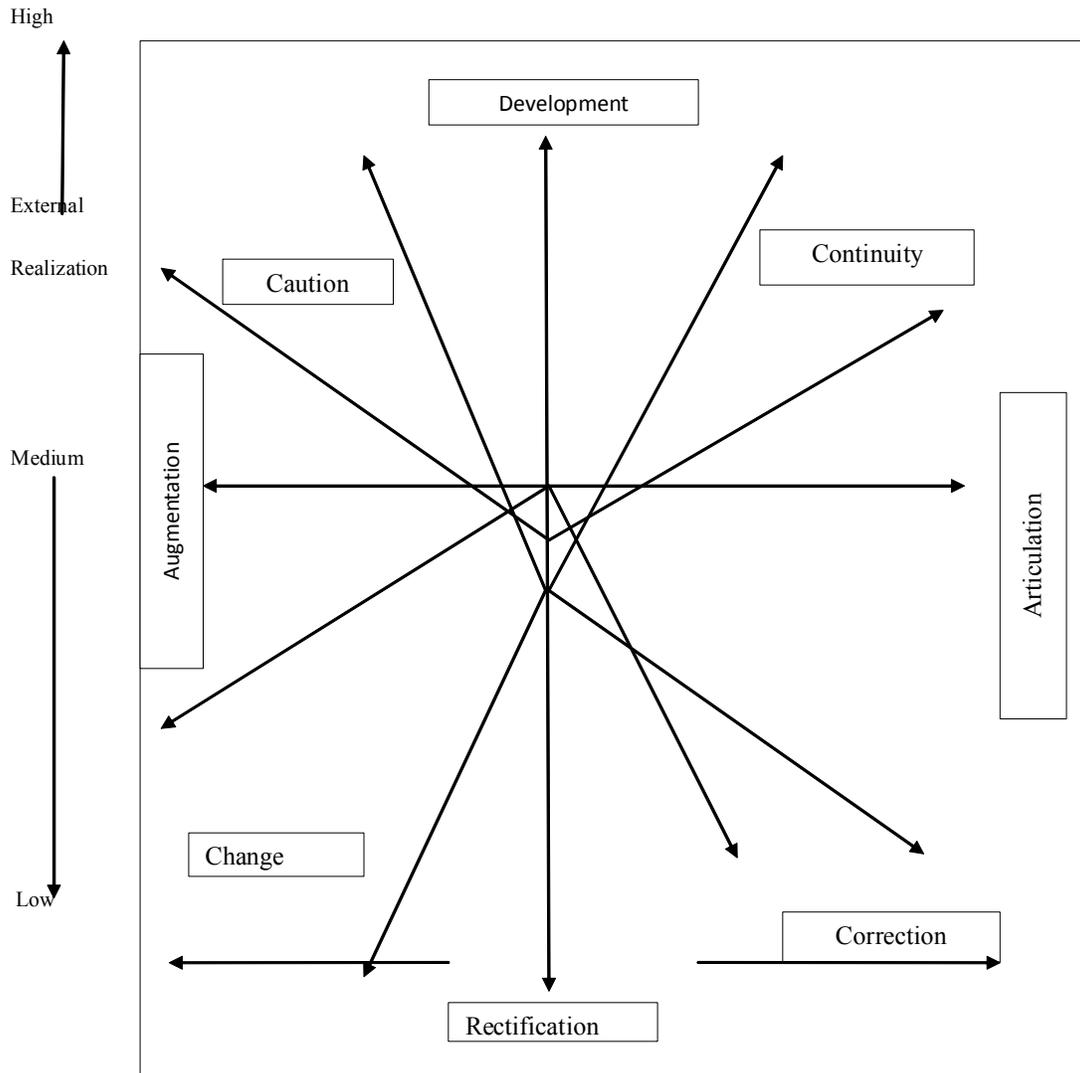


Figure 1: Brand clock

(C) Development strategy

Development strategy is to be adopted when moderate internal effort has high external realization. Here strong position of brand offers scope of further branding. Implementation of development strategy is to induce focus in brand's theme. The content of communication might have diffused appeal of personal qualities and physical stature of brand.

(d) Rectification strategy

Modifications are done in reshaping the physique and personality of the brand and these alterations are to be incorporated in the content of advertising or visuals of packaging of the brand.

(e) Caution strategy

Under caution strategy brand planners should investment in advertising and other promotional tools in order to protect brand's competitive territory. Change and improvement in advertising message can create sensation for the brand in the market place.

(f) Change strategy

Under this strategy significant change in branding strategy is initiated. A complete change in branding is done through change of brand name, total change in visual symbols or logos or packaging. A new sort of brand personality can be developed under this strategy.

(g) Correction strategy

Due to failure of continuity strategy to retain the strong position of the brand, there arises a situation - high internal effort and low external realization.

(h) Augmentation

Augmentation is conceptually in between development and articulation strategies. Medium strategic position of brand implies the feasibility of improving the position of the brand. Under this strategy, effort is to be made to rebuild the brand. In order to be acceptable to the consumers, brand is to be brought close to consumers' perceptions by carefully implementing one communication aspect.

QUANTITATIVE APPROACH FOR DEVELOPMENT OF BRAND CLOCK

Quantitative analysis of brand clock is a four-quadrant framework with two dimensions- internal effort and external realization. Internal effort is made of two parts, viz. brand's Physique and personality. Similarly there are two parts of the external realization. These are customer reflection and self image. These two dimensions result in four quadrants of the quantitative matrix. The steps for construction of quantitative matrix are listed below:

Step 1. Internal factors like physique and personality are selected. Numerical scores are assigned to them in the range 1 to 5. Here 1 represents low score and 5 represents high score.

Step 2. Total score of physique and personality is computed by treating physique in the range of 1 to 5 and personality in the range -5 to -1. The sum of these two scores is treated as the overall score of internal effort.

Step 3. Consumer reflection and self image are selected under external factors. Numerical scores are assigned to each factor as in the range 1 to 5.

Step 4. Total score of the selected factors are calculated by treating consumer's reflection in the range 1 to 5 and self image in the range -5 to -1. Their sum is treated as the total score of external realization.

Step 5. Scores of internal effort and external realization are plotted on X and Y axis respectively.

Step 6. Resultant point (x, y) is to be plotted to indicate the position of the brand in the four-quadrant quantitative matrix. This position is to be determined in terms of the angle that the point makes with the X axis/ Y axis i.e $\tan^{-1}(y/x)$. We have not considered $x=0, y=0$ situation which will be kept under wait & watch approach as described under brand clock.

Step 7. Angular bifurcation has been shown in the diagram 3 and according to the position of the point strategy is to be determined.

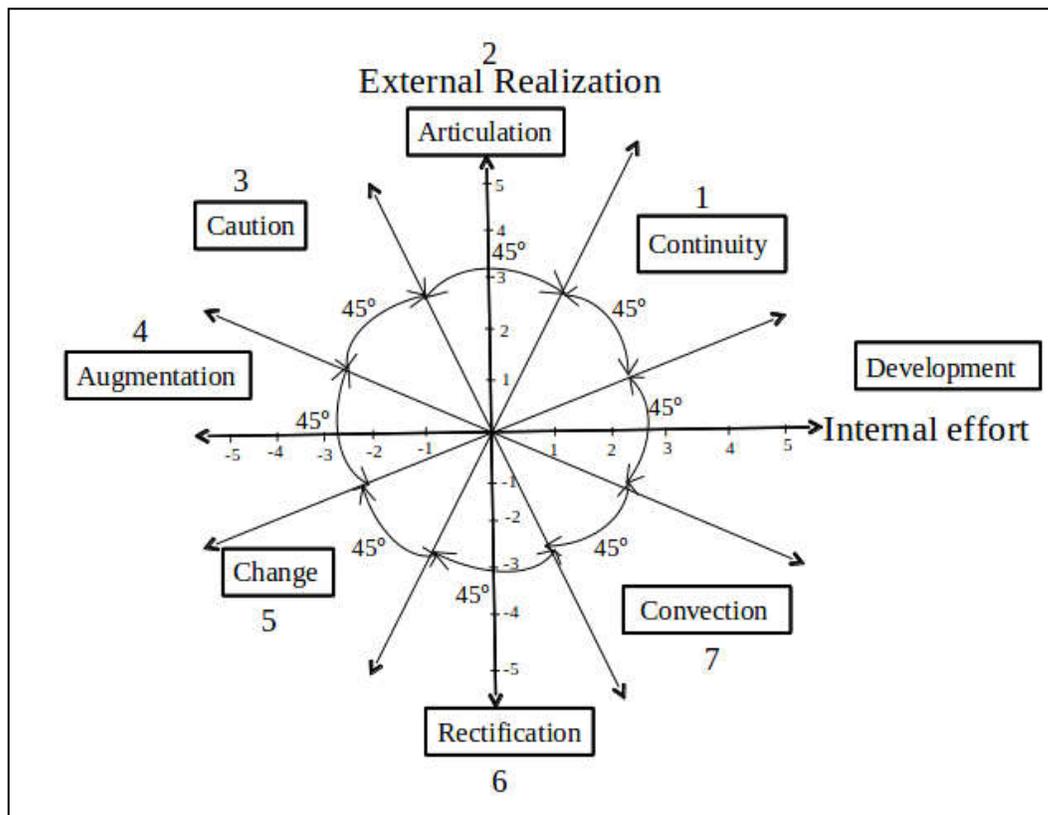


Figure 2. Quantitative presentation of brand clock

The consecutive lines of bifurcations will generate an angle with magnitude of 45° each. The regions between the angles will represent eight strategies discussed in brand clock.

EMPIRICAL STUDY IN THE LIGHT OF BRAND CLOCK

For the purpose of demonstration, we have conducted a survey on the consumers of Shahnaz Hussain brands based on developed a questionnaire and it has been presented to 432 consumers of Shahnaz Hussain products. These consumers have been chosen from well known engineering institutes in Kolkata and outskirts of Kolkata. We have obtained scores of the internal effort and external realization from the respondents.

Table 1: SCORE OF INTERNAL EFFORT

Factors	Average score	Converted Average score
Physique	4.68	4.68
Personality	4.66	- 1.34
Total converted score (x)		3.34

Table 2: Score of external realization

Factors	Average score	Average converted score
Consumer's reflection	4.60	4.60
Self image	4.69	- 1.31
Total converted score (y)		3.29

We have plotted the score of internal effort and external realization on the respective axes and have got position for brand under study on the brand clock diagram. The angular value of $\tan^{-1} (y/x) = 44$. Since the points (shown in diagram 4) fall under the region of continuity strategy, the strategic alternative for the brand is continuity. The courses of action to be taken under continuity strategy are that investment in communication to maintain the strong position of the brand and advertising campaign is to be undertaken in selected media incorporating contribution of Shahnaz Hussain as brand's creator. Under the same creative strategy physical attributes of the brand are to be highlighted without any alteration in logo or visual symbols.

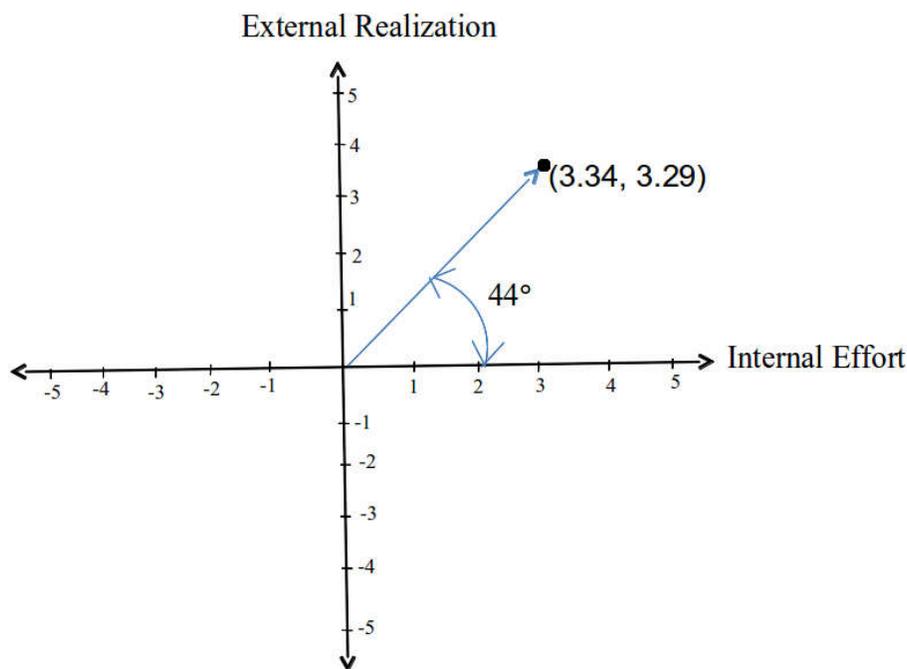


Figure 3. Quantitative presentation for brand clock for Shahnaz Hussain brands

CONCLUDING REMARKS

Depending on the three states of internal effort and external realization we have proposed a brand clock covering eight strategic alternatives. To implement the same we have suggested a quantitative procedure and indicated how to pinpoint the strategic choice. For the purpose of demonstration we have covered the case of Shahnaz Hussain. Altogether 432 respondents have been interviewed.

Based on their responses derived scores have been arrived at to determine final choice of branding strategy and specify the courses of action.

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EXPLORING CONSUMERS' FOOD WASTE AVOIDANCE BEHAVIOUR: A CONCEPTUAL MODEL AND RESEARCH AGENDA

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ABSTRACT

Food waste is a universal problem which has been gaining attention of researchers and practitioners in past few years. Reducing food waste will aid in bringing sustainability in global food system and hence this issue needs to be addressed at all levels- from production to consumption. This paper is an attempt to explore the drivers of consumers' behaviour concerning food waste avoidance, thereby, reducing food waste at consumption level. The paper follows an expository approach. In depth review of literature has been done to find out the factors which were found essential in the literature and/or which are not explored much to study food waste avoidance behaviour. The paper proposes that intention, moral norms and initiating action drives food waste avoidance behaviour. Intention on the other hand gets influenced by attitude, social influence and perceived behavioural control. Also, up to some extent, social influencers affect a person's attitude. This study proposes a conceptual model by integrating two behavioural theories i.e. theory of planned behaviour and theory of consumer socialization to study food waste avoidance behaviour.

Keywords: *food waste, food waste avoidance behaviour, sustainability, sustainable behaviour, consumer behaviour*

INTRODUCTION

According to United Nation's Food and Agriculture Organization (FAO, 2017), India is among world's largest food producers. Despite this, it has 194.6 million people are suffering from malnutrition and other food deficiency disorders (FAO, 2017). The reason behind this is not the scarcity of food production. The food produced is enough to feed everyone (FAO, 2017). A major reason behind this is wastage of food at different stages of food system. Food problem is so enormous in India that amongst 119 countries, India ranks 100 in Global Hunger Index (GHI, 2017). Reducing food waste will aid in raising sustainability in food chain and reducing environmental foot prints (United Nations, 2016).

Food waste is both monetary loss as well as social loss (Graham-Rowe et al., 2014; Stuart, 2009). It contributes towards decreasing the quality level of natural resources and generates greenhouse gasses (Marangon et. al., 2014; FAO, 2013 and 2014; WRAP, 2011). To reduce food waste, consumer behaviour has to be changed (Eatforum, 2017). Changing consumer behaviour favourably is also important for successful implementation of policies and schemes dealing in this theme. In this paper, the focus is on bringing consumption level food sustainability through customers' food waste avoidance behaviour. The food waste behaviour of consumers is studied several times but most of them are based on household setting (Visschers, et. al., 2015; Abdelradi, 2018). Consumers food waste avoidance behaviour is unexplored in the literature. Therefore, there is a need to give a framework using which we can promote food waste avoidance behaviour amongst consumers. So, the purpose of this paper is to investigate the predictors of food waste avoidance behaviour and to give a conceptual model for future research. To fulfil the above mentioned aim, first, an in-depth literature review was conducted followed by a conceptual model

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representing the research propositions are presented. Finally, research implications are discussed and future research agenda is provided through research questions.

METHODOLOGY

This paper undertook a comprehensive review of existing literature on food waste behaviour and food waste avoidance behaviour to explore the factors and theories adopted previously by the researchers. Research papers published between 2006 to 2018 were included in this review. Five other papers belonging to the year 1959, 1966, 1974, 1979 and 1991 were included to get the standard definitions and model referencing. Papers were extracted from established peer-reviewed journals mainly from emeralds and science direct. The keywords used for fetching data were- food waste avoidance behaviour, food waste behaviour, consumers' sustainable behaviour, food sustainability, consumers' pro-environmental behaviour. Backward and forward referencing were also used to extract the papers. Numbers of articles selected were 121 and number of articles selected after screening were 54. The factors were listed and the most common factors identified in the recent literature were integrated to give a new model.

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

(a) Defining Consumer's food waste avoidance behaviour (FWAB)

Despite, various awareness programs worldwide, consumers feel unable to associate food waste as a pro-environmental and sustainable issue (Hoek et al., 2017; Parizeau et al., 2015). However, we cannot deny that reducing food waste is an unavoidable path towards sustainability. Silvennoinen et al., 2015, found that food waste is not generated during preparation but after it is served to consumers. Food waste by consumers means "edible food which diners have taken but have not eaten" (Miroso et al., 2016). Food waste avoidance behaviour refers to the practice of avoiding food waste in our plate and managing food leftovers.

(b) Theory of Planned Behaviour (TPB)

To predict the factors that drive Food Waste Avoidance behaviour (FWAB), TPB and theory of consumer socialization has been applied in this paper. TPB has been widely applied to predict intentions and behaviour in food related researcher (e.g. Lorenz et al., 2016; Wang and Wang, 2016; Visschers et al., 2016). There are studies that suggest moral norms as an important factor to predict environment behaviour (Davis *et al.*, 2011; Lokhorst *et al.*, 2013), so TPB is extended here with moral norms. Ajzen (1991) explained that personal behaviour is the result of behavioural intentions and it itself is influenced by attitude, subjective norms and perceived behavioural control relating to the behaviour (Ajzen, 1991; Ajzen and Fishbein, 2005). TPB is flexible to include additional construct which can aid in predicting intention and behaviour (Ajzen, 1991). Hence, TPB is suitable to explain consumers' food waste avoidance behaviour (Visschers et al., 2016). Initiating behaviour have also been adopted as an influencer of FWAB.

(c) Theory of Consumer Socialization

Socialization is the "process by which individuals acquire the knowledge, skills, and dispositions that enable them to participate as more or less effective members of groups and the society" (Brim, 1966, Ward, 1974). Consumer socialization theory have been previously applied to analyse the influence of peers, family and mass media in different areas like youth alcohol consumption, soft- drink consumption and pro-environment behaviour (Sancho et al., 2011; Muralidharan and Xue, 2016; Shahjad et. al., 2015). This study adopted theory of consumer socialization to explore how consumers' behaviour is influenced by the personal social network.

(d) Intention to avoid food waste

Intentions are indications of how hard people are willing to try, of how much of an effort they are planning to exert, in order to perform the behaviour (Ajzen, 1991). As a general rule, the stronger the intention to engage in a behaviour,

the more likely should be its performance (Ajzen, 1991). Intentions perform as an integrative variable, joining the impact of attitudes, social norms, perceived behavioural control and personal norms (Klockner, 2013). Intention to a behaviour is the strongest and one of the primary factors responsible for pro-environment behaviour (food waste behaviour) (Klockner, 2013, Visschers et al., 2016). Individual environmentally relevant behaviour is determined directly by intentions (Klockner, 2013). Higher intention to reduce or avoid food waste significantly influence food waste behaviour (Sebbane M., 2017; Graham-Rowe et al., 2015; Visschers et al., 2016; Ajzen, 1991; Ajzen and Fishbein, 2005). In addition to these, intention is also influenced by Personal norms (Visschers et al., 2016; Moser, 2015; Hartmann et al., 2018).

P₁: Intentions to avoid food waste leads to Consumer's FWAB.

(e) Attitude towards FWAB

Attitude toward a behaviour refers to the degree to which a person has a favourable or unfavourable evaluation or appraisal of the behaviour in question (Ajzen, 1991). Attitude affects behavioural intention. The more favourable the attitude, the stronger should be an individual's intention to perform the behaviour under consideration (Ajzen, 1991). Positive attitude leads to minimized food leftovers (Lorenz et al., 2016) and vice-versa. Attitude contributes positively to prediction of intention not to leave edible food (Sebbane, 2017). Wang (2016) and Visschers et al., (2015) found that positive attitude cultivates higher behavioural intention.

P₂: Food Waste Avoidance Attitude triggers intention to avoid food waste.

P₃: Food Waste Avoidance Attitude leads to FWAB through intention to avoid food waste.

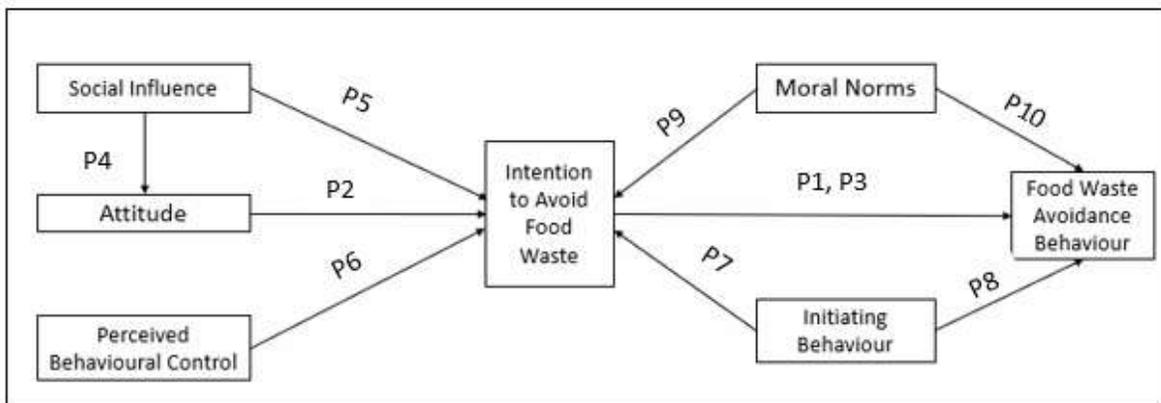


Figure 1. Conceptual Model of Drivers of Food Waste Avoidance Behaviour

(f) Social Influence (SI)

The opinion of people who are important to an individual can also affect behavioural intention (Ajzen, 1991). Visschers et al., (2015), Graham-Rowe et al., (2015) and Sebbane (2017), found weak relation between subjective norms and behavioural intention. Sebbane (2017), reported that subjective norms are unable to predict behavioural intention because individuals have unclear perception of the actions and opinions of others. Although family, peer, media influence directly or indirectly has impact on an individual's behaviour (Muralidharan and Xue, 2016) this is why they are looked up highly in literature.

P4: SI stimulates Food Waste Avoidance Attitude

P5: SI enhances FWAB through Intention to avoid food waste.

(g) Perceived Behaviour Control (PBC)

Perceived behavioural control refers to people's perception of the ease or difficulty of performing the behaviour of interest (Ajzen, 1991). In other words, PBC refers to the perceived ease or difficulty of performing a particular behaviour (Wang et al., 2016). Sebbane (2017), confirmed the assertions of TPB that a higher degree of perceived behavioural control reduced the quantity of food waste and also it positively contributes to prediction of intention. However, consumers might have limited PBC in a restaurant setting, as they have little control over restaurant management. Although they can control their own plate waste behaviour (Laven, 2017). Visschers et al., (2016), found PBC as the important direct predictor of intention to reduce household food waste and food waste behaviour. Jimenez et al., (2016) also demonstrated a crucial role played by PBC towards both intention to reduce food waste and positive behaviour (regarding food leftovers in household). High perceived personal control reduces food leftover (Lorenz et al., 2016). Wang (2016) conducted a study psychological factors affecting green food and beverage behaviour, found that PBC as the strongest influencer of behaviour. On the contrary, Stanchu et al., (2016), found that perceived behavioural control made no significant contribution in determining intention not to waste food but was a main driver of food waste.

P6: PBC regarding food waste drives FWAB through intention to avoid food.

(h) Initiating Behaviour (IB)

Hamerman et al., (2017), revealed that initiating behaviour of server to wrap leftovers, increased the willingness to take home leftovers because this implies taking food leftovers home as a standard practice. It is expected that consumers will accept server's offer to wrap leftovers and consume it later. This practice will help in preventing food waste and bringing sustainability.

P7: Intention to Avoid food waste strengthens the relationship between IB and FWAB.

P8: IB of server promotes FWAB.

(i) Moral Norms (MN)

Moral norms are important to determine pro- environmental behaviour (Turaga et al., 2010, Onwezen et al., 2013). Favourable norms were found to have significant impact on FWAB. Moral Norms refer to the awareness of consequences and responsibility of an action (Schwartz, 1977). Researchers emphasized on the need of recognizing moral/ personal norms in determining behaviour in consideration. Moral responsibilities positively influenced the behaviour in question (Wang, 2016). In a number of studies, respondents reported their feelings of guilty and responsibility related to food waste (Graham-Rowe et al., 2015, Parizeau et al., 2015, Quested et al., 2013). Visschers et al., (2015) found that personal norms affect food waste behaviour and intention to reduce food. So, it is expected that moral norms of an individual will help him to adopt food waste avoidance behaviour.

P9: Intention to Avoid Food Waste strengthens the relationship between MN and FWAB.

P10: MN promotes FWAB.

DISCUSSION AND CONCLUSION

The key contribution of this paper is a conceptual model explaining consumers' FWAB which is based on the integration of two theories – TPB and theory of consumer socialization. The model depicts a link between various factors, that has been identified from existing literature, that can help in promoting food waste avoidance behaviour. The model determined in this paper shows the relationship amongst psychological factors (attitude, PBC, Intention), Values (moral norms), Social influence, situational factors (initiating behaviour) and FWAB. The authors hypothesized

that psychological factors of an individual towards a behaviour boosts the intention to perform that behaviour. Also, Moral norms are shown to have effects on FWAB and on intention to avoid FWAB.

Initiating behaviour is another important aspect of FWAB, yet unexplored. By initiating behaviour means the action of the server or the consumer to request for the packing of the leftover food. It often happens that while eating out in (restaurants, cafeterias, college canteens etc.) consumers leave the ordered food uneaten in their plates. This plate leftover is later dumped in the dustbin, which further increases the food waste. If that leftover food taken away by the consumers for later consumption it will help in reducing the food waste. However, people often feel embarrassed when they ask to pack the leftover food. They might escape such an action to maintain their status among their colleagues, family and other people who are important to them. On the other side, if the server requests to pack the leftover food, consumers will not feel embarrassed and they are more likely to accept such requests. This is why, initiating behaviour, in the model, is shown to affect intention to avoid food waste and FWAB.

Intention are further shown to get affected by social influence, attitude and perceived behavioural control. Social influence is also shown to affect attitude of consumers. No doubt, people are influenced by their social groups. Their consumption also gets affected by the social influencers. People often try to behave in uniformity with their social groups. So, social influence can bring a positive change in the behaviour. It is based on the proposition that if the peers group of a person believe that wasting food is a wrong practice, that person will not, most likely, waste food. In very simple words, the chances of doing an act increases when the act is in line with those of our influencers (peer group, family & media).

IMPLICATIONS

The model proposed in this paper gives insight into how food waste avoidance behaviour is driven by initiating behaviour and attitudinal, psychological and normative factors. This model is helpful in several ways. First, this study contributes to the literature of food sustainability and consumer behaviour by providing light on the instigators of FWAB. Second, the factors identified in the study are useful in framing strategies to reduce food waste in catering industry comprising restaurants, school and college canteens, hospital canteens and cafeterias, etc., hence contributing in the achievement of food sustainable goals of the country. Marketers can draw up advertisements depicting initiating behaviour, social influence, etc. to promote FWAB. Restaurants can develop marketing strategies to reward consumers for their FWAB. Restaurants at their level should bring food waste problem to the notice of customers.

Third, the study also lays down direction for government agencies to give effective campaigns that focus on intention, attitude, PBC, moral norms, and initiating behaviour to promote FWAB. As FWAB remained unnoticed by people, especially in India, government and social organizations should initiate awareness programs regarding food sustainability and importance of food waste avoidance. Celebrities pursuing green practices should be made ambassador to create positive attitude and strong intention to avoid food waste. Further, government should establish a reward system to acknowledge the contribution of hotels, restaurants and other organizations which are indulged in promulgating consumers' attitude, intention and behaviour favourable towards food waste avoidance. Food waste avoidance behaviour may be inculcated in every stakeholder's life, be its general public, researchers, practitioners and policy makers.

LIMITATIONS AND FUTURE DIRECTIONS

The model provided in the study has not been validated empirically, being the major limitation of the study. Hence, future studies may opt this model to test its applicability. Future studies may also integrate more theories like Identity theory, social identity theory, self-determination theory in this model in order to strengthen this model. The influence of the identified factors may be vary depending upon the contexts. For example, the effect of the "initiating behaviour" can be more effective in lower or middle-income group and less effective in higher income group. To

generalize the model, it should be applied in different setting (like restaurants, school canteens, workplace canteens, etc.). The moderating role of age, income, lifestyle, qualification and media may also be explored in future studies.

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BRAND LOVE: CONCEPT AND DIMENSIONS

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ABSTRACT

Many unprecedented concepts have been unfurled in the branding arena. One such novel idea which has revolutionised the association between emotional branding and consumer relationships is brand love. This article attempts to create a notional comprehension of brand love. Survey research is employed to test the aspects of brand love as proposed in the literature. The Confirmatory Factor Analysis technique has been applied on the data to test framework model of the aspects of brand love. Findings suggest that the unfurled core aspects explain the notion of brand love. The author concludes the article by presenting the relevant implications for the companies and brands to embrace brand love as a marketing strategy and mentioning the arenas for future research in this area.

Keywords: *Brand love, Consumer relations, Emotional attachment, Emotional branding, Self-identity.*

INTRODUCTION

The world has beheld never seen before changes and developments with the coming of the age of business and management. The rapid advances and developments are constantly altering the management's focus to grow and evolve. One managerial function that has gone a transitional shift around the 1950s and early 1960s is the marketing function (Jones, Shaw, & McLean, 2009). The task of every company is to create an optimal product or service meeting the needs of the consumers. No matter how wonderful and useful a product seems to be, it is worthless until and unless the efficient and effective marketing helps in creating a need and desire for the product or service. It is this important and crucial function of marketing that has changed the entire competitive landscape with brands fighting for getting recognized in order to boost their finances. The marketing battle ground is exceptionally fierce and vivid that it has been through the past two decades. Companies are losing their control on the consumer mindset and preferences and are facing dynamic changes in the needs and aspirations of the consumers buying the products or services.

THE IMPORTANCE OF BRANDS AND BRANDING

The marketing tools that have assisted the companies to get recognized and create a unique identity for them are brands and branding. According to the definition of brand by the American Marketing Association, a brand is a unique identity, logo or feature which creates a unique place for the seller and their products (Par Marketing Services, n.d.). Thus a brand enables a company to create a distinct place in the eyes of the consumers, separate from their competitors. The tool of using the power of brands is called branding. Branding involves bestowing goods and services with the might of a brand (Kotler & Keller, 2015). The grandness of branding echoes through the doors of every company and their strategic decisions.

THE NOTION OF BRAND LOVE

The traditional notions of marketing concentrated majorly on exchange as a major goal, but this notion has undergone a change, since modern marketing focuses now on consumer relational bonds to grow and develop. This unprecedented

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transformation in the marketing school of thought is attributed to the Susan Fournier's work (1988) which tried to explore into the relationship tangent between the brands and consumers. The most recent and vivid concept, or precisely to say emotion which is profoundly impacting the buyers and companies is brand love. Brand love was pioneered initially as a conceptual framework model by Shimp and Madden (1988), but since then has been intensively and extensively researched by eminent scholars who have helped in the concept development as a major factor influencing a brand's performance. Its definition is- "Brand love is the degree of passionate emotional attachment that a person has for a particular trade name" (Carroll and Ahuvia, 2006, pp. 81). The notion of brand love tries to synchronize the feelings, emotions, senses, passion and desire of a consumer towards specific brands, such that the consumer only intends to buy that particular brand or none. It thus tries to create an emotional belonging for the companies and brands in the minds and hearts of the consumers. It is the concept beyond tangibles and intangibles, reaching and striking chord directly in the hearts of consumers, thereby creating a longing for the products and services of specific companies and brands, forming a bond which is irreplaceable, a feeling which is unparalleled.

BRAND LOVE AND EMOTIONAL BRANDING

The notion of brand love is strongly related with the notion of emotional branding- a marketing term that creates brands triggering an emotional link with consumers to buy the products or services of specific brands. The notion of emotional branding believes that the mere rational benefit of a brand is not helpful in forging consumer brand bonds, but the add-on emotional elements associated with the brands is what propagates the arousal for brands. The tenants of emotional branding argue that to gain a sustainable competitive edge in long-run the brands must pursue emotional tactics resulting in warm brand bonds. Gobe created the 'ten commandments of emotional branding' to explain the differences between the brand awareness with the ability of a brand to connect with the consumer's heart (Gobe, 2001). The 'ten commandments of emotional branding' are as follows-

- i. From consumers '!' to people
- ii. From product '!' to experience
- iii. From honesty '!' to trust
- iv. From quality '!' to preference
- v. From notoriety '!' to aspiration
- vi. From identity '!' to personality
- vii. From function '!' to feel
- viii. From ubiquity '!' to presence
- ix. From communication '!' to dialogue
- x. From service '!' to relationship

ASPECTS OF BRAND LOVE

The aspects of brand love are given by Batra, Ahuvia, & Bagozzi (2012) in their seminal work on brand love. They have propounded seven core brand love dimensions which are explained as below (Batra et al., 2012):

- i. Self-Brand Integration- This dimension comprises of four sub-dimensions (current self-identity; desired self-identity; life meaning and other Intrinsic rewards and frequent thoughts). While current self-identity is a reflection of the present overlap between the consumers and their loved brands, desired self-identity showcases the internal feelings of consumers to look what they would like to be. Life meanings and intrinsic rewards in a way shows that the bonds with the loved brands are worthy and they bring internal joy in the lives of

consumers. Frequent thoughts reflect the frequency with which the loved brands thoughts keep popping in the minds of the consumers.

- ii. Passion-Driven Behaviour- This dimension further comprises of three sub-dimensions (things done in past; passionate desire to use and willingness to invest resources). Things done in the past shows the involvement the consumers have had with the brand in the past. Passionate desire to use is the hidden urge of the consumers to put in use their loved brands and willingness to invest resources is a barometer of the monetary and emotional investment which the consumers are enthusiastic to make for their love brands.
- iii. Positive Emotional Connection- It is also composed of three sub-dimensions (intuitive fit; positive affect and emotional attachment). Intuitive fit is the consumer’s sense of perfect fit with their loved brands. Positive affect is the pool of favorable feelings for the loved brands and emotional attachment is the emotional tie which the consumer forms with the loved brands.
- iv. Long-Term Relationship- Long term relationships signify the life time ties which the consumers want to develop with their loved brands.
- v. Anticipated Separation Distress- The sense of pain and agony which a consumer would experience on the disappearance of his/her loved brand is marked by the dimension of Anticipated Separation Distress.
- vi. Attitude Valence- The positive notions and evaluations of a consumer about his/her loved brand are represented by Attitude Valence.
- vii. Attitude Strength 2- The beliefs and conviction which the consumers hold for their feelings for a loved brand are reflected by Attitude Strength 2. This dimension was left out of the study as it presented inferior and contradictory results (Bagozzi, Batra, & Ahuvia, 2014).

DATA COLLECTION AND SAMPLING

A questionnaire developed by Bagozzi et al., (2014) was used for unfolding the aspects of brand love. The statements gauging various dimensions and sub dimensions were on a 5-point scale ranging from Not at all (1) to Full extent (5) except for the statements relating to attitude valence which were measured in two diverse modes (for brevity the two modes are not described here, but they can be enquired from the author).

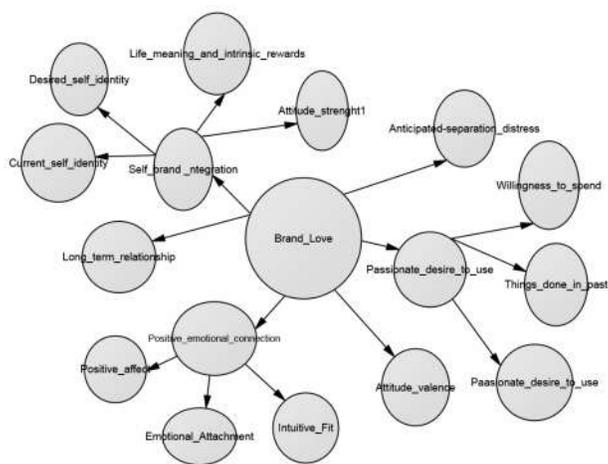


Figure 1: Framework Model Representing The Dimensions and Sub-Dimensions of Brand Love

Source: Adapted from Batra et al. (2012)

The consumers expressed their thoughts and notions for a brand which they had been using (Batra et al., 2012) thus the data is composed of wide array of brands (17 divergent brands in total were reported). The most popular brands reported during the study were Apple, Samsung, Xiaomi, Vivo and Oppo. The sample population of the study consisted of 182 individuals (108 Males and 74 Females) from Delhi ranging from 18 years to 50 years belonging to all walks of life. The convenient sampling method was used.

FINDINGS AND RESULTS

The proposed dimensional model as given by Batra et al. (2012) consists of a total of six core dimensions and further three out of those six comprise of sub-dimensions which were gauged by 71 statements in total as taken from the scale made by Bagozzi et al., (2014). The analysis tool used to check the relevance and consistency of the model is Confirmatory Factor Analysis (CFA). This part presents the results of the CFA analysis over the model hypothesis and the model fit.

Cronbach's alpha was applied on the scale items of the major dimensions to test their reliability ahead of the CFA analysis. The scale items of all the major dimensions met the threshold level (Cronbach's alpha > .70) (Hair Jr., Black, Babin, & Anderson, 2014) pretty handsomely. The application of CFA technique on the aspects of brand love as proposed by Batra et al. (2012) satisfied the condition of high standardised regression weights (standardised regression weights > .70) (Kline, 2010) for all the core dimensions. It thus is an indication that all the statements items are well explaining their corresponding dimensions and sub-dimensions.

Table 1: Reliability results of items of Core dimensions and Standardized Regression Scores of core dimensions:

S.No.	Core dimensions	Reliability	Estimate
1	Positive emotional connection	.967	.961
2	Passion driven behaviour	.943	1.062
3	Self brand integration	.971	.935
4	Long term relationship	.865	.875
5	Attitude valence	.925	.739
6	Anticipated separation distress	.951	.812

Source: own analysis

The strongest dimension of brand love emerged to be passion driven behaviour while the least was attitude valence as can be read from the table. However the standardized regression weight of passion driven behaviour is over 1 which is indicative of high multicollinearity among the dimensions (Jöreskog, 1999) and needs be taken care in further studies. As far as the convergent validity of all the dimensions and sub-dimensions is concerned they all met the requisite criterias (CR > 0.7 and AVE > 0.5) (Hair Jr. et al., 2014). The following table summarizes the convergent validity results-

Table 2: Convergent validity results for the Dimensions and sub-dimensions of Brand Love

S. No.	Dimension/sub-dimensions	AVE	CR
1	Desired self-identity	0.718	0.884
2	Current self-identity	0.606	0.938
3	Life meaning and intrinsic rewards	0.641	0.926
4	Attitude strength 1	0.585	0.875
5	Self-brand integration	0.893	0.971
6	Long-term relationship	0.684	0.866
7	Anticipated-separation distress	0.838	0.954
8	Attitude valence	0.624	0.929
9	Positive affect	0.646	0.936
10	Emotional attachment	0.641	0.842
11	Intuitive fit	0.672	0.942
12	Positive Emotional connection	0.885	0.959
13	Passionate desire to use	0.673	0.911
14	Willingness to invest resources	0.709	0.936
15	Things done in past	0.52	0.684
16	Passion driven behavior	0.702	0.875

Source: own analysis

The overall model-fit for the entire brand love and its dimensions models is as follows-

Table 3: Model-fit statistics for the overall framework model of the dimensions and sub-dimensions of Brand Love

Chi-square (df)	Chi-square/df	CFI	GFI	RMSEA
4860.342 (2400)	2.025	0.811	0.571	0.075

Source: own analysis

Ratio of Chi-Square and degrees of freedom (df) has an acceptable range of 2 to 3 (Schreiber, Nora, Stage, Barlow, & Jamie, 2006) and our model meets the criteria marginally well. The cut-off value for Comparative fit index i.e. CFI > .95 (Hu & Bentler, 1999) but for our model the results of CFI are below the cut-off point required thus indicating a moderate level of acceptance only. The acceptance cut-off for Goodness-of-fit index (GFI) is 0.95 (Kline, 2010; Hooper, Coughlan, & Mullen, 2008) but for our model this value is very poor and does not meet the model fit criteria. The suggested acceptable range of Root Mean Square Error of Approximation i.e. RMSEA is in between .06 to .08 (Schreiber et al., 2006). The model fit table also reports that our model's RMSEA is well in that range.

CONCLUSION

One of the branding concepts that shook the marketing scenes and made all the management gurus to ponder is brand love- an intimate, internal desire, a love, a deep bond with the Brand with develops in between the consumers and the brands. The marketers must accept the freshness of brand love as a marketing concept which provides an untraveled path for the marketing managers to push up their sales and profits. Companies must develop the notion of Brand Love, which facilitates passionate consumer behaviour and helps in strengthening brand-self image (Batra et al., 2012). The present research paper has made an initial step towards the unfolding of the aspects of brand love as per the research guidelines of the pioneers of this concept Batra et al. (2012). This study attempts to test the waters for this novel concept of brand love to stand the test of time in the arena of branding and consumer relations.

The core aspects of brand love in order of their increasing importance are as presented in this study are- self-brand linkage, emotional connection, anticipated separation distress, passion driven behaviour, long term relationship and attitude valence. The companies must try to encapsulate these dimensions in their marketing strategy and modify their tactics to proliferate the notion of brand love and gain approval of the long-term ties with the consumers. The overview of the model-fit indices does not give a picture of over-whelming results, but nonetheless they are in the acceptable range (except for the Goodness-of-fit index (GFI), which is way below the acceptance criteria). However with further refining and modification the model fit results have a scope of improvement. The brand managers must look into the critical role the brand love will play for the marketing strategies of firms in areas of promotion, image building, brand equity development etc (Chew, 2017). Brands must make their consumers to fall in Love: “You’ve got three seconds to impress me. Three seconds to connect with me, to make me fall in love with your product” (Roberts, 2004, pp. 68).

LIMITATIONS AND FUTURE RESEARCH DIRECTIONS

The greatest limitation of this present study was the convenience sampling adopted for data collection. Also the sample consisted of 182 respondents which is not a large number. The moderate level of acceptance of the model-fit indices is another short coming of this study. The further refining and modification of the items of questionnaire provides a future scope of research in this direction to improve the model fit results. As an attempt has been made to unfold the aspects of brand love, there also remains a scope to unfurl the antecedents and dimensions of brand love with reference to the Indian population.

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IMPORTANCE OF BRANDING OF LUBRICANT IN INDIAN MARKET

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Amitabh Mishra²

ABSTRACT

Branding is the act of designing the company's offer so that it occupies a distinct and valued place in the mind of the target customers. Branding is the process of promoting a product for the end consumers so that it makes a distinct image as compared to competitors. Branding is the combination of brand equity and brand identity which is committed to the target customers. A brand could develop distinction in a chosen field by developing associations related to product performance. Companies are able to maintain the branding of lubricant when they are able to manage their commitment towards the consumers. It focuses on the brand's delivery on the functionality expected by customers. The brand is the combination of reliability, durability, style and services. This research paper focus upon the importance of branding of lubricant in Indian market. This study represents an approach to determine the important factors of branding of lubricant oil. An analytical study has been conducted which focuses on branding of lubricant in Indian lubricant market. Survey has been conducted by making structured questionnaire to identify the important factors of brand positioning of automotive lubricants. This research paper focuses on the need of Branding of automotive lubricant in Indian market. This study represents an approach of factor analysis to determine the effect of Branding of lubricant on consumer perception. Factor analysis has been conducted to reduce the number of variables and determine the important factors of brand positioning of lubricant oil.

Keywords: PSUs, Perception, Reliability, Branding, Lubricant.

INTRODUCTION

In India the demand of lubricant is third largest in the world after USA and China. The demand of lubricant in India is around 10 percent of the total global lubricant demand. The production of lubricant in India is around 10-12 percent of the total world lubricant production. Earlier in the Indian lubricant market was dominated by PSU's (Rubini, 2010). In 1992 when liberalization took place, so many private lubricant manufacturers entered into the Indian market. The deregulation policy in petroleum products encourage the private players to enter into the Indian market. Entry of multinationals companies made the Indian lubricant market too competitive which ultimately benefitted the end consumers. There are more than 1400 lubricant manufacturer all around the world. Apart from them 1300 core lubricant manufacturer all around the world (Horsky & Paul, 1992). Earlier the percentage profit share of lubricant was very less for oil companies but in present era the lubricant business play a very lucrative role for oil companies.

TYPES OF LUBRICANT

The lubricants are basically classified into two parts. First one is Industrial lubricant and second one is automotive lubricant. The consumption of lubricant is highest in Asia whereas the position of North America comes at second position. The global consumption of lubricant is shown below:

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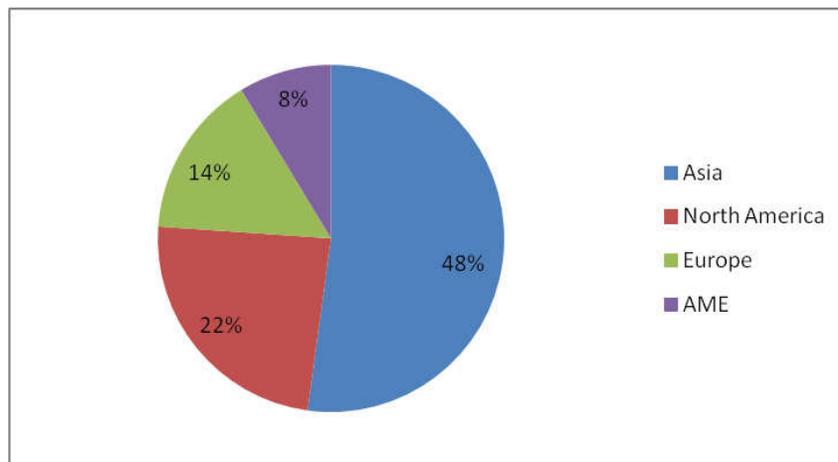


Figure 1. Global consumption of lubricant

Source: Lubricant and Their Market (Theo Mang)

Table 1. Present and expected consumption of lubricant 2011-2022

Year	Consumption (in KB)
2011	202
2012	212
2013	226
2014	232
2015	240
2016	250
2017	262
2018	273
2019	282
2022	284

Source: Kline Blog

LITERATURE REVIEW

In present globalised world the role of lubricant becomes very crucial. Lubricant is essential part of industrialization. Lubricant is mainly used in Industry for proper functioning of machines. The lubricant market in India is increasing continuously. The lubricant market in India is increasing due to industrialization process and increase in the sales volume of automobiles (Srivastava & Prakash, 2013). The growth of Indian middle class is enhancing the sales of lubricants. The Indian lubricant market is fastest growing lubricant market in the world. Due to large population the consumption of lubricant market in India is very high. The Indian lubricant market is dominated by automobile sector (Deliya, 2016). The demand of commercial lubricant demand in India is approximately 55 percent which is

followed by industrial lubricant demand which is around 45 percent. Presently there are around 180 lubricant manufacturer in India. Indian lubricant market is dominated by PSU's. Castrol is playing a major role in Indian lubricant market. The Indian lubricant market is very price sensitive. The retailing of Indian lubricant market is playing a very important role (Sharma, 2017). The main objective of lubricant companies in India is extraction and refining of oil in India. Price play an important role in lubricants in India. Earlier there was monopoly of PSU's but now there is an intense competition between the PSU's and private players of lubricant in Indian market. Indian lubricant market is growing very rapidly, So there is too much opportunity for lubricant manufacturer in Indian lubricant market (Knape & Rodestedit, 2017). The Indian lubricant market is one of the fastest growing retail markets in India. The Indian lubricant market is full of opportunity for new players (Ludha, 2016). Now the monopoly of PSU' does not exist too longer in Indian lubricant market. Private players are giving intense competition to the PSU's in Lubricant business.

BRANDING

Branding is an act of designing the companies offer and image so that it occupies a distinct place in the mind of the consumers as compared to other competitors. Brand play a very crucial role in positioning of lubricants (Poovalingam & Pillay, 2015). In Indian lubricant market, price play a very important role. Indian consumers are very price sensitive. Indian wants best quality of products at least possible cost. The performance of a brand depends upon the commitment of consumers towards that brand. Branding play a very crucial role in development of consumer buying behaviour with the brand (Gupta & Roy, 2014). Branding also make a brand distinct from other competitors. Promotion also plays a very crucial role in brand switching of the consumers. Quality of services is also an important factor of Branding. The producers are very committed to provide the additional values to the consumers. It helps the producers to maintain the long term relationship between the producers and the consumers. Promotion plays a very important role in Branding of lubricant oil. The role of information technology is very essential to make the consumers aware about the Branding of lubricant. Customer retention also plays very essential role in Branding of lubricant oil. For Indian middle class society the branding is the combination of premium price and high prestige quality. Indian consumers perceive branding as best quality of products at least possible price. Accessibility, availability, price and quality are the important factors for consumer decision making process, So it acts as an important factors for Branding of lubricants. Brand Positioning is basically a combination of attributes which position the brand of the lubricant in the mind of the consumers. Branding is mainly the positioning of brand in the mind of the consumers. Branding is a process which helps the company to retain the consumers again and again.

RESEARCH METHODOLOGY

Exploratory research has been conducted to determine the factors of brand positioning of lubricant oil. Quantitative analysis has been used for the research. This research is based on primary data. The sample size of 200 respondents has been taken for the research. Random probability sampling has been used for the research. The variables of brand positioning of lubricant which have been identified by the literature review are Packaging, Purchasing, Advertising, Price, Credibility, Superiority, Promotion, Reputation, Innovativeness, Reliability, Experience, Quality, Commitment, Longevity, Extra Benefits, and Availability.

FACTOR ANALYSIS

Factor analysis has been done to determine the important factors responsible for Branding of lubricants. The Kaiser Meyer Olkins (KMO) test has been conducted to determine the adequacy of sampling.

Table 2. KMO and Bartlett's Test

Kaiser Meyer Olkin Measure of Sampling Adequacy	0.728
Approx. Chi - Square	2301.78
Df	120
Sig.	0.000

The Value of KMO (Kaiser Meyer Olkin) is 0.728 which is greater than 0.5. Hence it is acceptable. The Significance level of Barlett's test is 0.000. It shows that obtained matrix is not identical.

Table 3. Component Matrix

Variables	Components				
	1	2	3	4	5
Packaging	0.230	-0.244	0.670	0.145	0.197
Purchasing Location	-0.141	-0.137	0.026	0.587	0.145
Advertising	0.252	0.185	0.587	0.344	-0.137
Price	0.185	0.145	0.047	0.786	0.345
Credibility	0.765	0.236	0.135	0.194	0.427
Superiority	0.193	0.758	-0.267	0.255	-0.255
Promotion	0.145	0.175	0.598	0.166	0.263
Reputation	0.843	0.155	0.345	0.246	-0.244
Innovativeness	0.767	0.147	0.407	0.354	0.174
Reliability	0.153	0.654	-0.173	0.423	0.186
Experience	-0.344	-0.174	-0.215	-0.257	0.687
Quality	0.182	0.697	0.235	-0.225	-0.137
Commitment	0.879	0.142	0.344	0.245	0.345
Longitivity	0.105	0.325	0.257	0.356	0.769
Extra Benefits	0.243	0.183	0.143	0.264	0.765
Availability	-0.195	0.424	0.674	0.665	0.105

The above matrix shows the factor loading of each variable. SPSS 20 has been used to determine the factor loading of each variable. SPSS has extracted five variables. Factor analysis is exploratory analysis tool and it guides the researcher for various decisions.

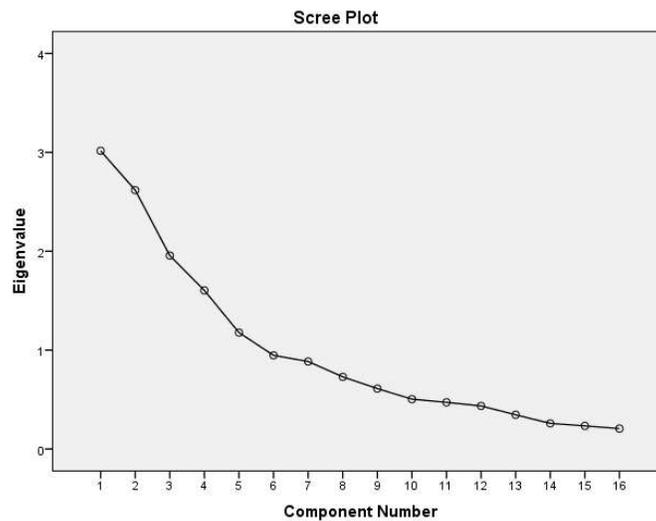


Figure 2. Scree Plot

The scree plot shows the five inflexion points on the curve. The analyses of five factors are as follows:

Table 4. Factors for Branding of Lubricants

Factors	Variables	Factor Loading	Factor Name
Factor 1	Credibility	0.765	Product Trustworthiness
	Reputation	0.843	
	Innovativeness	0.767	
	Commitment	0.879	
Factor 2	Quality	0.697	Product Quality
	Superiority	0.758	
	Reliability	0.654	
Factor 3	Advertising	0.587	Marketing Strategy
	Packaging	0.670	
	Promotion	0.598	
Factor 4	Price	0.786	Accessibility
	Availability	0.665	
	Purchasing Location	0.587	
Factor 5	Experience	0.687	Extra Benefits
	Extra Benefits	0.765	
	Longitivity	0.769	

PERCEPTUAL MAPPING

Perceptual mapping has been used to map the different lubricants brand on the identified factors. The major Indian lubricant brands are as follows:

1. HP Lube
2. Servo
3. Mak Lubricant
4. Castrol
5. Superfleet
6. Veedol
7. Others

The factors of branding of lubricants which has been identified by factor analysis are as follows:

1. Product Quality
2. Product Trustworthiness
3. Marketing Strategy
4. Accessibility

Perceptual mapping has been drawn to map the different brands on the identified factors. In the first map the researcher has taken two factors product quality and product trustworthiness. In second map the researcher has taken accessibility and marketing strategy to map the different map.

Table 5. Position Map for Product Trustworthiness and Product Quality

Brand	Product Quality	Product Trustworthiness
Servo	2.73	2.74
HP Lube	2.75	2.45
Mak Lubricant	2.52	2.58
Veedol	2.55	2.92
Castrol	2.50	2.83
Superfleet	2.80	2.80
Others	2.77	2.86

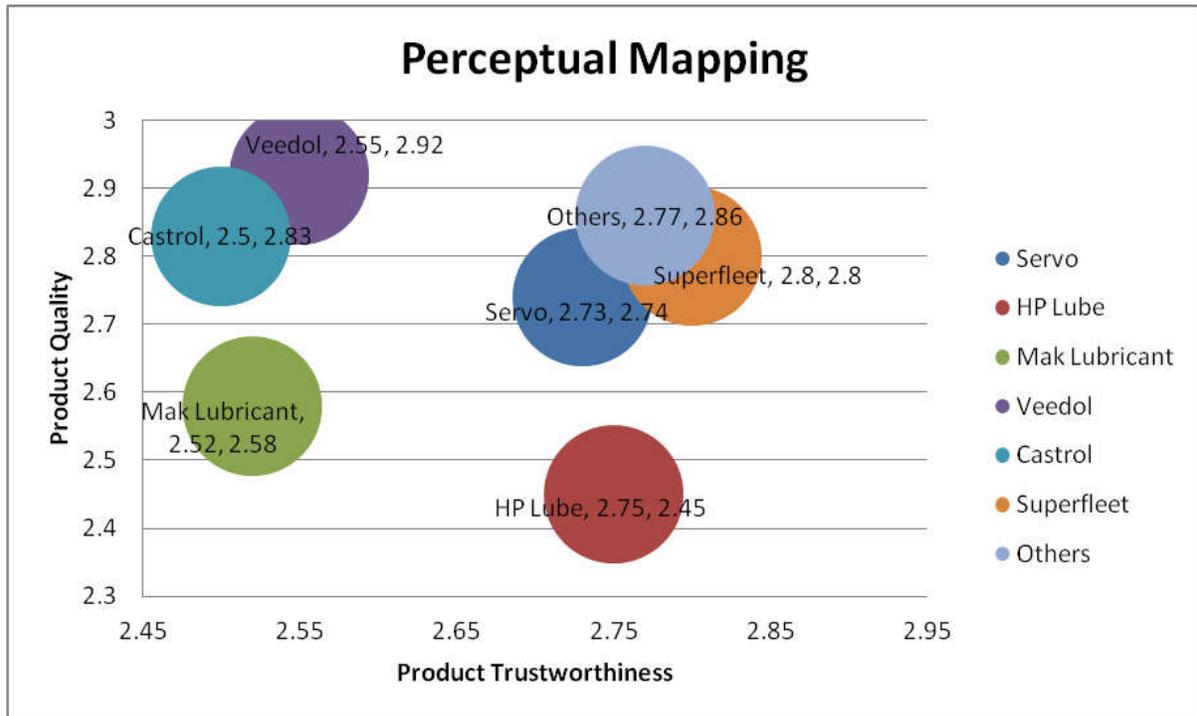


Figure 3. Position Map for Product Trustworthiness and Product Quality

From the above figure it has been observed that Superfleet brand is better than other brand on the factor product trustworthiness whereas Servo and HP lubricant brand are lagging behind it. Similarly, Veedol brand perform better than other brand on factor product quality.

Table 6. Position Map for Marketing Strategy and Accessibility

Brand	Marketing Strategy	Accessibility
Servo	2.83	2.58
HP Lube	2.80	2.61
Mak Lubricant	3.13	2.81
Veedol	3.20	2.70
Castrol	3.15	2.77
Superfleet	2.92	2.66
Others	2.95	2.39

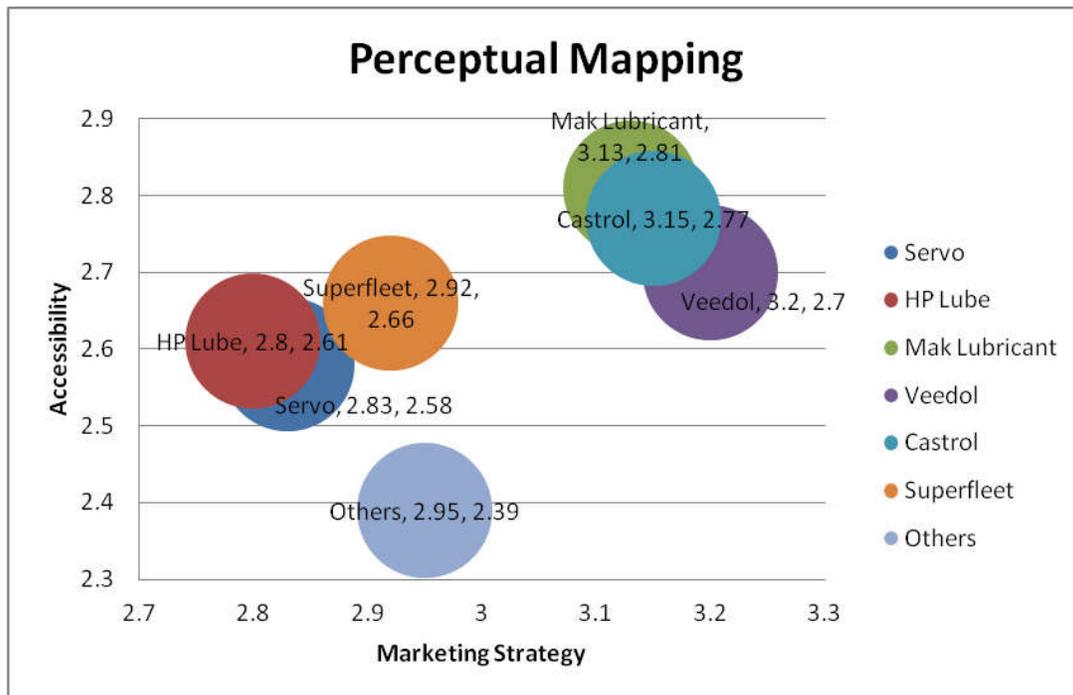


Figure 4. Position Map for Marketing Strategy and Accessibility

From the above brand it has been observed that the consumers are satisfied by Castrol, Veedol and Mak Lubricant on factor marketing strategy whereas Superfleet, Servo and HP lube are lagging behind it. Similarly, Castrol, Veedol and MAK the satisfying their consumers on the factor accessibility whereas Servo, Superfleet and HP are lagging behind it.

CONCLUSION

Five important factors of Branding of lubricant has been identified. The identified factors are product trustworthiness, product quality, marketing strategy, extra benefits and accessibility. The mapping of different brands Veedol, Catrol, Superfleet, MAK, Servo and HP Lube have been done on the identified factors. It has been determined that Superfleet brand is better than other brand on the factor product trustworthiness whereas Servo and HP lubricant brand are lagging behind it. Similarly Veedol brand perform better than other brand on factor product quality. Castrol, Veedol and Mak Lubricant are performing better on factor marketing strategy whereas Superfleet, Servo and HP lube are lagging behind it. Similarly, Castrol, Veedol and MAK brand are performing better than other brand on the factor accessibility.

MANAGERIAL IMPLICATIONS

The lubricant manufacturing companies should focus on the factors like product trustworthiness, product quality, accessibility, marketing strategy and extra benefits to increase their market share. The branding of lubricant oil has a positive impact on the buying behaviour pattern of the consumers. So lubricant companies should do the market survey of their customers on regular basis because the taste and preferences of the consumers are variable and it changes continuously.

FUTURE SCOPE OF THE RESEARCH

Determining the relationship between the identified factors of brand positioning of lubricant oil will be the future scope of this research. Multiple regression model can be used to develop the framework which shows the relationship among the important factors of brand positioning of lubricants.

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SOCIAL MEDIA MARKETING: A LITERATURE REVIEW

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ABSTRACT

Social media is an extension and explosion of conventional word of mouth networks. This studies first examines social media and social networks and its impact on every person's day by day existence. As all of us realize, with the enablement of generation, everyone with a web access and has an opinion can be a part of social media. Is social media that easy to get admission to? Well, we can find out this through survey statistics, and an extensive literature evaluation with a purpose to additionally screen that no longer handiest have social networks developed hastily throughout the previous couple of years, however so have social media, customer behaviors, and finally, social media advertising, which are increasingly more being integrated into advertising and marketing applications. Social media is communique on-line and cannot be disregarded because the customers, investors, critics, fans and opposition are talking in a medium that can be without problems manipulated.[3]

Keywords: *Social Media Marketing, Relationship Marketing, Social Media Marketing Platforms, Social Media Revolution.*

INTRODUCTION

Social networks and social media are permeating society increasingly each day. Social Media Advertising has developed within the last decade, thus social media marketing has largely focused on defining what it is through the rationale of new terminology and ideas that makeup its foundations, and exploring the effect of an organization's integration of social media on consumer conduct. This paper begins with an explanation of terminology that defines social media advertising. In reality, recent research has found out that the scope of social networks spans much of the globe and is constructed from extra than simply Facebook, YouTube, Twitter (twitter.com2010), Viral Advertising blogs and Flickr. There were more than 500 million active users on Facebook, 70 percent outside the United States in 2010. By March 2010, more than 10 billion messages, or Tweets, had been sent through Twitter since its launch in 2006. By July, that number had doubled to 20 billion. 50 percent of the total online population visited a social networking site in February 2010 in the Asia-Pacific region, reaching a total of 240.3 million visitors. Social media has become a platform for everyone, which is easily accessible to all with a simple access of internet. Social media has become a ubiquitous part of routine, but this growth and evolution has been in the works since the late 70s. From primitive days of newsgroups and the introduction of early chat rooms, social media has changed the way we communicate, gather and share information, commerce products and given rise to a connected global.

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The social media and social networks are a social phenomenon and are having an effect on advertising exercise. As such, the primary question which the study addresses is whether or not the topic deserves any enormous interest in the advertising curriculum. Survey facts, and an extensive literature evaluation reveal that now not most effective have social networks evolved unexpectedly throughout the previous couple of years, but so have social media, consumer behaviors, and ultimately, social media marketing methods. Social media are viable and critical areas for customers; and also can be crucial for companies and the advertising in their brands if their advertising applications are to be successfully applied. Increase in communication for organizations awareness and often, improved services for customers. Additionally, social media serves a rather inexpensive platform for corporations to put into effect of advertising campaigns. ^{[1][7]}

LITERATURE REVIEW

Social engagement is a key feature of social media. Social networking websites allow people to have interaction with one another and construct relationships. Whilst merchandise or agencies be part of those websites, people can engage with the product or corporation. That interaction feels private to users because of their preceding reviews with social networking website interactions. Some of the maximum famous examples consist of Facebook, Myspace, YouTube, craigslist, Angie's list, and Photobucket. It need to be cited that social media are commonly some distance unique from conventional net websites. The structural and interactive functions of social media might appear to foster ongoing discussions among their authors and their readers making them more dialogic in nature than conventional internet sites; and, therefore provide extra courting-constructing capability to marketers. In addition, social media is fueled through content material that is most usually created and pushed via clients. It is honestly advancing as a primary consumer resource in addition to a hobby for socializing and connecting with others a good way to acquire desired information. In addition, social media are utilized by customers to hook up with, and maintain in touch with others who're critical to them. With the rise in Social Media, power has been shifted even further from marketing managers to individuals and communities. Social Media allow firms to engage in timely and direct-end-consumer contact at relatively low costs and higher levels of efficiency than those achieved through more traditional communication tools. This identical possibility exist for advertising professors and their college students to higher understand the advertising implications of social media and the way they may be used in marketing programs.^[1]

How social media has evolved over the past few years

The breakthrough evolution of social media- Over the years social media has taken a phenomenal leap in covering people. If you see the world map, you will see how social media especially Facebook has covered the world in its flow. The main reason for the popularity of social media is that provides tool for people to meet and connect which are located very remotely. The ease with which we can use social media also helps. Social media has become a new platform for big and even companies to reach globally and expand .This way they can bring a lot more audience towards their services, policies and brand. Social media also opens new ways of communicating with the customers and also give them more insight into their products .Since social media platforms such as Facebook, Twitter, YouTube are gaining users day by day and have made a huge impact on how business run .People rely on these source of information and shape their decisions. Earlier these platforms were only formed to connect people and share views and opinions but now the purpose has changed .It has become business sites and changed the way of running business.

In this world the word 'free' lures everyone. The best feature we can say is that social media is free to use, we don't have to pay any money to use Facebook, Instagram, Snapchat or anything. One can find jobs and start business Social media has become a golden platform to enhance skills, .Back to focusing on people. Over time social media platforms have shifted their focus from creating new friendships to creating new brands.

Originally platforms such as Facebook were created to connect people but now mainly we see memes, articles. So there will be a shift from this and the companies will again focus on connecting people as their main aim. Users are enjoying the social media features for free till now and but it may happen that users would have to pay for premium features.

Relationship Marketing: CRM and SCRM

Advertising and marketing on social networking sites includes advertisements, profile renovation, and branded applications (packages) and widgets. This shows that advertising practitioners are both exploring greater with social media or locating price in advertising applications using social media; even in hard financial times. One of the reasons for such remarkable growth is that commercials on social networks can take benefit of demographic statistics from customers' profiles, and subsequently tailor messaging immediately to them. The report affords other important records applicable to our research.^[1]

Consumer Relationship Management can be considered as a tool of Relationship Management in marketing as from 2007 CRM is fueled through the advent of the social media, which permits to create “an expertise of the market and consumer conduct and aims to enhance the customers’ lifetime fee through purchaser interplay”. As cited CRM is characterized by using a low speak implementation and an extension of actors which are basically directed outside the company. As recommended formerly, we must not neglect the affects that technologies have at the management of corporations within the introduction of value and of competitive advantage. In fact the primary goal of the CRM is to manage patron relationships for you to maximize their life-time cost for the company. The latter displays a greater strategic and holistic approach to CRM that emphasizes the selective control of patron relationships a good way to create shareholder price. From 2007, Consumer Relationship Management is fueled through the advent of the social media, started a change from its traditional consciousness on optimizing purchaser-dealing with transaction processes to be able to consist of techniques and technologies processes developing collaborative and social connections with clients, providers and even competition. Students began to investigate an extension of CRM, the so-called social CRM.

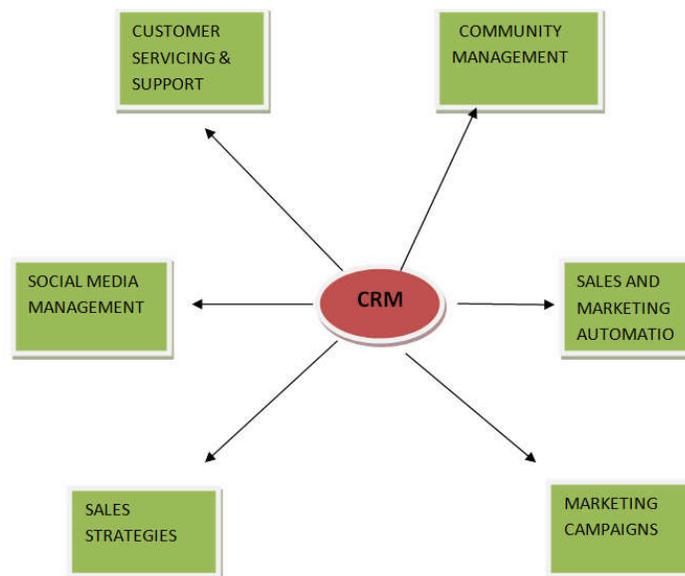


Figure 1

Social Consumer Relationship Management is a CRM company policy which uses net 2.0 offerings to create engagement between clients and the firm that allows you to improve relationships, thanks to more meaningful interactions. Certainly, nation that advances in CRM have to keep in mind social media because way to those media relationship constructing is taken to a brand new level, which is extra personal and intimate and hence a more potent emphasis must be put in equity. Social CRM provides the techniques and the equipment for brand new stages of purchaser insight, which allow customers to personalize their interactions and experiences with corporations who can take advantage of those stories. A circulation of research considers SCRM as a deceptive term due to the fact on-line network members aren't always additionally the customers of one's organization. It provides social features, functions, approaches addressing the interactions between clients and their peers and the patron and the agency with its providers and partners. CRM approach is designed to manipulate customer courting as a means to extract the greatest cost from clients over the lifetime of the connection. The employer and consumers co-create expertise and clients have the strength to persuade others in his or her social community. Inside the net/new/know-how economy, marketers must contain clients in price advert by means of gaining records from digital communities and from SCRM in an effort to be able to reply to customer needs quicker and maybe even to count on such desires with the aid of listening to their conversations and taking actions as a consequence.^[5]

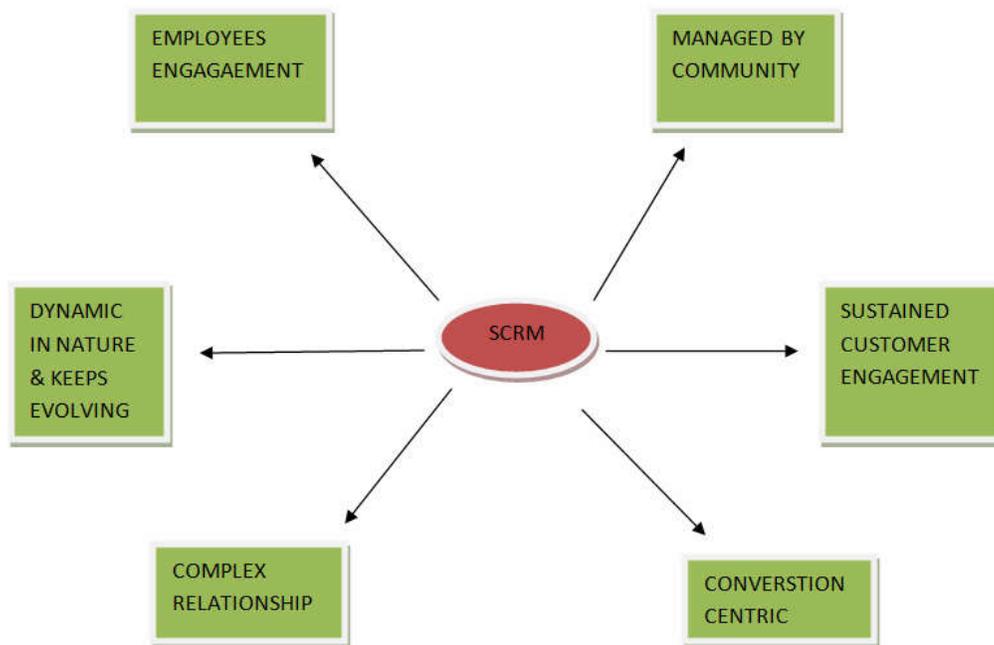


Figure 2

Data is the most crucial voice of any organization. With the accelerating growth of data and the need for strengthening the customer relationship. Predictive analysis is a game changer for the market and boosts the profit of any organization.

Customer relationship management (CRM) is a term that holds enormous power to run any business. As we can understand from the term, CRM alludes to the ways, strategies and the technologies that organizations use to gain a better understanding of customer behavior and analyze and predict the future customer trends which will enhance growth prospects and improve profits.

CRM systems compile client information across completely different channels — or points of contact between the client and also the company — that might embody the company’s website, telephone, live chat, junk mail, selling materials and social media.

Predictive analysis is the technology that permits companies to analyze and study the data to understand and grasp the requirements of the customer beforehand. When we unite CRM and predictive analysis, it brings out a dynamic mechanism to enhance the business. Predictive analysis will change the CRM experience in a very gigantic manner. Earlier it was next to impossible for companies to personalize their marketing, but through predictive analysis, they can understand the customer at a greater depth. It is now possible for companies to literally understand the customer needs and track their searches and desires which in turn helps companies to generate target specific ads and lure users into buying more stuff. Through predictive analysis, companies can send the right email newsletters, and target audience in the right way. Not only this, Predictive Analysis also cuts the risks as it studies the patterns beforehand

Predictive analysis is very crucial in deciding which products to offer the customer. For example: if a person who is searching for badminton rackets for quite some time, showing him cricket bats will not be a good idea. Google also provides numerous tools for analysis of data such as google analytics and google barometer.

Hence predictive analysis is a game changer in the field of CRM and combining them will produce beneficial results and change the face of the marketing field. With the rise in digitization and the emergence of e-commerce business, it is very important to track and monitor the customer behavior and their requirements in order to accelerate the business.

MARKETING PLATFORMS

Facebook and Memes

Facebook is a major tool of Social Media Marketing which is helping in Social Media Evolution. Earlier studies have both analyzed the overall recognition of memes, or tested a small sample of meme editions in detail. However, neither the huge nor small scale research were able to formulate a version via which new meme variations rise up. This has left a gap in our information of the mechanism by way of which social networks can cause facts to conform, a mechanism that incorporates crucial implications for the fidelity of all socially transmitted statistics, in addition to for specific forms of statistics together with political campaign messages. It is also uncertain the extent to which the organic analogy of genetic evolution incorporates over into the evolution of memes. We are able to use the terminology from genetics in describing the methods memes undergo, but defer evaluation of the organic analogy to the dialogue. Facebook gives a wide platform for everyone to do business. Even housewives or any individual who runs business can showcase their work simply by creating a page and showcasing their products. It helps them to connect with various people and gain followers which helps for growth and promoting their business prospects.

A manual examination revealed a constant rationalization: some memes encourage high mutation, however those mutations tend to coincidentally produce the same variation. People are probably to independently generate equal strings even whilst mutating the meme. First, there is a non-uniform opportunity of mutation along the period of the meme. That is probable in component due to the reproduction and paste mechanism for replication, where maximum customers copy and paste the text in place of typing it a new. Many users are exposed to and even take part in replications of numerous memes. This offers them the opportunity to transfer textual sequences from one meme to every other.^{[4][9]}

YouTube: Fastest Growing

YouTube was one of the fastest developing sites on the World Wide Web. YouTube’s pre-eminence inside the online

market changed into widespread, as YouTube commanded as much as 64% of the worldwide online video market. Starting from 2010 and persevering with to the present, YouTube is ranked as the 3rd maximum visited internet site on the internet after google and FB. The interface of the internet site is available with localized versions in 89 countries, one territory and a global (worldwide) version. A few industry commentators have speculated that YouTube's going expenses (particularly the network community bandwidth required) might be as high as five to six million bucks consistent with month, thereby fueling criticisms that the organization, like many internet startups, did not have a viably implemented business version. Advertisements were launched at the website beginning in March 2006. In April, YouTube started out the use of google. Advertising is YouTube's valuable mechanism for gaining revenue. This difficulty has additionally been taken up in clinical and scientific analysis. Don Tap Scott and Anthony D. Williams argue of their e-book Wiki economics that YouTube is an instance for an economic system, which is based on mass collaboration and uses the internet.

Organizations that undertake those models can drive essential changes in their industries and rewrite the regulations of opposition "new enterprise models for open content will not come from traditional media establishments, but from companies which includes Google, Yahoo, and YouTube. This new technology of corporations isn't burned by using the legacies that inhibit the publishing incumbents, in order that they may be a whole lot more agile in responding to patron demands. Greater crucial, they understand that you do not want to govern the quantity and future of bits if they can offer compelling venues in which people construct groups around sharing and remixing content. Free content material is simply on which they layer revenue from marketing and premium services". YouTube is an instance of an enterprise model this is primarily based on combining the present with the commodity. The primary is free, the second yields income. The unconventional factor of this business strategy is that it combines what appears at first to be specific, the gift and the commodity. YouTube would deliver unfastened access to its customers, the more customers and users, the more profitable income it is able to doubtlessly make due to the fact it can in precept growth commercial costs and will gain similarly interest of advertisers. YouTube would promote its target market that it gains by means of unfastened access to its advertising customers.^[6]

Twitter

It is the most popular social media site. It is used to read and send tweets. The message limit is set to 140 characters. It launches tweets throughout the day to keep the users up to date about prevailing trends into the market. It has become a very popular platform and has many famous personalities on its user base which makes it more popular. It has features such as top Tweets, chat boxes. Twitter has observed its initial relevancy in its potential to share data right away. With breaking information, easier access, live tweeting, and easier contact with celebrities, the social networking website has made information extra on hand to the thousands. Yet, notwithstanding twitter's blessings, users are experiencing some severe drawbacks as well.

Twitter has come to be a platform known for the antagonistic surroundings it creates. "Twitter wars" sweep through the network. It's emerge as an abusive platform, ripe for on-line harassment and cyberbullying. The social element of the network has been lost due to this. Tweets have become vicious assaults by means of people who are unwilling to concentrate to the other facet. Twitter has been a consistent staple in social media and advertising and marketing for years now. In current years, it has started out to lose its area. Twitter is far from out of date — as seen in its involvement inside the beyond election cycle — yet it's miles having problem maintaining up with different social networking websites. To fight those losses, twitter is taking measures to revamp.^[9]

Google and its various tools

Google can be called as the master of providing tools for business products. Google barometer is one of those tools which help to visualize various trends and analyze the consumer behavior. Google Analytics and Google webmaster tools are one of the significant tools that Google provides, also there is Google Ad works also provides online

platform to create ads and get the upper rank among their peers. Google provides various tools and tricks for marketing purpose, such as google AdSense, it can bring more traffic to your website just by addition of code. Google alerts is also a beneficial tool, which helps to get a glimpse of the search results of your ranking in google search. More tools such as google blogger, blog search, analytics, Google books are some of them. Google has played a major role in evolution of social media, and paved way for.^[9]

Viral Advertising

Viral advertising has come to be a manner wherein stores are advertising and presenting more records on their brands and their products. A viral method to online marketing has a chief benefit due to the fact communication is more targeted to a logo's intended customer. This may be attributed to the truth that "viral conversation presents the marketer a degree of innovative license through an information medium this is greater intimate and personalized, thereby increasing the chance of attaining difficult to get target market individuals" Viral advertising is "unpaid peer to peer conversation of provocative content originating from an identified sponsor the usage of the internet to steer or impact a target market to pass along the content to others, viral advertising differs from UGC due to the fact an diagnosed sponsor is associated with the ad, for that reason signifying the starting place of the advert and who created it. Customers' participation on social media reinforces the need for outlets to be lively individuals in social networking websites and the virtual communities they create. Several research of viral advertising have found that humor, sexuality, stealth, and wonderful reports are relevant factors that contribute to the achievement of viral advertising and marketing. Humor and sexuality are the principle marketing factors used to attract clients to viral ads, and if purchasers are entertained via the advertisements, they're more likely to proportion or pass on the ads to their circle of relatives and friends. If commercials located inside the proper place may want to produce phrase of mouth that can occasionally last for years. This is a key concept for stores to remember while factoring in how responsive consumers could be to their promotional and advertising strategies located on social the conventional promotional mix to create integrated advertising communications, need to give way to a brand new paradigm that consists of all forms of social media as capacity equipment in designing and enforcing integrated advertising conversation techniques. Outlets are paying interest in terms of social media because it presents a key component that organizations have struggled to gather over years. To live applicable outlets need to hold up with the modifications to make sure that they may be noticed by consumers, reinforcing the reality that greater research could be valuable to all parties worried: retailers, entrepreneurs, and scholars. "For all who are no longer engaged in some form of social media are making mistake as in today global volume of people are indulged in it. Social media opens up an entire new platform for every small shop's owner by imparting an endless array of potential interactions with customers, which is the principle motive why there's a want for an increase in research analyzing the impact of social advertising."^[8]

Social Media Revolution

It will be sound to say that social media has certainly brought up a revolution. Gone are the times when internet and social media were used to meet new people and interact with them. People could not have thought at that time that social media will revolutionize the way marketing is done and even hamper our choices. Now, Social media advertising and marketing is a revolutionary communications device that has quick changed the approaches in which public relations is practiced, turning into an essential part of corporate communications for plenty agencies. Social media gives public relations practitioner new options for every factor of the corporate communications process. From studies to assessment, social media gear may be utilized to create and distribute significant content material to wider audiences than conventional media allows.

We do not realize that social media is manipulating our decisions. The social media market is a dark web, where our information is headed without our permit. A tweak in the newsfeed algorithm and Facebook can start manipulating you. Only a robust data protection law could prevent that from happening. Recently the Facebook Cambridge

Analytical Scandal broke, Facebook, as its users know, is a marketing behemoth in the grise of a social media platform. The CA files have revealed the intent to which tech companies like FB and Google profile users.

What we see as a newsfeed is actually Facebook controlling, what we see, influencing our moods and behavior. The value in digital advertising lies in collecting information about people's behavior, on a scale previously imagined in history of humankind. It's a spy satellite in your pocket aimed at you. It is perhaps time that we see this so called evolution is shaping us and how we are going with the flow of it and being tamed.^[2]

CONCLUSION

Social media is changing rapidly and audiences are getting smarter, while some may think it's still in its adolescent years, but it is also growing up rapidly in some ways. Platforms are recognizing innovative ways to make money. Marketers are learning the best ways to engage.^[1] The social media and social networks are a social phenomenon and are having an effect on advertising exercise. As such, the primary question which the studies addresses is whether or not the topic deserves any enormous interest in the advertising curriculum. Advertising is a key feature of social media, which is fueled through content material that is most usually created and pushed via clients. 'Free' lures everyone, the best feature we can say is that social media is free to use, we don't have to pay any money to use any social networking site. Thus, comes into picture "Consumer Relationship Management", which is fueled through the advent of the social media, that brought a change from its traditional consciousness of optimizing purchaser-dealing with transaction processes to be able to consist of techniques and technologies processes developing and collaborating the social connections with clients, the providers and even competition. To create engagement between clients and the firm in order to improve relationships CRM uses a policy Social-CRM.^[1] Data is the most crucial voice of any organization, major platforms like Facebook (Memes), YouTube, Twitter, Google are accelerating at a very fast pace, thus strengthening customer relationship.^{[4][9]}

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RISE OF EXPERIENTIAL MARKETING IN CONSUMER DURABLE INDUSTRY: A CASE STUDY OF LG INDIA ELECTRONICS

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Khyati Gulati³

ABSTRACT

The consumer durable industry has observed a paradigm growth in the recent years. Scholars from consumer durable industry have drawn recent attention towards new trends in marketing. This paper brings in light a case study of an MNC in this industry by studying the consumer buying behavior and the impact of experiential marketing on it Schmitt (1990). With a sample size of 127 retailers. The study found that experiential marketing brings higher and faster sales conversions for the company. The study analyzed the Experiential Marketing Campaign of LG Electronics, considering the opinion of 127 retailers to analyze the impact of experiencing the consumer durables at home without even actually buying them. Case Study was developed in this paper. The results bring in a mediating role of experience in trust and buying behavior of consumer. It also brings in a partially mediating role between understanding of schemes by sales persons and level of sales. The paper is original and, it can be said that progress has been made on the benefits of experiential marketing since this is one of the first cases for experiential marketing for consumer durable goods.

Keywords: Consumers, Experiential Marketing, LG Marketing, Retailers.

INTRODUCTION

In today's scenario, when the society is completely dominated by technology, experiential marketing gives an understanding that ensures complete involvement and engagement of consumers. Experiential Marketing helps in creating a high and positive brand image for the consumers and helps in retaining the interest of the potential customers.

Over the recent years, the investment done by brands in experiential marketing has increased manifold. Brands nowadays use extensive technologies, digital media for promoting their campaigns of experiential marketing.

Experiential marketing has changed the game. The not so pleasant customer experience from uncanny tele-marketing is now converted to a quite a memorable and personalized experiential marketing. In this study we have tried to consolidate the benefits to this creative concept, and why companies have decided to invest in this avenue of marketing.

The increase in the number of brands in various segments in India forces every brand to create a different experience. Same is probably well conceived by LG, as the company is focusing much more on:

- 1 The Personalized Experience
- 2 The Tangible Take-away

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3. Opportunity for Newfound Partnerships
4. Social Media Marketing

As recently quoted by the Chief Marketing Officer of LG Electronics India, “Consumers are value conscious more than price conscious.

LG had been focusing on the 3Es of marketing — experiential, engaging and emotional. The company would be continuously focusing upon how to address and engage consumers through new and emerging mediums like online media along with experiential marketing campaigns.

METHODOLOGY

In order to meet the objectives, the study is based upon both primary as well as secondary data. Under the study, primary data was collected straight from the customers, shop owners and Marketing team at LG.

The Primary data was collected from the customers visiting at various outlets for consumer durables, who were further given a home demo as well. We visited the stores of North and West region. This data was collected with the help of the questionnaire and Observation method.

Secondary data was used for understanding the concept and writing the literature review using electronic databases: EBSCO, Science Direct, Prouest and Google Scholar. Search terms that were used independently or in combination are: experiential marketing, customer experience, innovative marketing, consumer durables. As a final selection criterion, those articles were included which as at least 10 citations on Google Scholar database. Following the literature review, a four-hours brainstorming session was conducted with 23 shop owners in Delhi(NCR) to further explore the concept of experiential marketing. The average year of experience of the participants was 7. The depth of experience of participants helped in making the exploratory exercise more comprehensive.

(a) Objectives of the Study: In this study, we have conceptualized the need of Experiential Marketing, even in the consumer durable segment, by preparing a case study of LG Electronics. So the main objectives of the study can be highlighted as:

1. To study the benefits of Experiential Marketing in Consumer Durable Segment.
2. To identify the gap between the need of Experiential Marketing in Consume Durable Industry and its implementation.
3. To analyze the effect of experiential marketing on consumer buying behaviour for LG products.
4. To check the POSMs at various stores and get feedback from the SSEs about the stores.
5. To analyse the low productive SSEs for not meeting up the targets.
6. To monitor the activities of SSEs at the LG Brand Shoppe.

LITERATURE REVIEW

The rise of competition in the current worldwide market has influenced companies to make new techniques on consumers with the end goal to build up an upper hand so that they can endure in the competitive market.

Many companies believe that differentiating their business just with conventional components like price, product and quality is no longer a competitive advantage Experiential Marketing (customer centric) is the upcoming in this competitive battleground (Cueller et 2015) Experiential marketing here refers to “customer-centric marketing” which can be explained as the process of identifying and fulfilling customer needs and desires, by engaging them into two-way, interactive communication. This can be done through various events like home demos, product

launches, exhibitions, etc., which can create positive and surprising experiences that are hard to forget and creates a positive impact (Gentle et al 2007). This can give consumers the sense of engagement, transparency and freedom to exchange information.

For the organizations, the challenge of building and sustaining strong brand is connected to win consumer's cognitive and emotional support and commitment and most importantly, to manage their experiences (Holbrook, 2000). Earlier, the organizations were focusing on product-centric notion and were myopic about the products they are offering. But, in this present scenario, the focus has been shifted from the product-centered notion towards the experientialist consumer-center notion (Kotler, 2003) where it is providing high quality interactions that allows consumers to get look and feel of the products and can get installed at their place for couple of days.

The value is changing from usefulness or need to Epicureanism or pleasure from commodities to transformations of customers through guided experiences (Lee et al 2011). Each customer has his own experience and left different impacts on them. It involves at different levels like rational, emotional, sensorial, physical and spiritual (Gentle et al 2007). For the present day purchasers, the consumption is not only using things but it is adding value and enhancing the life of human beings. Advertising about Experiential marketing provides value, inform and entertain in order for customer to absorb the message. The advertisements should prompt USP (Unique selling point) with an ESP (Experiential selling paradigm) which is based on experiential platform (Liu et al 2016). Nowadays, the consumers trust and get easily inclined towards the reviews or feedbacks that they get from their near and dear ones (Word of Mouth). This is much and more effective in creating buzz among consumers in converting unfavorable dispositions into positive attitudes. This practice is more accessible in memory and gives high weightage to subjective judgments (Michelli 2007).

EXPERIENTIAL MARKETING AT LG

(a) Marketing mix of LG and Experiential Marketing Campaigns

As the market is growing it is bound to see new entrants; however, LG has its customer base and the company would ensure to offer better value through their products. Consumers have always connected with LG as a brand and its products. In the new age marketing, being close and experientially connected to consumers would be the way forward. India is fast-paced in the Digital arena and LG shall be omnipresent across digital platforms and forums. Multi-Screen campaigns, Always On campaigns would also be practiced along with experiential marketing.

In order to create differentiation in its marketing programme for the latest series, special experiential zones at select malls and other high footfall areas have been created for the consumers by LG Electronics. 2017 had been an exciting year for LG Electronics, as quoted by Mr Gujral (CMO LG Electronics), where the company's futuristic and technologically advanced product launches like OLED TV, Insta View Refrigerator, G6 & V30+ Smartphones, XBOOM, Air Purifiers, Linear Inverter Washing Machine and Dual Inverter ACs created a spurt in its overall business growth, resulting in double digit growth in business performance over FY2016. The company also sharpened its focus on experiential marketing campaigns to improve consumer connect, which also contributed to business growth.

(b) Experiential Marketing Campaigns and Advertising Plans at LG

At present LG is betting big on experiential marketing campaigns, as the company would want consumers to experience LG's technologies and the advancements that they have made in their products in terms of features, benefits and convenience. LG is also creating differentiated content for digital platforms and is holistically strengthening its digital/ social consumer connect programmes.

LG would soon introduce products across categories which are energy efficient (consuming lesser electricity) and health focused (environment friendly and hygienic). To deliver the benefits of such health and energy conserving

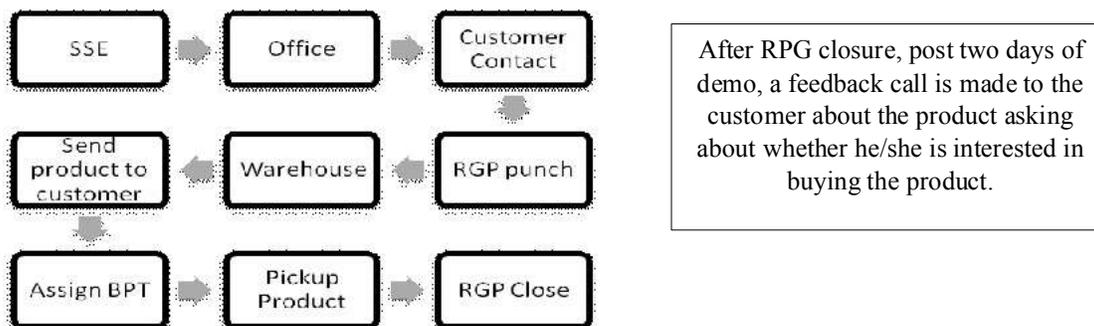
products, company would be conducting pan-India experiential marketing campaigns. With the new product line-up, strategic experiential and digital marketing activities, LG is looking at double digit growth over the previous year.

In this study we have worked on the new Experiential Marketing strategy of LG i.e. HOME DEMO. LG Electronics gives an opportunity to the customer to have an experience of using LG products at their home without even buying the product. We observed this process by managing its proper functioning and by trying to maximize the customer leads for the same. The company had managed the process for several months and was able to initiate home demos in this time period. It was observed that the sales of the company enhanced and sales people were able to close the deal for a high number of products sent for home demo. In order to increase the leads for home demo the company took a few initiatives by which they could reach more people. LG arranged home demo for the given customer leads and tried to sell it to the customers. In this study, we also experienced the market by doing Control Tower Activity in LG Brand shops across Delhi.

Then the effect of home demos on the consumer buying behavior of Electronic products was studied through which we were able to infer customer needs and buying trend towards Electronics Durables

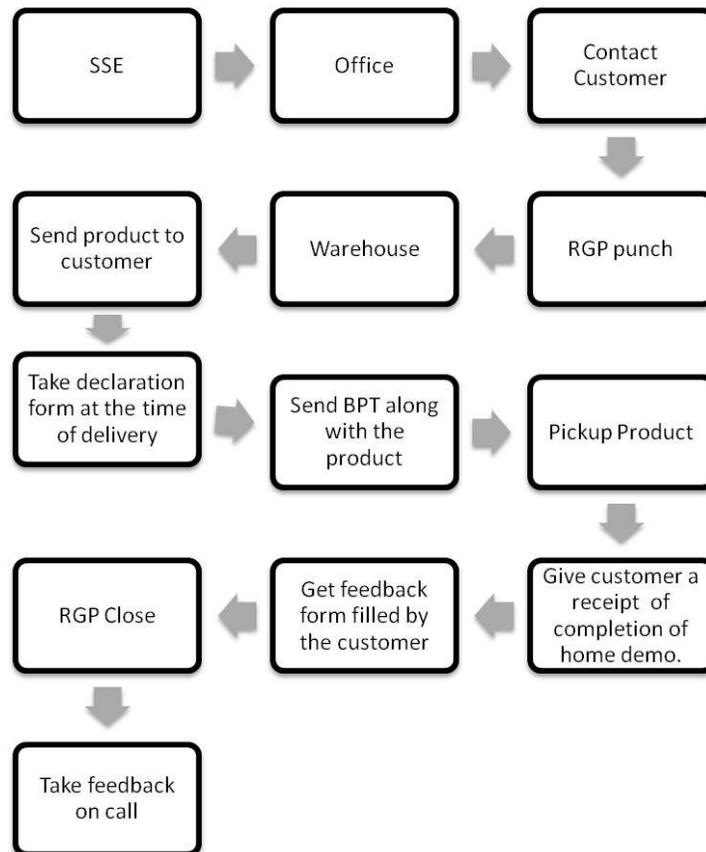
HOME DEMO

Home Demo is a new initiative taken by LG Electronics to promote its product within the customers in a unique way. In this process LG Electronics is giving an opportunity to the customer to have an experience of using LG products at their home without even buying the product. The company offers the customers to have a home demo of the desired products and use the products for few days for FREE.



In this process the customer is able to experience the LG products and know about the product features better We targeted potential buyers in the corporate and offered them home demo.

The new process proposed by us had a few additions to it like taking a declaration form at the time of delivery to ensure the safety of the product and to take the feedback of the product from the customer.



The Home Demo process deals with only 6 products from the LG product lineup which are portable and can be easily installed at customers place. It is mainly focusing the products which are actually not a need of the customer and hence home demo will showcase them the benefits to use them.

The products listed in Home Demo are-

1. OLED TV
2. X-Boom
3. Air Purifier
4. Water Purifier
5. Dishwasher
6. Vacuum Cleaner

A study on 110 customers was conducted for Home Demo. Following is the table showing the product wise break up of customers;

Table No. 1

S.NO.	PRODUCT	TOTAL RESPONSES	RESPONSES(%)
1.	AIR CONDITIONER	55	45.8
2.	REFRIGERATOR	10	8.3
3.	MICROWAVE	9	7.5
4.	TELEVISION	23	19.2
5.	WATER PURIFIER	9	7.5
6.	AUDIO SYSTEM	14	11.7
TOTAL		120	

The details of the conversion of Home Demo for these 110 customers is given in below:

Table No. 2

	A	B	C	D	E	F	G	H	
1	DELHI REGION								
2		PRODUCT	COMPLETED	PURCHASED	IN PROCESS	NO	CONVERSION RATIO		
3		X-BOOM	18	6	8	4	33%		
4		WPR	23	10	7	6	43%		
5		APR	1	0	0	1	0%		
6		OLED	13	3	6	4	23%		
7		TOTAL	55	19	21	15	35%		
8									
9									
10		DEL							
11		PRODUCT	COMPLETED	PURCHASED	IN PROCESS	NO	CONVERSION RATIO		
12		X-BOOM	7	3	4	0	43%		
13		WPR	12	6	6	0	50%		
14		APR							
15		OLED	3	2	1				
16		TOTAL	22	11	11	0	50%		
17									
18									
19		DEN							
20		PRODUCT	COMPLETED	PURCHASED	IN PROCESS	NO	CONVERSION RATIO		
21		X-BOOM	11	3	4	4	27%		
22		WPR	11	4	1	6	36%		
23		APR	1	0	0	1	0%		
24		OLED	10	1	5	4	10%		
25		TOTAL	33	8	10	15	24%		
26									
27									
28									

The home demo process helped the company to increase its sales as the conversion ratio of home demo process is close to 35% which clearly suggests that this strategy has been successful for the company.

RWA ACTIVITY

LG India also conducted an RWA Activity wherein they organized kitty parties for the women of the apartment where the activity took place and then educate the customers about their microwave oven, Air purifiers and Water purifiers and also conducted free cookery classes.

CONTROL TOWER ACTIVITY

Control Tower Activity is an activity which is performed to monitor the SSE's and LG Best Shops

The main Objective of the study was to study the impact of MOT [Moment of Truth] on Customer Buying Behaviour and observing SSE's [Shop Sales Executives] Behavior in dealing with Customers and also analyzing and measuring the Customer Satisfaction and Experience. This project basically deals with the Evaluation of Individual Brand shop of LG on the basis of MOT [Moment Of Truth] and Shop Sales Executives behavioral aspects.

LG SSE MOT 10 STEPS-

- 1) Greeting
- 2) Offering
- 3) Identify Needs
- 4) Explain
- 5) Demonstrate
- 6) Closing
- 7) Cross-selling
- 8) Customer Data
- 9) Seeing off
- 10) Revisit call

To undertake marketing effectively, businesses need information – information about customer wants, market demand, competition, distribution channels etc. This information needs to be updated regularly because businesses operate in a dynamic environment, characterized by frequent:

- 1) Changes in technology
- 2) Changes in consumer tastes
- 3) Changes in the product ranges of competitors
- 4) Changes in economic conditions.

PURPOSE OF MARKETING COMMUNICATION

Marketing Communication can help a business do one or more of the following:

- 1) Gain a more detailed understanding of consumers.

crowded market like India. In a competitive market like India, a brand needs to use different ways to connect with the customers. So only experiential marketing cannot help company to increase its market share, KG would have to adopt other sales promotion techniques as well. The events should have a connection with the brand's products, else the customer will face a difficulty in relating the event with a brand.

Nowadays Digital Marketing strengthens the effectiveness of Experiential Marketing through social media. Experiential Marketing is evolving rapidly in India.

Through this study of LG electronics we are able to gain a clear insight on how branding and promotional techniques are undertaken to increase sellout. The study helps in developing a better understanding of what a consumer expects from a brand and how it operates in the market likewise to meet the consumer expectations. During Control Tower Activity brings significant knowledge about how the tactics employed while dealing with the customers and Visual Merchandising on the consumer buying behavior. We also observed the organization of promotional events and brand awareness is created among the public at large. The process of Home Demo, enhanced the knowledge of selling skills and tactics and customer buying behavior in buying electronic durables.

At the end we would like to conclude by quoting Mr Amit Gujral, CMO LG, while being asked as "How are you fortifying your marketing and advertising plans this year?" He replied by saying, "We are betting big on experiential marketing campaigns, as we would want consumers to experience LG's technologies and the advancements that we have made in our products in terms of features, benefits and convenience. We are also creating differentiated content for digital platforms and holistically strengthening our digital/ social consumer connect programmes". Such initiatives help in bringing brand LG closer to consumers.

RECOMMENDATIONS

LG Electronics is the only brand to introduce the concept of Home Demos for electronic products. But, consumers are unaware about this concept. So this scheme should be publicized more. The Home Demos may be made partially chargeable as company is investing huge amounts on the setting up of the products at consumer's place and conversion rate of buying a product is really low. LG has introduced home demo for only premium consumers, who have greater paying capacity. The company should introduce it for diverse economy. RWA Activities should be increased, so that consumers are well versed with the products and will be able to create the brand image of their brand, as its more economic and gives better results as compared to Home Demos. Consumers in this industry are highly price sensitive and can switch easily to other brands, so higher cognition of the products would definitely enhance the sales.

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A COMPARATIVE STUDY ON ONLINE SHOPPING AND OFFLINE SHOPPING

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Pooja Gupta²

ABSTRACT

*Retail sector is one of the fastest growing sectors in India. It is the backbone of economy and about 10% of country's GDP depends on it. Considering its economic value India is ranked among the top five retail markets in the world and Indian retail market is estimated to be valued US\$ 600 Billion. Globally India has the highest growth rate in retail sector. Consumers in India are very particular about their shopping products. The choices of consumer vary depending upon the modes of shopping i.e. their preference towards the online shopping or offline shopping. Both online shopping and traditional shopping has their own advantages and disadvantages. Now a days shopping at a click of mouse is gaining popularity. The customer prefer to buy products online as online shopping is functional 24*7, offer more variety, extends customer reviews facility and above all offers high discounts. On other hand traditional shopping offers consumers the liberty to physically examine the product which online shopping lacks. Depending on the preference at a particular time, consumer may use both the online mode and traditional mode of shopping, which results in fundamentally and logically different behaviors across the two modes of shopping. Major purpose of this research article is to highlight the differences emerging out during the study of online shopping behavior and offline shopping behavior.*

*Online shopping offers cost saving, time saving, 24*7 shopping facility, a huge variety of products along with attractive gifts and discounts which attract the customers for online shopping and it is also observed that online shopping lack in sufficient information about the product, often delays delivery process due to some unavoidable reasons and lack in privacy which proves to be the biggest hurdle in online shopping. Despite all the above mentioned limitations the market of online shopping is increasing day-by-day and is expected to increase more in the coming years.*

Keywords: *Brick and mortar stores, Consumer buying behavior, E-commerce and e-shopping, Online buying behavior, Offline buying behaviors.*

INTRODUCTION

The first thought that comes into a consumers mind when he/she embarks on buying any product is which mode of shopping should be chosen to satisfy their needs. Both online shopping and traditional brick and mortar shops are available for consumer to fulfill their needs. Now a days abundance of choices are available for a consumer and so the challenges for companies and shopkeepers regarding the way they should target their consumers to maintain competitive advantages.

In some of the developed countries like United States, it has become almost a trend to purchase apparel products online. However, on the other hand, in developing country like India, majority of the population, may it be student, business man or house wife, still depend on the brick and mortar stores to make purchases in different categories. Although in the last few years, the craze for online shopping has increased in absolute numbers especially among the teenagers and youngsters, still the offline shopping is way ahead of its online counterpart here.

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In the present day scenario, may it be online or offline business, learning and analyzing consumer behavior is extremely important for the success of any business. Consumers are the driving force of the market and all the business activities should be carried out keeping in mind that the interest of consumers. Internet is playing a major role in helping the promotion of products through online advertisements. The existence of healthy competition between the online stores and the offline brick and mortar counterparts has opened a new vista where consumers are free to pick and choose the medium of shopping to fulfill their needs and shopping interests. The main differences between the online shopping and offline shopping involve various ways of gathering product information, risk factor and the chances of receiving the same product as ordered by customers.

The five stage consumer decision making model is shown in the Figure No. 1

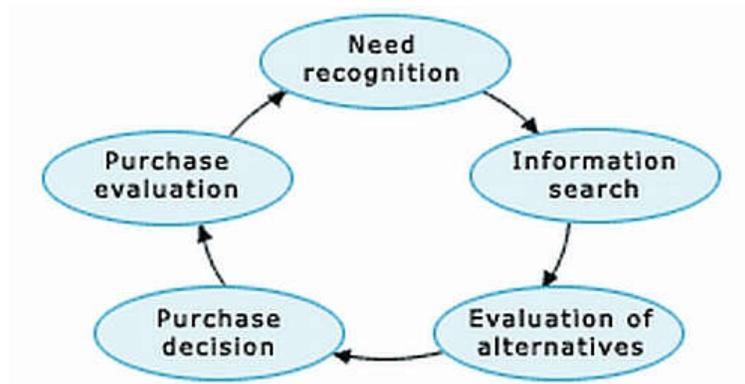


Figure No. 1: Five stage consumer decision making model and comparison of online and offline shopping with respect to this model.

Online and offline mode of shopping are entirely different, still the five stage consumer decision making model is applicable in both the cases.

The Consumer Decision Processes (also known as Buyer Decision Processes) are the stages related to decision-making that a consumer undergoes before, during, and after they purchase a product or service.

“John Dewey introduced 5 stages which consumers go through when they are considering purchase:

- a) Problem or need recognition
- b) Information search
- c) Evaluation of alternatives
- d) Purchase
- e) Post-purchase behavior

Let us discuss all stages of consumer decision making model in detail-

a) Need Recognition

This is the first stage of the Consumer Decision Process in which the consumer is able to recognize what the problem or need is and subsequently, he selects the product that would be able to meet this need. It is recognized as the first and most crucial step in the process because if a consumer does not perceive a problem or need, he will not move forward to purchase the product. A need can be triggered by internal or external stimuli. An internal stimulus

refers to a personal perception experienced by the consumer, such as hunger, thirst, and so on. For example, an elderly, single woman may feel lonely so she decides that she wants to purchase a cat. External stimuli include outside influences such as advertising or word-of-mouth. For example, a consumer who just moved to Minnesota may not realize he needs a heavy winter coat until he sees store advertising for it, which triggers the need in his mind.

According to Maslow's theory, when a human being ascends the levels of the hierarchy of having fulfilled the needs in the hierarchy, one may eventually achieve self-actualization. Maslow eventually concluded that self-actualization was not an automatic outcome of satisfying the other human needs. Human needs as identified by Maslow:

- i. The bottom of the hierarchy is the "Basic needs or Physiological needs" of a human being: food, water, sleep and sex.
- ii. The next level is "Safety Needs: Security, Order, and Stability". These two steps are important to the physical survival of the person.
- iii. We require basic nutrition, safety and shelter, which we attempt to accomplish more. The third level of need is "Love and Belonging", which are psychological needs; when individuals have taken care of themselves physically, they are ready to share themselves with others, such as with family and friends.
- iv. Fourth level is achieved when individuals feel comfortable with what they have accomplished. This is the "Esteem" level, the need to be competent and recognized, such as through status and level of success.
- v. Fifth is the "Cognitive" level, where individuals intellectually stimulate themselves and explore.
- vi. Finally, there is the "Aesthetic" level, which is the need for harmony, order and beauty.
- vii. At the top of the pyramid, "Need for Self-actualization" occurs when individuals reach a state of harmony and understanding because they are engaged in achieving their full potential.

b) Information search

The information Search is a stage in the Consumer Decision Process during which a consumer searches for internal or external information.

The information search is considered the second of five stages that comprise the Consumer Decision Process. During this stage, a consumer who recognizes a specific problem or need will then likely be persuaded to search for information, whether it is internally or externally. This is also when the customer aims to seek the value in a prospective product or service. During this time, the options available to the consumer are identified or further clarified.

The information search can be categorized as internal or external research:

The internal research refers to a consumer's memory or recollection of a product, oftentimes triggered or guided by personal experience. This is when a person tries to search their memory to see whether they recall past experiences with a product, brand, or service. If the product is considered a staple or something that is frequently purchased, internal information search may be enough to trigger a purchase.

The external research is conducted when a person has no prior knowledge about a product, which then leads them to seek information from personal sources (e.g. word of mouth from friends/family) and/or public sources (e.g. online forums, consumer reports) or marketer dominated sources (e.g. sales persons, advertising) especially when a person's previous experience is limited or deemed inefficient.

- i. Examples of personal sources that are marketer dominated include sales person advice in a retail store.

- ii. Personal sources that are not marketer dominated include advice from friends and family.
- iii. Television advertising and company websites are examples of non-personal sources that are marketer dominated
- iv. Online forums are non-personal sources that are non-marketer dominated.

c) Evaluation of alternatives

Evaluation of alternatives is the third stage in the Consumer Buying Decision process. During this stage, consumers evaluate their entire product and brand options on a scale of attributes which have the ability to deliver the benefit that the customer is seeking. The brands and products that consumers compare – their evoked set – represent the alternatives being considered by consumers during the problem-solving process.

Sometimes known as a consideration set, the evoked set tends to be small relative to the total number of options available. When a consumer commits significant time to the comparative process and reviews price, warranties, terms and condition of sale and other features it is said that they are involved in extended problem solving.

Unlike routine problemsolving, extended or extensive problem solving comprises external research and the evaluation of alternatives. Whereas, routine problem solving is low-involvement, inexpensive, and has limited risk if purchased, extended problem solving justifies the additional effort with a high-priced or scarce product, service, or benefit (e.g., the purchase of a car). Likewise, consumers use extensive problemsolving for infrequently purchased, expensive, high-risk, or new goods or services.

In order for a marketing organization to increase the likelihood that their brand is part of the evoked set for many consumers, they need to understand what benefits consumers are seeking and specifically, which attributes will be most influential to their decision-making process. It is important to note that consumers evaluate alternatives in terms of the functional and psychological benefits that they offer. The company also needs to check other brands of the customer's consideration set to prepare the right plan for its own brand.

During this stage, consumers can be significantly influenced by their attitude as well as the degree of involvement that they may have with the product, brand, or overall category. For example, if the customer involvement is high, then he or she will evaluate several brands, whereas if it's low, he or she may look at only one brand. In low involvement buying, the activity is usually frequent, habitual to a certain extent and there is generally little difference between the brands. No strong attachment exists between the buyer and the brand. Promotions are simple and repetitive. Conversely, high involvement buying involves products with many differences. The behavior is more complex and the research is more detail oriented.

Ultimately, consumers must be able to effectively assess the value of all the products or brands in their evoked set before they can move on to the next step of the decision process.

d) Purchase

During the purchase decision stage, the consumer may form an intention to buy the most preferred brand or product.

The purchase decision is the fourth stage in the consumer decision process and when the purchase actually takes place. During this time, the consumer may form an intention to buy the most preferred brand because he has evaluated all the alternatives and identified the value that it will bring him.

According to Philip Kotler, Keller, Koshy and Jha (2009), the final purchase decision, can be disrupted by two factors:

- i. Negative feedback of others and our level of motivation to comply or accept the feedback. For example, after going through the need recognition, information search, and alternative evaluation stages, one might choose

to buy a Nikon D80 DSLR camera, but a close photographer friend might share negative feedback, which could drastically influence personal preference.

- ii. The decision may be disrupted due to a situation that one did not anticipate, such as losing a job or a retail store closing down.

During this stage, the consumer must decide the following:

- i. From whom they should buy, which is influenced by price point, terms of sale, and previous experience with or awareness of the seller and the return policy.
- ii. When to buy, which can be influenced by the store atmosphere or environment, time pressures and constraints, the presence of a sale, and the shopping experience.
- iii. This is also a time during which the consumer might decide against making the purchase decision. Alternatively, they may also decide that they want to make the purchase at some point in the near or far future perhaps because the price point is above their means or simply because they might feel more comfortable waiting.

e) Post Purchase Evaluation

Post-purchase behavior is when the customer assesses whether he is satisfied or dissatisfied with a purchase.

Post-purchase behavior is the final stage in the consumer decision process when the customer assesses whether he is satisfied or dissatisfied with a purchase. How the customer feels about a purchase will significantly influence whether he will purchase the product again or consider other products within the brand repertoire. A customer will also be able to influence the purchase decision of others because he will likely feel compelled to share his feelings about the purchase.

Cognitive dissonance, another form of buyer's remorse, is common at this stage. This is when the customer may experience feelings of post-purchase psychological tension or anxiety. For example, the customer might feel compelled to question whether he has made the right decision. They may also be exposed to advertising for a competitive product or brand which could put into question the product that they have chosen. A customer may also have a change of heart and decide that he no longer has a need for this particular product.

Some companies now opt to engage their consumers with post-purchase communications in an effort to influence their feelings about their purchase and future purchases. Offering money back guarantees also serve to extend and enrich post-purchase communications between the company and its consumers. Other examples include VIP invitations to become part of a club or special and select group of consumers who buy a particular product. Another example is when customers are asked for their contact information at the point of purchase so they can be targeted later with a follow-up call that surveys the product's performance and consumer satisfaction. This approach could help influence or alleviate feelings of cognitive dissonance or "buyer's remorse" following a product purchase."

RESULTS AND DISCUSSIONS

Comparison of online and offline purchase based on certain parameters:

- a) **Convenience:** That's the benefit of purchasing goods online. Like in case of traditional shopping the customer need not to go physically to brick and mortar shop, bear all the rush of festive season and struggle with parking space. Online shops are open 24*7 for purchase and customer can very easily get the product delivered at his/her door step or in office according to his/her convenience. And the customer has flexibility of time that he/she can wake up at any point of time during night also and purchase the goods required. This is one of the biggest reasons for the popularity of online shopping these days.

- b) **Variety:** An online shop provides huge amount of variety as compared to offline shops since the online shops don't have to bother about stock space or salesman. This large amount of variety gives good options to customer and he/she feels more satisfied with the available variety.
- c) **Consumer Review:** This is considered to be one of the most important factor for the popularity of online shopping in which the customer can get real reviews from the customers who have already used the same product. Once a customer buys a product from the online store, he/she is requested to share his experiences and write the reviews which can benefit other customers to decide the purchase of the product. These reviews prove to be very helpful to a customer to choose best product for themselves.
- d) **Comparison Shopping:** As a customer all of us want to compare the same product available at different stores for best available price and quality. In case of traditional offline shopping a customer has to physically move from one shop to other which is very time consuming and require lots of efforts on the other end the products can be very easily compared in case of online shopping and customer can choose the best product available according to his need in fraction of seconds without much physical efforts.
- e) **Discounts:** This is one of the biggest reason for which customers choose online shopping as compared to traditional offline shopping. Since online stores need not to spend a huge amount on shop decorations, salesman charges and store maintenance so they offer attractive discounts to their customers which traditional offline stores cannot offer.
- f) **Availability of unique products:** Most of the manufacturers of electronic products launch their product directly on any online portal and these goods are not available on any offline store. This has become a latest trend these days. Now if a customer wants to buy the same product then he/she is not left with any choice than to opt for an online store.
- g) **Tangibility and Triability:** This is considered to be one of the major drawback of online store. If a customer is going for shopping in a traditional offline store he/she has option to touch and feel the product. The customer can also try the product and decide how well the product suits in his/her need. Although some stores now-a-days offer the option of free delivery and trial and if a customer is not satisfied he/she may return the product but still in this area the traditional offline stores are always considered a better option as compared to the online stores.
- h) **Shopping Experience:** In India shopping is not just buying material, it is feeling the colors, texture, fabric, roaming around with family, catching friends to accompany them for shopping, planning a dinner after shopping, roaming around in the mall and much more. An online shopping experience may add lots of variety to the shopping but the above mentioned joy is always missed while opting for online shopping.
- i) **Delivery of Product:** Unlike in case of traditional offline stores where customer can use the product immediately after purchasing, in case of online shopping a customer have to wait for few days of delivery. Due to this the goods which are immediately required are always purchased from traditional offline stores. Some online companies offer next day delivery option on payment of some extra charges but still for immediate requirements customer feels more satisfied with traditional offline stores.
- j) **Return of Products:** This is the main reason for which a customer always hesitates to opt for online shopping. If a customer feels dissatisfied with a product, he/she may go to market and get the product changed in case of traditional offline shopping but in case of online shopping the customer has to wait for contacting customer care, then getting it packed and wait for someone to pick the product and money refund also takes few days in case of online shopping. Although now-a-days most of the online companies offer money back and return guarantee but it can be very time consuming and hectic at times.

CONCLUSION

After analysing all the pros and cons of both traditional offline shopping and online shopping we come to conclusion that on the one end where a customer feels satisfied with the traditional offline shopping because of live experience of all the products, at the same time the youth now-a-days is more interested in online shopping because of the huge variety and discounts offered. Despite the huge growth of online shopping in India, maximum customers are still interested in going for a real shopping experience along with friends or family members. The large discounts and variety offered by online stores at one click away have definitely put enormous pressure on traditional offline stores. But we can't rule out that there are some aspects like tangibility and triability in online stores is impractical. The retailers are always actively scanning the popularity of traditional offline shopping and online shopping and keep tracking the demand of the customer.

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AMBUSH MARKETING: GOING BEYOND THE LEGAL AND ETHICAL DIMENSIONS

Nidhi Bansal¹

ABSTRACT

Marketing as the area of interest and significance for the business organisations have gained lot of importance over the last few years. Traditionally, to sustain itself in the marketplace, an organisation needed to focus equally on all four core P's of marketing-Product, Price, Promotion and Place. In this era of digitation and globalisation, the real game changer is the Promotional strategy. Among the various techniques of promotion, in the age of social media, advertising has the maximum reach and widest appeal. Now the next interesting thing that has come up is that firms are diverting from the traditional design of advertising. Advertising now is not about product differentiation, it's about out of box thinking. Advertising is about outdoing the competitors. This has brought into limelight a new marketing strategy called Ambush Marketing. Though not a new technique, it has gained importance in India only in the recent times. The paper is an attempt to comprehend the concept of Ambush Marketing with the help of real business situations, to understand the legislation related to Ambush Marketing and to look into the ethical dimensions of the concept. The paper concludes that Ambush Marketing is the new age marketing concept. Though highly unethical but marketers do it with in legal parameters. It is done by one and all without exception.

Keywords: *Marketing Mix, Promotion, Legislation, Ethics.*

INTRODUCTION

Out of the four P's, Promotion has taken the centre stage. The promotion mix consists of five elements: personal selling, advertising, direct marketing, sales promotion and publicity. An organisation has to devise an optimum promotional mix, i.e. combination of these five elements and how much budget to be allocated for each of these. Personal selling, direct marketing and sales promotion have lesser reach than advertising and publicity. In the age of social media, advertising has the maximum reach and widest appeal.

Advertising now a days, is going beyond the traditional parameters. In today's market, sales cannot be increased by just highlighting product characteristics, as each and every company is offering products with same features. Advertising is now about surpassing the competitor. The emphasis is on developing innovating and beguiling advertising campaign. The energies are diverted towards outdoing the competitors, finding loopholes and outshining the competitors. The term that is very popular with the advertisers is Ambush Marketing. Jerry Welsh coined the term in 1984 during Olympics Games and since then it has been actively and now very aggressively used to override the rival firms.

Ambush marketing can be defined as premediated effort by an organization to associate itself indirectly with an event in order to gain identification, brand recognition and other benefits that are associated with being an official sponsor without actually paying a huge sponsorship amount. The idea is to launch a hidden attack and catch the rivals surprised. Ambush marketing is a serious business. More the catchy, witty, sharp and entertaining the tagline will be, the more long lasting impression it will have. Ambush marketing may also be referred to as commercial theft. In its more direct way, ambush marketing could involve unauthorized use of logos or designs associated with

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the event. However, companies stick to more subtle ways to mislead the general public. It is about designing creative advertising campaign without violating any laws, Game here is the creativity.

(a) Advantages of Ambush Marketing

- i. It enables the ambusher to create brand awareness without incurring huge outlay.
- ii. In a competitive environment, consumer is always the winner. Increasing Competition leads to a cut in prices.

(b) Disadvantages of Ambush Marketing

- i. It reduces the commercial worth of the event.
- ii. It leads to unhealthy competitive environment.
- iii. The event may find it difficult to attract sponsor since it will be more beneficial to be a ambusher. An ambusher will also be able to enjoy the same benefit as the sponsor without actually spending a massive amount.

LITERATURE REVIEW

According to Drucker (1986), it is very crucial for the current marketers to be creative and innovative in their marketing strategy to cater to today's dynamic customers. The success of marketing now depends on the planning and the concept of the advertisement. Ambush Marketers have very well learnt to execute the strategy within legal parameters (Graham, 1997). Lyberger & McCarthy (2001); Seguin, Lyberger, O'Reilly, & McCarthy (2005); Shani & Sandler (1998), found that majority of people don't perceive ambush marketing as something wrong and have no negative perception about the company/product doing it. According to Lun O. & Yazdanifard R. (2014), it is the need of the hour for the companies to move over traditional methods and use more imagination and creativity to surpass the competitors. Portlock & Rose (2009), concluded that ambush marketing was accepted by the people of UK with no opposition as they didn't seem to have any problem with the practices involved in it. According to the research conducted by Paul and Patrick (1998), it was very important to set some ethical standards so that companies can devise their strategies and plans accordingly. It is the absence of ethical viewpoint that is the major cause of Ambush Marketing being used by companies extensively. Attitudes towards ambush marketing are not universal. There is greater legislative tolerance towards ambush marketing in both China (Preuss, Gemeinder, & Seguin, 2008) and India (Kalamadi, 2012; Seth, 2010).

OBJECTIVES OF THE STUDY

1. To comprehend the concept of Ambush Marketing with the help of real business situations,
2. To understand the legislation related to Ambush Marketing
3. To look into the ethical dimensions of the concept.

AMBUSHMARKETING: EVOLUTION

(a) Ambush Marketing in Sports

American Express Vs Visa

Ambush Marketing perse is not a new concept. It has existed in sports industry for a long time. Outside India, big sporting tournaments gather huge crowds, so such events are a great marketing opportunity for any company. Ambush marketing was prominently used for the first time during 1992 Barcelona Olympic Games. American Express and Visa both were in race to get the sponsorship rights but Visa bagged it.

History of ambush marketing

- The first noticed moment- 1992 Olympic history
 - MJ (a Nike icon) Covered the Reebok logo with The American flag
- Amex vs. VISA, Winter Olympics
 - “The Olympics only takes VISA”(VISA – the official sponsor) vs.
 - “You don’t need a visa to travel to Norway” from AMEX



Source: https://www.google.co.in/url?sa=i&source=images&cd=&cad=rja&uact=8&ved=2ahUKEwj934HvtoXfAhXNdysKHeb_C71QjRx6BAgBEAU&url=https%3A%2F%2Fwww.sli.deshare.net%2Fomkarnambiar%2Fambush-marketing-28143745&psig=AOvVaw2W81PMIdzLVw5URE9cHl4p&ust=1543986616882

Picture 1

Visa tried to give an impression to public that during Olympics in Spain, American Express cards would not work by using the tagline ‘the Olympics only takes Visa’. This is when American Express stepped up and responded in style with a wonderful campaign, ‘You don’t need a visa to travel to Norway’. This is considered as one of the classiest and finest examples of ambush marketing.

Pepsi’s ‘Nothing official about it’ Campaign

In 1996 cricket world cup jointly hosted by India, Pakistan and Srilanka, Coca cola was the official sponsor of the event. But Pepsi ambushed coca cola marketing by coming up with a shrewd tagline “ Nothing official about it”.



Source: https://www.hindustantimes.com/Images/HTEditImages/Images/25_01_pg22

Picture 2

(b) Ambush Marketing In Airline Industry

Indian Airlines Vs Indigo

Ambush Marketing has evolved over time. It's now not limited to the sports industry rather used in all important sectors. It was very appropriately used by Indian Airlines to attract the customers while Indigo fiasco was going on.



<https://encrypted-tbn0.gstatic.com/images?q=tbn:ANd9GcQIHCAm4GXtWelqDmMt9fbLSS-QE9s8obyp28sett7NMf1l-S3tw>

Picture 3

On Oct 15, 2017, A video of Indigo airlines ground staff manhandling a male passenger was uploaded on social media by one of airlines staff. The video went viral and Indigo airlines was highly criticized for its inhumane treatment of passengers. This incident was taken advantage of Indian Airlines to ambush Indigo Airlines. They came out with two cheeky taglines: "We raise our hands only to say Namaste" and "Unbeatable Service with word 'beat' in blue."



Source: <https://images.adgully.com/img/400/201711/air-india-ad.jpg>

Picture 4

JET AIRWAYS VS GO AIR

In 2011, Jet Airways came up with an advertisement on billboard stating, “ We’ve changed”. Instantly, Kingfisher ambushed Jet airways campaign with another billboard, “We made them change!” Go Air too jumped into the scene with its own billboard claiming, “We’ve not changed. We’re still the smartest way to fly”, leaving consumers amused.



Source: <https://marketingbrainstorm.files.wordpress.com/2011/02/jet-kingfisher-ambush.jpg?w=276>

Picture 5

(c) Ambush Marketing in FMCG Sector

Hindustan Lever (HUL) Vs Proctor and Gamble (P & G).



Source: <http://3.bp.blogspot.com/-0JMeFIVSJcw/TVP3aJ9VDLI/AAAAAAAAAAM/9Vile27oKvY/s320/shampoo.jpg>

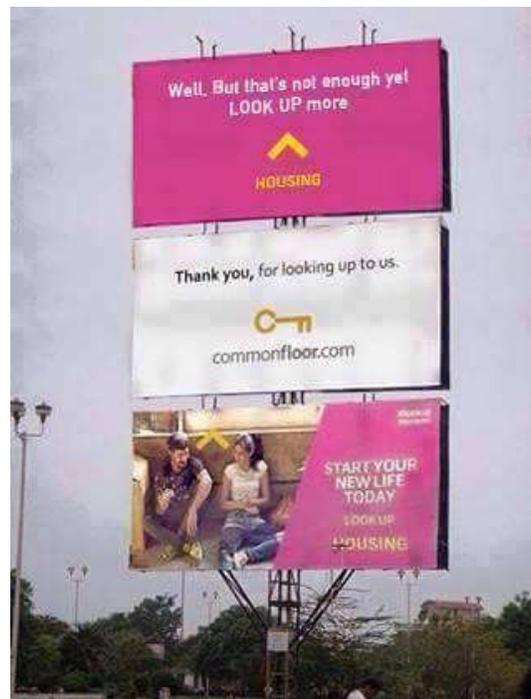
Picture 6

Another very interesting ambush campaign took place between two FMCG companies, Hindustan Lever(HUL) and Proctor and Gamble(P& G). P&G planned to launch their new shampoo Pantene and put hoarding over entire Mumbai with the tagline “A mystery Shampoo!! 80% of the women say it is better than anything else”.They wanted to create hype and curiosity among the people before the launch of shampoo. But, Hindustan Unilever ambushed the campaign by placing an adjoining hoarding with the tagline “There is no mystery, Dove is the No. 1 shampoo.” thus jeopardizing the entire P& G campaign.

(d) Ambush Marketing in E-Commerce Companies

Housing.com Vs Commonfloor.com

E-Commerce companies in India are also not far behind.They are also using ambush marketing to outwit their rivals. In March 2015, online housing solutions company Housing.com aggressively marketed themselves with the tagline on their hoardings as ,”Start your new life today. Look up”. Competitor Commonfloor soon responded by putting a billboard above that of housing.com with tagline, “Thank you for looking up to us”. But, Housing retaliated with yet another sixer, “Well that’s not enough yet. Look up more”.



Source: https://madovermarketing.files.wordpress.com/2015/03/11081317_10153128237680549_8969630138969951735_n.jpg

Picture 7

(e) Ambush Marketing in Political Arena

Shiv Sena Vs BJP

Even Politics is not left untouched by Ambush Marketing. Political parties are taking potshots at each other is not something new. But now they are also using creative marketing to outdo their competitors. The best example can be seen via ad campaigns of BJP and Shiv Sena during Maharashtra Elections. During the elections BJP portrayed

Prime Minister Modi as the face of party in the campaigns to which Shiv Sena responded in a really cheeky way by putting it like “ Our Manifesto is not a man but your voice, your dreams and your aspirations”.

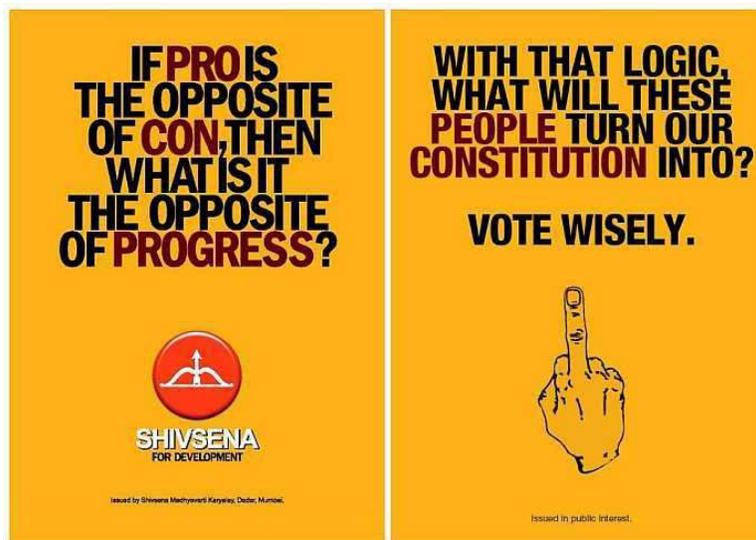


Source: <https://www.google.co.in/url?sa=i&source=images&cd=&cad=rja&uact=8&ved=2ahUKEwiIr96Px4XfAhWJWLwKHXIDDYUQjB16BAgBEAQ&url=https%3A%2F%2Fadalyze.wordpress.com%2F2014%2F11%2F05%2Fcompetitive-advertising%2F&psig=AOvVaw3x4Y9GVLMObRHk5qKnx9Rh&ust=1543991527502817>

Picture 8

Shiv Sena Vs Congress

Shiv Sena even took Congress party hands on with the following ad campaign.



Source: <https://www.google.co.in/url?sa=i&source=images&cd=&cad=rja&uact=8&ved=2ahUKEwiEqNC8x4XfAhUCvLwKHdDnCi8QjB16BAgBEAQ&url=https%3A%2F%2Fadalyze.wordpress.com%2F2014%2F11%2F05%2Fcompetitive-advertising%2F&psig=AOvVaw3x4Y9GVLMObRHk5qKnx9Rh&ust=1543991527502817>

Picture 9

(f) Ambush Marketing and Legislation

Deciding on the legality of Ambush Marketing is a complex issue. So far, India has not enacted any specific laws governing Ambush Marketing. The redressal may be sought under The Indian Trademarks Act 1999, the Copyright Act 1957 and the common law principle of passing off.

The official sponsor or plaintiff may be successful in getting injunction from the court only in cases of direct ambushing. One of the very rare cases of direct ambush marketing where the court ruled in favor of the official sponsor/plaintiff was that of Master Card International Inc. Vs Sprint Communication Co. Vs. ISL Football AG. During football world cup 1994, Mastercard had bought exclusive rights to World cup logos on all card based payment and account access devices. Sprints was the official long distance communication partner. But neither did it pay huge amount as Mastercard nor was allowed to use world cup logo. But sprints started marketing its prepaid telephone cards with the world cup logo printed on it. Mastercard raised a strong objection and went to court and was successful in getting an injunction order. The court ruled that by seeing world cup logo on Sprints card consumers might confuse Sprints as the official sponsor instead of Mastercard and Mastercard might not be able to derive the benefit despite spending huge amount on sponsorship. However, in case of indirect ambushing it is very difficult to establish infringement of trademark, copyright or to claim relief under law of passing off.

In another leading case of ICC Development vs. Ever Green Service Station, an injunction was granted against the defendant for misuse of the world cup logo only because there was a copyright infringement as the logo was held to be an artistic work under the Indian Copyright Act.

However, in another leading case of ICC Development vs. Arvee Enterprises, the Delhi High Court found the term 'world cup' to be a generic term and did not take any action against the Philips Company and observed that offering tickets as prizes to the event without using the mark/logo of the event is not unlawful and further there cannot be a trademark on a generic word and fair use of the word is allowed under the Indian Trademarks Act.

Thus, we can say that Ambush marketing neither does directly attract any penal action nor any injunction can be sought by aggrieved parties. The law comes into picture only when there is infringement of trademarks or copyrights.

(g) Ambush Marketing and Ethics

The term ethics is a very relative term. What is ethical for one person may be unethical for another. Whether Ambush marketing is ethical or unethical depends upon whether the response is coming from the sponsor or the ambusher. The ambusher may argue that they should not be barred from promoting/ advertising themselves since they could not pay the high sponsorship fees. On the other hand it is highly unethical and unjustifiable from the point of view of the sponsor who after spending huge amount faces the risk of not deriving benefits commensurate with the initial cost.

CONCLUSION

Ambush marketing is here to stay. It's the new age marketing. Ambushers are designing advertising campaigns within legal parameters. It is a great tool in the hands of firms to outdo their rivals without huge amount. Though legal, it is highly unethical. All the major sporting events sustain on the basis of sponsorships. If such unethical practices continue, these events may find it difficult to attract sponsors. It is a vicious circle, at one event a firm may be sponsor and its rival ambusher and at other event the tables may turn. So the competitors instead of ambushing should try to win consumers by offering quality and value to consumers. Also, now ambush marketing has become quite prevalent, so there is urgent need to frame appropriate legislations before ambush marketing becomes a menace.

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ENTREPRENEURSHIP, CSR AND SUSTAINABLE DEVELOPMENT GOALS WITH RESPECT TO INDIA

Vrinda Tandon¹

ABSTRACT

Unfair and unethical practices exist in many forms in today's business world which are known to man for centuries. Businesses tend to take more than they can give back to the society and the environment. CSR was proposed to curb such issues in one go. However, are CSR funds really being used for the betterment of the society or has it just become a means to save taxes? The economy might be going up in terms of GDP, however, equality, justice, and empathetic business have become obsolete. The United Nations has done its bit by creating a reality check for entrepreneurs across the globe in the form of Sustainable Development Goals. The article has been written with the help of primary as well as secondary data that studies the relationship between CSR, Entrepreneurship and SDGs with respect to India. The article concludes that the relationship thus derived between CSR, SDGs and Entrepreneurship is in fact a wake up call for the present as well as budding entrepreneurs. The question that stands out is who exactly is on the losing end?

Keywords: *Entrepreneurship, CSR, Sustainable Development Goals*

INTRODUCTION

“Real integrity is doing the right thing, knowing that nobody's going to know whether you did it or not.”

- Oprah Winfrey

Today India's state can be called a state of emergency. Delhi has become a gas chamber. Yamuna tha was once prayed had now been declared dead. India is now on the verge of building its own mini version of the 'great pacific garbage patch' in every state. The women and children in the country live in constant fear for their life and safety. Education is still a matter of privilege for many. The inequalities in terms of facilities provided and earnings have become an issue in itself. More than 10,000 people in the country still go to bed hungry. However, are these issues really new? Is the government solely responsible for the eradication of such problems? Where do the corporates and the private sector stand in all this? Have they been held responsible or infact has anyone there taken any responsibility?

To make sure that the corporates understand their responsibility and are able to identify the needs of the hour, the United Nations created a set of goals. These are also known as the Sustainable Development Goals. The idea was first floated in the UN meet in 1972 in Stockholm. After 40 years of deliberations and talks the 17 SDG goals were finalized. These goals cover every aspect that needs direct attention i.e Poverty, Hunger, Jobs creation, education for all, life on land and sea and many more. As per a statement issued by Ban-ki Moon with respect to CSR is as real as it can get. *“We don't have plan B because there is no planet B!. This thought has guided the development of the Sustainable Development Goals”*

A company's vision and mission tend to define their past, present and future. Every corporate tries its best to become the best. In terms of profits or CSR. The idea of giving back is now a way of taking back, well but not

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directly. Job creation has become a facade and while the ones who are working are still getting minimal wages as compared to the profits the company earns, corporates are still giving back! The corporates without a doubt can be called hypocrites. Wherein they consider putting a sum away in the name of social welfare is the justification that they can give for creating the issues in the first place. This might sound as accusations, but moving further the paper will shed light on the various cases that have happened in the past and what their effects have been on the overall health of the country. Also, the one field where every company wants to step in when it comes to CSR today or in the past 50 years is education especially education of the girl child. But is this the one and only field where India needs help? How about cleaning up your mess first? Making the work environment safe for women? Is ethicality even considered a trait anymore when compared to profits? But most importantly making sure that your profit making deeds do not become a hazard for the generations to come. All these answers might be simple but the implementation as well as follow-through of the same is what is the key point that needs to be discussed at the moment. Specifically in the Indian context as the social state of India is nothing short of alarming.

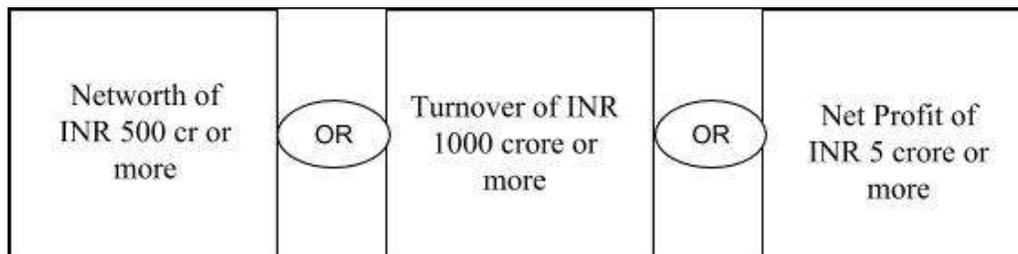
Even though the wave of understanding the importance of sustainability and growth at a holistic level has started around the globe, it is yet to hit India. The paper thus talks about what the entrepreneurs today can think about so as to make India clean, green and sustainable in the times to come with help of the CSR funds and the starting point that the United Nations has provided in the form of SDG goals.

EVOLUTION OF CSR IN INDIA

The term CSR even though new for the Indian corporates, it has been a part of the Indian history since the time of the Mauryan Empire, where in Kautilya talked about ethical and good practices of business. At the time it was called charity that the emperor did for the poor and the needy. This can be called an informal form of Corporate Social Responsibility. India in its history captures the importance of sharing of wealth with the deprived classes.

In the past, religious beliefs also captured the essence of CSR, when they talked about giving back. Hindus financially supported the building of shelters and temples. The Sikh culture even today organizes langars for the masses and Islam captures the essence of CSR in the form of Zakaat, where in every Muslim takes out a part of their wealth for the society. However CSR can actually be called the concept that has built and developed India over the centuries. Today this has become a part of the Companies Act of 2013. There are criteria for setting up the same.

“ The companies on whom the provisions of the CSR shall be applicable are contained in Sub Section 1 of Section 135 of the Companies Act, 2013. As per the said section, the companies having Net worth of INR 500 crore or more; or Turnover of INR 1000 crore or more; or Net Profit of INR 5 crore or more during any financial year shall be required to constitute a Corporate Social Responsibility Committee of the Board “hereinafter CSR Committee” with effect from 1st April, 2014. “



Picture: 1

As per the act CSR Activities can include:

1. Eradicating hunger, poverty & malnutrition, promoting preventive health care & sanitation & making available safe drinking water;
2. Promoting education, including special education & employment enhancing vocational skills especially among children, women, elderly & the differently unable & livelihood enhancement projects;
3. Promoting gender equality, empowering women, setting up homes & hostels for women & orphans, setting up old age homes, day care centers & such other facilities for senior citizens & measures for reducing inequalities faced by socially & economically backward groups;
4. Reducing child mortality and improving maternal health by providing good hospital facilities and low cost medicines;
5. Providing with hospital and dispensary facilities with more focus on clean and good sanitation so as to combat human immunodeficiency virus, acquired immune deficiency syndrome, malaria and other diseases;
6. Ensuring environmental sustainability, ecological balance, protection of flora & fauna, animal welfare, agroforestry, conservation of natural resources & maintaining quality of soil, air & water;
7. Employment enhancing vocational skills
8. Protection of national heritage, art & culture including restoration of buildings & sites of historical importance & works of art; setting up public libraries; promotion & development of traditional arts & handicrafts;
9. Measures for the benefit of armed forces veterans, war widows & their dependents;
10. Training to promote rural sports, nationally recognized sports, sports & Olympic sports;
11. Contribution to the Prime Minister's National Relief Fund or any other fund set up by the Central Government for socio-economic development & relief & welfare of the Scheduled Castes, the Scheduled Tribes, other backward classes, minorities & women;
12. Contributions or funds provided to technology incubators located within academic institutions, which are approved by the Central Government;
13. Rural development projects, etc

However, the law itself even though asks for the sustainable impact report it hasn't made the reports mandatory for any company to do so. This is the loophole which is creating the void and the gap between what is needed and what is done. Humans are important, however the little humans might not survive if the earth becomes uninhabitable after a few years.

Hypocrisy Highlighted

Coca-cola

As per a report on April 10th, 2018, coca cola that operates 58 water-intensive bottling plants in India is responsible for the dried up groundwater and local wells, forcing many residents to rely on water supplies trucked in daily by the government. This very company in their CSR work talk about sustainability being at the heart of their business. They also talk about a world without waste and are actually one of the biggest companies in the country to be selling their sugar filled soft drinks in a plastic bottles to children making them obese. These bottles also being thrown away on the roads.

Finolex

A company that sells plastic pipes contributes in the education of children but not on waste management. As if it is not an issue actually caused by them in the first place.

Nestle

Maggi, a household snack that is loved by one and all was deemed unsafe for consumption a few years ago. The product even though declared fit for consumption is made with preservatives which aren't healthy for consumption. Just like many of their other products. i.e. Nestle has a campaign called nutrition awareness. In the mane of CSR

CONCLUSION

This paper highlights the misconceptions that the corporates today have when they mix the idea of CSR and simply giving back. In the light of all of this a few good initiatives also exist. For example Bisleri which states that plastic is not a problem but disposal of the plastic is the issue. The companies have been taking it too lightly and have to be called upon to dive into issues which will make a difference to not just humans but the life on land as well as sea in the longer run. Basically, the companies need to start putting their ethics to use!

REFLECTION

In all honesty this research paper took me back to my thesis days where I had to read every single CSR report in detail to understand the crux. This report is very close to me as after a very long time an assignment excited me. Infact the course SDG and built environment has given me an all new perspective on the idea of CSR and what ethical business can do. What ethical practices can and should do. Thanks to Preeti ma'am for giving me a platform to understand the importance and depth of best practices and not the study the idea of it

This experience has been quite exciting in itself and is definitely required for all the batches that will come in after us. As many of us do want start-ups but the point where to begin can be easily understood post this module. The business world today is in serious need of reality check. Every entrepreneur in India aspires to be successful. CSR is considered any companies way of giving back. But to what extent is what is explained in this module.

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CUSTOMER LOYALTY TOWARDS PRODUCTS OF SAMSUNG

Anamika¹

ABSTRACT

Customer loyalty is both an attitudinal and behavioral tendency to favor one brand over all others, whether due to satisfaction with the product or service, or its convenience or performance, or simply familiarity and comfort with the brand. Customer loyalty encourages consumers to shop more consistently, spend a greater share of wallet, and feel positive about a shopping experience, helping attract consumers to familiar brands in the face of a competitive environment. In this research paper we proved that customer loyalty towards Samsung products comes when customer is satisfied with the products and vice versa (customer loyalty / customer satisfaction), for this result, we applied the regression method.

Keywords: *Customer Loyalty, Attitudinal and Behavioral Tendency, Customer Satisfaction*

INTRODUCTION

Customer loyalty is both an attitudinal and behavioral tendency to favor one brand over all others, whether due to satisfaction with the product or service, or its convenience or performance, or simply familiarity and comfort with the brand. Customer loyalty encourages consumers to shop more consistently, spend a greater share of wallet, and feel positive about a shopping experience, helping attract consumers to familiar brands in the face of a competitive environment. In this research paper we proved that customer loyalty towards Samsung products comes when customer is satisfied with the products and vice versa (customer loyalty / customer satisfaction), for this result, we applied the regression method.

OBJECTIVE OF THE STUDY

1. To identify the factors affecting customer loyalty.
2. To find out influence of each factor to attain customers loyalty

The study was conducted in Delhi. The was confined in measuring loyalty of customers towards two items – Air conditioner and Refrigerator manufactured and marketed by Samsung. The sample size will be 114.

METHODOLOGY:

The data was collected from customers of East Delhi, West Delhi, South Delhi and North Delhi. The customers was the combination of male and female. The hypotheses was tested using Regression.

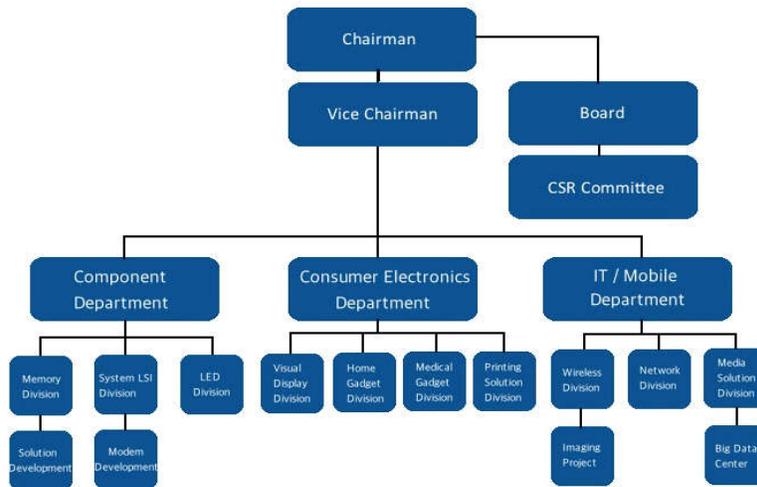
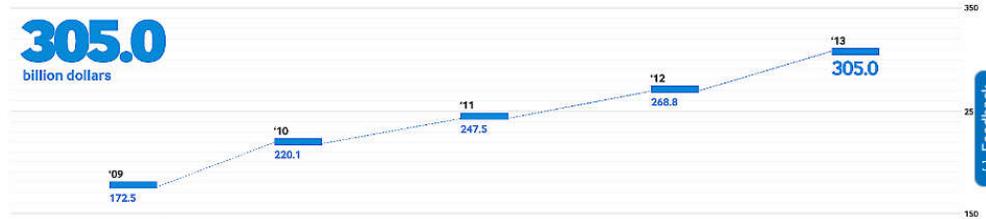
Hypotheses :

H₁ : There is significant impact of customers satisfaction on customers loyalty

Findings came out thatFrom the survey 50% respondents respond they are loyal and satisfied towards Samsung products because of good service they provide.And we found out that most of the respondents believe that the service done by the companies are good.

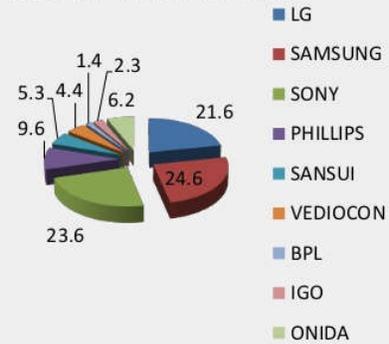
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Net Sales

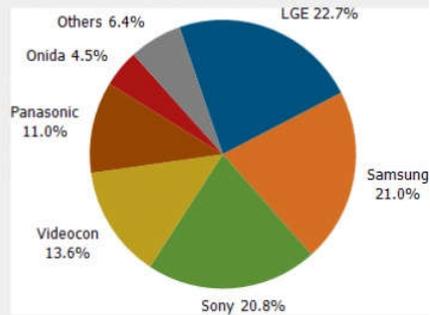


MARKET SHARE

HOME ENTERTAINMENT



MARKET SHARE IN ELECTRONICS



Gender responded through questionnaire

Gender	In figures	In Percentage (%)
Male	83	72.8
Female	31	27.2

Out of 114 respondents in this question where there is 72.8% male and 27.2% female respondents, therefore researcher has major responses from male respondents over the female respondents. It has been interpreted that the customer loyalty towards Samsung products is preferred by males more than females.

Age	In figures	Percentage (%)
20-25	71	62.3
25-30	12	10.5
30-35	11	9.6
40& above	6	5.3

We adopted the self-Designed Questionnaire therefore reliability testing has been conducted to calculate the value of cronbach alpha and confirm the reliability of the questionnaire used. The output of the same is as follows

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.878	.881	2

Results shows when the cronbach alpha is more than 0.7 then the questionnaire used is standardized. Since the value of cronbach alpha, i.e. 0.878 is greater than 0.7 which means the questionnaire used is a standardized questionnaire.

Hypothesis: There is significant impact of customers satisfaction on customers loyalty

H0- There is no significant relationship between customer satisfaction and customer loyalty.

H1- There is a significant relationship between customer satisfaction and customer loyalty

Correlations			
		customersatisfaction	loyalty
customersatisfaction	Pearson Correlation	1	.787**
	Sig. (2-tailed)		.000
	N	114	114
loyalty	Pearson Correlation	.787**	1
	Sig. (2-tailed)	.000	
	N	114	114

** Correlation is significant at the 0.01 level (2-tailed).

Correlation is a statistical measure that indicates the extent to which two or more variables fluctuate together. This table shows that the result of correlation analysis between dependent and independent variable. There is significant relationship between customer satisfaction and customer loyalty.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.787 ^a	.620	.616	5.07373

a. Predictors: (Constant), customersatisfaction

Analysis: From the regression analysis of data R Square is .620

Interpretation: The above table shows that R Square is .620, which means there is 62% relationship between customer satisfaction and customer loyalty.

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4699.441	1	4699.441	182.554	.000 ^b
	Residual	2883.190	112	25.743		
	Total	7582.632	113			

a. Dependent Variable: loyalty

b. Predictors: (Constant), customersatisfaction

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	11.807	2.091		5.647	.000
	customersatisfaction	.877	.065	.787	13.511	.000

a. Dependent Variable: loyalty

$$Y = a + bX$$

$$11.807 + (.877)$$

Where

Y=loyalty

X=customer satisfaction

Analysis:

Significant (p) value: 0.000

From the above table it is shown that there is significant relationship between loyalty and customer satisfaction that means alternative hypothesis is accepted.

CONCLUSION

Majority of the people are more loyal towards products of Samsung and they satisfied too. Through the research it has been proven that when we consider loyalty availability we can not ignore the satisfaction, both plays a important role and if one is available at the place the second one automatically came out from the box , which was proven through test as well, we can easily consider the loyalty and satisfaction both are create vice versa relationship.

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NPA AND ITS IMPACT ON NET PROFITABILITY OF PUBLIC SECTOR BANK

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ABSTRACT

Today Indian banking system is facing major challenge to control its non performing assets (NPA). NPA reflects the health of banks. The alarming increase in NPA in last few years is threat to banking industry. NPA impacts the net profitability of the banks. This paper is going to analyses the trend of NPA in public sector banks, net profitability of public sector banks and in later part study the impact of NPA on net profitability of some of the public sector banks. Increasing NPA suggests that there is rise in number of credit defaults which is decreasing the assets of banks and leading to low profitability and net worth of bank.

Keywords: Gross NPA, Net NPA, Net Profit, Non-Performing Assets, Public Sector Banks

1. INTRODUCTION

For any country banking sector is said to be the backbone of the country. The key indicator which depicts the health of any countries banking sector is NPA (non-profitable assets) . Any assets which are not yielding income to bank in called NPA. Different countries follow different standard to define NPA. Period after which any account is said to be NPA varies from country to country.

1.1 NPA and its types

RBI has defined NPA in “master circular -income recognition, asset classification, “with effect from March 31, 2004, a non-performing asset shall be a loan or an advance where:

- (i) Interest and / or installment of principal remain overdue for a period of more than 90 days in respect of a term loan.
- (ii) The account remains 'out of order' for a period of more than 90 days, in respect of an overdraft / cash credit (od/cc).
- (iii) The bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted,
- (iv) In case of direct agricultural advances as listed in annex 1, the overdue norm specified at para 2.1.5 would be applicable. In respect of agricultural loans, other than those specified in annex 1, identification of NPAs would be done on the same basis as non-agricultural advances.
- (v) Any amount to be received remains overdue for a period of more than 90 days in respect of other accounts.”

Provisioning and other related matters contents” dated 1st July 2015 as:-

Gross NPA:

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Gross NPA is defined as sum of all assets which RBI categories as NPA. Gross NPA tells about the quality of advances and loans made by bank. It tells total debt amount which bank has failed to collect

“Gross NPA ratio = Gross NPA / Gross Advances”

Net NPA:

It is the amount after deducting provisions from the gross NPA. Net NPA is more efficient way to calculate the burden on banks. It the real loss faced by banks.

“Net NPA ratio = (gross NPA – provisions) / (gross advances – provisions)”

1.2 Classification of Assets

Assets have been classified, by RBI in following four categories

Standard assets

Substandard assets

Doubtful assets

Loss assets

Standard assets: those assets for banks where borrower pays principal amount and interest regularly and does not disclosed any adverse problem. One should note that pending dues should not be more than 90 days, otherwise that asset will be classified as NPA and will lie in below three categories

Substandard: those assets which fall in NPA category for duration of 12 months or less, is called substandard assets. If the current net worth of the borrowers / guarantors of securities is not sufficient to ensure recovery of the dues than, if deficiencies are not corrected, there is high possibility that the bank may face some loss.

Doubtful assets: an asset which remained in NPA form more than 12 months is called doubtful asset. This type of asset has all characteristics of weakness of substandard assets. Added characteristic is that weakness makes liquidation/ collections in full, highly doubtful.

Loss assets: in audit or inspection when loss is identified but the amount is not written off. These assets are uncollectible. They are of such small value that its continuance as bankable asset is not justifiable as there may be salvage or recovery value. These are basically non recoverable assets

1.3 Causes of NPA

Lending practices of bank employees: Bank employees are not following rules and regulation while lending loans. Recently a case came in limelight when there was misuse of lous (letter of undertaking) in PNB bank, which has caused huge loss to bank. Similarly, there are cases where managers have not checked the history of borrower and huge amount of money has been given as loans /advance

Debt servicing: sometimes organization faces challenge regarding business environment. For eg. Changes in telecom environment of the country after reliance jio came into market, profit of the industry got dipped and even today there is high risk to NPA in telecom sector. This phenomenon is called debt servicing, when companies not able to earn money to repay loans.

Natural risk: improper rain pattern, natural disaster, drought are the factors which may affect the profit of any company. Specially agriculture based industry and more prone to be hit by these factors.

2. IMPACT OF NPA

Liquidity

The interest earned by bank by lending money is the main source of income for any bank . but when NPA increase, cash left with bank is reduced and capacity of bank to lend money also reduces. hence due to blockage in money rotation chain, bank is left with less liquidity

Credit loss

With increasing NPA, bank loses its market credit value. brand image is impacted and people who deposit money in banks gets cautious and may lead to credit loss

Profitability

With NPA, banks money gets blocked. as bank is unable to get its money back so this decreases its overall profit. it also suffers from opportunity cost, as this blocked money have yielded more profit if invested on another project.

3. LITERATURE REVIEW:

Controlling NPA is an hour of the need for Indian banking system. Indian Banking system is suffering a lot due to bad loans. Recent trend of NPA has increased the tensions in the system. Time to time many articles, research papers, theories has been published to find the impact of NPA , reason , and remedies to control NPA .

Munish Gupta and Dr. Naresh Malhotra (June,2018), This paper studied banking sector wise analyses of Gross NPA and Net NPA before and after SARFAESI act 2002. It also studied CAGR (Compound annual growth rate) of difference sectors of commercial banks of India.

Meenakshi Rajeev and HP Mahesh (2010),It compares NPA of India with NPA of other countries. Paper discusses about the different recovery techniques adopted by India like Sarfaesi Act, Health code system. It studied recovered NPA through various channels from 2003 to 2009. Trend of GNPA and NNPA is studied from 2002 to 2009

B. Ravi Kumar, BV.SS Subba Rao and G.D.V. Kusuma (2018), An attempt has been made to find the factors leading of increase in NPA . Author has collected primary data and using Garret Ranking technique rank the reason of NPA. Ineffective recovery tribunal was ranked as top cause of NPA

Ashly Lynn Joseph (2014), It describes the impact of NPA on Indian Banking system. It studies the trend of NPA in various sectors from 2008 to 2013. It also suggested some steps which government must take to reduce the NPA

C.S. Balasubramaniam (2012): Discussed impact of NPA on Indian banking system. Analyses trend of NPA on commercial banks from 2000 to 2010. It also analyzed the Impact of restructuring of advances on GNPA

Bratati Gupta (2012): Trend of GNPA and NNPA is compared between SBI & Associates and Other Public banks. Trend was studied from period 2007 to 2011. It discussed the reason of high NPA, effect of NPA on banking system and recommended steps for NPA management.

The objective covered in this paper is not attended by any of the paper mentioned above for the period covered.

4. OBJECTIVE:

- (i) To compare gross NPA ratio of Public sector banks with Scheduled Commercial Bank.
- (ii) To understand the profitability trend of seven public sector banks.
- (iii) To correlate the impact of Net NPA and Gross NPA on profitability of Public sector Banks.

5. RESEARCH METHODOLOGY:

The objective of this research paper is the study the GNPA of public sector bank with respect to scheduled commercial banks from period 2000-2001 to 2016-2017. As discussed in section 1.4 that NPA impacts profitability of bank, so this paper will also discuss the net profitability trend and NPA of various public sector banks from period 2011 to 2018. Later correlation is developed between GNPA and profitability to study the impact of GNPA (also NNPA) on net profitability. To study the objective, analyses is done on secondary data. Source of data is RBI, money control and various articles. NPA is one of the major concerns of India's commercial banks. Numbers of papers are written on this topic and close studies reveal that NPA problem exist in Indian banking system. Final analysis is done by using ms excel for correlation of NPA with net profit.

6. ANALYTICAL TABLES AND FIGURES

Table 1

Year	Scheduled Commercial Banks	Public Sector Banks
2000-2001	11.4	12.4
2001-2002	10.4	11.1
2002-2003	8.8	9.4
2003-2004	7.2	7.8
2004-2005	5.2	5.5
2005-2006	3.3	3.6
2006-2007	2.5	2.7
2007-2008	2.3	2.2
2008-2009	2.3	2
2009-2010	2.4	2.2
2010-2011	2.5	2.4
2011-2012	3.1	3.3
2012-2013	3.2	3.6
2013-2014	3.8	4.4
2014-2015	4.3	5
2015-2016	7.5	9.3
2016-2017	9.3	11.7

Source: www.RBI.org.in

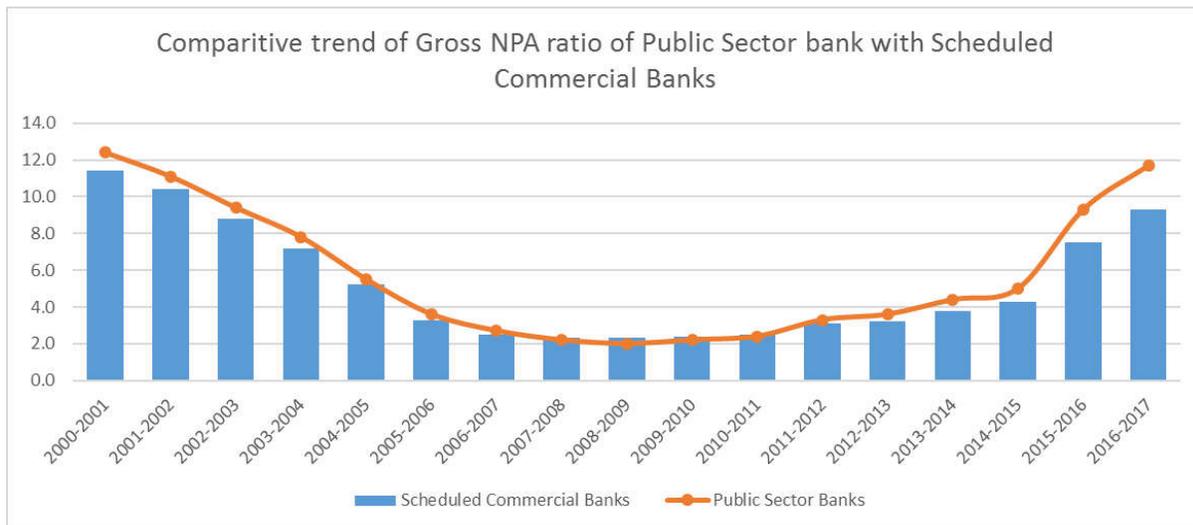


Figure 1: Comparative Trend of Gross NPA Ratio

Figure 1 and Table 1 depicts the comparative trend of Gross NPA Ratio of Public sector bank with Scheduled commercial banks. Gross NPA ratio has declined substantially till 2010 for both Scheduled commercial bank and for Public sector bank. But in recent years we can see that NPA is increasing at alarming trend. In 2015 -2016 and 2016-2017, GNPA ratio for PSB is 9.3 and 11.7 respectively. Graph shows the major contributor of high GNPA ratio of Scheduled commercial bank is Public sector bank. GNPA ratio of all scheduled commercial bank increased to 9.3 in 2016 -2017.

Table 2

Net Profitability Rs in crore (till 31March)							
Year	State Bank of India	Bank of India	United Bank of India	Bank of Baroda	Indian Overseas Bank	Punjab National Bank	Central Bank of India
2018	-6547.45	-6043.71	-1454.45	-2431.81	-6299.5	-12282.8	-5104.9
2017	10484.1	-1558.31	219.51	1383.14	-3416.74	1324.8	-2439.1
2016	9950.65	-6089.21	-281.96	-5395.54	-2897.33	-3974.4	-1117.67
2015	13101.57	1708.92	255.99	3398.44	-454.33	3061.58	606.45
2014	10891.17	2729.27	-1213.44	4541.08	601.74	3342.58	-1262.84
2013	14104.98	2749.35	391.9	4480.72	567.23	4747.67	1014.96
2012	11707.29	2677.52	632.53	5006.96	1050.13	4884.2	533.04
2011	7370.35	2488.71	523.97	4241.68	1072.54	4433.5	1252.41

Source: Moneycontrol.com

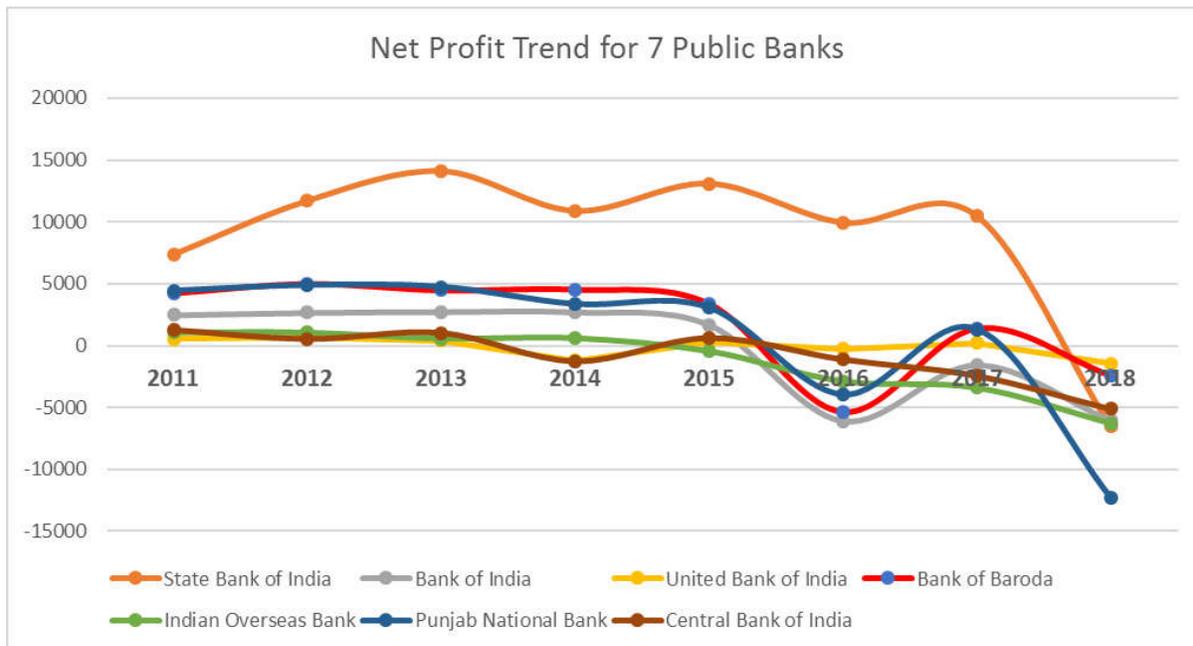


Figure 2: Net Profit Trend for 7 Public Banks

Table 2 and Figure 2 show the net profitability trend of various public sector banks. From the above graph we can see that majority of banks have shown decline in their profitability after 2015. Comparing profitability of 2018 with 2017 we can see that SBI and Punjab national bank are some of the bank which have shown negative profitability. The percentage decline in net profitability of bank in the year 2018 as compared to 2017 were SBI 162% , UBI 762% , PNB 1027%

Table 3

Gross NPA Rs in Crore							
Year	State Bank of India	Bank of India	United Bank of India	Bank of Baroda	Indian Overseas Bank	Punjab National Bank	Central Bank of India
2018	223427.46	62,328.46	16,552.11	56,480.00	38,180.15	86,620.05	38,130.70
2017	112342.99	52,044.52	10,951.99	42,719.00	35,098.26	55,370.45	27,251.33
2016	98172.8	49879.12	9471.01	40521.04	30,048.62	55818.33	22,721.00
2015	56725.34	22193.24	6552.91	16261.45	14,922.45	25694.86	11,873.00
2014	61605.35	11868.8	7118.01	11875.9	9,020.48	18880.06	11500.01
2013	51189.39	8765.25	2963.83	7982.58	6,607.96	13465.79	8456.18
2012	39676.46	5893.97	2176.42	4464.75	3,920.07	8719.62	7273.46
2011	25326.29	4811.55	1355.78	3152.5	3,089.59	4379.39	2394.53

Source : Moneycontrol.com

Table 4

Net NPA Rs in Crore							
Year	State Bank of India	Bank of India	United Bank of India	Bank of Baroda	Indian Overseas Bank	Punjab National Bank	Central Bank of India
2018	110854.7	28207.27	10316.3	23483	20399.66	48684.29	17377.87
2017	58277.38	25305.03	6591.85	18080	19749	32702.1	14217.83
2016	55807.02	27996.4	6110.71	19046.46	19212.57	35422.56	13242
2015	27590.58	13517.57	4088.38	8069.49	9813.33	15396.5	6807
2014	31096.07	7417.22	4664.11	6034.76	5658.12	9916.99	6649
2013	21,956.48	5947.31	1,969.98	4192.03	4027.21	7236.5	4988
2012	15,818.85	3656.42	1,075.55	1543.64	1907.44	4454.23	4557
2011	12,346.90	1944.99	757.41	790.88	1328.42	2038.63	847

Source : Moneycontrol.com

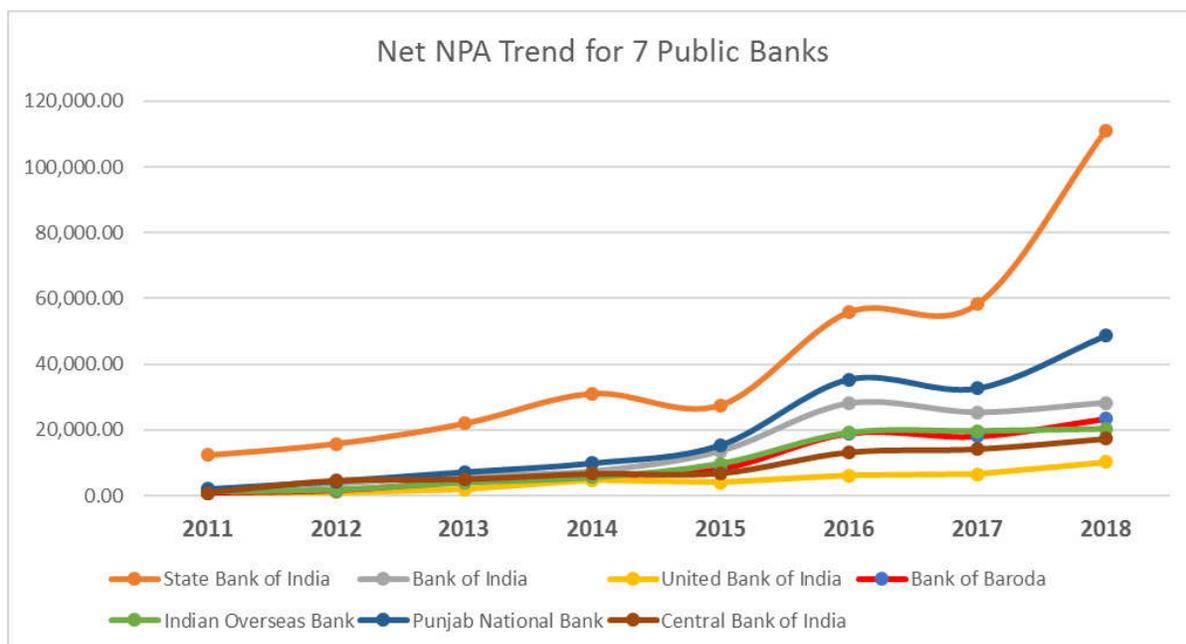


Figure 3: Net NPA Trend for 7 Public Banks

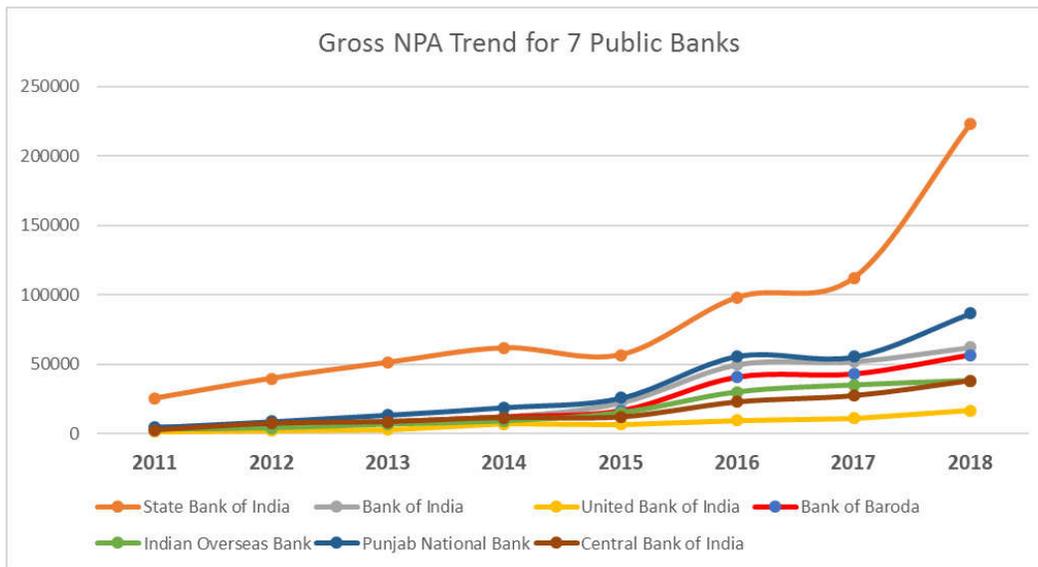


Figure 4: Gross NPA Trend for 7 Public Banks

Source : Moneycontrol.com

Both Figure 3 and Figure 4 shows that both Gross NPA and Net NPA is increasing trend almost for all the banks. Major increase in NPA is recorded in State bank of India in 2018. In 2018 Gross NPA increased by ~98% for SBI , ~51% for UBI, ~56% for PNB , ~40% CBI , ~32% BOB.

Table: 5

Bank	Correlation of Net NPA and Profitability	Correlation of Gross NPA and Profitability
State Bank of India	-0.82	-0.84
Bank of India	-0.93	-0.93
United Bank of India	-0.77	-0.74
Bank of Baroda	-0.87	-0.84
Indian Overseas Bank	-0.94	-0.97
Punjab National Bank	-0.91	-0.93
Central Bank of India	-0.90	-0.95

Source: Prepared by author

Table 5 shows the correlation of GNPA and NNPA with Profitability. All banks have shown negative correlation ie as the NPA of bank increases than profitability of that bank decreases. Increasing NPA of banks is due to extensive lending of money by banks during good times of economy. With high number of advances there is a risk of high NPA leading to low profitability of banks.

7 . CONCLUSION

In first part its observed that GNPA ratio of scheduled commercial bank is on the rise since 2010. In past two years the NPA has grown to alarm rate. GNPA of PSB banks is above normal which need to be controlled.

In second part, net profitability of seven commercial bank are observed. It is observed that almost all banks are in net loss since 2015. In 2018, all banks under study were having negative net profitability

In third section GNPA and NNPA is correlated with Net profitability. Correlation suggests that as NPA increases, profitability of bank decreased.

8 . LIMITATIONS

The study regarding net profitability trend of various public sector banks are done for period 2011 to 2018. Results may vary on changing the time period under study.

Size of bank in terms of customer base is not considered while calculating the correlation of Net profitability and GNPA (NNPA)

Seven major Public sector banks have been taken into study. Some of the small public sector banks have been kept out of study.

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NPS- A ROAD MAP TOWARDS SUSTAINABLE INVESTMENT REGIME

Neeti Hooda¹

ABSTRACT

NPS was initially meant for government employees, and was later extended to all citizens of India. Recognising the need to provide income security to marginal income earners and to people from economically disadvantaged sections of society, a scheme has been launched exclusively for such sections of society namely APY and NPS-Lite Yojana. NPS is a contributory system under which both the employer and employee will have to contribute certain amount from their salary and employee will be provided regular income from their contribution after retirement. National Pension System is a government of India initiative which has become a widely popular and effective way for the investors to participate in financial markets at low-cost and in an easy way while reducing risk characteristics by spreading the investment across different types of securities, also known as diversification as they play an important role in an individual's investment strategy. This paper provides the detailed analysis of working of NPS in India and further tried to evaluate the performance of NPS in over a period from 2013 to 2017.

Keywords: APY, AUM, Contribution, Diversification, Investors, Performance, Recordkeeping.

1. INTRODUCTION

PFRDA has been appointed as a nodal agency managed through a set of Intermediaries who have experience in their own areas of operations. Each intermediary, looks after to specific activities such as recordkeeping, fund transfers, fund management and custodial services etc., has been selected through competitive bidding process to bring about the advantages of low-cost and effective checks & balances in the system to the subs Central Recordkeeping Agency- Appointed by PFRDA and entrusted with the record keeping of the data of individual subscribers.

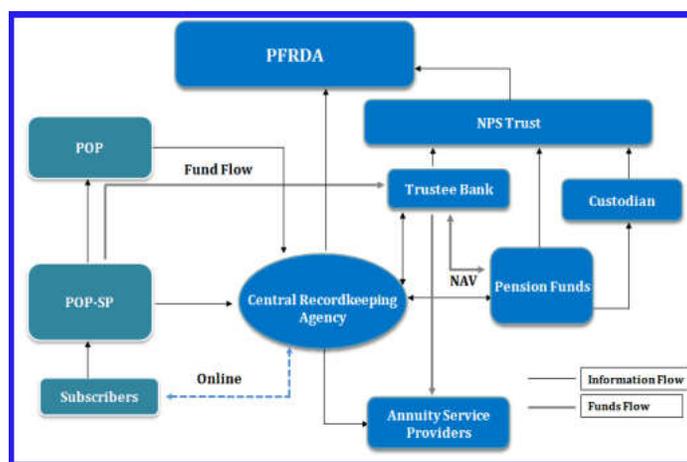


Figure 1: Working of NPS

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1.1 Points of Presence (POP) and POP-Service Provider (POP-SP)-

These are the banks and non-banking financial companies registered with PFRDA for registration and servicing of subscribers to the NPS.

They include mainly commercial banks who act as the first points of interaction of the NPS subscriber under the NPS architecture. The authorized branches of a POP, called Point of Presence Service Providers (POP-SPs), act as collection points and extend a range of customer services to NPS subscribers.

1.2 NPS Trust & Trustee Bank- the NPS Trust :

It was established by the PFRDA and handles the funds aspect of the transactions between various entities. Axis Bank Ltd. is the designated bank to facilitate fund transfers across subscribers, fund managers and annuity service providers based on the instructions received from CRA.

1.3 Pension Funds Managers-

intermediaries appointed to invest the contributions received from various subscribers.

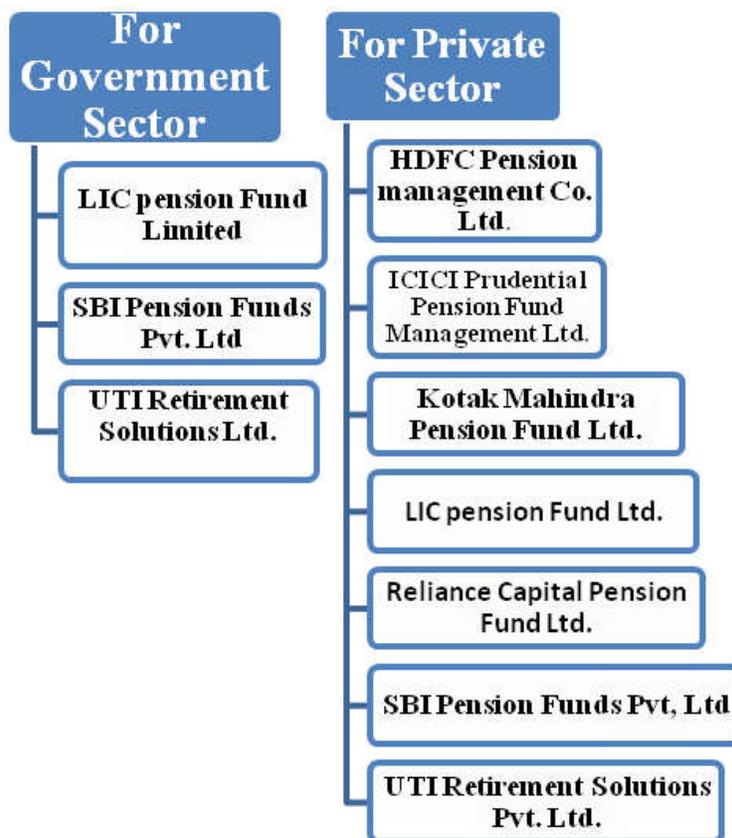


Figure 2

1.4 Annuity Service Providers

Annuity Service Providers appointed by the PFRDA to provide annuity to the subscribers through their various schemes. It is the will of subscribers to choose any of the Annuity Service Providers for buying an annuity and thus, delivers monthly pension to their subscribers.

1.5 Custodian

Custodian handles the security side of the transactions. The PFRDA has appointed the Stock Holding Corporations of India Ltd as the custodian.

2. SIGNIFICANCE OF TOPIC:

GDP and per-capita income are considered as the major indices for country's economic growth and development which in turn affect the saving and investment patterns. Saving rate in India was extremely low and was about 9% during 1950-1951 but improved to 23.6% in the ninth plan and was still 36.9% in 2007-08 and fell down a little and was 33.7% in 2009-10 and this felt the need to have some security even after retirement in order to maintain the same standard of living. It has been observed that ageing population globally has become a worry and India too is witnessing an increase in old-age dependency. India does not have a universal social security system as large number of elderly Indians were not covered under any pension scheme. Thus, a reform in pension system will not only ensure a sense of social security to the citizens but also help the State Government and Central Government to cut their liabilities. NPS is a contributory system under which both the employer and employee will have to contribute certain amount from their salary and employee will be provided regular income from their contribution after retirement. The amount of contribution invested in pension funds will depend upon the guidelines prescribed by PFRDA. In order to promote, develop and regulate the pension market in India, PFRDA was established in 2003 and this development authority provides the right to beneficiaries/subscribers to choose any sort of pension funds and investment patterns and it is quite clear that the expected risk and returns depends upon the type of portfolio taken by the subscriber. It is a fact that larger the contribution, higher the returns earned and longer the period of investments, higher will be the retirement benefits available to the employees.

3. OBJECTIVE OF THE STUDY:

The main objective of the present study is to know about the National Pension System in detail and further tried to examine the performance of NPS.

4. RESEARCH METHODOLOGY

The study is descriptive cum analytical in nature and is based on secondary data collected from various sources such as PFRDA reports, NPS trust.org and other concerned websites. Percentage has been applied in order to achieve the objectives of the study. The parameters taken to study the performance of NPS are: Asset under Management, No of subscribers enrolled and Total contribution.

5. TIME PERIOD:

for study is from 2013-2017.

6. DATA ANALYSIS AND INTERPRETATION:

Table: 1

Sector (at the end of FY 2013-14)	No. of Subscribers	Total Contribution M&B (Rs in Crs)	AUM (Rs in Crs)	Total	% to total	Rank
Central Government	13,42,267	20,029.45	24,177.05	1386473.5	21	3
State Government	20,06,777	18,363.7	20,095.27	2045235.97	31	2
Corporate Sector	2,62,335	2,495.84	2,627.6	267458.44	4	4
Unorganized Sector	78,774	348.48	365.28	79487.76	1	5
NPS Swavalamban	28,16,027	793.44	839.33	2817659.77	43	1
Total	65,06,180	42,030.92	48,104.54	6596315.46	100	

Source: NPStrust.org.in

It was observed from the table that NPS Swavalamban constitutes the maximum share among all the NPS scheme and got the highest scorer among all. Also the share of SG was good enough and got the second rank amongst all the schemes.

Table: 2

Sector (at the end of FY 2014-15)	No. of Subscribers	Total Contribution M&B (Rs in Crs)	AUM (Rs in Crs)	Total	% to total	Rank
Central Government	15,11,528	27,458.07	36,736.80	1575722.87	18	3
State Government	26,30,194	29,702.31	36,243.85	2696140.16	30	2
Corporate Sector	3,73,273	4,800.78	5,674.76	383748.54	4	4
Unorganized Sector	86,774	497.20	593.99	87865.19	1	5
NPS Swavalamban	41,46,880	1,380.00	1,605.72	4149865.72	47	1
Total	87,48,649	63,838.36	80,855.12	8893342.48	100	

Source: NPStrust.org.in

It was observed that NPS Swavalamban constitutes Rs. 4149865.72 which is 47% of the total no of subscribers, AUM and contribution of the NPS and ranked first among all the schemes. SG scheme was having 4% share amongst all and ranked second. Besides this, Corporate sector have the same percentage growth of 4 if compared from the last financial year and ranked at 4th Position.

Table: 3

Sector (at the end of FY 2015-16)	No. of Subscribers	Total Contribution M&B (Rs in Crs)	AUM (Rs in Crs)	Total	% to total	Rank
Central Government	1,657,623	36,329.43	48,135.03	1742087.46	18	3
State Government	2,923,882	48,006.60	57,498.27	3029386.87	30	2
Corporate Sector	473,515	8,348.75	9,290.05	491153.8	5	4
Unorganized Sector	215,372	1,218.85	1,272.88	217863.73	2	5
NPS Swavalamban	4,480,014	1,792.48	2,107.55	4483914.03	45	1
Total	9,750,406	95,696.11	118,303.78	9964405.89	100	

Source: NPStrust.org.in

During the F/Y 2015-16, NPS Swavalamban stands first amongst all the schemes and contributes to 45% in NPS. It was further observed that the share of SG again was quite good and further ranked second amongst all the schemes. However, the share of corporate sector and unorganised one still lacked behind.

Table: 4

Sector (at the end of FY 2016-17)	No. of Subscribers	Total Contribution M&B (Rs in Crs)	AUM (Rs in Crs)	Total	% to total	Rank
Central Government	1,788,699	48,451.73	67,040.20	1904190.93	18	3
State Government	3,332,526	67,099.32	84,917.29	3484542.61	32	2
Corporate Sector	585,595	12,472.71	14,953.22	613020.93	6	4
Unorganized Sector	437,076	3,022.09	3,123.13	443221.22	3	5
NPS Swavalamban	4,429,342	2,118.54	2,639.21	4434099.75	41	1
Total	10,573,238	133,164.39	172,673.05	10879075.44	100	

Source: NPStrust.org.in

Again NPS Swavalamban ranked first amongst all the schemes with percentage increase of 41 and the sector which comes next amongst ranking wise is state government followed by CG, Corporate, unorganised.

Table: 5

Year	Total AUM, no of subscribers and contribution	Absolute change	%
2013-2014	6596315.46		
2014-2015	8893342.48	2297027.02	25.82
2015-2016	9964405.89	1071063.41	10.74
2016-2017	10879075.44	914669.55	8.40

It would be quite clear from the above table that the although the scheme had performed quite well during its initial stage but it showed a slow down and decreasing trend by the end of F/Y 2016-17 as it was at its evolutionary stage when seen from Corporate perspective. Thus, need has arise to spread awareness among people about NPS.

7. CONCLUSION:

The role of NPS in the economy and capital market can be examined in terms of accumulation of institutional capital, development of capital market through creation of demand for financial instruments, support to improve financial market research, risk rating standard, corporate governance etc. which not only gives momentum to growth but also lead towards economic development of the country. It has been observed from the study that Indian debt market showed continued decline in terms of investment purpose which was only 3.2% in 2007, in GDP terms but gained a lead with the introduction in pension reforms i.e. NPS.

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A STUDY OF FACTORS INFLUENCING INVESTORS' DECISIONS OF PURCHASING INSURANCE PRODUCTS

Pragati Singh¹

ABSTRACT

Insurance plays a significant role in the life of humanity. The necessity & need of Insurance is felt when something adverse happens in the life of the humans. In India many people believes Insurance as an investment tool, but not as a social liability. Reaping the benefits of the rapid growth of the insurance markets, in particular in India, calls for improving the understanding of their respective consumers' expectations and behaviors.

The study aims at the awareness level as well as the current scenario of Life Insurance in India also to evaluate the consumer choice of Life Insurance Products offered by different players and investor decision in purchasing insurance policy. Data was collected through questionnaire. Factor analysis was used to know that which factors influence the investors must be covered under risk not for the purpose of buying insurance as well as for the future return. The findings of the study was firstly people wants to invest in those types of insurance policy where they get the monetary benefits and second, the factor which affects the investor for purchasing the insurance policy.

Keywords: *Insurance, Buying behavior, Investment.*

1. INTRODUCTION

Human life is full of perils and uncertainties. In the market, consumers have influence on instinct feelings and rationality on their purchasing decisions. Indian consumers believe in future instead of present for their future betterment, in this aspect insurance services helps in minimizing risk and uncertainties. Middle class and salaried persons have a great impact on Indian economy because their monetary value fulfills the needs and desires by holding a policy. When the investor makes an investment in insurance product, he wants to secure the life of the family.

Insurance is the combination of risk and savings and it is a best option for covering the risk and savings. In India, insurance is tool of tax savings along with long term investments. So here the attempt has been made in this research paper to influence of investor decision on purchasing insurance product.

NEED FOR THE STUDY

The need for the study to take a survey of various insurance products with a focus of analyzing what the investor has in mind for selecting the insurance policy. This study focus on influence factors for purchasing insurance product, promotional packages and policies offered by companies. Investor considered insurance as best investment option for securing the future.

A Large number of new competitor have entered into the market and are trying to expand market share according to their swiftly marketplace. The study is conducted in the Gwalior city and deal with the factors which influence the investors for investing the money in insurance product.

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REVIEW OF LITERATURE

Mehr and Cammack (1976) consider that Insurance is such type of a product which spreads the risk with low probability, individual or groups losses and provide financial protection to each individual or groups. **Narayan. H. Jai (2016)**, emphasizes on importance of investor in the insurance sector. He explained the market competition, where company try to attract the investor and for which they need to go beyond the efficiency for designing the products. To understand the investors needs, company have to bring in higher efficiencies in customer service. Insurance sector revolves around the investors and focus to win the trust and loyalty of the investor.

Kunreuther, (1979) said that product makes a sense, when the investor purchased the protection against peril as to be catastrophic, like total destruction of home, accident, or death of breadwinner. However, it has been recognized that this type of highly sensitive product is very difficult to sell.

Kahneman & Tversky, (1979) reported a risk-averse individual, which avoid all types of peril. However empirical evidence, advices that people are risk averse for earning profits and seeking for losses.

Kahneman & Tversky, (1984) stated certainly, most of the people have shown their lack of interest in understanding of probability and risk concepts.

Lehmann, (1995) Tversky and Shafir, (1992) have shown that offering more options can create a conflict in decision making which lead to postponed the action.

Dhar, (1997) Greenleaf and Uma, Selvanayaki & Shankar (2011) based on article „A Survey of Life Insurance Customer s Awareness, Perception and Preferences on the survey of 100 customers of life Insurance policies, carried out in Coimbatore. It focused on various factors related with consumers preferences, awareness and perception concerned to life insurance. The objectives of this survey was to find out the preferences of consumers towards various life Insurance policies, factors influencing choice of life Insurance policy and awareness about life Insurance brands.

Stephen Diacon (2004) stated the results of a comparison of the individual perception and financial experts regarding investment risk which involved involved in various UK personal financial services' products. Factor tests show that there are significant differences between experts and investors perception in the field of financial risks.

OBJECTIVE OF STUDY

1. To find out why people wants to invest in those types of insurance policy where they get the monetary benefits.
2. To understand the factor which affects the investor for purchasing the insurance policy.
3. To compare the differences in investors perception of male and female.

RESEARCH METHODOLOGY

The present study aims to find out the perception of the investors while investing into life insurance product. This study is based on an exploratory and descriptive type of research study. The structured questionnaire was designed for the data collection.

Sampling design

Population included in Gwalior region.

Sample frame

The collected of data through personal contacts. The sample frames was the individuals who are investing in insurance products.

Sampling Techniques:

Simple random sampling technique was used to select the samples.

Sample Size:

Sample size was 150 respondents of the Gwalior city.

Tools Used for Data Collection

The structured questionnaire was used for the evaluation of factors affecting investor's perception towards insurance. Questionnaire was based on Likert's type scale, where 1 stood for minimum agreement and 7 stood for maximum agreement.

Tools Used for Data Analysis

Item to check the internal consistency of the questionnaire, total correlation was applied. The measurement was standardized by calculating the reliability and validity. Factor analysis was applied to identify the factors.

To find out the significant differences between male and female investors Z-test was applied.

RESULTS AND DISCUSSIONS

Consistency Measure

First of all the consistency of all the items in the questionnaire is checked through correlation. Under correlation, every item is measured and the calculated value is compared with standard value (i.e. 0.1590). If the calculated value less than standard value then the whole factor will dropped, it will be termed as inconsistent.

Table 1

S.No	Items	Computed Correlation Value	Consistency	Accepted/ Dropped
1	Knowledge about terms and conditions of policy.	0.672575	Consistent	Accepted
2	Services on time.	0.651747	Consistent	Accepted
3	Satisfactory services.	0.651857	Consistent	Accepted
4	Company's goodwill	0.606722	Consistent	Accepted
5	Agent is well known about policies.	0.641696	Consistent	Accepted
6	Friendly and unanimous agent.	0.598189	Consistent	Accepted
7	respond promptly by agent	0.696714	Consistent	Accepted
8	Agents give timely reminder of installments	0.531224	Consistent	Accepted
9	Employees accountable towards customers	0.685717	Consistent	Accepted
10	Policy's provide the benefits	0.510712	Consistent	Accepted

11	Selection of reputed company.	0.635614	Consistent	Accepted
12	Renowned of the insurance company.	0.582877	Consistent	Accepted
13	Difficulties in settlements	0.594382	Consistent	Accepted
14	Personal attention on every consumer	0.641192	Consistent	Accepted
15	Understand consumer's financial needs.	0.603233	Consistent	Accepted
16	Fulfill the promises for policy.	0.613143	Consistent	Accepted
17	Fulfill the claims on time.	0.474994	Consistent	Accepted
18	Settlement of claims on time.	0.569969	Consistent	Accepted
19	Satisfaction relationship with company.	0.621596	Consistent	Accepted
20	Company competent to fulfill expectation.	0.594365	Consistent	Accepted
21	I want to associate myself with company	0.519261	Consistent	Accepted
22	Buying more product from the same Company.	0.503876	Consistent	Accepted
23	Suggest friends and family to buy Product from the same company.	0.540636	Consistent	Accepted
24	Policy benefits standards.	0.628741	Consistent	Accepted
25	Investment in insurance product is more secured than stock market.	0.376875	Consistent	Accepted
26	Buying further product from other insurance companies.	0.091202	Inconsistent	Dropped

RELIABILITY

Reliability test was done by using SPSS software and the reliability of the items was measured. The result is as follows: Cronbach's Alpha 0.919 It has been seen that the reliability value is more than 0.7. The questionnaire is highly reliable.

FACTOR ANALYSIS

Table 2

Factor Name	Eigen Value		Variable Statements	Loading
	Total	% of Variance		
1. Company Loyalty	8.818	35.174	21. Company competent to fulfill expectation. 22. Buying more products from the same company. 23. Suggest friends and family to buy product from the same company.	0.814 0.799 0.790
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			company. 20. Company competent to fulfill expectation. 24. Policy benefits standards	0.599 0.545
2. Service Quality	2.428	9.743	13. Difficulties in settlements 9. Employees accountable towards customers 7. respond promptly by agent 25. Investment in insurance product is more secured than stock market. 19. Satisfaction relationship with company.	0.693 0.631 0.611 0.563 0.537
3. Ease of Procedures	1.458	5.830	17. Fulfill the claims on time. 6. Friendly and unanimous agent. 18. Settlement of claims on time. 5. Agent is well known about policies.	0.852 0.662 0.651 0.486
4. Satisfaction Level	1.252	5.008	10. Policy's provide the benefits 3. Satisfactory services. 16. Fulfill the promises for policy. 2. Services on time. 1. Knowledge about terms and conditions of policy.	0.774 0.631 0.575 0.515 0.465
5. Company Image	1.219	4.875	12. Renowned of the insurance company. 4. Company's goodwill 11. Selection of reputed company.	0.777 0.758 0.428
6. Company-Client Relationship	1.013	4.051	8. Agents give timely reminder of installments 14. Personal attention on every consumer 15. Understand consumer's financial needs.	0.778 0.505 0.404

DESCRIPTION OF FACTORS

1. Company Loyalty

This factor includes that this is the only company the investors wants to align himself with, in future (0.814), investors will buy more policies from the same company (0.799), Suggest friends and family to buy product from

the same company. (0.790), Company competent to fulfill expectation (0.599), Policy benefits standards (0.545). The highest Eigen value lies in this factor 35.174. So it is considered as the highly contributing factor. Now the image is clear that company loyalty plays a crucial role in investment decisions for the investors.

2. Services Quality

This factor includes difficulties in settlements (0.693), employees accountable towards customers (0.631), respond promptly by agent (0.611), Investment in insurance product is more secured than stock market (0.563), satisfaction relationship with company (0.537). The Eigen value for factor service quality is 9.753, which is the contributing factor, which considered as an important factor in the study.

3. Ease of Procedures

This factor includes the fulfill the claims on time. (0.852), friendly and unanimous agent. (0.662), settlement of claims on time.(0.651), Agent is well known about policies (0.486). The Eigen value for factor ease of procedures is 5.830, which is a contributing factor, which considered as an important factor in the study.

4. Satisfaction Level

This factor includes the policy's provide the benefits(0.774), satisfactory services (0.631), fulfill the promises for policy (0.575), services on time. (0.515),and knowledge about terms and conditions of policy (0.465). The Eigen value for factor satisfaction level is 5.008, which is a contributing factor, which considered as an important factor in the study.

5. Company Image

This factor includes the renowned of the insurance company (0.777), company's goodwill (0.758), and selection of reputed company (0.428). The Eigen value for factor company image is 4.878, which is a contributing factor, which considered as an important factor in the study.

6. Company-Client Relationship

This factor includes the agents give timely reminder of installments (0.778), Personal attention on every consumer (0.505) and understands consumer's financial needs (0.404). The Eigen value for factor company client relationship is 4.051, which is a contributing factor, which considered as an important factor in the study.

Z-TEST

Z-test was applied to find out significant difference between male and female investor's perception towards investment in insurance product. Mean and Standard Deviation was calculated for applying Z-test, and then values was put in formula to calculate standard error.

Table 3

GENDER	MEAN	S.D.	SAMPLE SIZE	SQUARE OF S.D.
Male	141.02	20.078	75	403.246
Female	145.84	17.701	75	313.358

Null Hypothesis Ho: There is no significant difference between the investor's perception male and female towards investment in insurance product.

There is no significant difference between the investor's perception male and female towards investment in insurance product because the value of Z less than standard value is 1.95 at 5% level of significance, so the null hypothesis accepted.

CONCLUSION

In Indian market, the investment habits of Indian investors are changing very rapidly. The investor has their own perception towards different types of investment policies. The study of this research work was focused on investor's decision of purchasing insurance products and compare the difference between investors perception of male and female.

In this research, first tests was used on Item was Correlation Test, which was applied on 26 items and from that one was dropped out, 25 items being accepted. Second, Reliability Test for checking the reliability of all the items. So the result was 0.915. The items were highly reliable. Then the Factor Analysis Test was applied and the six factors were Consumer Loyalty, Service Quality, Ease of Procedures, Satisfaction Level, Company Image, and Company-Client Relationship.

The investor's perception towards Insurance Products is positive. It developed a positive scenario for the investment in insurance policies.

Here still some efforts are needed for developing insurance market. The major factors which play the crucial role in developing investor's perception towards Insurance Product are Consumer Loyalty, Service Quality, Ease of Procedures, Satisfaction Level, Company Image, and Company-Client Relationship. Insurance industry has to go ahead. Still a lot of opportunities are waiting in the market. This research tries to help in developing the market share, fidelity and many more development in insurance sector.

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GLOBAL BANKING ACTIVITIES

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ABSTRACT

Global banking activities are a revolution in the field of finance; it is a transformation in the modern banking world.

The word global itself describe the size and importance of banking since its existence or establishment in the world.

Before understand more, let's throw lights on the meaning of Banking. Banking is defined as accepting of deposits of money from public for the purpose of lending or Investment, repayable on demand or otherwise and withdrawals by cheque, draft or otherwise. In my research paper, I am focusing on the activities and product provided by the banking sector for the growth and development of the world.

Keywords: *financial inclusion, business correspondents Repo Rate no -frill- accounts Reserve Bank of India, Government of India Know your customer, Net Banking and self help group.*

INTRODUCTION

With growth and development of the world , especially in the banking sector which brings in the revolution in the financial sector , public usually like to take the service of the banking company for the standard of living , Banking brings new thoughts new ideas, new way to make the person self dependent.

If a man learn to develop himself/herself through any means, the nation will automatically grow and growing of the nation will bring happiness and prosperous in the country.

Banking sector plays a very vital role in the financial aspect of every individual, with the banking sector individual do all the work related to finance easily safely without the fear of losing the money.

Banking sector gives services to the masses for the development, with the development of the individual people become independent and ready to deposit or invest their income in the banking product too.

The penetration of Financial services in the rural as well as urban areas transforming the living style of the individual, which makes the nation prosperous and self dependent of most of the products.

Increasing the use of formal sources for providing the services of bank such as opening customer service centers, credit counseling centers, kisan credit card, mahatma Gandhi national rural employment Guarantee scheme Net Banking and aadhar scheme in India and many other scheme according to the need and demand of the country. These efforts are more amid than prior measures which were more general in nature having a wider and vast scope. The method was already introduced to public but not specifically and deeply implemented, the improvised form of the old scheme bring more reforms in the field of finance.

Banking sector proved to be an important aspect in an individual and the whole masses of the country.

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Financial Inclusion plays a vital and most important part in the banking sector; it takes all the masses right from the lower to higher level of people (rich and poor) under the same platform to introduce the power of an individual in the context of finance.

It reaches to all the level of the people, it reaches from street to village ,from village to mini town and from mini town to cities, from cities to every district, from every districts to every states , and from every states to every country, from every country to world. Ultimately financial inclusion accumulates all the level of people under a single platform for the growth and development.

Global Banking Activities involve in both traditional and commercial banking and investment banking operations. An U.S Commercial bank now accepts deposits, provide loan, letter of credit, trade bonds and foreign exchange, and underwrite debt and equity securities in dollars and other currencies'. With the globalization of financial markets, all firms compete directly with other major commercial and investment banks throughout the world.

India and global banking activities

It transforms the entire country, after the introduction of Financial Inclusion the people of India utilize the banking services utmost. After the demonetization it reflects more, people of remote areas and other are utilizing the digital services of banks to fulfill their transaction.

Demonetization brings awareness among the people to utilize the banking services as well as to purchases the banking product.

Little difficulties faced by the illiterate people, women having less knowledge but it also bring drastic changes in utilizing the technology with ease .Globalizations develop maximum utilization of new product and services among the people to change the living style with the need and requirement of the society.

U.S. banks although a dominant player in some world markets, have not been considered “large” by international standards.

Table 1

Rank	Company Name	31/12/1996
1	Bank of Tokyo- Mitsubishi Ltd, Tokyo, Japan	Dollor 648,161.00
2	Deutsche Bank A G, Frankfurt,Germany	575,072.00
3	Credit Agricole Mutual, Paris, France (2)	479,963.00
4	Credit Suisse Group, Zurich, Switzerland(1)	463,751.00
5	Dai- Kangyo Bank Ltd, Tokyo, Japanai-Ichi	434,115.00
6	Fuji Bank Ltd, Tokyo, Japan	432,992.00
7	Sanwa Bank Ltd, Osaka , Japan	427,689.00
8	Sumitomo Bank Ltd, Osaka, Japan	426,103.00
9	Sakura Bank Ltd, Tokyo, Japan	423,017.00
10	HSBC Holdings Plc. London, UnitedKingdom	404,979.00
17	Chase Manhattan Corp, New York, United States	333,777.00
26	Citiicrop, New York, United States(b)	278,941.00

Sources: *The Americian Banker*: <http://www.americabanker.com>

Billions of Dollars

The increasing the level of Financial Inclusion, the GOI and RBI have taken few actions which include the following: Nationalization of Banks, Priority Sector Lending Requirements, establishment of Regional rural Banks, Service area approach and self help group bank linkage program etc.

The other efforts and measure taken by GOI, RBI and National Bank of Agriculture and Rural Development (NABARD) are shown in Table 1

Table 2: Measure taken by GOI,RBI and NABARD

Customer Service centres	Role of NGOs, SHGs and MFIs	Financial Inclusion
		Technology Fund
Credit Counselling Centres	BF and BC models	Separate Plan for Urban
	Micro Pension Model	Financial Inclusion and Electronic
Adhaar Scheme	Nationwide Electronic Financial	Benefit
The National Agricultural Insurance Scheme	Inclusion System Project Financial Literacy	Transfer Scheme Financial Literacy through Audio
No- frill Account Know your customer	National Rural Financial inclusion Plan	Visual medium- Doordarshan Support to Cooperative Banks and
General Credit Card	Finacial Inclusion Fund	RRBs for setting up of Financial Literacy Centres
Project on Processor Cards	Project on “e- Grama”	Farmers’ Club Program
Micro Finance Development Fund	SHG-Post Office Linkage	Rural volunteers as Book Writer

Sources: RBI , Economic Survey, Government of India, Various Issues.

Global banking activities bring all the countries on parallel line in financial matter, here the data reflects the globalization of banking:-

Table 3

S.NO	Country	Legislation instrument/Policy Scheme	Objectives
01	United Kingdom	Social Exclusion Unit (SEU)1997	To reduce social exclusion of which financial inclusion is an integral part. Access to banking access to affordable credit.
		Policy Action Teams (PATs)	To look in an integrated way at the problems of poor Neighbourhoods.
		Financial Inclusion Task Force	Access to face-to-face money advise.
		Financial Inclusion Fund	Access to banking services Access to affordable credit Access to money advise.
02	USA	The Community Reinvestment Act, 1977 Money has to be spent on one of a range of	Prohibits discrimination by banks against low and moderate income neighborhoods. To make mortgage loans to lower – income households. Banks are rated every three years on their efforts in meeting community credit needs.
		Matched Saving Scheme (MSS) 1997	Prohibits discrimination by banks against low and moderates income neighbourhoods. Matching Money has to be spent on one of a range of Prescribed uses such as edication, business or home purchase.
03	France	Banking Act , 1984	Any person with French nationality has the right to open an account with any bank. If refused the aggrieved person can apply to the Banque de France to designate a bank that should open an account.
		French Banker’s Association (basic Banking Services Charter of 1992)	Committed to providing;Affordable account, Cash Card, Free access to a cash machine, Distance payment facilities, Bank Statement and Negotiable number of cheques.
04	Australia	Australian Bankers Association (ABA) Code of practice , 1995	Generic account was introduced in 2002. Staff to give information about suitable accounts to low income Customers. Face- to face banking service even after branch closure through alternative means such as franchising. Three months written notice to customers

			Three months written notice to customers before closing any Branch.
		Rural Transformation Centres, Programme (RTCP)	To provide ban King and other transaction service to communicative without banking facilities. Using existing stores and post offices or stanal on centres. Install Electric Point of sale (EPOS) equipment in post offices.
05	Belgium	Charter of Basic Banking Services, 1996	Provide a basic bank account with no minimum balance and without overdraft facilities. Credit transfers, direct debits , and deposit and withdrawal facilities . If refused, customer must be informed the reasons, i.e., laundering bad credit history, etc. Basic Banking Act, 2003 Sanctions if principles of Charter on Basic Banking Services 1996 are not applied.
06	Canada	Access to Basic Banking Services Regulations, 2003	Personal bank accounts to all Canadians regardless of employment or credit history and with minimum identification requirements. Banks/FIs to encash government chequesbat no charge

Source: RBI, 2008a, Report on Currency and Finance; 04 September

Table 4 Financial Inclusion: Cross country comparison

S.No.	Country	No. of Branches	No. of ATMs	Bank credit	Bank deposits
		(per 0.1 million adults)		(as per cent of GDP)	
01	India	10.64	8.90	51.75	68.41
02	Austria	29.61	166.92	128.75	107.10
03	Brazil	46.15	119.63	40.28	53.26
04	France	41.58	109.8	42.85	34.77
05	Mexico	14.86	45.77	18.81	22.65
06	United States	35.43	----	46.83	57.78
07	Korea	18.80	----	90.65	80.82
08	Philippines	8.07	17.70	21.39	41.93
09	Afghanistan	2.25	0.5	11.95	21.4

SOURCES : World Bank, Financial Access Survey

RESEARCH METHODOLOGY

The methodology used by me is based on the collection of data from secondary sources. The usage of banking products and services, the globalization in the field of banking is a drastic change in utilizing the new techniques such as cashless or we can say digital dealing of maximum transactions. After the introduction of financial Inclusion the global banking activities has its own speed to perform the banking activities in each and every street and villages of the world.

DATA COLLECTION

The study is done on the basis of secondary data. The secondary data has been collected from the sources like RBI Report, Economic Survey, World Bank report etc.

CONCLUSION

The effects of the Global Banking Activities help the people for the usage of technology and the advantage of the product of bank. It helps the people to understand, to utilize with ease, to have clear vision of the banking activities. It helps the people to save time as well as money by opting global banking activities. As banks provide N numbers of facilities to its customer, It reaches to each and every door to perform banking activities , in the villages bank introduced biometric machine to match the details of the person who wants to withdraw or deposit the amount into the bank. The bankers send the representatives to these remote areas to do the banking activities as much as they can. It brings all the people under a single roof to understand the need and importance of the banks and its activities.

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AN EMPIRICAL ANALYSIS OF GLOBAL GREEN INDICES FOR HEDGING CLIMATE RISK

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Somen Mitra²

ABSTRACT

With the advent of global warming the entire world is suffering from suffocation owing to rising of CO2 levels which is raising water levels in the coastal areas and increased temperature along with volatilities in climatic situations across the Globe. This in turn is affecting the entire ecosystem of the Planet Earth. The Researchers have attempted to resolve the global concern by analyzing the Top five Global Green Indices which were framed so as to improvise the performance of green business companies thereby providing them equity funds. The daily closing prices' data was collected for ISE Global Wind energy Index, World Alternative Energy Index, Ishares Clean Energy Index, DAX Global Alternative Energy Index, Ardour Solar Index over a period ranging from April 1st 2012 to 31st March, 2017. The data analytics was performed using Jarque Bera normality test, Descriptive analytics, Granger Causality test, Correlation Analysis, Augmented Dickey Fuller Tests, Box-Ljung Test to analyze performance, correlation, Stationarity.

Keywords: *Jarque Bera normality test, Granger Causality test, Correlation Analysis, Augmented Dickey Fuller Tests, Box-Ljung Test to analyze performance*

INTRODUCTION

Green Indices

The principle governing the indices, apart from a regional or global focus, is that some focus on clean energy technologies while others focus on the broader alternative energy transition. Other factors which differentiate the indices are whether they:

Focus on pure play companies – that is on companies which are principally engaged in the field of alternative energy and excludes those companies for which alternative energy is peripheral to their main business.

Use a rule based approach – that is a clearly defined rules-based methodology, usually overseen by an impartial Index Committee, employing a pre-defined screening methodology ensures that the process is consistent and transparent.

Are inclusive – that is strives to include all companies that are principally engaged in the field of alternative energy within a given market, a given region, or globally. Some indexes set a liquidity or market capitalization filter while others track just a predetermined number of companies (i.e. the top 15 or the top 20).

The scientific consensus on global warming is nearly unanimous and the evidence on rising global average temperatures is mounting, yet the media continues to be filled with political debates between a fringe of climate change sceptics and a wide spectrum of politicians warning

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With various degrees of alarm about the catastrophic consequences of unchecked global warming. These debates are fuelled by three important considerations.

The first most obvious reason is that not all countries are equally affected by climate change. While some countries have already suffered the consequences of more severe droughts, bigger storm systems with heavier precipitations, and increased flooding, others have benefited from balmy temperatures. Similarly, not all industries are equally affected by climate change mitigation policies. Particularly hard hit by these policies will be the sectors that rely the most on fossil fuels, while those sectors that have already started their transition towards renewable energy stand to benefit substantially from the introduction of some form of carbon pricing. As in other policy areas, the existence of winners and losers from the introduction of a new tax naturally gives rise to policy debates between the losers who exaggerate the costs and the winners who emphasize the urgency of the new policy.

The second reason is that climate mitigation is typically not a “front burner” policy issue and short-sighted politicians tend to prefer to “kick the can down the road” rather than introduce policies that are costly in the short run and risk alienating their constituencies. This is easier to do if there is a perception among voters that it is not yet fully settled that there is a climate change problem that is in need of urgent attention. The debates in the media echo-chamber among climate sceptics and doomsayers help sustain this perception and allow politicians, who generally tend to favor inaction on this front, to buy precious time.

The third reason is that, although the scientific evidence on the link between CO₂ emissions and the greenhouse effect is overwhelming, there is considerable uncertainty regarding the rate of increase in average temperatures over the next 20 or 30 years and the effects on climate change.

There is also considerable uncertainty regarding the “tipping point” beyond which catastrophic climate dynamics are set in motion. As with financial crises, the observation of growing imbalances can alert analysts to the inevitability of a crash but still leaves them in the dark as to when the crisis is likely to occur. While this uncertainty helps fuel the political debates on climate change and provides convenient excuses to politicians looking to postpone climate mitigation policies, it should, however, be understood to be an increasingly important risk factor for investors, particularly long-term investors.

The climate science tells us at a minimum that the risks of a climate catastrophe are substantial and rising with continued massive CO₂ emissions. Moreover, as further evidence of climate events linked to global warming accumulates there is also an increased likelihood of policy intervention to limit CO₂ emissions. Thus, investors should, and are beginning to, factor in climate risk in their investment policies. See Litterman (2013) for an analysis of the consequences of this deep uncertainty for the economics of carbon pricing.

LITERATURE REVIEW

Heim Gal. (2005) found that investors in stock market have become environmentally sensitive and would not favor the industries that do not comply with the pollution norms. Nanda Sibabrata and Bihari Suresh (2012) studies the empirically the relation between the implementation of green banking with two variables: net income and profitability using data panel regression model. However no significant relation could be concluded between green banking and profitability.

Chandichal Shilpa and Dr. Misra Sheelan (2013) recognized that the banks are realizing the importance becoming responsive to the environmental and social factors to achieve sustainability in banking decisions. It emphasized on quality improvement tools of e – CRM based Website services, Six Sigma, Business Process Re-engineering which would help the banks to implement paperless banking services.

Dr. Jha Nishikant & Bhome Shraddha (2013) conducted an empirical study on steps taken to go green, to check the awareness of bank employees, associates and general public on green banking issues by primary data collection

from 12 bank managers, 50 bank employees and 50 general customers. The researchers found that online banking, green loans, power saving equipments, green credit card, use of solar and wind energy and mobile banking were the widely adopted banking strategies.

D. Khandewal (2013) explained the concept and benefits offered by “green bank” in his paper. He also studied the Green banking practices IndusInd bank, ICICI bank, IDBI bank, HDFC bank, SBI and Yes Bank. It also suggested tips for green banking by way of online banking, waste management, clean and hygienic environment, green banking in rural branches, green credit cards and green loans.

Yadav Rambalak and Pathak Govind (2014) analyzed that Public sector banks have taken greater initiatives in this regard. In private sector banks only ICICI bank has been pro- active in using green data centers, using energy efficient alliances, promoting pollution control measures, giving preferences to evaluation of green financing projects along with the basic practices of paperless banking, recycling etc.

Yadwinder Singh (2015) in the paper titled on “Environment Management through Green banking: A study of Commercial Banks in India” has studied the Green Banking initiatives taken across the globe. World bank gave E&S norms, Carbon Disclosure Projects, Compensation and Liability Act, 1980, etc guidelines on Green Banking. United Nations has launched United Nations Framework Conventions on Climate Change in 1992. Netherlands based ABN – AMRO developed Reputational Risk Management (RRM) policies to minimize risk in its business engagements. ‘Bank Tract’ a global network of NGOs was formed in 2002 to extend sustainable financial help in the commercial sector. An Equator Principles Association formed in 2014 aims at management of environmental risk in project financing. Finally, the researcher indentified organizations in India promoting environmental sustainability namely Centre for Environmental Research and Education (CERE), Centre for Environmental Education (CEE) and Indian Green Banking Council. Moreover, S&P-BSE GREENEX. The researcher also highlighted the strategies of paperless banking and Green street lending for promoting green banking. The paper also categorized the Green marketing initiatives of banks into three phases on basis of their initiatives on going green.

Dr. Loluru Nagarjuna (2015) in his article on Green Financial management Practices in the Public and Private Sector banks: A case study of SBI and ICICI studied the investment avenues of green finance by way of green stocks and green debt which would add to the goodwill of the companies and increase the market price of the shares thus contributing to the objective of financial management. It also studied the limitations in calculation of environmental benefits. It suggests that the finance officers of banks must take into consideration the importance of environmental aspects in each of its policies and products due to growing demand for green commodities. This can be done by development of Green Indices.

Sharifi & Hossein (2015) studied the growing importance of green banking in Indian public sector banks of State bank of India (SBI), Punjab National Bank (PNB), Bank of Barodara (BOB) and Canara Bank and conducted a SWOC Analysis. It was found that green banking is a time saving and cost reducing practice. But it faces challenges in form of security issues to the customers, lack of training of bank employees, geographical barriers, etc. However, there exists a increase in scope of green banking practices as more consumers are becoming internet technology friendly. The authors suggested evaluation of green finance projects, LEED certified buildings and training programs for building awareness among the bank employees as measures to improve green banking initiatives. Raghupati & Sujhatha (2015), discussed the concept and different steps involved in green banking. They also studied the green banking practices of the top four public sector banks : SBI, PNB, BOB and Canara bank and four top four private sector banks: ICICI bank, HDFC bank, Axis bank and Kotak Mahindra Bank on the basis of their net profits.

RESEARCH OBJECTIVES

1. To study correlation between Global Green Indices.
2. To Perform Descriptive analytics for Global Green Indices.

3. To understand distributional properties of Global Green Indices.
4. To study Causality amongst Global Green Indices.

RESEARCH METHODOLOGY

Research Design

The research is an Empirical study based on secondary data with cause and effect outcomes.

Data Collection

The daily closing prices' data was collected for ISE Global Wind energy Index, World Alternative Energy Index, Ishares Clean Energy Index, DAX Global Alternative Energy Index, Ardour Solar Index over a period ranging from April 1st 2012 to 31st March, 2017.

Research Tools

Table 1

Research Objective	Tools used
1. To study correlation between Global Green Indices.	Correlation
2. To Perform Descriptive analytics for Global Green Indices.	Standard deviation, Mean
3. To understand distributional properties of Global Green Indices.	Jarque Bera, Box-Ljung, ADF Test
4. To study Causality amongst Global Green Indices.	Granger Causality Test

DATA ANALYSIS & DISCUSSION

Correlation Analysis

Table 2

INDICES	DAX_GLOBAL_ALT	FAN	ICLN	WORLD_ALT_ENERGY	ARDOUR_SOLAR
DAX_GLOBAL_ALT	1.00	0.83	0.53	0.93	-0.19
FAN(ISE_GLO_WIND)	0.83	1.00	0.70	0.78	0.17
ICLN (ISHARE_GLO_CLEAN)	0.53	0.70	1.00	0.56	0.77
WORLD_ALT_ENERGY	0.93	0.78	0.56	1.00	-0.08
ARDOUR_SOLAR	-0.19	0.17	0.77	-0.08	1.00

In the study the correlation was found to be the highest as 93% between DAX Global and World Alternative Energy and the lowest was between Ardour Solar and Dax Global Index.

From the study it was found that the average of DAX Global Alternative Index was 123.54, FAN was 10.45, ICLN was 9.35, World Alternative Energy was 1679.12 and ARDOUR Solar was 596.99.

DESCRIPTIVES

Table 3

	DAX_GLOBA L_ALT	FAN	ICLN	WORLD_ALT _ENERGY	ARDOUR_SO LAR
Mean	123.54	10.45	9.35	1679.12	596.99
Median	127.55	11.12	9.29	1683.63	568.67
Maximum	167.10	13.74	13.02	2192.90	1073.54
Minimum	83.13	5.62	6.17	1195.62	299.14
Std. Dev.	22.09	2.17	1.56	243.44	199.63
Skewness	-0.09	-0.76	0.02	0.04	0.31
Kurtosis	1.85	2.32	2.27	2.24	1.94
Jarque-Bera	71.75	146.75	28.05	31.68	70.26
Probability	0.00	0.00	0.00	0.00	0.00
Sum Sq. Dev.	618001.2	5938.753	3068.251	77040389	44036062
Observations	1268	1258	1258	1301	1106

Jarque Bera suggested that the data was non-normal as P values were less than 0.05 for almost all of the selected Indices. The average performance was maximum for World Alternative Index and least for ICLN Index.

Covariance Analysis

Table 4

	DAX_GLOBAL_ ALT	FAN	ICLN	WORLD_ALT_ ENERGY	ARDOUR_ SOLAR
DAX_GLOBAL_ALT	487.38	39.83	18.40	4990.92	-721.73
FAN	39.83	4.72	2.36	408.12	57.60
ICLN	18.40	2.36	2.44	209.75	215.35
WORLD_ALT_ENERGY	4990.92	408.12	209.75	59216.29	-3108.25
ARDOUR_SOLAR	-721.73	57.60	215.35	-3108.25	39815.61

Granger Causality Test

Pairwise Granger Causality Tests				
Date: 04/11/17 Time: 16:30				
Sample: 1 1301				
Lags: 2				
Null Hypothesis:	Obs	F-Statistic	Probability	Result
FAN does not Granger Cause DAX_GLOBAL_ALT	1256	4.46108	0.01173	Rejected
DAX_GLOBAL_ALT does not Granger Cause FAN		2.30199	0.10048	Accepted
ICLN does not Granger Cause DAX_GLOBAL_ALT	1256	2.68152	0.06885	Accepted
WORLD_ALT_ENERGY does not Granger Cause DAX_GLOBAL_ALT	1266	1.55270	0.21208	Accepted
DAX_GLOBAL_ALT does not Granger Cause WORLD_ALT_ENERGY		22.7032	0.0000	Rejected
ARDOUR_SOLAR does not Granger Cause DAX_GLOBAL_ALT	1104	0.47045	0.62485	Rejected
DAX_GLOBAL_ALT does not Granger Cause ARDOUR_SOLAR		2.54218	0.07916	Accepted
ICLN does not Granger Cause FAN	1256	2.25645	0.10515	Accepted
FAN does not Granger Cause ICLN		1.03392	0.35592	Accepted
WORLD_ALT_ENERGY does not Granger Cause FAN	1256	0.22937	0.79507	Accepted
FAN does not Granger Cause WORLD_ALT_ENERGY		3.09690	0.04554	Rejected
ARDOUR_SOLAR does not Granger Cause FAN	1104	0.36591	0.69365	Accepted
FAN does not Granger Cause ARDOUR_SOLAR		3.31106	0.03684	Rejected
WORLD_ALT_ENERGY does not Granger Cause ICLN	1256	0.12150	0.88560	Accepted
ICLN does not Granger Cause WORLD_ALT_ENERGY		2.69629	0.06785	Accepted
ARDOUR_SOLAR does not Granger Cause ICLN	1104	0.09729	0.90730	Accepted
ICLN does not Granger Cause ARDOUR_SOLAR		11.6186	0.00000	Rejected
ARDOUR_SOLAR does not Granger Cause WORLD_ALT_ENERGY	1104	58.7875	0.00000	Rejected
WORLD_ALT_ENERGY does not Granger Cause ARDOUR_SOLAR		1.68431	0.18605	Accepted

From the study it was found that the average of DAX Global Alternative Index was 123.54, FAN was 10.45, ICLN was 9.35, World Alternative Energy was 1679.12 and ARDOUR Solar was 596.99. Jarque Bera suggested that the

data was non-normal as P values were less than 0.05. In the study as per the Granger Causality it was identified that only FAN causes DAX and DAX causes World Alternative energy index, Fan Granger causes World Alternative energy index, Fan also causes ARDOUR Solar, ICLN causes ARDOUR solar index. Thus we can say that FAN is the root cause of changes in various alternative energy indices' values across the globe. For the study ADF test was used to determine stationarity and series were made stationary at lag1. The correlation between DAX and World Alternative index was 93% and the lowest was found between ARDOUR and World Alternative Energy Index. The study suggests that the forecasting for the aforesaid indices can be performed using econometric modeling by implying ARIMA and GARCH models. The returns are very poor from investing into these indices, and therefore a investment provoking model has to be framed in order to enhance green investments.

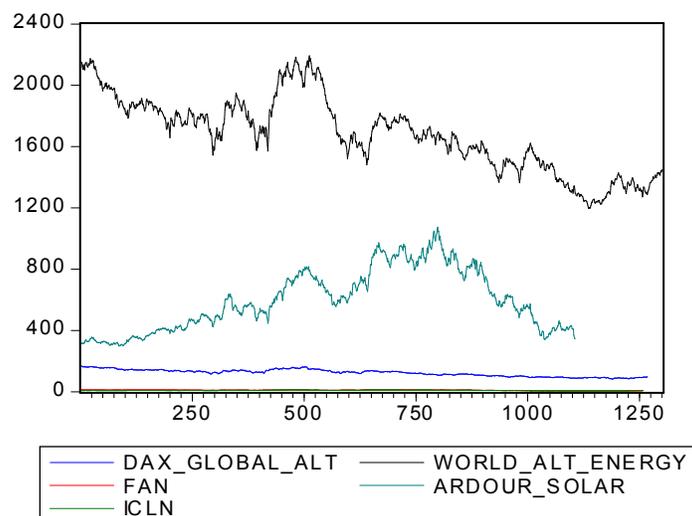
CONCLUSION

It can be concluded from the study that as per the Granger Causality it was identified that only FAN causes DAX and DAX causes World Alternative energy index, Fan Granger causes World Alternative energy index, Fan also causes ARDOUR Solar, ICLN causes ARDOUR solar index. In order to forecast these Indices ARIMA Model of Order AR(1) I(2) and MA(22) could be applied and series would be stationary at second lag which could be observed from the ADF test (Refer Appedix).

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APPENDIX



Augmented Dickey-Fuller Test Equation

Dependent Variable: D(WORLD_ALT_ENERGY)

Method: Least Squares

Date: 04/11/17 Time: 16:59

Sample (adjusted): 3 1301

Included observations: 1299 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
WORLD_ALT_ENERGY(-1)	-0.004354	0.002129	-2.044732	0.0411
D(WORLD_ALT_ENERGY(-1))	0.141789	0.027466	5.162371	0.0000
C	6.847022	3.612554	1.895341	0.0583
R-squared	0.022869	Mean dependent var		-0.539877
Adjusted R-squared	0.021361	S.D. dependent var		18.85222
S.E. of regression	18.64978	Akaike info criterion		8.691853
Sum squared resid	450767.3	Schwarz criterion		8.703791
Log likelihood	-5642.358	F-statistic		15.16614
Durbin-Watson stat	1.995889	Prob(F-statistic)		0.000000

Null Hypothesis: D(WORLD_ALT_ENERGY) has a unit root

Exogenous: Constant

Lag Length: 0 (Automatic based on SIC, MAXLAG=22)

t-Statistic

Prob.*

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-31.26758	0.0000
Test critical values:	1% level	-3.435173	
	5% level	-2.863557	
	10% level	-2.567894	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation

Dependent Variable: D(WORLD_ALT_ENERGY,2)

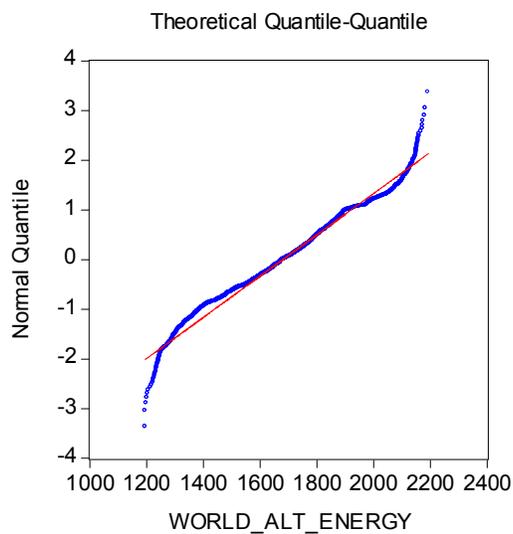
Method: Least Squares

Date: 04/11/17 Time: 16:59

Sample (adjusted): 3 1301

Included observations: 1299 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(WORLD_ALT_ENERGY(-1))	-0.859586	0.027491	-31.26758	0.0000
C	-0.463452	0.518301	-0.894176	0.3714
R-squared	0.429805	Mean dependent var		0.004403
Adjusted R-squared	0.429366	S.D. dependent var		24.71876
S.E. of regression	18.67264	Akaike info criterion		8.693534
Sum squared resid	452221.5	Schwarz criterion		8.701493
Log likelihood	-5644.450	F-statistic		977.6616
Durbin-Watson stat	1.995461	Prob(F-statistic)		0.000000



Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.535342	0.638604	-0.838299	0.4020
AR(1)	0.138399	0.027524	5.028378	0.0000
MA(22)	0.064655	0.027823	2.323820	0.0203
R-squared	0.023363	Mean dependent var		-0.539877
Adjusted R-squared	0.021855	S.D. dependent var		18.85222
S.E. of regression	18.64507	Akaike info criterion		8.691347
Sum squared resid	450539.7	Schwarz criterion		8.703286
Log likelihood	-5642.030	F-statistic		15.50114
Durbin-Watson stat	1.994800	Prob(F-statistic)		0.000000

PERFORMANCE EVALUATION AND INVESTORS' BEHAVIOUR TOWARDS SELECT MUTUAL FUND SCHEMES IN INDIA: A LITERATURE REVIEW

Nisha Rani¹
Raghav Jain²

ABSTRACT

Investors have many opportunities to invest their savings. Risk and return factors of these opportunities differ from one to another. Mutual fund investment and Post office investment are most popular investment alternatives. Investors can select the best option according to their investment need and expectations. Selection of the best alternative is affected from a number of factors like return, risk, growth of investment, market conditions, investment pattern, income, awareness, preferences, etc. The study is concerned with how investor's behaviour and performance of different mutual funds affects mutual funds schemes in India. Approximately 60 research papers have been reviewed and various articles, books, web links etc. were taken to the study. On the basis of various research papers multiple factors were identified as key determinants which affect the mutual fund schemes in India like: Load status, Expense Ratio, Risk of portfolio, Age of mutual fund scheme, past performance etc. The method applied for analysing the data collected from different sources were also different.

Keywords: *Mutual Fund scheme, growth of investment, load status, past performance, expense ratio.*

INTRODUCTION

Investment involves employment of funds with the aim of achieving additional income or growth in values. There are large numbers of investment avenues for investors. Some of them are highly risk and some others are almost risk less. Investor has to choose proper avenues from among them depending on his preference, needs and ability to take risk. The options of investments are huge, all of them having different risk reward trade off. Thus, the investment industry is really broad and that is why understanding the core concepts of investments and accordingly analyzing them is essential. After thorough understanding of the investment industry, an investor can create and manage his own investment portfolio such that the returns are maximized with the least risk exposure. Investment is putting money into an asset with the expectation of capital appreciation, dividends, and/or interest earnings. Most or all forms of investment involve some form of risk, such as investment in equities, property, and even fixed interest securities which are subject, among other things, to inflation risk. It is indispensable for project investors to identify and manage the risks related to the investment.

Mutual funds

Mutual fund is a trust that pools the savings of a number of investors who share a common financial goal. This pool of money is invested in accordance with a stated objective. The joint ownership of the fund is thus 'Mutual', i.e. the fund belongs to all investors. Mutual fund is the pool of money, based on the earnings of individuals who share a common objective of having financial secured for future uncertainty as well as some sort of financial benefits like the capital appreciation and dividend earning. The money collected from the investors is then relocated or invested in capital market instruments such as shares, debenture, and various foreign markets. Investors invest money and

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get the units as per the unit value which can be called as net assets value (NAV). The income earned through these investments and the capital appreciations realized are shared by its unit holders in proportion to the number of units owned by them. Thus a mutual fund is the most suitable investment for the common man as it offers an opportunity to invest in a diversified, professionally managed basket of securities at a relatively low cost.

The history of mutual funds dates back to 19th century Europe, in particular, Great Britain. Robert Fleming set up in 1868 the first investment trust called Foreign and Colonial Investment Trust which promised to manage the finances of the moneyed classes of Scotland by spreading the investment over a number of different stocks. This investment trust and other investment trusts which were subsequently set up in Britain and the US, resembled today's close-ended mutual funds. The first mutual fund in the US, Massachusetts Investors' Trust, was set up in March 1924. This was the first open-ended mutual fund. Innovations in products and services increased the popularity of mutual funds in the 1950s and 1960s. The first international stock mutual fund was introduced in the US in 1940. In 1976, the first tax-exempt municipal bond funds emerged and in 1979, the first money market mutual funds were created. The latest additions are the international bond fund in 1986 and arm funds in 1990. This industry witnessed substantial growth in the eighties and nineties when there was a significant increase in the number of mutual funds, schemes, assets, and shareholders.

Growth of mutual funds in India

According to Muralidhar Dunna, the Indian mutual fund industry has evolved over distinct stages. The growth of the mutual fund industry in India can be divided into four phases: Phase I (1964-87), Phase II (1987-92), Phase III (1992-97), and Phase IV (beyond 1997).

Phase I: The mutual fund concept was introduced in India with the setting up of UTI in 1963. The Unit Trust of India (UTI) was the first mutual fund set up under the UTI Act, 1963, a special act of the Parliament. It became operational in 1964 with a major objective of mobilizing savings through the sale of units and investing them in corporate securities for maximizing yield and capital appreciation. This phase commenced with the launch of Unit Scheme 1964 (US-64) the first open-ended and the most popular scheme.

Phase II: The second phase witnessed the entry of mutual fund companies sponsored by nationalized banks and insurance companies. In 1987, SBI Mutual Fund and Can Bank Mutual Fund were set up as trusts under the Indian Trust Act, 1882. In 1988, UTI floated another offshore fund, namely, The India Growth Fund which was listed on the New York Stock Exchange (NYSE). In 1990, the two nationalized insurance giants, LIC and GIC, and nationalized banks, namely, Indian Bank, Bank of India, and Punjab National Bank had started operations of wholly owned mutual fund subsidiaries. In October 1989, the first regulatory guidelines were issued by the Reserve Bank of India, but they were applicable only to the mutual funds sponsored by FIIs. Subsequently, the Government of India issued comprehensive guidelines in June 1990 covering all 'mutual funds. These guidelines emphasized compulsory registration with SEBI and an arm's length relationship be maintained between the sponsor and asset management company (AMC).

Phase III: The year 1993 marked a turning point in the history of mutual funds in India. Securities and Exchange Board of India (SEBI) issued the Mutual Fund Regulations in January 1993. SEBI notified regulations bringing all mutual funds except UTI under a common regulatory framework. Private domestic and foreign players were allowed entry in the mutual fund industry. Kothari group of companies, in joint venture with Pioneer, a US fund company, set up the first private mutual fund the Kothari Pioneer Mutual Fund, in 1993. Kothari Pioneer introduced the first open-ended fund Prima in 1993. Several other private sector mutual funds were set up during this phase. Mutual funds found it increasingly difficult to raise money.

Phase IV: During this phase, the flow of funds into the kitty of mutual funds sharply increased. This significant growth was aided by a more positive sentiment in the capital market, significant tax benefits, and improvement in

the quality of investor service. Bank of India MF liquidated all its schemes in 2002. The Indian mutual fund industry has stagnated at around Rs 1, 00, 000 crore assets since 2000-01. This stagnation is partly a result of stagnated equity markets and the indifferent performance by players. As against this, the aggregate deposits of Scheduled Commercial Banks (SCBs) as on May 3, 2002, stood at Rs 11,86,468 crore. Mutual funds assets under management (AUM) form just around 10 percent of deposits of SCBs. The Unit Trust of India is losing out to other private sector players. While there has been an increase in AUM by around 11 percent during the year 2002, UTI on the contrary has lost more than 11 percent in AUM. The private sector mutual funds have benefited the most from the debacle of US-64 of UTI. The AUM of this sector grew by around 60 percent for the year ending March 2002.

REVIEW OF LITERATURE

The past researches act as guidelines for the researchers and form the basis for the new researches in every filed. These help in finding the gaps in the vast area of knowledge and provide insight to work on the topic which has not been covered so far by the researcher. So, it was imperative for the researcher to go through the details of the work undertaken by the researcher in the past. This paper deals with few of such prominent research studies.

Jensen (1967) studied the performance of Mutual Funds in the periods 1945-1964 with the objective to investigate the risk-adjusted measure of portfolio performance (now known as “Jensen’s Alpha”) that estimated a manager’s forecasting ability to contribute to the fund’s returns. The measure was based on the theory of the pricing of capital assets by Sharpe (1964), Lintner (1965a) and Treynor (Undated). The researcher applied the measure to estimate the predictive ability of 115 mutual fund managers in the period 1945-1964. The evidence on mutual fund performance indicates not only that these 115 mutual funds were on average not able to predict security prices well enough to outperform a buy-the-market and- hold policy, but also that there is a very little evidence that any individual fund was able to do significantly better than which we expected from mere random samples. Thus on average the funds apparently were not quite successful enough in their trading activities to recoup even their brokerage expenses.

Essayad and Wu (1988) investigated the performance of U.S. international mutual funds from the U.S. investor’s point of view to seek long-term growth or capital appreciation. The study was based on the monthly data of 18 international mutual funds. Multiple regression technique has been used to investigate the relationship between performance measures and the four possible determinants of the international mutual funds performance. This study found that the U.S. international mutual funds as a group outperformed the U.S. market in terms of both returns and risk. These funds generate substantial potential diversification gains in terms of U.S. risk reduction for U.S. Investors. These results favor diversifying internationally by purchasing U.S. international mutual fund share.

Kothari and Warner (2001) conducted a study entitled “Evaluating Mutual Fund Performance”. The study covers performance measurement issues, baseline simulation procedures, results and the comparison of these results with trade based event-study simulations. For the portfolio performance measure, three regression-based measures were used based on the Sharpe-Lintner CAPM (Capital asset pricing model), the Fama-French three-factor model, and the Carhart four-factor model. The researcher found that standard mutual fund performance measures are unreliable and can result in false inferences. It is hard to detect abnormal performance when it exists, particularly for a fund whose style characteristics differ from those of the value-weighted market portfolio.

Singh and Vanita (2002) examined the investors preferences and perception towards MF investments by conducting a survey of 150 respondents in the city of Delhi. It was found that the investors preferred to invest in public sector mutual funds with an investment objective of getting tax exemptions and stayed invested for a period of 3-5 years and also investors preferred to evaluate past performance. The study further concludes by stating that majority of the investors were dissatisfied with the performance of their MFs and belonged to the category who held growth schemes. **Nelson et. al (2004)** conducted a study “Best practices implementation in mutual funds” with the main objective to measure the consistency of implementation of the 15 best practices within fund families. The fund families were selected from the Yahoo Company and Fund Index Listing. First, fund families were classified along the parameter of family size as measured by the number of funds within the family. Families were identified as ‘large’ if they contained more

than 20 individual funds. Fund families having fewer than 20 funds were classified as 'small.' The data indicate that mutual funds, in general, currently follow the guidelines proposed by the ICI (Investment Company Institute). The study revealed that the ICI proposed best practices are currently operational or in the process of becoming operational by the majority of funds. It was found that the degree of implementation is not significantly different between larger (older) and smaller (younger) fund families. **Artikis (2004)** study entitled "Performance evaluation of the 39 domestic bond mutual funds operating in Greece" over the period 15/3/1999 – 31/12/1999. The term performance contains both the return and the risk undertaken by these mutual funds. Mutual funds under consideration were ranked on the basis of their return, total risk, coefficient of variation, and systematic risk using the capital asset model pricing with two independent variables - General Index of the Athens Stock Exchange, and a Bond Index. The performance of thirty-three mutual funds is affected, and can be explained to a satisfactory level by the movements in the Bond Index. On the other hand, the performance of twenty-five mutual funds is affected, and can be explained to a satisfactory level by the movements in the General Index of the ASE. The Bond Index appears to approximate the market portfolio closer than the General Index of the ASE. **Shah et. al (2005)** investigated the performance evaluation of mutual funds risk adjusted performance in Pakistan using performance evaluation models. Data was collected through annual reports of equity and balanced funds for the period from 1997 to 2004. For this purpose different sources have been used; Asset Management Companies of the funds, Stock exchanges, SECP (Securities and Exchange Commission of Pakistan) and internet. Variables picked for the performance evaluation of mutual funds are net income after taxes of funds, net asset value, number of certificates/shares outstanding, earning per certificate and net asset value per certificate/share, monthly returns of KSE 100 index. There are four models which are used worldwide for the performance evaluation of mutual funds (1) Sharpe Measure (2) Treynor Measure (3) Jensen differential Measure (4) Fama French Measure. It was found that on overall basis, funds industry outperform the market proxy by 0.86 percent because of investing in the market very defensively as evident from their beta. Hence overall results suggest that mutual funds in Pakistan are able to add value. **Noulas et. al (2005)** studied performance of mutual funds to evaluate the performance of Greek equity funds during the period 1997-2000. The study investigated the behavior of 23 mutual funds with respect to return and risk for the period. The risk was measured through the coefficient of variation and the systematic risk. The ranking of the mutual funds is based on the techniques used by Treynor, Sharpe and Jensen. The study showed that the equity funds have neither the same risk nor the same return. The investor needs to know the long-term behavior of mutual funds in order to make the right investment decision. Unfortunately, the market for mutual funds in the Greek economy is relatively young and does not yet allow us to draw definite conclusions about the behavior. The results show that there are big differences among the equity mutual funds with respect to risk and return. In general, the higher risk is associated with higher return. The betas for all funds are smaller than one. **Bollen (2007)** studied mutual fund attributes and investor behavior" to investigate the dynamics of investor cash flows in socially responsible mutual funds. The data were collected through primary data covering the period 1961-2002. A list of mutual funds classified as "socially screened" was obtained from the SIF. Providing the evidence of loyalty, the monthly volatility of investor cash flows is lower in socially responsible funds than in conventional funds. Researcher found strong evidence that cash flows into socially responsible funds were more sensitive to lagged positive returns than cash flows into conventional funds, and weaker evidence that cash outflows from socially responsible funds were less sensitive to lagged negative returns. These results also indicate that investors derive utility from the socially responsible attribute, especially when returns are positive. **Afza and Rauf (2009)** provided guidelines to the managers of open-ended Pakistani mutual funds and the benefits to small investors by considering the significant variables influencing the fund performance. An effort has been made to measure the fund performance by using Sharpe ratio with the help of pooled time-series and cross-sectional data and focusing on different fund attributes such as fund size, age, expense, turnover, loads and liquidity. The quarterly sample data were collected for all the open-ended mutual funds listed on Mutual Fund Association of Pakistan (MUFAP), for the years 1999-2006. The results indicated that among various funds attributes lagged return and liquidity had significant impact on fund performance. **Hundal and Grover (2011)** conducted a study to check the perception of service class people towards systematic investment plan. The study was mainly

based on primary data collected from 99 investors (service class) of SIP from Amritsar. The survey was conducted during the period of April 2010 to July 2010. In the study a well structured questionnaire was used to collect primary data. To find out the perception of respondents towards SIP, Factor analysis and cluster analysis were used. The researcher found that people are well aware about mutual funds and investment plans. Cluster analysis clearly showed that 60 percent of the people have quiet positive outlook towards SIP schemes, but they think that it is not useful for small investors. The reasons for such an attitude may be volatility of stock market. The study concluded that people still have the question in their mind about security and safety of SIP schemes as it works in highly volatile capital market. **Singh and Mittal (2011)** studied the descriptive analysis of higher education teaching community behavior towards mutual fund schemes. Sample size for the study has been taken of 155 respondents using convenience random sampling. These respondents are the participants of orientation and refresher course in various academic staff colleges of Himachal Pradesh and Haryana. It was found that the awareness level regarding mutual fund schemes in the teaching community particularly colleges and university teachers is low. It was suggested that Association of Mutual fund, SEBI and Ministry of Finance should take certain initiatives to increase the awareness level in masses. **Tarrazona et. al (2011)** The aim of this study was to analyzed investor behavior towards socially responsible mutual funds. The analysis was based on an experimental study where a sample of individuals takes investment decisions under different parameters of information about the investment alternatives and expected returns. In the experiment, each participant decides how to distribute an investment budget between two funds, returns on which are uncertain and change over time. Two treatments are conducted, each providing a different degree of information on the socially responsible (SR) character of one of the two investment alternatives. The results obtained suggest that although individuals' criteria for investment are essentially guided by returns and diversification, participants invest significantly more in a fund when they are explicitly informed about its SR nature. **Sarish and Jain (2012)** conducted a study to know about opinion of investors towards mutual funds and their preference; to know investors awareness about investment in mutual funds in Delhi. Data has been collected from secondary sources. Chi square and Z-test is used for hypothesis testing. The study found that only 20 percent investors have invested in mutual fund. Investors do not invested in mutual fund because of higher risk and not awareness about mutual fund. The researcher also found that most preferred factor for investment is return on investment and safety liquidity is the second preferred option and the main objectives of rational investors are maximizing return and minimizing risk, safety of the principal, tradability and liquidity are his subsidiary objectives and finding suggest that majority of investors are aware about mutual funds and are willing to invest in mutual fund. **Batra and Batra (2012)** investigated the comparison of Systematic and Lump Sum Investment in Mutual Funds to study 188 investors perception. Cluster analysis and data envelopment analysis (DEA) is used. The author revealed that mostly investors prefer to go for fixed deposits in bank because of their less risky nature. Some of the investors treat mutual funds risky but which is not supported by calculation. Mutual funds always give good returns if investment is for long time period and the main purpose of investment for most of the respondents is tax saving and they prefer PPF as their investment option even though mutual funds offer ELSS (Equity Linked Saving Scheme) option which is not so popular. **Prasad and Srinivas (2012)** studied the selection of mutual fund schemes by investors with reference to Andhra Pradesh. This study covers 503 investors of Andhra Pradesh and the data were collected by using a structured questionnaire. For this purpose selective systematic sampling and factor analysis was used to analyze the data. The study concluded that the selection of mutual fund scheme by the investors is affected by different factors. 24 factors were identified responsible for the mutual fund product. The factors identified in the study provided important factors regarding the selection of mutual fund products. The following factors were grouped into infrastructure, reputation of fund, flexibility, transparency, additional Facilities, and brand name. **Sarish (2012)** study entitled, "A study of opportunities and challenges for mutual fund in India, vision 2020" has been undertaken with objective to analysis the mutual funds, its benefits and drawbacks. This study found that mutual funds are among the most preferred investment instrument. For middle income individuals, investing in mutual funds yields higher interest and comes with good principal amount at the end of the maturity period of the mutual fund investment. Another important fact is that mutual funds are safe, with close to zero risk, offering an

optimized return or earnings and protecting the interest of investors. It concluded that mutual fund is run by a fund manager who is responsible for the buying and selling of investment in accrual with investor's objective of the fund. **Bansal (2012)** studied the relationship between total risk and return on selected mutual funds schemes during the study period or not. It was also examined whether there is a positive relationship between return $E(R_i)$ and systematic risk or not. The coefficient of correlation between beta i.e. systematic risk and return is 0.12. It indicates an insignificant but positive relationship between systematic risk and return. **Das (2012)** investigated the attitude of the investors towards investment in mutual funds in Nagaon district of Assam. The primary data was collected from the investors of mutual funds with help of the questionnaire. The secondary data was collected from the books, records and journals. By adopting convenience sampling, 250 respondents were selected for this study. Investors become more cautious after they lost their savings with unincorporated bodies, Chit funds, Benefit Funds and some Non-Banking Finance Companies. The investors are turning more to mutual funds because of safety, liquidity, capital gains and transparency. The present investigation outlined that mostly the investors have positive approach towards investing in mutual funds. **Kumar and Bansal (2014)** focused on number of factors that highlights investors' perception about mutual funds. The sample size consists of 125 respondents from Rohtak. The respondents were segregated on the basis of different variables such as income, age, occupation gender, marital status, family size, religion, academic qualification and annual saving. The primary data was collected through structured questionnaires and secondary data was collected from related research works, published books, journals, and reports of Securities and Exchange Board of India (SEBI), Association of Mutual Fund of India (AMFI), Reserve Bank of India (RBI) and other authorized sources of data. Statistical tools such as Chi-square test, frequency tally, mean and median were used. The study found that out of 150 respondents, 125 respondents are the investors in mutual fund remaining 25 are not investing in mutual funds. It was found that mutual funds were not that much known to investors, still investor rely upon bank and post office deposits. Most of the investor used to invest in mutual fund for not more than three years and they used to quit from the fund which were not giving desired results. Equity option and SIP mode of investment were on top priority in investors' list. It was also found that maximum number of investors did not analyze risk in their investment and they were depending upon their broker and agent for this work. **Alvarez and Rodríguez (2015)** studied the risk adjusted performance and diversification value of open-end mutual funds dedicated to investments in water-related securities. Jensen's (1969) alpha was used to measure risk adjusted performance. Alpha measures the difference between a fund's actual return and its expected return. Diversification value was examined by implementing methodology introduced by Elton *et al* (1987). Researchers searched data provided by the Center for Securities Prices (CRSP) Mutual Funds database and online mutual funds information sources such as Morningstar to identify water-related mutual funds. The search revealed that five different water-related mutual funds existed as of the end of 2011. The results showed that the water-related funds included in this study are positively correlated with the USA; consequently, these funds offer diversification benefits to investors with internationally dense portfolios. Authors found that their sample of water-related mutual funds neither outperform nor underperform two benchmarks. **Tripathi and Bhandari (2015)** conducted a study to evaluate and compare the performance of ethical mutual funds with general funds and benchmark index (S&P BSE Shariah 500 Equity Index) in the Indian market. The sample comprises of six ethical fund schemes and three general fund schemes of Taurus mutual fund over the period 2009-2014 using weekly NAVs. The study uses return, risk, risk-adjusted measures (Sharpe ratio, Treynor ratio, Jensen's alpha and information ratio), Fama's decomposition measure, paired samples t-test and growth regression equation to accomplish the objectives. The findings suggest that some of the ethical funds generated significantly higher return than other funds and benchmark index. Findings lend support to the case of ethical investing in India. Mutual funds and other investment funds should launch schemes which invest in socially responsible or ethical stocks. **Kiyamaz (2015)** examined the performance of Chinese mutual funds during the period of January 2000 to July 2013. The performance of these funds is investigated by using various risk adjusted measures. These measures include the Sharpe ratio, Information ratio, Treynor ratio, M-squared and Jensen's α . The data comprises 1,037 funds. These funds are further divided into 10 subgroup of funds based on their classification. A cross-sectional analysis of fund performance is performed using Sharpe and Jensen's measures as dependent variables and fund-specific variables

(Age, Turnover, Tenure, Redemption fees, and Management fees), market-specific variables (P/E ratio, P/B ratio, Market capitalization), and fund types as independent variables. The results of the cross-sectional analysis show that among fund-related variables age, redemption fees and market capitalization variables are highly significant in explaining cross-sectional variation in fund performance. Among market-related variables P/B ratio and market capitalization have the previous signs and are statistically significant. These findings show that older funds, higher fee structure, high price to book ratio, and smaller funds continue to perform better than other funds. **Kaur and Kaushik (2016)** investigated the effect of awareness, attitude (perception for outcome) and socioeconomic conditions of an investor on his investment behaviour towards mutual funds with the logit model. The results are based on 450 valid responses from the primary survey in Delhi-NCR. The research found that better awareness related to various aspects of mutual funds will have a positive effect on investment in mutual funds. Contrary to belief, risk perception for mutual funds had no effect on the investment decision. Further, socioeconomic characteristics such as age, gender, occupation, income and education of investors had an impact on the awareness about mutual funds. The research suggested to focus on females, older age groups and middle-income groups in their efforts to improve their awareness about mutual funds. This would improve their investor base and flow of funds in mutual funds. The process of investment in mutual funds needs to be simplified.

VARIABLES OF THE STUDY

Load status: It the fee charged by Mutual Fund Company.

Expense ratio: It is per unit cost incurred in managing the mutual fund and will be obtained by the average of ten years expense ratios of mutual fund schemes i.e., April, 2007 to March, 2017.

Minimum initial investment: Minimum initial investment is the minimum amount needed initially by the investors to invest in a mutual fund scheme.

Risk: In the present study, risk measure beta ($\hat{\alpha}$) will be used for analysing the efficiency of fund schemes and standard deviation ($\hat{\sigma}$) will be taken for analysing the relationship of performance with attributes.

Standard Deviation or Total Risk of Portfolio: Standard deviation ($\hat{\sigma}$) represents the total risk of the portfolio. The $\hat{\sigma}$ of all the sample schemes will be calculated on the yearly returns.

Systematic Risk or Beta ($\hat{\alpha}$): Systematic risk is that component of total portfolio risk which is not controlled through the process of diversification. $\hat{\alpha}$ of mutual fund schemes will be obtained through equation by using standard regression methodology.

$$R_{pt} = \hat{\alpha}_p + \hat{\alpha}_p R_{mt} + p$$

Where, R_{pt} = return on mutual fund scheme for the year t

R_{mt} is the return on the market index for time t; $\hat{\alpha}_p$ represents the coefficient term

$\hat{\alpha}_p$ beta coefficient, the measure of sensitivity; p is the error term.

Age of the mutual fund schemes: Age has been calculated in years from the inception date of the mutual fund scheme till 31st March, 2017

Asset size: Asset size of a mutual fund is the market value of all the securities held in its portfolio. It will be computed by taking the natural logarithm of the mutual fund's assets as on 31st march, 2017.

Asset ratio: Asset ratio of the mutual fund has been calculated as:

$$\text{Asset Ratio} = \frac{\text{Total Assets as on current year}}{\text{Total Assets as on previous year}}$$

The ratio above 1 indicates a positive and ratio less than one indicates a negative asset flow.

Risk adjusted return (Sharpe): Risk adjusted return has been computed by Sharpe Ratio (Sp) also called as the reward to variability ratio.

$$Sp = (Rp - Rf) / \sigma_p$$

Where, Sp stands for the Sharpe ratio of mutual fund schemes

Rp is the average yearly return on the mutual fund scheme

Rf is the average risk free rate of return (91 days T-Bills)

σ_p stands for the total risk or the standard deviation of the yearly returns of portfolio

Jensen's alpha: This measure given by Michael C. Jensen (1968) is a regression of excess fund return with excess market return and has been used by many researchers worldwide. The Jensen's alpha for the sample schemes has been calculated using Jensen's model provided in equation

$$R_{pt} - R_{ft} = \alpha_p + \beta_p (R_{mt} - R_{ft}) + \epsilon_{pt}$$

Where, R_{pt} = return on mutual fund scheme for the year t;

R_{ft} = risk free return for the year t; R_{mt} = return on the market portfolio in year t

α_p = Alpha, the intercept that measures the stock selection capability;

β_p = Beta of the portfolio and ϵ_{pt} = Error term

Past performance: It has been measured by Sharpe Ratio (Sp)-

$$Sp = (Rp - Rf) / \sigma_p$$

DIRECTION FOR FUTURE RESEARCH

Objectives of the study: The present study attempts to:

1. To examine the current scenario and trends of mutual funds industries in India.
2. To evaluate the performance of select mutual fund schemes in India.
3. To study the behaviour and perception of investors towards investment in mutual fund schemes.
4. To suggest the ways to improve the performance of select mutual fund schemes.

Time period and population: To study the performance of Indian mutual funds industry, the period of the study under consideration will be from April, 2007 to March, 2017. All mutual fund schemes that were operational on 1 April, 2007 will be the population for the study. Further, to study the investors' behaviour, primary data will be considered. Scope of the study for investors' behaviour will be limited to National Capital Region.

Data collection: The study is based upon both primary and secondary data.

Primary Data- The primary data will be collected through self structured questionnaire.

Secondary Data- The necessary data will be taken from various published books, reports of Securities and Exchange Board of India (SEBI), RBI Bulletin, Association of Mutual Fund of India (AMFI), Reserve Bank of India (RBI), Prowess database developed by CMIE, websites of valeresearchonline, mutualfundindia and other authorized sources of data.

CONCLUSION

The review observed that mutual funds Industry in India and other countries is growing rapidly. The mutual funds in India has grown in terms of number of funds, number schemes, resources mobilized, range of products being offered to the investors and service offerings in recent years. Awareness level among the people is very low. In near future a proper planning is required to invest capital in all type of financial product because there is excellent prospective in market to endow. A very little effort has been made by researchers to study the perception of investors towards mutual funds and other investment options. So there is need to study the investors' behavior. After reviewing various articles and papers written by various researchers/scholars on mutual funds, there is no consensus among most of the researchers and they leave the doors open for upcoming studies.

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VALUE BASED EDUCATION IN CURRENT SCENARIO

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ABSTRACT

Values are determinants of human behavior. They play a vital role in the lives of every individual. They endure and facilitate standards that guide the conduct of human beings. It is the challenging one in the 21st century. Values in education are like what virtues make of a human being. Value education harmonizes the need for the student to achieve in a competitive world and the need to be compassion to his fellow beings. While society today faces many pressures and pulls of modern day advancement education with its competitive marking system is creating a market oriented society. Children are being groomed to be professionals to capture the top salary jobs in the market. All the same while it is necessary to teach the child to fish instead of giving him a fish it is values that make a man. Value shapes our relationships, our behaviors, our choices, and our sense of who we are. The more positive our values, the most positive our actions. This is one of the reasons why value education is being taught or included in all type of education, because it plays a great role for student's becoming successful in their own choice of careers. The present paper is an attempt to state the importance of value education in the present education system so that the future generations will nourish high ideals and values to contribute in the development of the society and the role of a teacher in imparting values.

Keywords: Value Education, Role of Teacher, Present Education System

INTRODUCTION

Values in education are like what virtues make of a human being. Value education harmonizes the need for the student to achieve in a competitive world and the need to be compassion to his fellow beings. While society today faces many pressures and pulls of modern day advancement education with its competitive marking system is creating a market oriented society. Children are being groomed to be professionals to capture the top salary jobs in the market. All the same while it is necessary to teach the child to fish instead of giving him a fish it is values that make a man.

The definition of value education is educating the child to harmonize every aspect of his being viz. spiritual, physical, emotional, intellectual and psychological so as to develop his personality in a holistic manner.

Categories of Values

Value may be classified as follows:

1. Personal values: Hygiene, personal cleanliness, dignity of labour, sincerity, health punctuality, regularity, self-worth, and cooperation, free from dogma and superstitious, open-mindedness, positive scientific attitude, search for perfection, self-respect and self-reliance.

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2. Intellectual values: Freedom of thought, knowledge, mental evolution, convergent and divergent thinking, critical observation, inquiry and investigation, critical observation, imaginative and creative thinking and systematic reasoning
3. Spiritual and environmental values: Inclusiveness, pluralism, self-realization, conformity with natural law, and harmony with religious doctrines.
4. Moral values: Self-control, devotion to duty, patriotism, nation, love for family society, honesty and sincerity.
5. Social values: Respect for all religions, cooperation, tolerance, environmental protection and preservation, good manners and etiquettes, Art and Culture, social justice love for family,

Meaning of Value based education

In simple term value based Education part of the Education which imparts certain essential moral, an ethical, cultural, social, spiritual value in child necessary for their all round development and prepares them as a complete man. It built the character and is necessary for development of personality of a individual. It includes physical health, mental health, etiquettes and social behavior, civic rights and duties etc. Every one of us is well aware about importance of these values in life of an individual yet we are unable to develop it in our children resulting in a number of behavioral and developmental problem.

Education is the medium of awareness, success and self-preservation. Education gives a stage to succeed and the knowledge of character, self-respect, social conduct and strength. The utmost gift that education gives is knowledge of set of values and genuine science. The values comprise the simple difference between wrong and right, the significance of self-respect and hard work. Education is constant learning experience from followers and their leaders, success as well as failures, people and then grooming up as we wanted to become in life. Value education is considered as means which provides a purpose in life at the same time of providing professional knowledge. This is the high time to reconstitute education on the basis of values, since today's education system moulds individual and technocrats but not good citizens. An individual think for himself, while citizen thinks about society. Academicians and seniors should articulate the necessity to understand the need for students, purpose of education and values in human life respectively.

Education based on values is development of an individual in three folds irrespective of their gender and age. It endeavors in developing three aspects which are character, physique and mentality as well. Even though mentality as well as physique is significant, yet becomes a threat without character. Learning is a creative way of inculcating emotional, psychological, moral, physical, aesthetic, intellectual and spiritual dimensions of the developing student. Value Based Education gives opportunity for students to know the purpose of life during connections to spiritual and moral values like peace and compassion for community and environment. In addition to that it helps to increase zealous of learning and fundamental respect of life. It can be possible by the way of set academic courses which compress world to instructional packages, by direct engagement of student with environment. Education helps to develop the skills to meet the challenges and ability to value freedom; it must expand the ability to recognize and accept those values which survive in the diversity of gender, individuals, and cultures and develop the ability to co-operate, share and communicate with others; it may also develop the capability of non-violent conflict resolution and encourage the development of inner peace of mind of students therefore they can establish determinedly the qualities of sharing, compassion, tolerance and caring; it should develop in citizens the capacity to make informal choices; it be obliged to teach citizens to respect the cultural heritage, adopt methods of production, consumption and protect the environment which leads to sustainable development with harmony between individuals and collective values and between instant basic needs and even long-term benefit. And finally it helps to cultivate feelings of equity and solidarity at higher levels.

Need for value based education

In country like India, where cultural multiplicity is an inherent feature, there is a need to develop and promote a powerful value oriented educational system as it helps in sustaining the culture and society because the diversity and universality may compete but both survive together as democracy as value, on one side, enriches universality but on other side honours the values of differences also. To dwell deep on this aspect of value education, the growth of its concept should be traced right from the ancient world, by the work of Aristotle and Confucius, in continuation to the medieval world, by the contributions of Thomas Aquinas, Thomas More and Abu al-Ghazali, and its fine proliferation in the modern world by the pioneer work of Kohlberg, Dewey and Peters (Lovat, 2011). The visionary approach to adopt value education must be perceived in some global context with roots in a need based cultural scenario (Majmudar, 1998). Education is imperative for the development of personality ranging from body to soul with mind in between as a meaningful entity that is education aims at the development of whole individuality of a person rather than some preferred domains like cognitive (Tirri, 2011) but as a supportive measure, value education focuses and strengthens the heartedly involvement of individual as a stakeholder in the process. Education improves living but value education boosts life in some meaningful ways. The individual may turn into a professional after undergoing educational enrichments but the same person may emerge as a noble human being if underwent exposure to value education. Studies have shown that value education has emerged as an approach to facilitate holistic learning among students with focus on their complete developmental measures in any kind of school set up (Campbell et al, 2004; Bemminga et al, 2006; Nucci & Narvaez, 2008; Lovat & Toomey, 2009; Lovat et al, 2010; Lovat et al, 2011). Sharing of information, through some reliable means of communication, upon practice leads to knowledge construction and it may ensure brain gain that is academicians, technically skilled professionals and researchers, scientists etc. get attracted due to the recognition, financial and promotional aspects related to their career in a society. Such tendencies, if practiced effectively by the people may lay foundations for a global society where people from diverse cultural, social and religious background co-exist by sharing, working and learning in togetherness as spirit. Ideally, for a global society to grow further and develop values like aesthetic, spiritual, moral and social must be inculcated among citizens as an imperative measure. Aesthetic values are concerned with arts, music, dance, drama, painting etc. Spiritual values consider soul as opposed to the matter. Moral and social values are related to ethics and society respectively. In today's professional world, for a global society to flourish, the desired values are charity, compassion, human rights, self-control, fraternity and democracy (Dhokalia, 1999). Now a days, educational institutions are taking dynamic measures to inculcate and promote the values among their students as curriculum planners have felt the need to integrate value oriented content with the conventional course and syllabi (Bhardwaj, 2005) and such strategically attempts have yielded positive results also (Singh, 2011) like the provisions of proper environment in classrooms and schools benefitted the students in improving academically and hence in developing a value rich social personality (Noddings, 1992; Tirri & Husu, 2006). So, schools as micro cosmos of physical world should strive for creating a fearless atmosphere where students may feel free to assert themselves for the betterment of others through proper communication.

Changing Scenario in Management Education in India

“You can teach all sorts of things that improve the practice of management with people who are managers. What you cannot do is teach management to somebody who is not a manager, the way you cannot teach surgery to somebody who's not a surgeon.” – Henry Mintzberg

It is a well-admitted fact the Indian management education is struggling very hard to survive with the rapid changing global scenario. It is at the crossroads where it needs direction and vision immediately. Hence, as a management educator and guru, it is my responsibility to highlight the challenges in the Indian management education to make it relevant with the changing times and technologies. There is a lukewarm response to management education in India.

Challenges in Indian Management Education

The management education in India emphasizes mostly on theory, not on practical education. When you look at engineering education, there are laboratories to experiment and verify the theoretical aspects. However, the same is not possible in the management education. Hence, the management educators emphasize on case study driven education to ensure takeaways to the students. They are supposed to create case studies as per the profile of students to share their knowledge. It is also essential for students to have some industry experience to enable them to relate what is taught in the classroom. Unfortunately, students in India pursue from KG to PG without any break. Hence, they don't have any industry exposure and find it tough to digest the management education in the classroom.

Most of the management education across the globe is case study driven and the management educators are a blend of industry, teaching, training, research and consultancy experience. They are able to leverage their experience and share their knowledge with students who already have some years of industry experience. Such management education helps ensure effective takeaways in the students. The students will be able to relate the theoretical aspects with their practical knowledge. When such students hit the industry, they will be able to leverage their management education in the corporate world. They will be able to customize their knowledge as per their verticals, sectors and industry. On the other hand, when you look at management education in India, it is mostly faculty-centric, not student-centric. It is not customized as per the aspirations of the students. It doesn't cater to students as per the industry expectations resulting in a huge gap between industry and academia.

Tools and Techniques to Ensure Quality Management Education

The industry has certain expectations and the educational institutions are unable to match as there is no effective industry-academic interface. Here are some tools and techniques to adopt to ensure quality management education to students.

- 1 Make management education student-centric, not faculty-centric.
- 2 Interact with industry to find out the pulse and craft management curriculum accordingly.
- 3 Impart practical education to students. Encourage them to interact with industry regularly to get adjusted and mould as per the industry expectations.
- 4 Ensure that aspiring management students have minimum industry experience to enable them to understand and acquire knowledge in the classroom.
- 5 Make sure that the faculty has the diversified experience including industry, teaching, training, research, and consultancy.
- 6 Provide team teaching in the classroom where two educators teach to students – one from industry; and another from teaching. It helps students connect theory with practice quickly.
- 7 Encourage innovation and creativity in education. Avoid memory based management education to students.
- 8 Avoid outdated courses and streams. Introduce courses which will be in great demand in future. It helps students ensure employability and employment apart from enlightenment.

CONCLUSION

What worked in the past will not work in the future. Hence, create new courses and customize them as per the aspirations of students and expectations of industry. If the Indian management education has to survive, it is essential address the challenges and reinvent with the rapid changing times and technologies. It must be in tune with dynamic global business environment. To summarize, the industry must come forward to support management education.

The government must fund to encourage research in faculty. There must be support from all stakeholders including industry, educators, students, educational institutions, government and thought leaders to streamline Indian management education.

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E- WASTE MANAGEMENT: A CHALLENGE FOR INDIA FOR SUSTAINABLE DEVELOPMENT

Rupali Lamba¹

ABSTRACT

Industrial revolution in 18th century, information & communication revolution in 20th century has brought enormous changes in our modern lives. Rapid development of technological innovations & advancements, and a high rate of obsolescence, in the electronics industry have prompted to one of the fastest growing waste streams around the world. With expanding consumerism and a foreseen rise in sales of electronic items in nations encountering quick economic & industrial growth, innovation gets obsolete within 18 months. Electronic waste, Waste EEE (Electrical & Electronic Equipment), is one of the fast growing waste streams all over the world. An average of 1- 3% of total solid waste emanates from developed countries. Global volume of E-waste is increasing by 16-28% every 5 yrs. Electronics age, however along with benefits; it has brought many challenges as well. This paper gives us knowledge into the idea of e-waste, it's generation in India and the ecological and health concerns connected with it and worldwide trade of e-waste. This paper likewise investigates the e - waste Recycling economy in thriving informal & nascent formal sector and the earnest requirement for a more clear-cut legislation & forward looking vision.

Keywords: E- waste, EEE, WEEE, Recycling, and Unorganized sector.

INTRODUCTION

E-Waste comprises of all waste from electronic and electrical equipments which have reached their end of life or are never again fit for their original intended use and are bound for Recovery, Recycling or disposal. It includes computer & its accessories, monitors, printers, keyboards, compact discs, headphones, air conditioners, remotes, batteries, LCD/ Plasma Refrigerators & other household appliances.¹ Computer equipment accounts for almost (70%) of e- waste material, followed by Telecommunication equipment (12%), electrical equipment (8%) & Medical equipment (7%) as per the study conducted by ASSOCHAM (Associated chambers of Commerce & Industry of India) on June 3, 2016.²

OBJECTIVE OF THE STUDY

- a) Introduction to the concept of E- waste.
- b) Discuss it in Global & Indian scenario, the ecological & health hazards associated with it and composition of E- waste.
- c) It also surveys the current legislation laid out by the Government of India to battle this issue.
- d) Some proposed strategies for better administration of E-waste in Indian setting.

ROOT CAUSE OF THE PROBLEM

India's production of e- waste is likely to increase by nearly three times from existing 18 lakh MT (metric tonne) in 2017 to 52 lakh MT per annum by 2020 at a CAGR of about 30%.³ Only 2.5% of India's total e-waste gets recycled

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due to poor infrastructure, legislation and framework. This leads to irreparable damage to environment and health of people working in the industry. In India, around 4-5 lakh child workers in the age group of 10-15 years are occupied with different e- waste exercises, without sufficient security and shields in different yards and reusing workshops, said D S Rawat, Secretary-General ASSOCHAM, June 3, 2016.

SOURCES OF E-WASTE GENERATION

In India, Government, Public & Private (Industrial sectors) account for almost (70%) of total e-waste generation. The contribution of individual households is relatively small about (15%) & rest being generated by manufacturers.⁴ Following are the sources from where e- wastes is generated.

1. Individual household and small business
2. Large business, Institutions, Government houses.
3. PC manufacturers and retailers
4. E waste from imports
5. Secondary market of old PCs

COMPOSITION OF E- WASTE

E-Waste comprises of all waste from electronic and electrical equipments. Composition of e –waste is different and falls under Hazardous and non-hazardous categories. Iron and steel constitute around (half) of the e-waste waste followed by plastics (21%), non-ferrous metals (13%) and other constituents.⁵ Non-ferrous metals comprise of metals like copper, aluminum and valuable metals like silver, gold, platinum and so on. It contains more than 1000 unique substances, huge numbers of which are dangerous and creates serious pollution upon disposal. E-Waste accounts for around 40% lead and 70% of heavy metals found in landfills.

ENVIRONMENTAL CONCERNS & HEALTH HAZARDS

Indian e- waste is getting generated at a 10% annual growth rate which is one of the highest in the world. Indian environment therefore, faces a serious threat. Often these problems arise out of improper recycling & disposal methods.⁶ Unless, suitable safety measures are taken, these toxic substances can critically affect the health of employees & others in the vicinity- who manually sort & treat the waste- by entering their body through respiratory tracts, through skin, through mucous membrane of the mouth & the digestive tract.⁷ Therefore, health impact of e-waste is evident. Mishaps occurred in Delhi Mayapuri, Cobalt 60- radiation tragedy where a worker get exposed to Radiation.⁸ Another incident where Fifty tones of garbage came slamming down the 16-storey-high heap of waste at east Delhi's Ghazipur landfill site in a destructive 'avalanche slide' that swept away an auto and three bikes, killing two individuals and harming five, on Sep2, 2017 are kind of risks that workers confront each day⁹

E – WASTE (INDIAN & INTERNATIONAL SCENARIO)

India is one of the biggest e-waste importing countries in the world. All types of wastes are imported into the country in the form of cheap raw materials including hazardous & toxic wastes. India imports from US, Canada, EU, Australia, toxic waste oil from UAE. Low labor costs in these countries also provide impetus for the export in wastes. In USA; it accounts 1% to 3% of the total municipal waste generation. China produces 2.3 million tones of e-waste domestically, second only to US- 3 million tones.¹⁰ Global volume of e- waste is expected to reach from 93.5 MT in 2016 to 130 MT in 2018 at a CAGR of 17.6 % during period. Global E-waste management market is expected to reach \$ 49.4 billion by 2020.¹¹ US & China account for 70% of India's E-waste imports. The US is ranked top acquiring the highest share of importing (e-waste) in India followed by China and European Union

(EU), according to a study of the Associated Chambers of Commerce and Industry of India (Assocham) 2016.

INDIAN SCENARIO

India is one of the world's major e-waste generators, posing problem to public & environment. India generates around 18 lakh Metric Tonne of E-waste annually. It is growing at a rate of 25% annually. The study of "E- Waste Management in India" is conducted to mark World Environment Day, as Indians become richer & spend more on EEE(Electrical & Electronic Equipment).Delhi-NCR is turning into the world's e-waste dumping yard with the capital alone getting 85% of waste generated in the developed world, says an Assocham (2016) study.

INDIAN STATE'S SCENARIO

Given below is the Quantity of WEEE (Waste Electrical & Electronic Equipment) generated by Top eight Indian states.¹² Report, published by ASSOCHAM in conjunction with Business Management Consultancy, Frost& Sullivan, April 21, 2016.

City	Annual Quantity (Metric Tones)
Mumbai	1, 20,000
Delhi (NCR)	98,000
Bangalore	92,000
Chennai	67,000
Kolkata	55,000
Ahmedabad	36,000
Hyderabad	32,000
Pune	26,000

E- WASTE RECYCLING IN FORMAL SECTOR (PRESENT SCENARIO)

Formal recycling units are being set up in India which is like any other industrial operation. Monitoring of units recycling hazardous wastes is the responsibility of State pollution Control Board (SPCB) or the Pollution Control Committee in a Union territory. Central pollution Control Board (CPCB) must be fulfilled that an applicant for Recycling or Reprocessing is using environmentally sound techniques & possesses specialized capabilities& essential facilities. Formal Recyclers are Responsible for environmental compliance seeking authorizations & permissions.

1. Recyclers send sorted/ shredded e- waste to refineries & units in the developed Nations for Metal extraction recovery.
2. Attero Recycling unit was the first Recognized recycling facility for e- waste in India. It opened in Roorkee in Jan2010. Some of the viable Recycling facilities in the formal sector are in Utrakhhand, E-Wardd & E-Parisara in Bangalore & Earth sense in Hyderabad.
3. The number of Registered (Regulated) E- waste handling units has gone up from 23 to around 150, according to 2016 year data available with Central Pollution Control Board(CPCB).

RECYCLING OF E- WASTE (UNORGANIZED SECTOR)

About 95% of the recycling occurs in the unorganized sector. Unorganized sector mainly consists of urban slums of the metros & mini metro's, where Recycling operations are carried out by the unskilled employees using the most

rudimentary methods to reduce cost. Unorganized sector consists of an assortment of small & informal businesses not governed by any stringent health & environmental regulations. Workers face dangerous working conditions as they may be without protection like gloves/ masks. In this sector dismantlers extract metals on their own or work with a big trader earning about Rs 100 per day. About 2/3 of e- waste workers in India suffer from Respiratory ailments like breathing difficulties, irritation, coughing, choking. Many of the children workers who are unaware of the hazards & by the time they reach 35-40 yrs of age, they are incapable of working as per the ASSOCHAM study on June 3, 2016.

POLICIES & REGULATIONS IN INDIA: GOVERNMENT INITIATIVES

1. The National Environmental policy (Environment Protection Act, 1986): In 1986, India enacted its first comprehensive environmental law namely, Environment Protection Act(EPA)1986, after Bhopal Gas Tragedy & as a commitment under the Stockholm conference in 1972.¹³ The rules under EPA bestows upon the union government comprehensive powers to take all such measures as is necessary or expedient for the purpose of protecting & improving the quality of environment & preventing ,controlling & abating environmental pollution.¹⁴ None of the existing environmental laws has any direct reference to the e- waste or its handling as hazardous in nature. However there are special provisions in these laws which have been applied to various aspects of e- waste.
2. The Hazardous Wastes (Management & Handling) Rules 1989 as amended in 2003 & 2008. It was essential to have a dividing line between waste & byproduct waste streams. The amendment made in the rules, in year 2000, classified waste by process of waste generation (Schedule1) & as per their characteristics (Schedule2).Thus 44 categories were identified comprising 148 waste streams in Schedule 1& 79 types of wastes in Schedule2. The amendment made in the rules in the year 2003 streamlined the list of processes where by waste reduced from 44 to 36 & the number of waste streams from 148 to 123. The schedule 2 was essentially left unaltered.¹⁵ Guidelines for environmentally sound management are:
 - (i) It emphasizes the concept of EPR (Extended Producer Responsibility).EPR is an environment protection strategy that makes the producer responsible for entire lifecycle of product, especially for take back, Recycle & final Disposal of product. Producer’s responsibility is extended to post- consumer stage of product lifecycle.¹⁶
 - (ii) Central pollution Control Board (CPCB) has insisted on putting the onus of enforcement on the State pollution Control Board. Ministry of Environment & Forests (MOEF) has also provided financial assistance for strengthening the State Pollution Control Board for facilitating implementation of rules.
3. E- Waste (Management & Handling Rules), 2011 amended in October 2016. According to modified draft notification put up in MOEF website “E- waste management rules 2016”, replacing 2011 version. New rules have brought out methods of handling electronic products under Extended Producer Responsibility, making them liable for accumulation and exchange of E-waste with targets. Producer’s obligation to take care of E-waste will go up from 30% in the first year to70% in the seventh year. To make procedures less demanding to take after, the new rules require players in the e-waste life cycle to enroll with just Central Pollution control Board (CPCB).¹⁷ A big responsibility also has been placed on the shoulders of Central & State Government.

SUGGESTIONS TO TACKLE E- WASTE PROBLEM IN INDIA

1. Awareness program: Create awareness among consumers regarding hazardous constituents of E-waste through active propaganda in print & electronic media. This task may have to be taken up by agencies like Municipal bodies/State Pollution Control Board/Central Pollution Control Board.¹⁸Government shall introduce vocational training programs to rightly skill unorganized sector employees & create awareness about the adverse effects on their health due to unsafe practices.

2. Producer-Public-government cooperation: Basel convention has promoted the concept of developing partnerships with industry, the public sector & civil society for reducing hazardous wastes at source, promoting their recycling & Re-use.¹⁹A partnership among all stakeholders is vital for the success of the process.
3. Import of E- waste under License: E- waste should not be allowed, as we currently do not have the infrastructure to even deal with the domestically generated e- waste. It would only lead to the country becoming a waste dump of the globe with serious health & environment impacts.²⁰There should be adequate safeguards to restrict import of used electrical & electronic equipment in the country & ensure that imported wastes are reprocessed by the companies under license to import e- waste & not resold again.
4. Choosing safer technologies: Owing to stringent standards prevailing in the developed countries, most companies in these countries have moved to adopt safer technologies for producing electronic items devoid of toxic metal oxides. Producers need to comply with threshold limits for the use of certain hazardous or toxic substances in electronic equipment. While green design products & grant of incentives can be encouraged.
5. Monitoring of compliances of rules: Recyclers & collection centers are required to seek authorization & Registration from State Pollution Control Board concerned & file annual returns. CPCB will consolidate information received from all SPCB's & submit an annual report on e- waste Management, along with its recommendations, to the ministry.²¹
6. Reduction of waste at source: The ultimate aim should be to minimize the generation of hazardous wastes, not recycle them. In this regard, MOEF (Ministry of Environment & Forests) is promoting the three R's concept (Reduce, Reuse & Recycle) for Hazardous Waste management.
7. Upgradation of Unorganized sector: There should be up gradation of skills of the informal e- waste Recycling sector, for proper handling of e- waste creating proper linkages between formal & informal recyclers to minimize metal extraction/ processing in the informal sector & to set up collection centers for proper channelization of e- waste for processing.

CONCLUSION

Thus it is opined that e- waste has emerged as one of the fastest growing waste streams worldwide today. As long as electronic items keep on containing a variety of harmful chemicals and are designed without recycling aspects, they would pose a risk to environment and general wellbeing of people towards the finish of life. By 2025, the developing world would generate twice the amount of electronic scrap as what will come from the developed nations.²²Considering future scenario; it is imperative that the safe management of waste is done in an organized manner with sufficient resources & sustainable recycling technologies on the one hand & effective legislations & monitoring mechanisms on the other.

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SOCIAL NETWORKS AND THEIR DIGITAL SECURITY ISSUES

Nidhi Gupta¹

ABSTRACT

A social network is a social structure made up of individuals or organizations called nodes, which are connected by one or more specific types of interdependency, such as friendship, common interest, and exchange of finance, relationships of beliefs, knowledge or prestige. A cyber threat can be both unintentional and intentional, targeted or non targeted, and it can come from a variety of sources, including foreign nations engaged in espionage and information warfare, criminals, hackers, virus writers, disgruntled employees and contractors working within an organization. Social networking sites are not only to communicate or interact with other people globally, but also one effective way for business promotion. In this paper, we investigate and study the cyber threats in social networking websites. Cyber Security plays an important role in the field of information technology. Securing the information have become one of the biggest challenges in the present day. When ever we think about the cyber security the first thing that comes to our mind is 'cyber crimes' which are increasing immensely day by day. Various Governments and companies are taking many measures in order to prevent these cyber crimes. Besides various measures cyber security is still a very big concern to many. This paper mainly focuses on challenges faced by cyber security on the latest technologies.

Keywords: *Cyber Security, Information Warfare, Social Network*

INTRODUCTION

Today man is able to send and receive any form of data may be an e-mail or an audio or video just by the click of a button but did he ever think how securely his data is being transmitted or sent to the other person safely without any leakage of information?? The answer lies in cyber security. Today Internet is the fastest growing infrastructure in every day life. Today more than 60 percent of total commercial transactions are done online, so this field required a high quality of security for transparent and best transactions. Hence cyber security has become a latest issue. The scope of cyber security is not just limited to securing the information in IT industry but also to various other fields like cyber space etc. Even the latest technologies like cloud computing, mobile computing, E-commerce, net banking etc also needs high level of security. Since these technologies hold some important information regarding a person their security has become a must thing. Enhancing cyber security and protecting critical information infrastructures are essential to each nation's security and economic wellbeing. Making the Internet safer (and protecting Internet users) has become integral to the development of new services as well as governmental policy. The fight against cyber crime needs a comprehensive and a safer approach. Given that technical measures alone cannot prevent any crime, it is critical that law enforcement agencies are allowed to investigate and prosecute cyber crime effectively. Today many nations and governments are imposing strict laws on cyber securities in order to prevent the loss of some important information.

CYBER SECURITY THREATS 2018

Cyber security threats aren't going away. In fact, they may be getting worse. With a severe shortage of cyber security professionals to combat increasingly sophisticated attackers coupled with a growing dependence on

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technology, the threats loom large in 2018. Here are just a few of the many cyber threats predicted to cause harm in the year ahead.

Connected Cars and Semi-Autonomous Trucks

While the driverless car is close, but not yet here, the connected car is. A connected car utilizes onboard sensors to optimize its own operation and the comfort of passengers. This is typically done through embedded, tethered or smartphone integration. As technology evolves, the connected car is becoming more and more prevalent, accounting for half of all vehicles sold in 2015, according to a GSMA study. The same study predicts that by 2025 every new car sold will be connected. For hackers, this evolution in automobile manufacturing and design means yet another opportunity to exploit vulnerabilities in insecure systems and steal sensitive data and/or harm drivers. In 2015, Charlie Miller and Chris Valasek, now famed car hackers, successfully exploited a Jeep Cherokee, disabling the car remotely via the entertainment system. “Their code is an automaker’s nightmare: software that lets hackers send commands through the Jeep’s entertainment system to its dashboard functions, steering, brakes and transmission, all from a laptop that may be across the country.” In addition to safety concerns, connected cars pose serious privacy concerns. “When you get down to it, your car knows a lot about you: where you go, when you go, how long you are there, the route you took to get there, the way you drove to get there, the temperature of the cabin, what entertainment you engaged in, and how long you were chatting on the phone (if you use Bluetooth). If you’re using it, quite a detailed record of your life is being collected and potentially transmitted somewhere.” Similarly, autonomous trucks took to the freeways in 2017 with the startup Embark putting its first test vehicles on highways from Texas to California. And last year the American Trucking Association issued its “first autonomous vehicle policy, calling for uniform federal laws that could help developers and researchers make automated and connected vehicles safer than humans,” But security experts are concerned. For one, GPS spoofing could be used to misdirect trucks just as it has been used to successfully misdirect aircraft and boats. Plus, trucks are particularly attractive targets for hackers because they all follow a common protocol. “There’s a common communications standard in trucks called J1939 that makes it possible to craft one attack that fits all,” Monique Lance of Argus Cyber Security told Trucks.com. “An attack that accesses one truck will potentially access most trucks.

State-Sponsored Attacks

Beyond hackers looking to make a profit through stealing individual and corporate data, entire nation states are now using their cyber skills to infiltrate other governments and perform attacks on critical infrastructure. Cyber crime today is a major threat not just for the private sector and for individuals but for the government and the nation as a whole. As we move into 2018, state-sponsored attacks are expected to increase, with attacks on critical infrastructure of particular concern.

IoT Attacks

The Internet of Things is becoming more ubiquitous by the day. The bad news is that as the IoT grows, it’s becoming easier for hackers to compromise the growing number of connected devices. Using a botnet kit, hackers can quickly access any device. The top three botnet kits are responsible for infecting over one million devices per month “Millions of unsecure, Internet-enabled devices provide new threat vectors. Given the rapid proliferation of Internet of Things devices in advance of IoT-oriented security standards and configuration practices, expect these devices to be increasingly used as weapons for DDoS and other attacks

Cryptocurrency Mining

With the rise of bitcoin and other cryptocurrencies, came hackers looking to mine these digital currencies for profit. “Mining is a computationally intensive process that computers comprising a cryptocurrency network complete to verify the transaction record, called the blockchain, and receive digital coins in return. In 2018, the threat won’t just

be the mining but the theft of computer processing power. For example, in September 2017 it was made evident that Showtime's website had been hacked and was being used to secretly hijack visitors' computers to mine a digital currency (Monero). This trend is expected to accelerate with experts like IBM's X-Force witnessing cryptocurrency mining attacks jumping six-fold between January and August of 2017.

Smart Medical Devices and Electronic Medical Records (EMRs)

The healthcare industry is going through a major evolution as patient medical records go online and medical professionals realize the benefits of advancements in smart medical devices. However, as the healthcare industry adapts to digital, there are a number of concerns around privacy, safety and cyber security threats., "As more devices are connected to hospital and clinic networks, patient data and information will be increasingly vulnerable. Even more concerning is the risk of remote compromise of a device directly connected to a patient. An attacker could theoretically increase or decrease dosages, send electrical signals to a patient, or disable vital sign monitoring." Similarly, patient medical records, which are now all online, are a prime target for hackers due to the breadth of sensitive information they contain. According to a poll by Health IT News and HIMSS, 75% of hospitals surveyed have been hit by a ransomware attack over the past year. With hospitals and medical facilities still adapting to the recent digitalization of patient medical records, hackers are capitalizing and exploiting the many vulnerabilities in these organizations' security layers. Breaches within the healthcare industry will likely continue into 2018 until the industry is able to get a better grasp on the mass amount of digital patient data now under its control.

Privacy Issues

Security risks With increasing use of SNSs, the associated security risks are also increasing tremendously. Some of the security risks are identity theft, phishing, scam, cyber bullying etc. People use to provide their personal data on SNSs like facebook, twitter etc. This data is stored in SNS and in lack of proper security techniques implemented in SNSs, It is not secure. Identity Theft Some of the attackers attack through the application in which they ask permission for accessing the information provided in the profile of SNS. When a user allows to do so, they get all the information and can misuse that easily without the user knowledge or permissions. Phishing Phishing in SNS began in 2007[3]. The purpose of phishing is to harm economically that is the phishers try to retrieve the profile information to know about the banking or the financial information of the users. Profiling Risk Profiling risk is the risk associated with profile cloning. The attackers retrieve the personal information of the users and make a clone of the profile [2]. They do so to make their social image bad or for other purposes like knowing about friends of victims. This is the most popular security risk associated with the SNSs because it is very easy to do without the permission of the user. There is nearly no security for profile cloning in SNSs. There is another way of profile cloning that is "cross-site profile cloning". In this the attacker steals information from one social networking site and uses this information to make a profile on another social networking site. Fake Product Sale The attacker advertise on the SNSs for selling the products offering huge discount and when the user clicks on the products advertisement their profile information goes to the attackers. Sometimes when user tries to purchase and give their account information for payment, all the account information is retrieved by the attackers and they misuse this information.

Click jacking

This is another type of attack scenario in which attacker posts some videos or post to the victim and when victim clicks on the page some malicious actions are performed. This is common in Facebook with the name like jacking that is when a user likes a page, a picture or a video the user is trapped by the attackers[4]. This type of attacks are done to do malicious attack or to make some page popular. 3. Neighbourhood Attack The neighbourhood attacks are done by the attackers by knowing the victim's neighbourhood[4]. It means the attacker knows the friends of the victim. Attacker uses the relationship among these friends and based on this relationship tries to identify the victim. B. New attack Strategy Watering Hole In January 2013, the attackers used to a new approach to make SNSs user

insecure. The attack was done on Facebook. The attackers hacked a mobile developer forum and when developers visited the forum their system got infected with a MAC trojan [5]. This attack was not done to steal profile information or funds, but it was done to infect the system of developers. After attacks on Facebook, the same attack was done on many other companies, not only on SNS, but on their insecure sites as well.

CONCLUSION

Social networking sites have become a potential target for attackers due to the availability of sensitive information, as well as its large user base. Therefore, privacy and security issues in online social networks are increasing. This survey paper addressed different privacy and security issues, as well as the techniques that attackers use to overcome social network security mechanisms, or to take advantage of some flaws in social networking sites. Privacy is one of the main concerns, since many social network users are not careful about what they expose on their social network space. The second issue is identity theft; attackers make use of social networks to steal victims' identities. The third is the spam issue. Attackers make use of social networks to increase spam click-through rate, which is more effective than traditional email spam. The fourth is the malware issue. Attackers use social networks as a channel to spread malware, since it can spread very fast through connectivity among users. Social networking sites are always facing new kinds of malware. Lastly, physical threats, which are the most harmful issues, were addressed. Because of some of the social network features such as location-based services, it is easier for criminals to track and approach victims. Social networking sites try to implement different security mechanisms to prevent such issues, and to protect their users, but attackers will always find new methods to break through those defenses. Therefore, social network users should be aware of all these threats, and be more careful when using them.

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AMAZON WEB SERVICES

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ABSTRACT

Amazon net administrations is associate auxiliary of Amazon.com which will offer on-request distributed computing stages to folks, organizations and governments on a paid memberships premise. the foremost focal and for sure understood of those administrations are Amazon EC2 and Amazon s3. There are additional administrations that Amazon offer are recorded underneath:

1. Amazon Computer Services
2. Amazon Storage Services
3. Amazon Database services

Keywords: Auxiliary, Distributed Computing Stages, Paid Membership Premise

INTRODUCTION

Amazon internet Services could be a secure cloud services platform, giving pc power information storage, content delivery and different practicality to assist business scale and grow. Amazon internet Services cloud is very reliable and scalable infrastructure for deploying web-scale solutions with marginal support and administration prices, and a lot of flexibility. AWS has been operative since 2006 and these days serves many thousands of shoppers worldwide. Here area unit a number of the samples of however organizations, from analysis companies to massive enterprises, use AWS today:

A large enterprise quickly and economically deploys new internal applications, like 60 minutes solutions, payroll applications, inventory, management solutions and on-line coaching to its distributed manpower.

The AWS technology is enforced at server farms throughout the globe, and maintained by the Amazon subsidiary. This services area unit supported a mix of usage, the hardware/os/software options chosen by the subscriber, needed convenience, redundancy, and security and repair choices.

Amazon Computer services-

1. Amazon EC2
2. Lambda

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3. Elastic Beanstalk

Amazon storage services-

1. Amazon S3
2. Cloud front
3. elastic Block storage

Amazon Database services-

1. Amazon RDS
2. Aurora
3. Dynamo DB

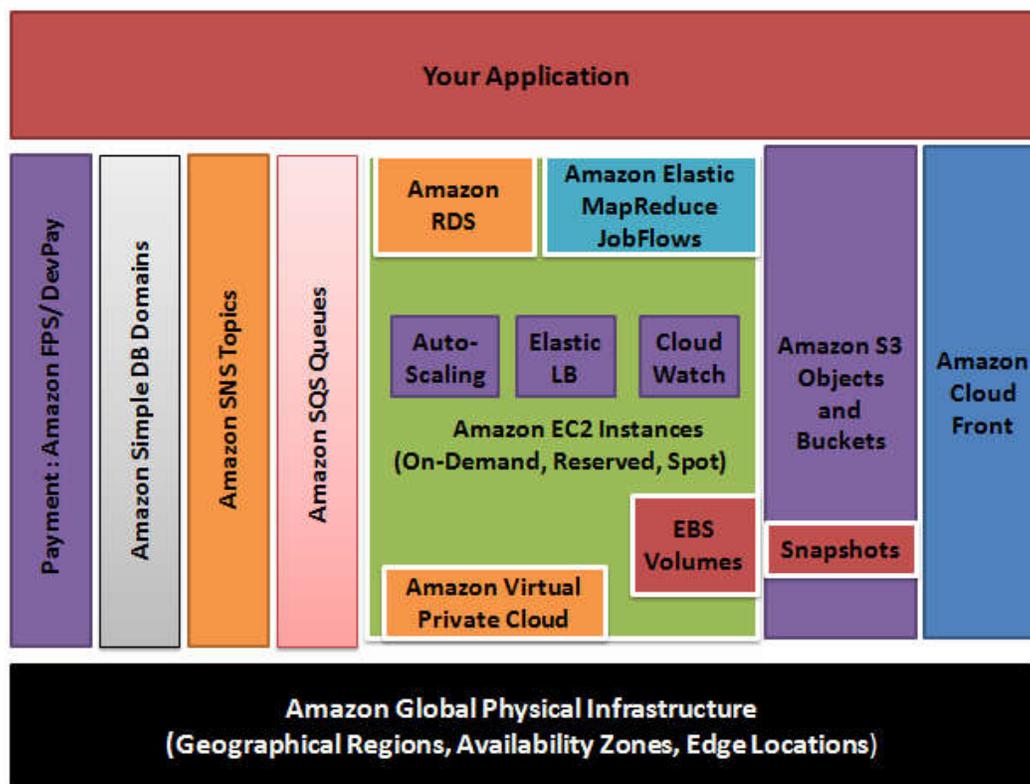


Figure-1 Amazon Web service Architecture

DIFFERENT TYPES OF SERVICES

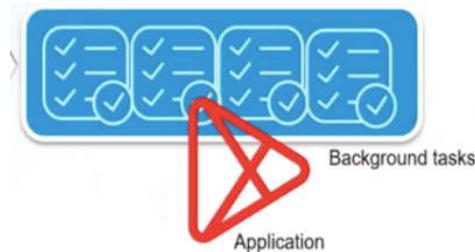
Amazon computer services

1. Amazon EC2: Amazon Elastic Compute Cloud (EC2) is the one of the administrations gave by Amazon Web Services and gives access to server occurrences on request as a service. EC2 is a most vital piece of AWS .It gives the office to associations. Amazon give different server pictures that clients get the capacity for making

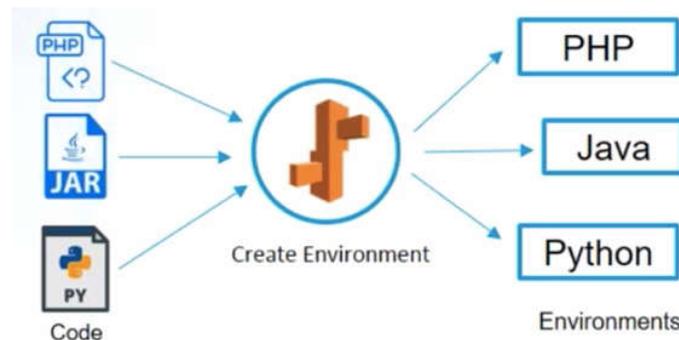
their own particular virtual machine pictures for use on EC2. EC2 is just a raw server it can be configure as server it can become worker environment so we can access it from any where so this kind of independency we get with EC2. We can resize a server. Let understand with an example suppose you using i3 CPU and you want to upgrade it to i5 you can do that with EC2 so this kind so flexibility we get with EC2 .



2. **Lambda:** AWS lambda is the advance version of EC2 and it base on EC2 but difference between EC2 and Lambda is it cannot be use to host the application it can only be use for the background task. So what is background task say you have an application which upload image so image is compress and store on file system so task perform in background said compression or apply filter is can be done why AWS lambda.



3. **Elastic Beanstalk:** It is also an advance version of EC2 but it different from AWS lambda is that first Elastic Beanstalk is use to host the application so if we compare it with Lambda as it use for background task but not use to host application. Elastic beanstalk is automated version of EC2 as in Elastic bean stalk we don't have to set up the environment so take example we have PHP website and want to host on EC2 so to host website we have to create PHP environment in EC2 but in Elastic bean stalk we have to select environment and AWS will create that environment and install all configuration file on serve so we only have to upload a code and website is deployed.



Amazon storage services

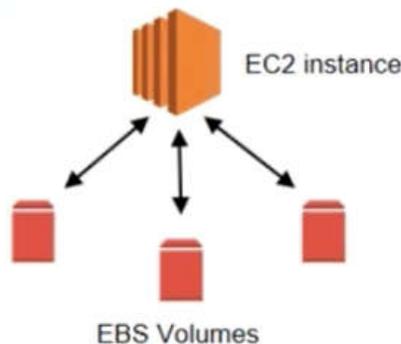
- Amazon S3: Amazon S3 (Simple Storage Service) is an online administration that gave by Amazon.com, that permits website specialists to store a lot of information online. In S3 we have to create a bucket and all the files are store in this bucket in form of Objects as Consider a bucket as root folder .S3 is allowed to join, and is a compensation as-you-go services, means you pay for any of the facilitating and transmission capacity costs that use, making simple for new businesses hoping to limit costs. The value unit of the Amazon S3 administrations has been decreased such a great amount since it has honey bee evolved. Below is the present prize per unit insights.

Tier	New S3 Price /GB / Month	Price Reduction
0-1	\$0.0300	65%
1-50	\$0.0295	61%
50-500	\$0.0290	52 %
500-1000	\$0.0285	48%
1000-5000	\$0.0280	45%
5000 TB or More	\$0.0275	36%

This is an example of Application as a service.

Amazon S3 permits you to scale back strain on the server hosting your websites. Files like video and audio have a lot of larger file than the quality hypertext markup language files, outscoring the hosting of your larger files to Amazon S3, means that you'll be able to optimize your own server for hosting the websites.

- Cloud front: Is a Content delivery Network if user want to access a website and the website is far away from the user that website is access from location near to user so it improve the latency .
- Elastic Block Storage: It is like a hard drive to EC2 so when we use EC2 instances software is store in EBS. As EBS cannot be use independently it is use by EC2. One EC2 instance connect to multiple EBS volume but the vice versa is not true.



Amazon database services

- 7 Amazon RDS: Amazon info electronic database on-line database computer database electronic information service} Service (RDS) could be a fully overseen SQL database profit. Amazon RDS offers a range of information motor that help the information administration assignments, for instance, movement ,backup ,recovery and fixing. According to Amazon relative data administrations could be a internet profit that produces it straightforward to line up ,work and scale a social information to cloud .It offers price – practiced and resizable limit whereas overseeing tedious information organization tasks. It will be hospitable MySQL, Oracle or Microsoft SQL Server information motor .This implies code ,applications and instruments as of currently getting used with existing databases will be used with Amazon RDS.
- 8 Aurora: It is a database developed by amazon it is based on MySQL but better performance than MySQL. It is manage by RDS. It is 5 times faster than MySQL as accept the code which is done in MySQL.
- 9 Dynamo DB: Non relational Database Management service. For Un structure data use dynamo DB and manage by it. It automatically manages data it update security. We don't have to specify the amount of we need to store data the moment more data comes in it automatically increase the storage.



- 10 Amazon Elastic Cache: An App works like this once a requirement is raised by a shopper. people hit your net application. the online application inquiries the info. The info restores the result and also the shopper sees it within the application. As additional people utilize the appliance, the designer has to embody further net servers and databases. The heap within the finish progress toward changing into s too and execution degrades. Memory reserving moves monotonous inquiries to a store to confine stacks on the server. the info is within the memory, rather than on plate, thus it serves up fast. this can be the explanation we have a tendency to area unit seeing a multiplication of in-memory alternatives from organizations, as an example, SAP Hana.

DB Instance Class (On-Demand)	Price Per Hour
Db.t1.micro	\$0.025
Db.m3.medium	\$0.090
Db.m3.large	\$0.185
Db.m3.xlarge	\$0.370
Db.m3.2xlarge	\$0.740
Db.m1.small	\$0.055
Db.m1.medium	\$0.115
Db.m1.large	\$0.230

COMPARATIVE STUDY

Flexible:

Adaptability implies that relocating inheritance applications to the cloud is straightforward and savvy. Instead of re-composing applications; you will be able to whereas not superabundant of a stretch move them to the AWS cloud and build the foremost of advanced reckoning capabilities. you are doing not got to learn new aptitudes. Building applications on AWS is very like building applications utilizing existing instrumentality assets. Since AWS offers Associate in Nursing pliant, virtual IT framework, you will be able to utilize the administrations on as a stage or severally for express needs. AWS run nearly anything—from full internet applications to cluster preparing to offsite databack-ups.

Cost-effective:

Cost is that the standout amongst the foremost advanced parts of the transfer modern IT arrangements. apparently, the cloud offers associate on-request IT foundation that offers you an opportunity to devour simply the live of assets that you just extremely need. you're not restricted to a collection live of capability, information transmission, or calculation assets. it's frequently onerous to foresee stipulations for these assets. after, you will arrangement too few assets, that affects client loyalty, otherwise you might provide associate excessive range of assets and miss an opportunity to expand quantitative profit (ROI) through full use. The cloud offers the ability to strike the right adjusts. AWS needs no beforehand speculation, long run duty, or least pay. you'll begin through a very self-benefit encounter on the net, scale here and there pro re nata, and finish your association with AWS whenever. you'll get to new assets during a flash. The capability to react speedily to changes, notwithstanding however intensive or very little, implies that you just will settle for on new open doors and address business difficulties that would drive financial gain and reduce prices.

Secure:

AWS provides the platform to a customers of end-to-end security and end-to-end privacy. They build security into services in accordance with security practices and how to use the security features. They design a secure application environment.

Application services

It is a versatile, low –latency services that enables you to stream resource intensive applications and games from the cloud. Its renders your application on AWS infrastructure and streams the outputs to the mass-market devices, like personal computers, tablets and mobile phones

Amazon Simple Queue Service (Amazon SQS)

It is a quick, dependable, adaptable, totally oversee message lining administration. SQS makes it straightforward and financially savvy to decouple the elements of a cloud application. you may utilize SQS to transmit any volume of information, at any level of output, whereas not losing messages or requiring whole totally different administrations to be constantly accessible. With SQS, you may offload the group action weight of in operation and scaling a deeply accessible informing bunch, whereas paying Associate in Nursing occasional worth for merely what you utilize.

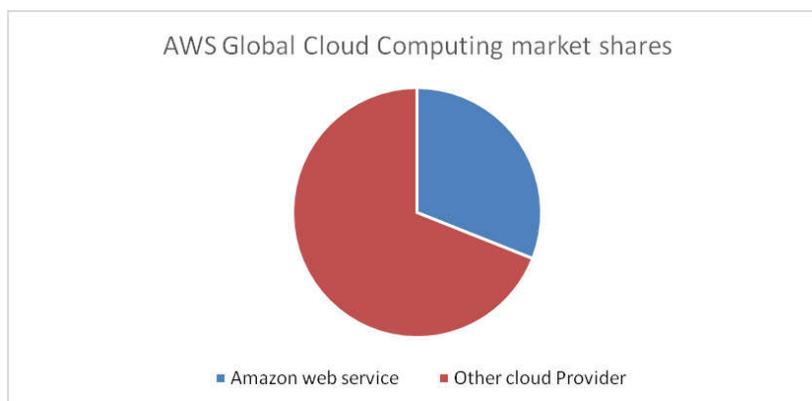
Amazon Simple Notification Service (Amazon SNS)

Amazon straightforward Notification Service (Amazon SNS) Amazon straightforward Notification Service (SNS) may be a fast, adaptable, utterly oversee push informing administration. SNS makes it straightforward and efficient

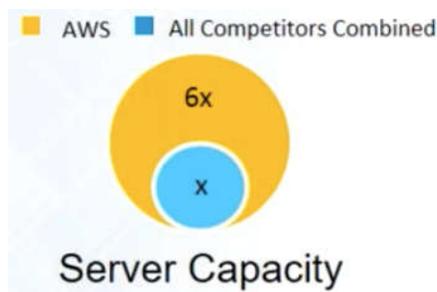
to push to mobile devices like iPhone, iPad, Android, Kindle fireplace, and web connected sensible devices, still as pushing to different distributed services.

WHY AMAZON WEB SERVICE IS BETTER THAN OTHER CLOUD PROVIDER

Market Share-Amazon web service holds 31% market shares in global market as its other cloud service provider hold 69% in market. As 31% is nothing as compare to 69% but AWS alone holders 31% and no one not even Microsoft azure cloud provider hold half the share near to AWS.AWS leading why very huge margin.



Server capacity- let take example of azure as it is closest to AWS suppose Azure have server capacity of x AWS have the server capacity of 6x. As your application facing huge traffic in future so your saves bet will be AWS because it have server capacity 6 times more as compare to any other cloud service provider and it can handle your traffic easily.



Flexible Pricing- In pricing AWS is most flexible cloud service provider as any other cloud provider. Example - As If you use AWS for 3 hours you don't have to pay for the whole day .So In this kind of flexibility in their pricing AWS attract most of the costumer in Cloud computing market.



CONCLUSION

So the reason why we learn about AWS is that it better than any cloud provider because of its flexibility and its services are more attractive as compare to any cloud provider and that is why AWS is so successful in market. Other software developer must learn about AWS but this Doesn't means that other cloud provider are not doing well as take example of azure which is launch in 2010 and closest competitor to AWS but in current scenario AWS is still leading AWS have more job opportunity and AWS is more successful. Amazon Web Services give numerous choice to enhance business spryness and adaptability. A famous approach in cloud based administrations is to enable clients to make and offer virtual pictures with different clients.

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AMAZON WEB SERVICES

Dr Renu Aggarwal¹

ABSTRACT

For the success of business the full participation of role of women in the business including participation in the decision-making process are gaining importance over the years. It has attracted worldwide attention. Besides women empowerment, one more area that is attracting importance over the years is good corporate governance and social responsibility measures adopted by corporates. The focus on corporate governance and women empowerment has widened the scope of balanced gender diversity and more participation of women in senior management and in the Board room. Women are supposed to be having good interpersonal skills and could lead to good working environment. They have achieved what we can call magnificent success. In India also women are playing a key role in all spheres of life and also in good governance of corporate business. For good governance it is the responsibility of business to behave ethically. CSR entails the consideration of social and environmental concerns by companies, in their business operations, policies and interaction with all stakeholders like shareholders, employees and their families, local community and the society at large. It can be an important tool for recruitment and retention of talented managerial personal and particularly of women. Potential women pioneers are relatively more interested in corporates having a comprehensive CSR policy. Good governance, empowerment of women and gender equality through corporate social responsibility measures could lead towards effective corporate governance and could contribute to company's bottom line. It could help companies to emerge as true corporate citizens. If corporates are really interested in increasing the role of women in the governance and at top level, there is a new challenge for corporate professionals to bring more women friendly policies and divert some CSR fund on empowering women and contributing for gender equality. This would be a good step towards increasing the role of women in effective corporate governance in India.

Keywords: *Woman director, Gender equality, Corporate Social Responsibility, Corporate Governance.*

INTRODUCTION

There are number of research studies that show a positive effect of more balanced gender equality in company management and its profitability. In an investigation of the fortune 500, Catalyst discovers that organizations in the most noteworthy percentile of women outperformed those in the lower percentile by 53% higher profit for value. Similarly Thomas Reuters observed the governance of organizations with 30% women on their Board with those 10% women on board. And found that organizations with higher number of women at their Board fared better at times of financial instability.

According to an article “*Women on Board*” in Business line, women occupying top management positions in Indian corporates are very few. Of the 10,000 directors only five percent of directors are women in NSE-listed companies and as related to Nifty companies, only 7 per cent of directors are women.

In another survey conducted by *PHD Chamber of Commerce and Industries* on 2000 women employees in January-February 2015 highlighted that 61% women employees travels upto 30 km daily to go office and 59 % women employees generally get absent due to health problems. 47% *women employees* absent due to cold and fever and

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23% absent due to back pain and headache. A majority of women employees (64%) were found to believe in private health care facilities as only 31% of them have the access of services of lady doctor in dispensary in the office. Thirty nine percent of women employees admitted that they get maternity leave for three to six months and most of the women told that they have a facility of having leave with pay. One fact found in the study was worth noting that majority of women employees (57%) spend only 10% of their income on their health and 80% of women also work for 2 hours at home.

According to Catalyst (anonprofit research organization in America), US women held about 17 % of the board seats of Fortune 500 companies in the year 2012. In Norway it is 41 % and in UK it is 19%. In India it is a very dismal percentage that is roughly 7% of the directors on listed companies.

The 2014 Catalyst Census on women board directors states that in India, the share of women in board seats is merely 9.5 per cent. The proportion of women in senior management is 15 percent which is one of the lowest in the world. According to that survey approximately 50 per cent of Indian women leave the corporate employment at mid-levels. In Asia this percentage is only 29. Grant Thornton, in his report found that only 32 companies have a woman chairperson/co-chairperson. There is not even a single woman director in as many as 70% of such companies while 90% of such companies do not have a woman independent director.

In the study, *Building Diversity in Asia Pacific Boardrooms*, (fourth in the Korn Ferry Diversity Scorecard series) that examined the largest 100 publicly listed companies' 2014 annual reports in ten Asia Pacific economies: India Australia, Hong Kong, India, Indonesia, Japan, New Zealand, Malaysia, Singapore, China and South Korea. According to report those , firms having at least 10 per cent of female board members showed a 14.9 per cent return on equity (ROE) in 2014 compared to just 12.6 per cent for those without. According to the survey three countries in the Asia Pacific region, namely India, Australia, India and Malaysia, showed significant improvement in widening women representation on boards across the companies. Government initiatives also contributed to this. All-male boards are no longer a majority in the region with a significant drop from 53.2 per cent in 2012 to 39.0 per cent in 2014,

According to a report McKinsey's report "Women Matter"(2015) that explores role of women in global workspace, India's corporate sector sees merely four percent women at senior positions as compared to the average of 11 percent in Asia. Further, in India the number of women at the entry is 25 percent but it comes down to 16 percent at the level of mid-level management. Low representation of women at higher position is due to the barriers: (i) Higher Double burden syndrome means balancing work with family demand is much higher in Asia as compared to Europe (ii) Lack of many female role models in corporates (iii) Lack of proper public policy measures that boost corporates to support child care.

According to a recent study "Corporate India: Women on Boards" done by IAS (2017), effects of regulatory push to increase the role of women in corporates are clearly visible in the board mix trends –from 5% female representation in 2012 ,the board composition is significantly more inclusive now with women constituting around 13%. The information technology, telecom, health care ,utilities and industrials sectors have a higher than average proportion of women directors and the energy sector is at the lowest end with 8.9% share. The average tenure of women directors has been 4.6 years compared to relatively much higher tenure of 9 years for male directors. This fact can be attributed to large number of women directors being appointed only after Companies Act 2013 came into the force. According to the report 3 % of boards are headed by women (as chairperson) in India and women directors account for 7% executive directorship in the NIFTY 500. This is comparable to European markets where 4% of chairpersonships and 7% of executive directorships are held by women. Moreover this report also found that India falls behind in independent representation with only 16% of independent directors in India compared to 34% in the STOXX Europe 600 Index. It further recommended that companies should target to have 20% of their boards comprising women by 2020.

RESEARCH METHODOLOGY

In this paper, the status of corporate governance in India is analyzed through participation of women at the management level and at the Board of directors in the listed companies. National stock exchange is selected as a case study to study the role of women in the governance of corporates. Annual reports of different years of NSE were studied to find out presence of women members at senior management in National stock exchange. The reason for selecting NSE was that it is the India's largest stock exchange. Stock exchange is a place where all the listed companies provide a platform to its investors to buy and sell their securities. If a stock exchange itself has larger participation of women in its Board, it can set an example for the listed companies too. Since New Companies Act 2013 mandated certain listed companies meeting some specific criteria to have woman director, status of women directors in NSE-listed companies was also analyzed. A trend in Gender Diversity in India is studied with the help of percentage of Female Representation in Corporate Board. Data from various sources are collected to highlight present scenario of women participation in the corporate governance. Few highlights of corporate responsibility measures adopted by some corporates are also discussed. Different practices and innovations that can be adopted by companies as corporate social responsibility measures for more women participation are also discussed.

INTRODUCTION

India is the first country in the world that made mandatory expenditure by specified companies on CSR activities. Corporate Social Responsibility (CSR) provisions are effective from financial year 2014- 15. Every company satisfying certain financial strength criteria is mandatorily required to spend at least 2 percent of its average net profit of three preceding financial years on specified CSR activities. Every company having net worth of INR 5000 million or more, or turnover of INR 10000 million or more or net profit of INR 50 million or more during any financial year will have to comply with the CSR provisions as laid down under the Companies Act.2013. If any of the above financial strength criteria is met, the qualifying company is mandatorily required to spend at least 2 percent of the average net profit of past three financial years on specified CSR activities. Activities which may be considered as eligible CSR spend are provided in Schedule VII of the same Act. The specified activities are as under:

Environment sustainability, Empowering women and promoting gender equality. Education, Poverty reduction and eradicating hunger, Social business projects, Reducing child mortality & improving maternal health, Improvement of health, Imparting of vocational skills, Combating HIV, AIDS, malaria and other diseases, Contribution towards Central & State Government funds for socio-economic development and relief and such other matters as may be prescribed. The companies shall give preference to the local area and area around it where it operates for spending the amounts earmarked for CSR activities. In a press release of Ministry of Corporate Affairs dated 27 February 2014, some new activities were also included in Schedule VII. These includes activities relating to setting up homes and hostels for women and orphans, Old age homes, Day care centers, Promoting preventive health care and sanitation, Drinking water and ensuring Ecological balance.

To enhance participation of women in corporate governance, the Companies Act 2013 also opened the door for women in a big way. To increase women's role and gender diversity in the Board room of the companies, a quota for women directors on corporate boards was introduced. Under the rules notified by the Corporate Affairs Ministry, every listed company and those public companies having paid up share capital of Rs 100 crore or more and entities with a minimum turnover of Rs 300 crore should have at least one woman director on their board. For the purpose of complying with the rules, the paid up share capital and the turnover, among others, as recorded in the latest audited financial statements should be taken into consideration by the companies. Any intermittent vacancy of a woman director shall be filled up by the board at the earliest but not later than immediate next board meeting or three months from the date of such vacancy whichever is later. Market regulator SEBI also mandated that the board of every listed company should have at least one woman director.

Highlights of corporate social responsibility measures adopted by some Corporates

Nearly all leading organizations in India are involved in corporate social responsibility (CSR) programs in areas like education, health, livelihood creation, skill development, and empowerment of weaker sections of the society. Notable efforts have come from the Tata Group, Infosys, HDFC bank, Bharti Enterprises, ITC Welcome group and Indian Oil Corporation among others.

Corporate Social Responsibility or CSR has been part of the Tata Group ever since the days of Jamshedji Tata. Even while he was busy setting up textile ventures, he always thought of his workers' welfare and requirements of the country. From granting scholarships for further studies abroad in 1892 to supporting Gandhiji's campaign for racial equality in South Africa to giving the country its first science center, hospital and atomic research Centre to providing relief and rehabilitation to natural disaster affected places - they have done it all.

Among the public sector organizations, Indian Oil Corporation (IOC) founded in 1964, stands out with vibrant CSR initiatives and clear policies to support activities that are socially responsible. These revolve around the principle of sharing profit. Every year, Indian Oil sets aside a fixed portion of its profits for CSR activities. Indian Oil Corporation has a concerted social responsibility program to partner communities in health, family welfare, education, environment protection, providing potable water, sanitation, and empowerment of women and other marginalized groups.

Most of HDFC project revolves around following areas.

- 1 Educational initiatives (including school adoption projects, educational sponsorships of girl children,
- 2 Working with NGOs to provide non-formal technical, vocational and education programs as well as skill enhancement courses for weaker sections of society.
- 3 Unique payroll programme where employees deduct some amount from their salary and contribute for the special cause of their choice and corporate also contributes.
- 4 Providing educational sponsorship for girls and primary education.

Role of Women in Corporate Governance

India has phenomenal women achievers in the different field as diverse as IT, consumer goods, banking, self-employment and stock exchange. They are making notable difference to lives of people and the impact of their work cuts across geographical boundaries. Women are working in every areas whether it be agriculture, self-employment or at the core management and at the board of directors of the companies. But women participation in decision making process of corporates is not fairly as large as other countries.

With 15% participation of women in senior management, India comes at top three bottom position (Table 1). The percentage of women directors (9.5) is also less in India as compared to other countries like Norway (35.5) and England with 22.8 percent (table 2). The reason for this could be that many women opt out as they reach middle management and top management roles. Women usually take breaks in the middle of their career, if they do not get adequate support at home, to bring up children or take care of the elderly. They also leave their career if they do not have sufficient understanding at the office, enabling them to meet their twin responsibility of managing work and home. This fact may be supported by McKinsey's report "Women Matter" (2015) which states that in India the number of women at the entry is 25 percent but it comes down to 16 percent at the level of mid-level management.

International studies have also found that they usually lack active mentors or networks within the organization. Their health problems could be another reason for taking more leaves and leaving their jobs. This fact could be supported by a study of *PHD Chamber of Commerce and Industries* on 2000 women employees in 2015 that suggests that majority of women get health problems and the cold, fever, headache, back pain are the common

causes of taking leave by them. Some of the problems faced by women that restrict them using their full potential are

- 1 Lack of active mentors or networks within the organization.
- 2 Higher double burden syndrome (twin responsibility of balancing work with family).
- 3 Lack of many female role models in corporates.
- 4 Lack of proper public policy measures that boost corporates to support child care and family care and flexible career to women.
- 5 Absence of re-entry plan for women after a break.
- 6 Lack of effective women safety measures.
- 7 Health problems.

Table 1 Senior Management Roles held by Women in Different Countries

Top Three Countries	Percentage	Bottom Three Countries	Percentage
Russia	40	India	15
Georgia	38	Germany	14
Poland	37	Japan	4

Source: Grant Thomson's *Women in Business: The Path to leadership, 2015*

Table 2 Country Wise Percentage of Women Directors

Country	Percentage
India	9.5
Norway	35.5
England	22.8
Canada	20.8
Australia	10.2
Japan	3.1

Source: Dave Manisha, *Women empowerment: Directors on Corporate Boards (A step towards effective corporate governance)*, *Indian Journal of Accounting*, Vol. XLVII(1), June 2015, ISSN 0972-1479.

With a view to study the role played by women in governance in National Stock Exchange of India (NSE), the analysis of annual reports of NSE shows that NSE board already has women directors in its board much before the new law of having woman director in the board of all listed companies. In NSE over the five years the percentage of women directors to total directors roams around 18% to 25% (Table 3). The percentage of women in core management team was found to be not very enthusiastic. It hovered around 07% to 21 % (Table 3). This percentage is much below just half the world's best percentage of 40% claimed by Russia. Russia is the country where the proportion of women in senior management is highest followed by Georgia with 38% and Poland with 37% figure (Table 1)

Table 3: Proportion of women in Senior Management and in Board of Directors at NSE

Year	Total directors	No of woman directors	% of woman directors to Total Directors	Members in management Team	No of women at management Team	% of women to total management Team
2010-11	16	3	19	30	4	13
2011-12	17	4	23	28	6	21
2012-13	12	3	25	13	1	07
2013-14	11	2	18	17	3	18
2015-16	09	2	22	21	3	14

Notes: 1. Management Team consists of assistant vice president.
2. Percentage is rounded off to nearest one.
3. Compiled from NSE Annual Reports

Similar condition prevails with the NSE listed Companies regarding women directors. The study of Table 4 shows the status of women at board. The date 8 march is selected as this day is observed as International Women's Day. Interestingly, 82 of directorship positions have been filled by appointing women belonging to the promoter group of the company (Table4). These women shall have the same voice as the promoter, defeating the very purpose of genuine (independent) gender diversity. Furthermore, 460 companies hired women on the board first time indicating less presence of women in the existing top management of companies.

Together of the total 1,475 firms on the NSE, 958 women are occupying 1168 directorship positions. It reveals that Companies are scrambling for women directors but with relatively few women in professional senior management roles, it is difficult to find qualified women candidates for the Board. Situation of gender diversity in corporate Boards improved a little bit after making it mandatory to appoint atleast one women director to specific companies by Companies Act 2013. Female representation in Boards in the NIFTY 500 which was 5% as on 31 March 2012 has increased to 13 % as on 31 march 2017 (Table 5).

Table 4: Status of Women Directors on International Women Day at NSE listed companies (As on March 8,2015)

No. of listed companies in NSE	1475
Total no of woman directors who occupy 1168 directorship position in NSE listed companies	958
women directors appointed in 600 companies over 12 months	552
No. of NSE listed companies required to appoint women director	464
No, of directorship position filled by women relating to promoter group	82
No. of First time woman appointee to the board of NSE listed company	460

Source: nseinfobase.com as on March 8, 2015

Table 5: Trends in Gender Diversity in India (percentage of Female Representation in Corporate Board)

As on	Percentage
31 March 2012	5
31 March 2013	6
31 March 2014	6
31 March 2015	11
31 March 2016	12
31 March 2017	13

Source: IiAS (Institutional Investor Advisory Services India Limited) Research, PRIME database Group (Institutional Investor Advisory services, Corporate India; Women on Boards), May 2017.

Empowerment of Women through Corporate Social Responsibility (CSR)

The fulfillment of gender equality in corporate governance and corporate social responsibility for women is a big challenge for any business entity. Since India is a male dominated society, Indian women have more responsibility of managing work balance between home and the work. Many large companies traditionally are taking care of specific problems of women like providing maternity leave, child care leave, health problems and flexible timings. SBI's move to offer women employees two-year 'family leave' for child-care, is an instance. Similarly Tata Group initiated various labour welfare laws from the very beginning like the establishment of Welfare Department was introduced in 1917 and enforced by law in 1948 or Maternity Benefit was introduced in 1928 and enforced by law in 1946. Indian Government also passed the Maternity Benefit (Amendment) Bill 2016 which allows for 26 weeks of paid maternity leave for working women for any establishment including private sector with more than 10 employees. It allows paid maternity leave of 12 weeks for commissioning and adopting mothers and provides an option to work from home for nursing mothers. It also makes it mandatory for any establishment with more than 50 employees to provide a crèche facility.

But despite many regulations, Companies do not have clear policies of providing comfort zone to these women managers. In recent news published by a leading Hindi newspaper "Navbharat Times dated May 30, 2018, due to the requirement of paying paid maternity leave of 26 weeks to women employees, corporates are avoiding employing women workforce. Some bubbles are coming from the different sectors that this cost should be equally borne by the Government as a part of their social responsibility as well along with employer.

Moreover most of the CSR programs focus on relatively weaker sections of the society or towards natural calamities. Very few corporates think for a specific program catering specific needs of Corporate women. These are not sufficient to increase women's participation and welfare in the corporates. There is a need of deliberate conscious efforts on the part of corporates to think towards this. This could be done through CSR expenditure. Different NGO and volunteers group and associations with partnership of corporates could devise some activities that will entirely focus on well-being of working women. Then only we could be able to compete with other countries which have a quite large participation of women workforce. The following programs and activities could be evaluated by corporates to strengthen the women workforce in the corporate sector and to fulfill their corporate social responsibility.

Culture of Adjustability in Job.

Corporates could provide flexibility and adjustability of job to women managers especially during festival times and after maternity leave when their kids are small. Since an Indian woman has to look after their entire family and

also elder family members, some flexibility in their job could help them in maintaining a work balance between their job and home. Following types of adjustability and flexibility could be considered.

Adjustability in Managing time-It reflects the degree to which women employees can exercise some choice about their working time. It is all about how their time at work is spent. Women employees may have flexible careers. Flexible Careers refers to adjustability over the course of a woman's career or working life, including provisions that enable women in the following.

1. To enter, exit and re-enter the workforce.
2. To increase and decrease their workload or pace.
3. To allow women professionals to change their arrival, departure times and flexibility in overtime and scheduled time on a periodic basis.
4. To have policies and practices those apply when women managers take time away from work, including scheduled absences (such as vacations and time for training).
5. To have compressed time option that is Part-time or part-year schedules.

Adjustability of place-Women employees may be allowed to work from home/or through teleconference or offsite.

Family care Leaves. There may be a provision of family care leave to take care of their family members. And maternity leave may be extended for adopting a child, There should be clear policies whether these leaves are paid or not.

Culture of Adjustability reflects whether their bosses are knowledgeable about flexible practices and promote and communicate them effectively. This adjustability could be provided only when Corporate HR managers are aware and sensitive about this. There is a good scope for corporates with the help of some NGO's, and other groups to spend on certain institutes and training programs that provide required necessary skills and training to corporate managers.

Maternity leave, Child care leave and Re-entry plans for women managers.

In any sector one of the big problems faced by women is the difficulty which they face regarding maternity leave and childcare. Though most of the large companies provide maternity leave of 3 to 6 months, but this percentage is not large enough. In a study done by PHD Chamber of Commerce and Industries only 39 percent of women employees admitted that they get a maternity leave of three to six months. The real problems arise at the time of re-entry of women in the company after the maternity leave. After the maternity break women managers find it difficult to cope with the work challenges as during their break they virtually disconnected from latest updates of her job and she has to reinvest herself again in the company. This could be one of the reasons for having lower participation of women at middle and senior level and contributes towards higher dropout rate among them. To tackle this issue the sectors can adopt the strategy of re-entry plans with its woman employees prior to their leave. Re-entry plan is a Programme where during their leave, women professionals are kept updated of the developments in the company by the weekly/monthly forwarding of internal announcements. They could be invited at regular intervals in semiannually/annually and so on to equip themselves with recent events in the company. They could also be offered for participation in workshops and seminars relating to work life balance before their re-entry. In order to ease balance between childcare, family care and work, there is a need of specialized service organizations that provide this support. This support can be provided to women manager in the form of consultancy and guidance relating to family and work matters or by making investment in crèche facility for women employees. Corporates could spend some amount in these areas with the help of some Non-government Organizations, trusts and volunteer groups like creating a national or regional data base of women managers on a break and making an arrangement for

providing latest professional updates to them. They can help and ensure overall well-being of women workforce and her families.

Measures for women safety.

Women safety is an important concern for all corporations. Organization should have such policies that protect the rights of women. Policies providing proper safety of women such as car drops and anti-harassment policies and for women employees should be given priority. If organization provides pick and drop facilities to its women directors and managers, especial attention should be given to check the credentials of agencies providing these facilities. Some CSR expenditure can also be routed towards women safety with the help of some service providers, trusts and non-government organizations (NGOs). It can be done by expenditure on research and development of women safety devices, mobile apps and other instruments of creating awareness. Companies could also use CSR pooling and may collaborate with other companies to undertake projects on women safety in such manner that companies are in a position to report separately on such projects in accordance with CSR rules. Working women hostel is another area where CSR fund can be diverted.

CONCLUSIONS AND IMPLICATIONS

India is trying to formulate a policy framework over the years to promote and regulate the provisions for effective corporate governance and to enable corporates to meet their social responsibilities. Legislations in the Companies Act and SEBI has increased the scope of their involvement by making it compulsory for all listed companies and prescribed companies to appoint at least one woman director in their Board. Companies Act 2013 also made a provision that every company satisfying certain financial strength criteria is mandatorily required to spend at least 2 percent of its average net profit of three preceding financial years on specified CSR activities and allowed expenditure on women empowerment and gender equality as an eligible CSR expenditure.

The present study reveals that role of women is increasing in the governance of corporates. From 5% female representation in 2012, the board composition is significantly more inclusive now with women constituting around 13%. They have reached to the senior level management and also at highest level of management in the Board of directors, but their participation is less as compared to world's best figure. The Study of senior management and Board of national stock exchange reveals that it already has women representation in its senior management and its Board. But representation of women at the Board of NSE-listed companies is not very large. Many companies face difficulty in appointing women directors as many women are not available at senior management level. Corporates should think for real reasons and difficulties behind it. If corporates are really interested in increasing the role of women in the governance and at top level, there is a new challenge for corporate professionals to bring more women friendly policies and divert some CSR fund on empowering women and contributing for gender equality. This would be a good step towards increasing the role of women in effective corporate governance in India.

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EVOLVED NATURE OF RISK IN BANKING: THE CALL FOR A ROBUST RISK MANAGEMENT AND CONTROLLED BANKING TECHNOLOGY

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ABSTRACT

The nature of risk has evolved over a period of time. Gone are the days when an organisation knew about the types of risks and their nature thereof, and accordingly took decisions. The regulatory and legislative rules have been instrumental in transforming the risk. A case in point is the Basel 3 Accord, starting from 2013 and which directs that the lenders in India have to be compliant with the stated rules and regulations from 2019. It is worthwhile mentioning that at all levels the nature of risk has undergone a big change.

Keywords: Risk, Regulatory Rules, Legislative Rules, Basel 3 Accord

INTRODUCTION

The changing nature of macroeconomic risks

It is seen that the emerging economies are exposed to larger shocks as opposed to developed nations.

Factual evidence has shown that the second half of the 1990's witnessed volatility of growth in output, consumer prices, and the real exchange rate, as well as that of the ratio of bank credit to the private sector to GDP was on the rise in emerging than in developed market economies. In such a scenario, macroeconomic volatility lead to the discouraging of the provision of credit by increasing uncertainty about prospective returns and exposing banks to potentially large losses. That was the story then. Fast forward to now and we find that recent macroeconomic conditions appear to have improved considerably. That said, it is still more volatile than developed countries.

The moot question is whether the recent period of low volatility will continue remains uncertain, but a number of structural changes that occurred seem to have enhanced macroeconomic resilience and stability. Stressing the point further, some emerging nations have succeeded in reducing economic imbalances, thus making a case for lower vulnerability to external or domestic shocks.

Budget deficits and ratios of public debt to GDP have improved in some important emerging markets. Finally, for those countries which have adopted floating exchange rates along with stable monetary policy regimes, the resilience has become quite marked. Tellingly, though a number of risks still remain. There is a danger of large global imbalances – fiscal and current account deficits in the US and current account surpluses in Asia – reversing suddenly.

A sudden correction, resulting in sharply lower global growth, higher US interest rates and a steep dollar depreciation could be harmful to some emerging market economies, in some cases by fluctuations in capital flows. In addition, some emerging market economies still face domestic imbalances that could raise concerns. A case in point is In China where the efforts to adjust the composition of domestic demand from investment to consumption are having uncertain effects on bank asset quality; other countries might be vulnerable to credit to the consumer sector as well.

India has other reasons to worry where high public debts are also a concern. In some cases budget deficits are a related concern; in Poland, for example, there is an inherent danger of rising deficits adversely affecting the prices

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of long-term securities held by banks. This could be attributed to, in part to a resultant need to tighten monetary policy and to Poland's adoption of the Euro. A more generic concern is that in the current scheme of things involving a benign environment, domestic borrowers might become overextended and thus become vulnerable to a cyclical downturn.

New forms of risks for banks

Credit risk

As a traditional source of income along with acting as a source of risk for banks, Credit operations are a key to all banks in all economies. Many emerging market economies appear to have compensated for the adverse effects of recent banking crises on corporate credit growth.

Market risk

It is noted that the growth in bank trading books has increased exposure to market risk in a number of economies; such risk was generally not considered significant (and was not analysed) 10 years ago. Having said that, exposure to market risk is in many cases still quite small.

Liquidity risk

As a recently spotted risk, liquidity risk, which is essentially the risk of being unable to raise funds without incurring unusually high costs, focuses on the gaps in the bank assets and liabilities along the whole maturity spectrum

The banking Industry at the forefront of Technology

The banking industry, per se has become overly dependent on technology with the advent of the dynamic disruptions in the technological space. At the heart of banking technology, are the payment systems which are the cornerstones of a monetary economy. The payment systems have become sophisticated, of late and have an element of risk attached.

The Mission Statement articulated for payments system objectives of the Bank has six distinct and succinct components that would be integrated to form the universe of scope and premise of action. To briefly elucidate, the components represent:

1. Safety – Keeping the risks in various payment system products minimum and manageable if they are necessary and unavoidable.
2. Security – Giving confidence to stakeholders that the payment systems can be trusted and are reasonably protected from threats and vulnerabilities.
3. Soundness – Demonstrating the capability and ensuring the payment systems function in a non disruptive manner.
4. Efficiency – Providing measures to assure that the payment systems are cost-effective, reliable and promote financial and economic stability.
5. Accessibility – To ensure reach of various payment systems at reasonable cost to various segments of the populace.
6. Authorization – According entities permission to operate payment systems as per the provisions of the Payment & Settlement Systems Act and the Regulations framed thereunder.

Evolution of Electronic Payment Systems - India

Post Independence

The nationalization of Banks in two tranches' in 1969 and 1980 – this helped many locations to have clearing process managed either by State Bank of India or one of the leading nationalized banks in the locality and even today all the clearing centers in India are managed by RBI, SBI or a Nationalized Bank. This provided a basis for cheque clearing in India on a much larger scale and brought several locations on the systemic clearing and settlement process.

Implementation of MICR based cheque clearing in Mumbai in 1986 , Chennai and Delhi in 1987 and Calcutta in 1989. (MICR based started in USA in 1959)

Arrival of card based payments - debit card, credit card – late 1980's and early 1990's

Introduction of Electronic Clearing Service (ECS) in late 1990's

Introduction of Internet Banking in late 1990's – ICICI Bank in 1996 – For Customer's

Introduction of Electronic Funds Transfer / Special EFT (EFT/SEFT) in the early 2000's

Introduction of Mobile Banking in 2002 by way of SMS

Introduction of Real Time Gross Settlement System (RTGS) in March 2004.

Introduction of NEFT as a replacement for EFT/SEFT in 2005/2006.

Implementation of Cheque Truncation system in 2009

Introduction of UPI and BHIM in 2016

Introduction of UPI 2.0 in 2018

Need for internal risk controls

The need for internal risk controls is greatly felt at a time when more institutions extend credit to customers and expose themselves to credit risk. It is imperative, then for the Institutions to establish internal risk controls reflecting the creditworthiness of their customers and payment system counter parties. In addition to the aforesaid, the internal risk controls and identification of the types of risks should also be in place when institutions participate in private sector payments and security settlement systems.

Driving the need for robust internal risk controls is the recent PNB fraud case of INR 11400 crore. Short-term buyers' credit facility was offered without any collateral or authorized a formal line of credit. Letter of Undertakings were routed through SWIFT without integration with their core banking system. A classic case of bank fraud, the above exposed the PNB to a host of risks – operation, reputation, exchange and above all technology, exchange rate and credit risk. Many overseas branches of Indian-origin banks have been guilty of extending loans to the beneficiaries of LOU who, in turn made use of foreign currency to pay for the imports.

Definition and classification of Risk Management

The risk is defined as uncertainty i.e. as the deviation from an expected outcome. Risk management is the process of measuring or assessing the actual or potential dangers of a particular situation. An extension of this meaning further reveals that risk is not something to be faced but a set of opportunities open to choice.

Risk management begins by establishing the strategic and organizational context with identification and quantification and may be further sub-divided into following four processes:

1. Risk identification
2. Risk measurement
3. Risk pricing
4. Risk monitoring and control

Risk in the banking business

With a wide outreach comprising of business line such as commercial banking, corporate finance, retail banking, trading, investment banking and various financial services; the banking lines are many and spread out. Each lines of business mentioned above is further divided into sub-groups containing a variety of financial activities. The banking book includes all advances, deposits and borrowings which usually arise from commercial and retail banking operations. In carrying out a plethora of activities as above, mismatch arising out in such a case leads to an array of banking risks.

Classification of banking risks:

1. Liquidity risk: Failure of any bank in converting the assets into cash to meet the financial crises give rise to liquidity risk.
2. Interest rate risk / pricing risk: It is the risk that has its source in changes in interest rates leading to decline of exchange. Bank's revenues, in a sizable and costs are indexed to interest rate. It is the risk of decline of exchange owing to changes in interest rates. A sizable chunk of bank's revenues and costs are indexed to interest rates.
3. Market Risk: Bank for International Settlements (BIS) defines market risk as the risk of losses in on- or off-balance sheet positions that arise from movement in market prices. Market risk is prevalent mostly amongst banks who are into investment banking since they are active in capital markets.
4. Default or Credit risk: It arises due to the failure of borrowers to discharge their repayment obligations as per contracted terms. It originates out of a commercial choice of customers and is closely related to the business policy of the bank and risk profile of the people implementing the policy.
5. Operational risk: Operational risk includes both compliance risk and transaction risk and arises due to technology failure, fraud, error, the inadequate financial capacity to fulfill an obligation and / or provide remedies.

At the forefront: Technology's role in enterprise risk management

Technology implementation calls for a culture to be in place before such an implementation could actually happen. Certain changes in organizational structure, as well as functional roles to support the new governing structure, are suggested to create the right infrastructure. The overarching goal is to have a unified view of operational risks and controls across all business units and processes, as well as down through levels, a common risk assessment and measurement system and sound policies governing the risk management process.

The comprehensive approach can accommodate the integration of credit and market risk into operational risk metrics, which is not surprising, considering how the three are interrelated. The best technology is engineered to work on a distributed basis serving all key business unit owners, while at the same time being robust enough to meet the needs of the entire bank as it creates a comprehensive, standardized book of record for the institution's assessment.

What is an ideal technology?

In the context of the paper, as a conclusion, a pertinent question begs an answer: What is then an ideal technology for the bank to adopt?

1. For an enterprise-wise outreach, basic infrastructure has to be in place first.
2. An expanded role of compliance and active ownership of the risk-and-control framework
3. Transparency into residual risk exposure and control effectiveness
4. Integration with the overall risk-management governance, regulatory affairs, and issue-management process.
5. Measuring progress outcomes that matter.

EXTREMISM IN PAKISTAN IN HISTORICAL PERSPECTIVE: SOME REFLECTIONS

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ABSTRACT

Pakistan has been marred by radicalism, extremism and terrorism of late. The ground for extremist turf was laid even before its existence as an Independent nation. Ever since then, the landscape of extremist ideology and the violence resulting from it has widened and deepened in Pakistan. The current paper in this background analytically examines the roots of extremism in Pakistan in the historicity.

Keywords: *Radicalism, Extremism, Independent Nation*

INTRODUCTION

Pakistan has been in a state today where the willingness to use or support violence is not an abeyance but a normal phenomenon. Right from the beginning when Pakistan was declared an Islamic Republic in 1956 (Z.S. Ahmed 2017: 63) to the present when it struggles to manage only a ‘measured’ peace where the State tries to ensure that it takes actions and moves against the violent extremists where the ‘blow back’ from them is within the capacity of the State to bear with, radicalization, violent extremism and terrorism in Pakistan, has been an evolutionary process and have reached a stage of vicious circle. Ever since, the anti- secular narratives and the forces working upon those narratives have been at the forefront of giving direction to the political processes in Pakistan. In –turn, they have been successful so far, in setting orthodoxy; causing tremors and ruptures quite frequently (Z.S. Ahmed: 63). The anti- liberal narratives have not only been dwarfing the status of minorities as citizens but also have made Pakistan reach a stage where Liberalism is tended to be found as foreign to Islam whereas non –state entities like Lashkar-e-Taiba and other militant outfits ‘are presented as normal and part of indigenous growth’ (Siddiqi 2011a). Radicalization manifests in political parties, religious organizations, sects and society at large. Ayesha Siddiqi in a piece in The Express Tribune wrote in 2011 that the issue in Pakistan is not merely militancy but radicalism at large. “While militancy translates into violence against pockets of people, radicalism destroys a society internally” (Siddiqi 2011b). The liberals have not come forward as zealously to propagate their narratives as the extremist zealots breed and reproduce their rendering. The consequence is the Pakistan society as a whole at the tenterhooks of the ‘jihadi Frankstein’ (Siddiqi 2011b).

RADICALIZATION, EXTREMISM AND TERRORISM

“There are few issues in international politics where the underlying dynamics are as controversial as with terrorism and violent extremism” (Neumann 2017: 14). Jason Leigh Striegher, in a paper at Australian Security and Intelligence Conference, “Violent Extremism: An examination of a definitional dilemma”, writes about how the terms radicalization, violent extremism and terrorism have been used interchangeably whereas, their actual meaning is different from each other, although, they relate to one another (Striegher 2015: 75). Without proper understanding of the three terms, it is nearly impossible to understand the causes or the dimensions or the preventive measures to

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be undertaken to avert the catastrophe that is inherent in these terms. “An individual who justifies the use of violence in pursuit of ideological goals, typically does this once they have moved through a process of radicalization that leads to VE as an ideology; whereas terrorism is solely the act of violence carried out in pursuit of these goals” (Strieghar 2015: 75). As law enforcement and intelligence agencies focus on countering such acts, “it is the role of government (policy), academia and community to address the problems of violent extremism prior to individuals - or groups of individuals - being imprisoned for violent action” (Strieghar 2013, as cited in Strieghar 2015: 75) and not confronted by the underlying issues after the violent act or acts have already been committed, which generally happens. For an academic understanding of terrorism, it is put forth as a term, although interdependent with radicalization and extremism, yet with a demarcation (Strieghar 2015: 75), although many a times it may seem blurred and confusing. A general perception among academicians holds the view that in the trio terminologies, radicalization precedes extremism and extremism precedes terrorism, although strict boundaries cannot be drawn.

Radicalization is a process - both cognitive and behavioural - which tends to transform an individual's belief system overtime, although time may be an immaterial factor in many cases (Strieghar 2015: 76-77). Strieghar quotes Federal Bureau of Investigation (FBI), USA's definition of radicalization as “a fluid process that does not have a timetable and does not always lead to action” (Strieghar 2015: 77). As per FBI, the process of radicalization follows through four steps: one, the stage of pre-radicalization which is a stage of moderation as per the prevailing norms of society; two, the stage of identification which is a period where the introduction and an initial acceptance of extreme ideology takes place; three, the stage of indoctrination, where an individual starts professing his extreme ideology and; the last stage happens to be the action stage where the act of terror becomes a reality (FBI cited in Strieghar 2015: 77). An individual may not follow each of the steps as per process and may deviate at any point of time (Strieghar 2015: 78), underlining the fact that an individual's mental conditioning matters the most which may in turn depend upon the socio-economic-political milieu he is situated in. Understanding the process of radicalization, Clark McCauley and Sophia Moskalenko (2017) went on review of some psychological works. For example, Moghaddam's (2005) work, “The Staircase to Terrorism”, where radicalization and terrorism get intertwined in a ‘six floor ever narrowing stairway to terrorism’. The ground floor is perception of injustice and relative deprivation. The first floor searches for options. The second floor is the feeling of anger at the perceived perpetrators of injustice. The third floor leads to moral engagement justifying terrorism. The fourth floor is joining a terrorist group and the last floor is the floor of active terrorist violence where the target is dehumanized worthy of receiving violence (reviewed by McCauley and Moskalenko 2017:205-06). The above model from radicalization to terrorism is fixed one where the individual must traverse each floor to get to the next floor. However, the consensus among scholars has arrived that there is a difference between a violent idea and violent action. Being radicalized does not necessarily mean involvement in terrorist violence. (McCauley and Moskalenko: 206).

Violent extremism is referred to as a belief system or ideologies that ‘opposes societal principles and values, and justify the use of violence in order to advocate particular beliefs’ (Neumann, 2011, quoted by Strieghar 2015). Violent extremism then is the advocacy for violence for the furtherance of a particular belief rather than violence per se. Such ideologies may be based on race or religion or other issues. For example race based ideologies may lead to formation of organizations such as Black Separatists; religious ideology may lead to creation of Muslim identity and; issue oriented belief system may lead to extreme anti-State movements such as environmental or anti-abortion (Strieghar 2015: 80). “The Geneva Conference on Preventing Violent Extremism - The Way Forward”, held on 7th and 8th April 2016, under the aegis of United Nations Organization (UNO), in partnership with the government of Switzerland issued a Concept Note outlining the “Plan of Actions” to counter terrorism and extremism. The Plan of Action recognizes both the Push as well as Pull factors working as drivers of violent action in the past decade and a half.

Push Factors are the ‘conditions’ conducive for violent extremism including lack of socio-economic opportunities; marginalization and discrimination; poor governance; violation of human rights and the Rule of Law; prolonged

and unresolved conflicts; and radicalization in prisons. Pull factors comprise individual motivations and processes which play a key role in transforming ideas and grievances into violent extremist action. Such motivations may be both individual as well as collective grievances arising from domination, oppression, subjugation or foreign interference; distortion and misuse of beliefs or political ideologies or ethnic and cultural differences. Leadership and social networks also play as important pull factors. (UN Press Release 7 October 2005).

The term 'terrorism' has like radicalization and violent extremism multitude of definitions and ambiguity. The General Assembly Sixth Committee Meeting held on 7 October 2005 emphasized on the point that an "Agreed Definition of Term Terrorism has to be needed" (UN Press Release 7 October 2005). At the meeting some delegates cautioned against identifying terrorism with a particular religion, e.g., one of the delegates put forth the view that it was wrong "to dignify the murders that these terrorists have committed around the world by associating them with any great religious faith of the world...if measures to counter terrorism were to involve crude methods of profiling and targeting the followers of one religion, that would be falling into the trap of the extremists who hope to sow divisions and provoke a clash of civilizations when no such clash needs to take place" (UN Press Release 7 October 2005). Another delegate emphasized upon the point that there was no such thing as justifiable terrorism. Terrorists often justify their violent actions in the name of just cause but any "just cause which terrorists might claim to be fighting for was only harmed by the hideousness of the means they chose...Nations had to come to agreement on a definition of the term "terrorism" for without a consensus on what constituted terrorism, nations could not unite against it." (UN Press Release 7 October 2005).

The problem with these terms is the intermingled relations among them which tend to be unclear. John Horgan, Director, International Centre for the Study of Terrorism, Pennsylvania State University says, "The starting point for explaining the dissatisfaction surrounding the term lies in the unclear and inconsistent relationship asserted between radicalization and terrorism. When terrorism became too difficult to predict, we turned our focus to radicalization...rooting out radicalism has become a proxy for pre-empting terrorism" (Horgan 2015). He further contends, " However, a more challenging issue has begun to emerge. There is evidence that not all those who engage in violent behavior necessarily need to possess radical beliefs...A lingering question in terrorist studies is whether violent beliefs precede violent action, and it seems to be the case that while they often do, it is not always the case" (Horgan 2015).

Alex P. Schmid, associated with centre for Counter Terrorism, Hague, in a research paper "Violent and Non-Violent Extremism: Two Sides of the Same Coin", suggests that the "distinction between acceptable non-violent extremists and unacceptable "violent extremists" is false and illusionary one since religious extremism (as opposed to some form of more secular radicalism) is inherently violent." (Schmid 2014: 2). Thus while a theoretical distinction may be allowed by academicians like Ronald Wibtrobe who sketches extremists in three frameworks: a). extremists by method but not by goal; b). extremist by goal and not by method; and, c). extremist by goal and by method (Wibtrobe cited by Schmid 2014: 12), and thus suggesting the category b) as non-violent extremists, Schmid says absence of violence by this category may be mere temporal (Schmid 2014: 12).

Post 9/11 incidence, the debate and discourse of terrorism has centered and proliferated around Islamic militancy and radicalism. This is not to render that other religions cannot produce militancy. However, the kind of radicalism that Islam as an ideology has produced in last decades has been unprecedented in human civilization. The frequencies of terror incidents linked with Islamic radicalism have been termed as Islamic terrorism. Schmid in the above mentioned Research Paper, however, renders that the current wave of militancy centered on Islamic ideology is resultant of Islamic extremism rather than radicalism meaning thereby that extremism is a further stage of radicalism. "A major difference between radicals and extremists appears to be that the first have a (more) closed mind" (Schmid 2014: 15).

THE DISCOURSE ON EXTREMISM IN PAKISTAN

It is in the context of the discussions above over the issue of ‘radicalization’, ‘extremism’ and ‘terrorism’ that the paper heads ahead to explore and explain the phenomenon of extremism in Pakistan. Although Pakistan has lost 55000 lives; has more than half a million injured; and, lost over one hundred billion dollars for its economy (Feyyaz 2015: 63) since 2001, there is not enough ‘intelligible’ discourse on extremism and terrorism which could facilitate a comprehensive counter terror narrative in Pakistan (Feyyaz 2016: 3). In fact, there is still not a clear definition of terrorism in Pakistan. Mohammad Feyyaz’s lines here are worth mentioning:

“There are clear divisions among political parties concerning the definition of terrorism and how best to counter its expansion. Some support a general war on terror, but concurrently hesitate to categorize the subsequent violence as a result of terrorists’ ethnicities. Similarly, prevalent literature characterizing Pakistan as both sympathetic to, and against terrorism confuses the overall discussion and exacerbates the tension seen within the general population” (Feyyaz 2015: 64).

In the present paper, the contention would be that although there may be theoretical distinctions between extremism and terrorism, a society that tolerates religious extremism, would knowingly or unknowingly supports terrorism also and would eventually fall into vicious trap. A Pew Research Centre’s findings point out that in 2008- 2009, Pakistan was among top 10 countries that had highest degree of religious social hostilities in the Social Hostilities Index (Grim 2011: 45-46). The reasons of the grave situation that Pakistan finds itself today have to be traced in historicity.

ISLAMIC ORIGIN

Pakistan- the second largest Muslim State after Indonesia is the only State in the world created in the name of Islam (R. Hussain). The loss of power to the British after ruling for several centuries the territories of pre-divided India and the fear of being subjugated by the Hindu majority in the post-independence scenario led to the movement for an independent State with the name to find an ‘autonomous political centre for the Muslims (R. Hussain). All India Muslim League’s (AIML’s) efforts for making the Muslim population of undivided India aware of their rights and political space started paying dividends when the British rule initiated political reforms in India leading to separate electorates for Hindus and Muslims (R. Hussain). Britain’s favourable gestures towards Muslims led to a segment of Muslim political elite steered by Mohammad Ali Jinnah and poet philosopher Mohammad Iqbal espouse for a two-nation theory which gained momentum after the repeated attempts to settle for a solution between AIML and Indian National Organization (INC). In his Presidential address to the AIML session at Lahore in 1940, Jinnah argued that Hindus and Muslims were ‘two different religions, philosophies, social customs, literatures’ (Hoodbhoy and Nayyar 1985). In post 1977 Pakistan, the Two-Nation Theory became equivalent to the ideology of Pakistan (Hoodbhoy and Nayyar 1985) The AIML succeeded in politicizing the religious sentiments of Indian Muslims in claiming that the struggle for Pakistan was a ‘struggle for the preservation of the glory of Islam’ (R. Hussain). Eventually, the Free State of Pakistan was formed on the premise that Hindus and Muslims were two different entities and two different nations. .

On August 11, 1947, Jinnah made his famous speech in front of the first meeting of the Constituent Assembly of Pakistan, where he seems to have a secular vision for future Pakistan, the recordings of which, however, are not available with Pakistan:

“You are free; you are free to go to your temples. You are free to go to your mosques or to any other place of worship in this State of Pakistan. You may belong to any religion, caste or creed – that has nothing to do with the business of the State” (Naqvi 2013).

Jinnah's statements may be contradictory or he was a sharp politician, pragmatist, adjusting his words according to his immediate surroundings (Nadeem Paracha 2014). He did not leave his hard-line views even after partition. This is evident from the words of his condolence message after Mahatma Gandhi's assassination on 30 January 1948, wherein Mr. Jinnah terms Mahatma Gandhi as the leader produced by Hindu community and commanding their respect.

"I am shocked to learn of the most dastardly attack on the life of Mr. Gandhi, resulting in his death. There can be no controversy in the face of death... Whatever our political differences, he was one of the greatest men produced by the Hindu community, and a leader who commanded their universal confidence and respect... I wish to express my deep sorrow, and sincerely sympathize with the great Hindu community and his family in their bereavement at this momentous, historical and critical juncture so soon after the birth of freedom and freedom for Hindustan and Pakistan (pakistanspace.tripod.com).

The Objectives Resolution was the first of its kind legislation in Pakistan which was tabled in Constituent Assembly on March 7, 1949 and passed on March 12, 1949 by the country's first Prime Minister Liaquat Ali Khan. 'The Constitution was to be Islamic' as per the language and the motive of Objectives Resolution (Paracha, Nadeem 2018). As it tried to amalgamate the principles of Islam with notions of Western democracy, the controversy set in from the very beginning as far as the intent and language was concerned. The Resolution, debated for five days before being passed on March 12, 1949 reads [few excerpts]:

"In the name of Allah, the beneficent, the Merciful;

WHEREAS sovereignty over the entire universe belongs to God Almighty alone and the authority which He has delegated to the State of Pakistan through its people for being exercised within the limit prescribed by Him is a sacred trust;..."

WHEREIN the Muslims shall be enabled to order their lives in the individual and collective spheres in accord with the teachings and requirements of Islam as set out in the Holy Quran and the *Sunna*..." (The Constituent Assembly of Pakistan Debates 1949: 1-2).

The injunction of 'Islamic', '*Sharia*' and '*Sunna*' were sure to create problems not only for the sentiments of the minorities but also future relations between Pakistan constitutional law and the Objective Resolution. In the debates on the Objective Resolution in the Constituent Assembly, the members of minority community such as Siris Chandra Chatopadhyaya and Prem Hari Barma had made their dissent known there and then. Siris Chandra Chatopadhyaya said "We thought that religion and politics would not be mixed up. That was the declaration of Qaid-i-Azam Mohammad Ali Jinnah in this House. But the Resolution before us has a religious basis" (Constituent Assembly of Pakistan Debates, Volume 5, 1949: 9). Had the dissenting views of the members been led to prevail over the good senses of the likes of Maulana Abul ala Maududi under whose influence the future direction of Islam was made in Pakistan, the riots so soon after the passage of Objective Resolution in March 1949 would have been definitely avoidable. The 1953 anti-Ahmadi riots were way before the Islamization drive of Zia-ul-Haq. Pakistan never was able to come to terms of its claim in the Objective resolution for serving the humanity as an Islamic State. And while ex President General Pervez Musharraf comprised promises for the conflicted goals and that there was no doubt that his decision to ally in 'War on Terror' became another watershed in the Pakistan history of extremism, the infection was instilled right at the time of making and passage of Objective Resolution (Younus 2014). The Munir Commission enquiring upon 1953 anti Ahmadi riots had argued that the Resolution was 'nothing but a hoax' and contained 'not even a semblance of the embryo of an Islamic State' (Younus 2014).

The content of Objectives Resolution in Pakistan, in fact, signifies the crisis of identity and absence of a legitimate ideology to justify the Two-Nation Theory.

EXTREMISM TREADING THROUGH THE REGIMES

Pakistan started its life as a dominion, which it lived until 1956; it became an Islamic Republic after 1956; Republic of Pakistan shortly in Ayub Khan Era before reverting to being Islamic Republic of Pakistan in 1963 and a fully fledged Islamic State in 1973. The predicament was that once the Objectives Resolution made it in writing that “Muslims shall be enabled to order their lives in the individual and collective spheres in accordance with the teachings and requirements of Islam as set out in the Holy Quran and the *Sunna*”, the religious ideologues considered it their duty to present it as the charter for the imposition of *Sharia* and by virtue of that obtained exclusive control over the legislative discourse (Saeed 2007). The hunt for an identity among Muslims which was sensed as ‘in the crisis’ throughout 19th and 20th century and continues even this date led to a politics which has led to venomization of Pakistani society.

The 1956 Constitution which eventually took nine years for two Constituent Assemblies (1947-1956) to frame a Constitution of Pakistan lasted for only two years when Ayub Khan, took over the reins in 1958 in a coup. Objectives Resolution was made the Preamble of the Constitution whose contentious phrases have been discussed above. Sovereignty was said to reside in “Allah” and as per the Constitution only a Muslim could be the President of Pakistan despite it containing multi-religious, multi-ethnic minorities. Pakistan was proclaimed an Islamic Republic and as per Article 98, all the existing laws were to be brought in conformity with the spirit of Quran and *Sunnah* (awamipolitics.com). The Directive Principles of State Policy provided for the preservation and promotion of Islamic values (Saigol 2015: 7). One of the main factors for such a long time in making the Constitution was the issue of relation between State and religion (Chaudhary 1963: 4) From 1947-1958, Pakistan was governed by four heads of state and seven prime ministers. The instability was reflecting of the immaturity with the Westminster political system and the conditions absent for its successful operation (Chawdhary 1963:1). General Ayub Khan assumed power on the pretext that the people of Pakistan were not trained for Western kind of democracy. Rather, Pakistan needed Basic Democracies - a term he used for local self government. He also appointed a Constitution Commission to examine the causes of the failure of Parliamentary democracy in Pakistan on February 17, 1960. The Constitution Commission 1960, recommended for the Presidential form of government in Pakistan which was accepted by the government (Chaudhary 1963: 5). A new Constitution was framed (1962) which restricted the office of the President to the Muslims (wikipedia.org).

Ayub Khan remained the President of Pakistan from 1958-1969 and is said to be a man oriented towards modernization of Pakistan (britannica.com). However, the above statement reflects only a partial truth. The fact of the matter was that he could not set aside the *Ulama* pressure on him. Consequently, the discourse on separation of religion and politics remained unresolved. Thus, while the Constitution of 1962 was promulgated for “Republic of Pakistan” as against the previous “Islamic republic of Pakistan”, it was not to be a permanent change. On the advice of Zulfikar Ali Bhutto who was a member in his (Ayub Khan’s) cabinet at that time, the prefix “Islamic” was restored. Similarly the body Advisory Council of Islamic Ideology (Article 199 of 1962 Constitution) meant to keep the *Ulama* at bay by making its role mere advisory and not binding upon the government could not work in the presence of suffix “ideology” (britannica.com) which was to open the hell doors for Pakistan in later years. “Islamic” ideology was later to be interpreted as Sunni ideology. The ACII was supposed to represent experts in not just religious fields but in many diverse fields such as law, economy and society but the fact of the matter was that the modernist elements in it were not to be tolerated in it due to *Ulama* pressure. For example Professor Fazlur Rahman, an Islamic scholar of international repute putting up with the modernist traditions became a persona-non-grata for the defence of use of contraception in the family planning and for the support of *riba* or interest which he claimed was not against Islamic injunctions. Ultimately, Abul A’la Maududi and inc had a say and Dr. Fazlur Rahman was forced to resign from ACII (Wikipedia.org).

The mantle of leading the Islamic state, after the Bangladesh debacle, fell upon democratically elected Zulfikar Ali Bhutto of Pakistan People’s Party winning the 1970 Pakistan General Elections. “He was the first democratically

elected leader to introduce the culture of using religion for political gain in Pakistan” (Kalasha 2012). The democratically elected charismatic Bhutto under pressure from religious orthodox declared Ahmadi sect as “constitutionally non-Muslims” (Hyat 2008). It was through the second Amendment Act 1974 that the Ahmadis were declared non-Muslims. Also, the second Amendment for the first time defined who was “Muslim” in Pakistan (Article 260, clause 3) (Constitution (Second Amendment) Act, 1974). Like Ayub era, the Constitution names Pakistan as “Republic of Pakistan” and the institution of Council of Islamic Ideology is also reproduced. As Bhutto proceeded to give the State the responsibility to organize *Zakat*, *Waqf* and mosques and set out to prevent gambling, obscenity and alcoholism, though he himself drank, (Kalasha 2012), the “massive intrusive foray into the private realms of life, set the stage for the aggressive ‘Islamization’ agenda of General Zia that followed the ouster of Z.A. Bhutto” (Saigol 2015).

On the night between 4th and 5th July, 1977, Zia-ul-Haq’s armed forces, amidst the growing opposition against Zulfikar Ali Bhutto’s Pakistan People’s Party for the alleged rigging of elections in General Elections Pakistan 1977 captured the power in a bloodless coup, in the name of introducing *Nizam-e-Mustafa*. With the expiration of the term of President Chaudhary Fazal Ellahi in August 1978, Zia himself took the mantle of President’s post in Pakistan. Abnegating the Constitution of 1973, as soon as he took over as Chief Martial Law Administrator [CMLA], in 1982, he promulgated the Provisional Constitutional Order (PCO), under which the judges had to take fresh oath of office and were barred from any supervisory power over government decrees and orders (Kanwal 2015: 42). The 90 days time he had sought to hold elections never came because he set himself working on the so called accountability programme, which he could execute only by cancelling the elections (globalsecurity.org). In April 1979, he got rid of PPP stalwart Zulfikar Ali Bhutto by executing him in Ahmad Raza Qasari murder case. From there, he set out for an Islamization agenda. “Zia was determined to recreate the Islamic legal and social order which had originated in the tribal area more than a thousand years ago” (Zahid 2011: 15).

In 1984, Zia confirmed himself as President via a referendum. The referendum gave him self-proclaimed sanctity to regulate the legal system of Pakistan on religious lines, particularly the laws related to the women’s bodies. He also, by Constitutional Amendment Order 1979, established Federal *Shariat* Court and *Shariat* Benches of High Courts to judge the repugnancy of the regular laws to Holy Quran and the *Sunnah* to enforce his Islamization programme. The intention behind Federal *Shariat* Court was creating forum to pressurize the regular judiciary and to gain support for his government despite the fact that judiciary in Pakistan had always favoured the government and despite the fact that the previous Constitution of 1973 and the Constitution preceding that had the provision for an Islamic Ideology Council for dispensing the same role which was now assigned to Federal *Shariat* Court. Zia kept the right of appointment of the judges of Federal *Shariat* Court as well as the issue of their transfer. The judges of High Court could also be appointed as judge of Federal *Shariat* Court with or without his consent. Establishment of religious Courts was not just an attack upon the independence of judiciary but also an effort to pacify the religious groups while grinding his own axe.

Rubina Saigal writes in *Viewpoints* Special Edition, “Islamization of Pakistan, 1979-2009”:

“Women became the main targets of redefined state which was in the process repositioning itself in response to the geostrategic changes in the region...Unable, for various reasons to enforce Islamic regulations on the banking and economic systems, the state experimented with its retrogressive version of religion on women (Viewpoints: 71).”

The promulgation of *Hudood* laws in 1979 by Zia were venomous and recognition of a self-assessed fact on his part that a woman’s legal status was half of that of a man in the eyes of law (Viewpoints). Of these the most controversial were the two laws pertaining to sexual offences - *Zina* and *Qazf* ordinances. *Zina* and *Qazf* Ordinances composed of six distinct categories of sexual offences requiring distinct punishment for each on the parameters of *Hadd* and *Tazir*. The *Hadd* offences required higher standard of proof and entitled to higher punishment as compared to *Tazir* offences (Nida Paracha, 2011). The offence of *Zina* and (Enforcement of *Hudood*) Ordinances made all sexual offences including rape and adultery governance on the basis of Islamic provisions and repealed the existing Pakistan

Penal Code (PPC) meant to deal with these till then. “*Zina* Ordinance made all sexual intercourse outside a legally valid marriage a criminal offence (Lau 2007: 1295). The *Zina* Ordinance made the filing of the case of adultery by the husband against the wife very easy but obtaining bail by the wife for herself very difficult.

Zina Ordinance abolished the distinction between rape and adultery. It required a woman to produce four adult male Muslim witnesses to prove that she had been raped, failing which it was considered that the woman had given consent in soliciting the act. Rubina Saigol, an independent researcher in social development and authoritative voice on the rights of women in Pakistan writes:

“In the first place no rapist would commit the crime in the presence of witnesses, and if he did, it could safely be assumed that they (witnesses) were accomplices. It became impossible for women to prove rape or even file complaint for fear of being prosecuted for adultery” (Viewpoints: 71).

The crimes related to property were also dealt with by *Hudood* laws. For example theft and highway robbery was entitled to amputation of right hand for the first crime, of left foot for the second and for the third imprisonment of life was ordained (Wasti 2003: 83). The offence of *Qazf* (Enforcement of Hadd) Ordinance relates to false allegations against *Zina* and was punishable with 80 stripes (Wasti 2003: 91). Zia-ul Haq was unstoppable in his “Islamization” drive. In 1984, he passed the Law of Evidence, by which the sworn testimony of two women was deemed equal to that of one male Muslim in a Court of Law. For indoctrination of minds and brains, he used education as a tool. A National Curriculum Committee was formed with the task of reviewing and amending the work of Provincial Committees and standardizing it in conformity with the National Education Policy. A compulsory subject of Pakistan Studied was introduced for the secondary, collegiate and Graduation level examinations (Zahid 2011: 16). The History subject was revised and making the beginning period from only 712 A.D, i.e. with the conquest of Sindh by Arabs. It deliberately omitted the pre-Islamic Indian period (Zahid 2011: 16). The minorities suffered heavily in the hands of Zia’s Islamization drive. He changed the Pakistani Penal Code System through Ordinances in 1980, 1982 and 1986 to declare anything implying disrespect to the Prophet Muhammad, Ahl al Bayt (family members of the Muhammad and Shaar-i-Islam (Islamic symbols) and Sahaba (companions of Muhammad) a cognizable offence, punishable with imprisonment or fine or both (Saigol 2015: 12). To bestow ‘Islamic’ character to the economy, Zia brought in *Zakat* and *Ushr* (Islamic taxes) Ordinance on June 20 1980, whereby *Zakat* was to be deducted from the bank accounts of Muslims directly at the rate of 2.5% annually, above the balance of Rupees 3000. *Ushr* was levied on the agricultural produce, either in cash or in kind at the rate of 10% of the agricultural yield annually (storyofpakistan.com). The enabling international environment for Zia-ul-Haq’s hardline policies was provided by Soviet intervention in Afghanistan in 1979 during the Cold War days. As Jimmy Carter, the US administration relied on Pakistan as a frontline state in sponsoring jihad against the Soviets the latter were termed as infidels. Islam became a ‘tool in global imperial interests’ (Saigol 2015: 14). Ispahani writes: “Islamization of Pakistan was incremental. The developments under the military dictatorship of Ayub and Yahya Khan paved the way for Zia’s much harsher interpretation of Islamic laws, primarily to the detriment of religious pluralism and minority rights” (Ispahani 2017: 74).

The democratic stints in independent Pakistan’s political history did not serve the cause of women and minorities any better. As submitted above Zulfikar Ali Bhutto’s tenure had many controversial policies like declaring Ahmadis as non-Muslims; defining being Muslim and making Islam as the State religion officially. Benazir Bhutto’s two incomplete terms (1988-1990 and 1993-1996) did not repeal even a single “Islamization” law of Zia regime, although during election campaigns she had promised to annul all (Human Rights Watch 1999). Her Minister of Interior described Taliban regime in Kabul, which rose to power during her tenure as ‘our children’ (Saigol 2015: 15). Nawaz Sharif’s terms as Prime Minister (1990-1993, 1997-1999, and 2013-18) have also been no better. In fact, he came to power with a promise that he would be adopting Islamic law as supreme law of Pakistan, which he fulfilled by enacting enabling laws in 1991 and 1997. In 1991, his government passed Enforcement of *Shariat* Act, declaring the supremacy of Sharia (Saigol 2015: 15). In 1997, his regime enacted *Qisas* (Retribution) and *Diyat* (Compensation)

Law which instituted *Sharia* based changes in Pakistan's criminal law as permanent part of Pakistan Penal Code (PPC). In terms of effect it meant, retributive punishment or the revenge by blood. For example, if the relevant rules of evidence are fulfilled and the accused is found guilty of severing a finger of the victim, the victim has the right to inflict *Qisas* punishment and amputate the finger of the offender. *Diyat* means compensation in monetary terms in lieu of the *Qisas* either by the victim himself/herself or by the heir. Like *Qisas*, *Diyat* applies to all the offences against the human body including rape and murder (Javid 2018) and is based on the assumption that the crimes against human body are a matter of adjudication between the victim and the offender, state being no party to it. Hence, if the parties involved are desirous of out of the Court settlement, it is rather to be encouraged. The twin laws have heightened the rape and murder cases. The powerful offenders can set aside rule of law by simply forcing *Diyat* upon the victim or the heir (Javid: 2018). At the same time the above Islamic laws have also encouraged honour killing. The case of Samia Sarwar case cited all across the world is a horrific narration of the unjust law - *Diyat*. Samia, who was seeking divorce from her husband, was murdered by the killers hired by her own parents. Later, the offenders were forgiven by the parents through *Diyat* (The Guardian: 1999). \

EDUCATION OF HATE AND MADRASSAS

Education is a potent tool in the hands of the State in the process of identity formation which sets to define 'who belongs' (Lall 2008: 2) and who forms the 'other'.

The Objectives Resolution of Pakistan passed in 1949, asks the State to provide an enabling environment for the Muslims so that they can lead their lives in accordance with *Sharia* and *Sunnah* (discussed above). The Objectives Resolution was made part of successive Constitutions: Preamble in 1956, 1962 and 1973 Constitution under different regimes and as substantive part of the main Constitution under Article 2-A during Zia-ul-Haq's regime. No doubt then that the tone was set for successive regimes to direct the education in the direction given by Mohammad Ali Jinnah and the Objectives Resolution.

Ayub Khan, the first dictator of Pakistan after it became independent in 1947, General Ayub Khan worked diligently to define the ideology of Pakistan. He made Social Studies compulsory from grade VI to X and Islamic Studies compulsory from VI to VIII. Later the subject of Social Studies was renamed as Pakistan Studies and made a compulsory subject from Grade V to XII as well as undergraduate programmes in colleges. Glorification of Islam and showcasing of Islam's martial law tradition were the highlights (Ispahani 2017: 73). Zia-ul-Haq went many steps ahead of Ayub Khan in Islamizing the education in Pakistan by adding Islamic elements in languages and sciences also so as to meet the ideology of the State (Ispahani 2017: 74). Zulfikar Ali Bhutto's educational reforms led to inclusion of the right to education in the 1973 constitution (Article 37 (2) a-b) but it also centralized the role of religion in national identity creation through the introduction of Pakistan Studies (Lall 2008: 11).

The period of Zia-ul-Haq had an international event of magnanimous significance for the future of Pakistan-The Afghan jihad. Supported by USA and Saudi Arabia, Zia relied on Madrassas to propagate jihad from Pakistan as a frontline state against the Soviet Union. Marie Lall writes that the Madrassas were used to serve the cause of jihad against the superpower Soviet Union but at the same time under Zia regime they were to serve as a vehicle of expansion of the primary education (Lall 2008: 11-12). Towards this end Zia regime encouraged village mosques to open primary school requiring just two teachers to do so—the imam of the mosque and a regular primary teacher (Lall:12). The result of the entire thought process was that State could renege on its responsibility of mass education. Zia's Zakat and Ushr Ordinance, 1979 led to a Shia siege of government Secretariat in Islamabad in 1980 (Yusuf 2012:2). His leanings for Sunni Hanafi variant of Islam led to riots in Lahore in 1986 and Gilgit Baltistan in Northern Areas in 1988. The funds raised from Zakat were used to finance the Madrassas. This helped his regime to have control over the curricula in Madrassas which was brought about in the direction of the state policy of making courses in Islam obligatory in all schools.

Although Pakistan has been fighting the menace of extremism for quite a long time, the international attention on the Madrassas went after the 9/11 incident. The 9/11 Commission Report (2004) linking the role of Madrassas in breeding extremism as “incubators for violent extremism” across the world. There have been scholars who deny the thesis that militancy has direct role to the Madrassas. For example, Peter Bergen and Swati Pandey in their Article “The Madrassa Scapegoat” try to produce empirical proof of unlinking of Madrassas to militancy. Of the 79 terrorists they studied, involved in five of the worst terrorist attacks on Western Boundaries between 1993 and July 2005, only 11% had attended a Madrassas and none of the masterminds had ever attended a Madrassa (Bergen and Pandey 2006: 117-118). C. Christine Fair similarly wants to denounce any direct link of Madrassas to the militancy: one, because of lower rate of full time enrollment in Madrassas is quite low. Yet, empirical studies by scholars such as Tariq Raman suggest a clear leaning of Madrassas towards orthodox views about society and the world (Rahman 2013). Madrassas in Pakistan are divided on sectarian basis. The Madrassas, based on sect and sub-sect teach and preach religious text and ideology as per the sect’s own view-point and interpretation. Also, “they train their students to refute what in their view, are heretical beliefs and some Western ideas” (Rahman 2013). Rahman writes, “All the Madrassas, including the Shia ones, teach the Dars-i-Nizami, though they do not use the same texts” (2013). However, the problem is that the texts used by them are ‘canonical’ going back to 10th century A.D. which in fact has no relevance today. The Dars-i-Nizami disengages the students, hence, from the contemporary realities and problems of the world (Rahman 2013). The emphasis on rote learning mars the critical perspective and poverty leaves no scope for the parents, who cannot afford costly education, but to send the children to the Madrassas, providing free education, boarding and lodging.

The incident, however, that occupies the most the thoughts of the scholars is Afghan jihad—the Soviet intervention in Afghanistan leading to sponsorship of jihad by US and Saudi Arabia via Pakistan, especially ISI to create a radical, militant Islamic brigade against the Soviets (Riaz 2005: 17). It was the period of Zia-ul-Haq in Pakistan when the Soviets intervened in Afghanistan. Zia boosted by US, and having Sunni leanings led to thriving of religious parties who had their bases in Madrassas. The formation of Sipah-e-Sahaba Pakistan (SSP) in 1985 and its offshoot Lashkar-e-Jhangavi later on; the Shia militant organization- Sipah-e-Mohammadi Pakistan (SMP) in response to SSP in 1991; Lashkar-e-Taiba of Ahle Hadith persuasion—all had their origin in Afghan jihad. Ali Riaz writes: “The government-controlled *Zakat* fund and US money was the prize they went after, but to increase their share of pie, they had to marginalize their opponents ideologically, dwarf them numerically, and if necessary, annihilate them physically” (Riaz 2005: 17). This is how madrassas got linked not just with international jihad but internal jihad as well. Renowned Pakistani journalist and the author of *The Frontline Pakistan* calls the Madrassas in Pakistan as the ‘nursery for jihad’ (Hussain 2007).

SECTARIAN DIVIDE

Islam, in Pakistan, is not a monolithic religion, although it was formed in the name of Islam. While the aim of Ulema in Pakistan has been the implementation of Shariat, the interpretations differ across sects. Rizwan Hussain terms the groups in Islam in Pakistan as orthodox or traditional represented by Sunni Deobandi; Sufi tradition represented by Sunni Barelvi; the revivalists represented by Jamait-i-Islami; the fundamentalists representing Ahle Hadith and the minorities represented by Shias, Ismailis and Ahmadis (Oxford Islamic Studies Online). The shades within Islam reflect the belief in a particular thought process. It all had its genesis in Islam after the demise of the Holy Prophet when the question of succession to his authority arose. Officially, 96% of Pakistan’s population belongs to Islamic religion of which 80% are Sunnis and 15-20% Shias (ICG 2005:2). Of the Sunnis 15-20% belongs to Deobandi sects (wikipedia.org). 60% of the Sunnis belong to Barelvi sect in Pakistan; Ahle hadith sect has 4% share in population while Ahmadis declared non-Muslims are 2% (globalsecurity.org). Deobandis, Barelvis and Jamait-i-Islami follow the Hanafi school of Islamic law, although with different interpretations but Ahle Hadith does not. It follows only the Quran and the Hadith (tradition). That is why they are called traditionalists (wikipedia.org). The Jamait-i-Islami (JI) also more or less for the purification of Islam and doing away with multi-cultural influences.

The Barelvis follow oral orthodoxy and are for reverence more to saints and devotional practices than classical texts (Wikipedia.org). The Deobandi and Barelvi divide is situated in the above context which leads to violence on sectarian basis. The similarities due to [dis] belief in the idolatory, shrine and saint worship as submitted above puts the Deobandis and Ahle Hadith as well as Jamait-i-Islam on the same continuum. There is another divide of sectarian hues in Pakistan - between Ahmadis and the rest of the Muslim sects. The Ahmadi - perjoratively called Qadianis - sect was founded by Mirza Ghulam Beg (1835-1908), a charismatic leader of late 19th century Islamic reform movement, who claimed to have survived the crucifixion of Jesus and survived a natural death rather, and appointed as messiah and *Mahdi* in order to make Islam reach to its glorified past (Wikipedia.org). It is contended that Ghulam Ahmad's claim to be a subordinate prophet within Islam makes the issue of perennial contention between mainstream Islam which believes in the finality of Prophet Muhammad (awaiting the physical return of Jesus) and the Ahmadis, his followers (Wikipedia.org). In the wake of independent Pakistan's political instability the political dispensations of all hues, whether democratic or military dictatorships, found no alternative but the use of religious overtones in 'secular' political field for which the ground was prepared by the founders Jinnah and Iqbal —'Two Nation Theory'—even before the foundation of Pakistan. The chantings of '*Islam in danger*' and *kaffirs*, therefore, were easy recipes to cook political food. It was here that the Ahmadis as targets were ready to be consumed in Pakistan's political games with religious weapon. Zulfikar Ali Bhutto declared Ahmadis to be non-Muslims, as submitted above, through second Amendment to the Constitution and Zia-ul-Haq went a step further by bringing an Ordinance elaborating that the use of epithets, descriptions and titles etc., reserved for certain holy personages or places such as *azan* or *Masjid* by Qadiani or Lahori group and not believing in the absolute finality of Prophethood shall be punishable by Law. Once the agenda on Ahmadis was fulfilled, the religious clerics in Pakistan, embarked on their second target—the Shias. In the above backdrop, Pakistan has witnessed sectarian extremist violence not only between the Shias and Sunnis but also between Deobandis and Barelvis. Role of external actors in fomenting the sectarian divides in Pakistan is also a big one. The Iranian Revolution of 1979 led to external boost [Iran's] to Pakistani Shias and in tit for tat diplomacy, the rival Saudi regime exported support-moral and material- to Deobandis in Pakistan. The main players in the game of sectarianism are: *Sipah-e-Sahaba Pakistan (SSP)* formed in 1985, now operating with the name *Ahle Sunnat Wal Jamaat (ASWJ)* after SSP got banned in March 2012; *Sipah-e-Mohammadi Pakistan (SMP)* founded in 1993 to protect the Shia interests from Sunni violence and banned in August 2001 by the then President Pervez Musharraf; *Tehreek-e-Jafaria Pakistan (TJP)*; *Lashkar-e-Jhangavi (LeJ)* (banned in 2001) - the deadliest of all sectarian organizations of Pakistan and responsible for such deadly terror acts as Daniel Pearl murder case (2002), attack on Srilankan Cricket Team, multiple bombing of 2013, killing about 200 Shia Hazaras, also suspected for former Prime Minister of Pakistan, Benazir Bhutto's assassination in 2007; *Sunni Tehrik* - a militant Barelvi Sunni outfit - established in 1982 by Muhammad Salim Qadri to defend the community from the Deobandi terror outfits as well as to engage in turf wars for the control of mosques with Deobandis - found responsible for murdering the governor of Punjab Salman Taseer who advocated reforms in Pakistan's blasphemy laws; *Tehreek-e-Jafaria Pakistan (TJP)* - a Shia political party and an offshoot of *Tehreek-e-Nifaz-e-Fiqh Jafaria TNFJ* - founded in 1979 and engaged in sectarian violence, banned in 2002 but operating with the name *Islami Tehreek*; and, *Jandullah* - a militant group associated closely with *Tehreek-e-Taliban Pakistan (TTP)*, aiming at targeting Shias; *Tehreek-e-Taliban Pakistan*, an umbrella organization of some 40 Federally Administered Tribal Area (FATA) based extremist outfits, founded in December 2007.

VANGUARDS OF ISLAM: ROLE OF RELIGIOUS PARTIES

The Deobandis, Barelvis and Ahle Hadith have formed their own groups for the promotion of their ideology: *Jamait-ulama-i-Islam (Jul* or the Society of the Religious Scholars of Islam) for Deobandis; *Jamait-Ulema-i-Pakistan (JuP* or the Society of Pakistani Religious Scholars); *Jamait-ul-Ulama-i-Ahle Hadith (JuAH)*. Also, the affiliation of militant outfits with them, e.g., *Hijbul Mujahideen (HuM)* with *Ji*; *Lashkar-e-Taiba (LeT)* with *JuAH*; *Sipah-e-Sahaba Pakistan (SSP)* and its offshoot *Lashkar-e-Jhangavi (LeJ)* with *JuI*; and, *Sipah-e-Mohammadi (SMP)* with *JuP* and the fact that the movement among the militant groups at the individual level (Templin 2015: 16) is a

common and normal phenomenon has complicated the sectarian militant landscape of Pakistan and the export of jihad to India as well as distant lands. JuI (Deobandi religio-political group), which has had anti-Shia beliefs caused the first ‘managed’ anti- Shia killings during the reign of General Ayub Khan. While Ayub Khan was close to JuI during his reign, General Yahya Khan gave free reign to JI (ICG 2005: 9), particularly against Bengalis in ex-East Pakistan. Zia regime too supported Sunni groups and JI is said to be quite close to him during his regime. The religio-political parties of Pakistan have taken upon themselves the role of torch-bearers to carry out Islam as per their own interpretation. The political support of the regimes has added wings to their interpretations of Islam. General Musharraf, although, was on a self-proclaimed path of ‘enlightened moderation’, his tacit alliance with the conglomeration of six religious parties – Muttahida Majlis-e Amal (MMA) - exposed the shallowness of policies of his regime too.

CONCLUSION

Extremism in Pakistan has been interwoven with evolutionary within the very fabric of Pakistan. The use of religion for the political agenda has become the sine qua non of Pakistani society. Many factors have played their part in ripping apart its skin. Right from the movement when it was in the making to the present, almost all the regimes have caused the utmost damage in the way to building of a peaceful and secular society. The tenets of the religion – Islam, itself have been interpreted to serve the agendas of different actors as per different needs. If the society in Pakistan is to build along the path of development and progress, the state has to shed the utilitarian notions about the religion; the society has to be active to the extent of questioning the regime; and, the religious authorities have to strictly confine religion for the consumption in individual’s personal sphere only.

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DIGITALIZATION - A KEY TO SUSTAINABLE DEVELOPMENT

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ABSTRACT

In this era of technical progression, where everything revolves around the alphabet "e", the digitalization has come up and spread its wings over all the spheres of life. The massive use of digital devices and mounting dependency of man on them clearly states that digitalization is the need of the today's fast going life where time is treated as money and as far as digitalization is concern it save both time and money so it's not wrong to say that it has the potential to revolutionize the socioeconomic growth parameters thus, it has developed a symbiotic relationship with complete growth and sustainable development. More over digitalisation has also simplified the functioning and process of various areas like administration, regulation, planning and operations of the socio-economic sphere by eventually enriching the quality of work. All these feature of the digital age act as mile stones in process of achieving sustainable development, as when the societies are digitally empowered, people of that area become more Conscious, Connected, Compliant, Collaborative and Content towards their own growth and as result of this, they work in a tandem manner which makes them a responsible resources for nation's future development. This paper therefore aims at highlight the role that Digitalization play in the current scenario in order to attain the ideal aim of Inclusive Growth by following the path of sustainability. Paper also focus on the "5Cs model of Inclusive Sustainable Growth", which establishes a link between Digitalization and sustainable development. paper also discuss the focus area of sustainable development which are widening the horizon of services which are being offered to the society like better technology to access everything at one click, improved facilities in the healthcare and hospitality department and good opportunities in educational sector for the less privileged, upliftment of people whoremain grounded within the walls of poverty, illiteracy and unemployment, register their existence and ask for their rights of development and connect them with the nation and paper also tell how digitalisation work as solution key to all these problems by providing a platform where urban and the rural worlds come together under a common sheath of Sustainable development and can live a life of self-enabled and digitally equipped people who would be good learners, thinkers, reformers, participators and agents of change and growth marching ahead on the path of sustainable development.

Keywords: Digitalization; Inclusive growth; Socio-economic; Sustainability.

INTRODUCTION

Malcolm X's in his Speech at the Founding Rally of the Organization of Afro-American Unity, 1964 said that **"The future belongs to those who prepare for it today"** and this phrase seems to be very true when we talk about global sustainable development. The preparation for sustainable development began with the evolution of mankind from a nomadic cave man to a civilized social being living in a culturally rich, economically sound and socially buoyant environment. Even after so much of development the dream of sustainable development seem to be faraway but the introduction of digitalization as a part of IT revolution worked as a catalyst in speeding up the work in this direction.

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As far as the process of sustainable development is consider digitalization work as driver which spins along with the wheels of time and harness growth and development. Digitalization mainly focuses at providing

1. Universal digital literacy
2. Universal accessibility of all digital resources for citizens of all countries around the globe.

The vision is centred on three key areas that are:-

- 1 Creation of digital infrastructure
- 2 Delivery of governance and services on demand
- 3 Digital empowerment of mankind.

OBJECTIVES OF STUDY:

1. To analyse the concepts and scope of digitalisation and meaning & origin of sustainable development concept.
2. Paper highlights the 17 goals of sustainable development.
3. To showcase the role of Digitalization in the current scenario leading to the attainment of the ideal aim of Inclusive Growth by following the path of sustainability.

RESEARCH METHODOLOGY:

This study attempts to explain the role of digitization in the attaining the aim of sustainable development globally. It is based on secondary data that is collected through different sources like newspaper, internet, journals etc.

Concept Of Digitalization

Digitalization is the integration of digital technologies into day to day life and this is done by the digitization of everything that can be digitized. The literal meaning of digitalization gives an apparent idea of making a technological dependent world, which may lead to fulfilment of sustainably Developed goals. Digitalizing help, mankind to preserve, access, and share information whenever it is needed. For example, an original historical document may only be accessible to people who visit its physical location, but if the document content is digitalized, it can be made available to people worldwide. There is a growing trend towards digitalization of historically and culturally significant data.

Scope of Digitalization

1. Digital infrastructure try to give high speed internet facility to every citizen, a cradle to grave internet identity, easy access of internet service on mobile phone, fast transaction handling of bank account, access to common service centre, sharable private space on a public cloud and safe and secure cyberspace.
2. Governance and services on demand which will be available in real time for online and mobile platforms, seamlessly integrated across departments and jurisdictions. All citizen documents to be made available on the cloud platform; as a result, citizens will not be asked to produce such documents for availing services. In addition, the provision of cashless electronic transactions will help generate business. Geographical Information Systems (GIS) will be integrated with the development schemes.
3. Empower citizens, especially rural citizens, by making them digitally literate. This will be done through collaborative digital platforms and by making available the digital resources in their native language with a view to making their participation a reality. It will help tap into the data that will be freely available on the cloud computing platform— independent of an intervention.

Concept of Sustainable Development Meaning and Origin

The concept of sustainable development originated with the Report of the World Commission on Environment and Development (WCED), *Our Common Future* (the Brundtland Report) of 1987 which defined sustainable development as “development which meets the needs of the present generation without compromising the ability of future generations to meet their own needs.” The concept of sustainable development was first given prominence at the United Nations Conference on Environment and Development (UNCED) (the “Earth Summit”) in Rio in 1992, with passage of time this notion of sustainable development rapidly gained greater awareness among common people. Sustainable development is made by combining the two terms, ‘sustainability’ and ‘development’ in order to indicate a pattern of growth that a nation must follow. Sustainable development tells about both that how a nation is capable for taking care for their people in relation to their total relationship with the resources of earth. It focuses upon a relationship between humans and their environment and indicates a warning that human being must not push development which is against nature. The concept of sustainable development put major emphasis on environmental and disparities problems in the world. It marked a decisive stage by recognising the existence of challenges and problems that were common on the entire planet and to all mankind. It thereby considerably widened the scope of global problems to include such matters as the environment, health, trade and poverty. It also highlighted the links between globalisation, planet-wide risks and shared responsibilities that created a need for concerted action by the international community.

17 Goals of Sustainable Development

The Sustainable Development Goals (SDGs), is also known as the Global Goals as these goals universal call for people’s help in order to end poverty, protect the planet and ensure that all human enjoy peace and prosperity. There are 17 Goals build for the successes of sustainable development goals , while including new areas such as climate change, economic inequality, innovation, sustainable consumption, peace and justice, among other priorities. The goals are interconnected – often the key to success on one will involve tackling issues more commonly associated with another. The SDGs work in the spirit of corporation and pragmatism to make the right choices now to improve life, in a sustainable way, for future generations. These 17 goals lay down clear guidelines and targets for all countries to adopt in accordance with their own priorities and the environmental challenges of the world at large so that they can achieve the target of sustainable development. The SDGs are an inclusive agenda. They tackle with the root causes of poverty and try to unite the entire mankind together in order to make a positive change for both people and planet.



Figure 1:- 17 Goals of Sustainable Development

No Poverty

Eradicating poverty in all its forms remains one of the greatest challenges facing humanity. While the number of people living in extreme poverty dropped by more than half between 1990 and 2015 – from 1.9 billion to 836 million – too many are still struggling for the most basic human needs. Globally, more than 800 million people are still living on less than US\$1.25 a day, many lacking access to adequate food, clean drinking water and sanitation. Rapid economic growth in countries like China and India has lifted millions out of poverty, but progress has been uneven. Progress has also been limited in other regions, such as South Asia and sub-Saharan Africa, which account for 80 percent of those living in extreme poverty. New threats brought on by climate change, conflict and food insecurity, mean even more work is needed to bring people out of poverty. The SDGs are a bold commitment to end poverty in all forms and dimensions by 2030. This involves targeting the most vulnerable, increasing access to basic resources and services, and supporting communities affected by conflict and climate-related disasters.

No Hunger

Rapid economic growth and increased agricultural productivity over the past two decades have seen the number of undernourished people drop by almost half. Many developing countries that used to suffer from famine and hunger can now meet the nutritional needs of the most vulnerable. Central and East Asia, Latin America and the Caribbean have all made huge progress in eradicating extreme hunger. These are all huge achievements in line with the targets set out by the first Millennium Development Goals. Unfortunately, extreme hunger and malnutrition remains a huge barrier to development in many countries. 795 million people are estimated to be chronically undernourished as of 2014, often as a direct consequence of environmental degradation, drought and loss of biodiversity. Over 90 million children under the age of five are dangerously underweight. And one person in every four still goes hungry in Africa. The SDGs aim to end all forms of hunger and malnutrition by 2030, making sure all people – especially children – have access to sufficient and nutritious food all year round. This involves promoting sustainable agricultural practices: supporting small scale farmers and allowing equal access to land, technology and markets. It also requires international cooperation to ensure investment in infrastructure and technology to improve agricultural productivity. Together with the other goals set out here, we can end hunger by 2030

Good Health And Well Being

We have made huge strides in reducing child mortality, improving maternal health and fighting HIV/AIDS, malaria and other diseases. Since 1990, there has been an over 50 % decline in preventable child deaths globally. Maternal mortality also fell by 45 % worldwide. New HIV/AIDS infections fell by % between 2000 and 2013, and over 6.2 million lives were saved from malaria. Despite this incredible progress, more than 6 million children still die before their fifth birthday every year. 16,000 children die each day from preventable diseases such as measles and tuberculosis. Every day hundreds of women die during pregnancy or from child-birth related complications. In many rural areas, only 56 % of births are attended by skilled professionals. AIDS is now the leading cause of death among teenagers. These deaths can be avoided through prevention and treatment, education, immunization campaigns, and sexual and reproductive healthcare. The Sustainable Development Goals make a bold commitment to end the epidemics of AIDS, tuberculosis, malaria and other communicable diseases by 2030. The aim is to achieve universal health coverage, and provide access to safe and affordable medicines and vaccines for all. Supporting research and development for vaccines is an essential part of this process as well.

Quality Education:-

Aim to achieve target of universal primary education. The total enrolment rate in developing regions reached 91 % in 2015, and number of children dropped out of school has reduced to half. There has also been an increase in girls and overall literacy rates than ever before. These are all remarkable successes. Progress has also been tough in some

developing regions due to high levels of poverty, armed conflicts and other emergencies. Children from the poorest households are up to four times more likely to be out of school than those of the richest households. Disparities between rural and urban areas also remain high. according to SDG achieving inclusive and quality education for all is important because it is belief that education is one of the most powerful and proven vehicles for sustainable development. This goal ensures that all girls and boys complete free primary and secondary schooling by 2030.

Gender Equality:-

Ending all forms of discrimination against women and girls is not only a basic human right, but it also crucial to accelerating sustainable development. It has been proven time and again, that empowering women and girls has a multiplier effect, and helps drive up economic growth and development across the board. Since 2000, UNDP, together with our UN partners and the rest of the global community, has made gender equality central work, remarkable progress since then. More girls are now in school compared to 15 years ago, and most regions have reached gender parity in primary education. Women now make up to 41 % of paid workers outside of agriculture, compared to 35 % in 1990. The SDGs aim to build on these achievements to ensure that there is an end to discrimination against women and girls everywhere.

Clean Water And Sanitation

Water scarcity affects more than 40% of people around the world, an alarming figure that is projected to increase with the rise of global temperatures as a result of climate change. Although 2.1 billion people have gained access to improved water sanitation since 1990, dwindling supplies of safe drinking water is a major problem impacting every continent. In 2011, 41 countries experienced water stress – 10 of which are close to depleting their supply of renewable freshwater and must now rely on alternative sources. Increasing drought and desertification is already worsening these trends. By 2050, it is projected that at least one in four people will be affected by recurring water shortages. Ensuring universal access to safe and affordable drinking water for all by 2030 requires UN has invested in adequate infrastructure, provide sanitation facilities, and encourage hygiene at every level.

Affordable And Clean Energy

Between 1990 and 2010, the number of people with access to electricity has increased by 1.7 billion, and as the global population continues to raise so will the demand for cheap energy. A global economy reliant on fossil fuels and the increase of greenhouse gas emissions is creating drastic changes to climate system. This is impacting every continent. Efforts are done to clean energy has resulted in more than 20 % of global power being generated by renewable sources as of 2011. Still one in seven people lack access to electricity and as the demand continues to rise there needs to be a substantial increase in the production of renewable energy across the world. In order to provide affordable clean electricity by 2030 various cost-effective standards for a wider range of technologies is used in order to reduce the global electricity consumption by buildings and industry by 14 %.

Decent Work And Economic Growth

Over the past 25 years the number of workers living in extreme poverty has declined dramatically, despite the lasting impact of the 2008 economic crisis and global recession. In developing countries, the middle class now makes up more than 34 % of total employment – a number that has almost tripled between 1991 and 2015. However, as the global economy continues to recover we are seeing slower growth, widening inequalities, and not enough jobs to keep up with a growing labour force. According to the International Labour Organization, more than 204 million people were unemployed in 2015. The SDGs promote sustained economic growth, higher levels of productivity and technological innovation. Encouraging entrepreneurship and job creation are key to this, as are effective measures to eradicate forced labour, slavery and human trafficking. With these targets in mind, the goal is to achieve full and productive employment, and decent work, for all women and men by 2030.

Industry, Innovation and Infrastructure

Investment in infrastructure and innovation are crucial drivers of economic growth and development. With over half the world population now living in cities, mass transport and renewable energy are becoming ever more important, as are the growth of new industries and information and communication technologies. Technological progress is also key to finding lasting solutions to both economic and environmental challenges, such as providing new jobs and promoting energy efficiency. Promoting sustainable industries and investing in scientific research and innovation are all important ways to facilitate sustainable development.

Reduce Inequality

It is well documented that income inequality is on the rise, with the 10 % richest earning up to 40 % of total global income and 10 % poorest earn only between 2% and 7% of total global income. In developing countries, inequality has increased by 11% if the growth of population is taken into account. These widening disparities require the adoption of sound policies to empower the bottom percentile of income earners, and promote economic inclusion of all regardless of sex, race or ethnicity. Income inequality is a global problem that requires global solutions. This involves improving the regulation and monitoring of financial markets and institutions, encouraging development assistance and foreign direct investment to regions where the need is greatest. Facilitating the safe migration and mobility of people is only the key to bridging the widening divide.

Sustainable Cities And Communities

More than half of the world's population now live in urban areas. By 2050 that figure will have risen to 6.5 billion people – two-thirds of all humanity. Sustainable development cannot be achieved without significantly transforming the way urban spaces build and manage. The rapid growth of cities in the developing world, coupled with increasing rural to urban migration, has led to a boom in mega-cities. In 1990, there were ten mega-cities with 10 million inhabitants or more. In 2014, there are 28 mega-cities, home to a total 453 million people. Extreme poverty is often concentrated in urban spaces and national and city governments struggle to accommodate the rising population in these areas. Making cities safe and sustainable is possible only by ensuring access to safe and affordable housing, and upgrading slum settlements.

Responsible Consumption And Production

Achieving economic growth and sustainable development requires the urgently reduce our ecological footprint by changing the way production and consumption goods and resources is done. Agriculture is the biggest user of water worldwide, and irrigation now claims close to 70 % of all freshwater use by human. The efficient management of our shared natural resources, and the way we dispose of toxic waste and pollutants, are important targets to achieve this goal. Encouraging industries, businesses and consumers to recycle and reduce waste is equally important, as is supporting developing countries to move towards more sustainable patterns of consumption by 2030.

Climate Actions

There is no country in the world that is not experiencing first-hand the drastic effects of climate change. Greenhouse gas emissions continue to rise, and are now more than 50% higher than their 1990 level. Further, global warming is causing long-lasting changes to our climate system, which threatens irreversible consequences if no action is taken now. The goal aims to mobilize \$100 billion annually by 2020 to address the needs of developing countries and help mitigate climate-related disasters. Helping more vulnerable regions, such as land locked countries and island states, adapt to climate change must go hand in hand with efforts to integrate disaster risk measures into national strategies. It is still possible, with the political will and a wide array of technological measures, to limit the increase in global mean temperature to two degrees Celsius above pre-industrial levels. This requires urgent collective action.

Life Below Water

The world's oceans – their temperature, chemistry, currents and life – drive global systems that make the Earth habitable for humankind. Biggest stand is that how to manage this vital resource is essential for humanity as a whole, and to counter balance the effects of climate change. Over three billion people depend on marine and coastal biodiversity for their livelihoods. However, today 30% of the world's fish stocks overexploited, reaching below the level at which they can produce sustainable yields. Oceans also absorb about 30% of the carbon dioxide produced by humans and therefore a 26% rise can be seen in ocean acidification since the beginning of the industrial revolution. Marine pollution, an overwhelming majority of which comes from land-based sources, is reaching alarming levels, with an average of 13,000 pieces of plastic litter to be found on every square kilometre of ocean. The SDGs aim to sustainably manage and protect marine and coastal ecosystems from pollution, as well as address the impacts of ocean acidification.

Life On Land

Human life depends on the earth as much as the ocean for sustenance and livelihoods. Plant life provides 80% of human diet and humans rely on agriculture as an important economic resource and means of development. Forests account for 30% of the Earth's surface, providing vital habitats for millions of species and important sources for clean air and water; as well as being crucial for combating climate change. Today it can be seen that unprecedented land degradation is happening and the loss of arable land at 30 to 35 times as compared to historical rate. Drought and desertification is also on the rise each year, amounting to the loss of 12 million hectares and affects poor communities globally. Of the 8,300 animal breeds known, 8 percent are extinct and 22 percent are at risk of extinction. The SDGs aim to conserve and restore the use of terrestrial ecosystems such as forests, wetlands, dry lands and mountains by 2020.

Peace Justice And Strong Institutions

Without peace, stability, human rights and effective governance, based on the rule of law - one cannot hope for sustainable development. Today's world is increasingly divided into various parts. Some regions enjoy sustained levels of peace, security and prosperity, while others fall into seemingly endless cycles of conflict and violence. This is by no means inevitable and must be addressed. High levels of armed violence and insecurity have a destructive impact on a country's development, affecting economic growth and often resulting in long standing grievances that can last for generations. Sexual violence, crime, exploitation and torture are also prevalent where there is conflict or no rule of law and countries must take measures to protect those who are most at risk. The SDGs aim to significantly reduce all forms of violence, and work with governments and communities to find lasting solutions to conflict and insecurity.

Partnership For The Goals

The SDGs can only be realized with a strong commitment to global partnership and cooperation. While official development assistance from developed countries increased by 66% between 2000 and 2014, humanitarian crises brought on by conflict or natural disasters continue to demand more financial resources and aid. Many countries also require Official Development Assistance to encourage growth and trade. Coordinating policies to help developing countries manage their debt, as well as promoting investment for the least developed, is vital to achieve sustainable growth and development and this can be possible by technological up gradation as by this all countries remain connected to each others as partners. The goals aim to enhance North-South and South-South cooperation by supporting national plans to achieve all the targets. Promoting international trade, and helping developing countries increase their exports, is all part of achieving a universal rules-based and equitable trading system that is fair and open, and benefits all.

ROLE OF DIGITALISATION IN ATTAINING VARIOUS GOALS OF SUSTAINABLE DEVELOPMENT

Zero Hunger

Smart agriculture includes the deployment of optimized farm management; precision agriculture, such as use of IoT, soil sensors, and integrated real-time weather information; and traceability and tracking systems. This will increase agricultural productivity while reducing the need for scarce resources such as water.

Good health and well-being

With IT solutions in remote diagnostics videoconferencing, electronic data storage, augmented reality, wearable, biosensors, personalized medicine, and DNA sequencing, the goal of providing easily accessible, affordable, and better quality healthcare becomes realistic.

Quality Education

Solutions like videoconferencing, advanced data analytics, Massive Open Online Courses (MOOC), open community platforms, augmented reality, gamification, and voice recognition software can provide children with accessible and affordable high quality education.

Affordable and clean energy

Smart energy solutions include smart grid, smart appliances, energy storage, predictive analytics, sensors, and demand response technology. They can improve energy efficiency and provide access to more affordable energy.

Decent work and economic growth

Connectivity includes providing fixed or mobile access and Internet to everyone. Solutions like augmented reality, cloud-based platforms, telecommuting, and virtual business meetings can help achieve the goals of e-work. These will boost growth and help decouple it from resource consumption.

Industry, Innovation And Infrastructure

Smart manufacturing includes industrial IoT, data analytics, cloud computing, and drones. In addition, smart logistics includes IoT connected vehicles, load units, products and machines; augmented reality; and digital warehouses. These solutions will boost efficient and innovative supply, production and delivery of goods.

Sustainable cities and communities

Smart city mobility includes mobile ride sharing, driverless transportation, and connected infrastructure. Moreover, smart buildings include alarm management, big data analytics, smart metering, and IoT sensors. They will reduce resource consumption, improve energy efficiency and reduce air pollution.

CONCLUSION

The world today is more interconnected than ever before. Improving access to technology and knowledge is an important way to share ideas and foster innovation. As paper highlight the various goals sustainable development become easy to monitor and conduct because of IT revolution in the form of digitalisation. Digitalization is working as one of the most useful tool in process the attainment of aim of SDG then hardly matter whether the program is related to zero hunger aim of global development mission or sustainable cities and communities aim. It will be not wrong to say that introduction digitalization has work as helping hand for taking the global mission of sustainable development to a new height from where the fulfilment of aim of SD do not seem to be too far away know.

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WORK CULTURE ETHOS AND INNOVATION

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ABSTRACT

The term innovation is not new but the connotations vary with evolution of time. At its inception, innovation was suggested as "creativity forms something from nothing" and that innovation shapes that into products and services"(Kuhn 1985). With passage of time the concept of innovation has become more and more holistic and broadbased.

Culture plays a critical role in propelling the mechanism of innovation ahead. A study by Dombrowski, Kim, Desouza, Braganza, Balohnd and Sanjeev (2007) also indicate that organizational culture is an important determinant of sustained innovativeness and financial performance. A notion of an organization, of the people and for the people creates a culture of innovation sustainability and open attitude to embracing new thinking. A culture where people take pride in the organization, leads to stimulating high performance along with group cohesion and group pride.

The present study aims at looking at some of the impacting factors in workculture, leading to organizational innovativeness. The study affirms the crucial role of culture in its different contours in impacting and sustaining innovation based on a primary research of work culture constituents in the chosen organization based on convenience sampling.

Keywords: *Cultural receptivity. Innovation. Corporate work culture factors.*

INTRODUCTION

“The only thing constant is change” is an old saying which stays true beyond boundaries of time, Innovation is an active and proactive stimulant to the process of change in today’s volatile world. Innovation is application of new ideas, though processes, change in various processes, any incremental efforts at enhancing and bringing forward work & associated improvements. Innovation, while being progressive by its very nature, however poses challenge for n its implementers, as not only innovation is imperative but along with it comes challenges of how to bring about change in environments that are not conducive to change or overcoming hesitations that every process of change goes through. Innovation is a term that is used widely in management and organizational development literature. In business circles it is common to hear people talk about the importance of innovation. Management ‘gurus’ like Kanter, Drucker et al stresses the need for organizations to be innovative in order to survive. Urabe wrote that” Innovation comprises of generation of new ideas and its application and implementability into new products or services, processes leading to the dynamic growth of the national economy and the increase of employment as well as the creation of pure profit for the innovative business enterprise”(Urabe 1988). Innovation according to Damanpour (1990) involves intentionality of benefit. Innovation thus adds value only when it is possible to transform the innovative idea into a working model having positive financial implications and long term sustenance and compatibility in an ever changing corporate environment.

BACKDROP OF INNOVATION AND WORKCULTURE

Innovation as a concept is not new, having started its journey back in the early twentieth century. The initial definitions

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of innovation revolved around technological and product definitions of innovation as being confined to domains of product changes. With passage of time, the innovation concept also matured and took on more broad based contours to incorporate learning, knowledge, ongoing process as being defining features of innovation. Seen as a sustenance critical component, innovation was inseparable for organisations seeking long term competitive dominance. In such a scenario, the role and ambit of innovation became more holistic and organisations pro innovation were believed to have more innovation enabling culture.

An empirical study on 471 Spanish companies conducted by Julia C Valencia and Daniel Jimenez jiminez in 2011 on relationship between organisational culture and innovation revealed that organisational culture is a clear determinant of innovation strategy and performance. Importance of culture thus formed part of the study to explore relationship with organisational innovation process.

The present study, was undertaken to facilitate a preliminary understanding of cultural receptivity factors which enabled innovation. The study was launched based on convenience sampling of the population and one organisation each from IT, Advertising and travel was chosen. The role of culture was studied in its interaction with each of the innovation sub variables by means of Cross Tabulations.

Innovation in Culture was seen in its various facets in its interaction with different facets of innovation. The role of culture in organisational innovation was seen through various interactions with different innovation verticals. The Innovation in product process and workculture was gauged in terms of the following factors:

1. Regular measures to create innovation oriented better work environment
2. Staff development to encourage innovation through regular meetings
3. Staff development to encourage innovation through workshop
4. Staff development to encourage innovation through seminars
5. Staff development to encourage innovation through training
6. Staff development to encourage innovation through mentoring
7. Staff development to encourage innovation through university tie up
8. Staff development to encourage innovation through any other measures
9. new ideas always welcome
10. open communication between different departments & business units
11. facilitative and innovation geared environment
12. freedom of operational autonomy
13. creative work rewarded through premium pay
14. Rewards and recognition
15. Promotional benefit
16. Other benefits

The sub variables of product process and workculture innovation and their interplay with organisational innovation was gauged by personal interaction with employees of the organisation. The responses so generated were than tabulated in terms of response on each vertical for each of the sub variable along wise sector based response obtained on the said sub variable and thus a crosstab analysis and significance level was seen to understand the

importance level of each of the sub parameters sectorwise.

OUTCOME

Innovation in product, process & workculture yielded strong results for culture in the following facets. Regular measures to create innovation oriented better work environment, at the product innovation phase yielded significant results for Advertising (11.279,p<.005) & travel (10.925,p<.005). Innovation in process yielded strong results for Advertising (19.797,p<.005) & Travel (14.222,p<.005). Innovation in workculture yielded significant results for IT(10.243,p<.005) & Advertising (18.117,p<.005).

Staff development to encourage innovation through regular meetings at the product innovation phase yielded significant results for IT(9.472,p<.005) & Advertising(13.660,p<.005). Innovation in process yielded strong results for Travel (10.104,p<.005). Staff development to encourage innovation through workshop at the product innovation phase yielded significant results for IT (10.202,p<.005) & Advertising (14.735,p<.005), Travel(10.687,p<.005). Innovation in process yielded strong results for IT (18.707,p<.005). Innovation in workculture yielded significant results for IT (18.160,p<.005) & Advertising (11.579,p<.005).

Table 1: Snapshot Summary of Influence of Culture on Innovation in Product, process and workculture

Culture	Innovation in Product, Process & Workculture								
	IT			Advertising			Travel		
	Strongly Agree	Sometimes Agree/ Sometimes Dis-agree	Strongly Dis-agree	Strongly Agree	Sometimes Agree/ Sometimes Dis-agree	Strongly Dis-agree	Strongly Agree	Sometimes Agree/ Sometimes Dis-agree	Strongly Dis-agree
Regular measures to create innovation oriented better work env	53.9	27.0	19.1	55.6	31.5	13.0	85.7	0.0	14.3
	4.729,p>.005			11.279p<.005			10.925,p<.005		
Process	46.2	33.8	20.0	63.6	23.4	13.0	62.5	12.5	12.5
	6.004			19.797			14.222		
Workculture	55.0	28.7	16.3	57.1	21.4	21.4	71.4	14.3	14.3
	10.243			18.117			5.184		
Staff development to encourage innovation through regular meetings	47.8	27.8	24.4	43.5	37.1	19.4	70.0	30.0	0.0
	9.472,p<.005			13.660,p<.005			7.325,p>.005		
Process	40.7	30.8	28.6	55.0			31.7		
	5.172			5.206			10.104		
Workculture	48.2	29.8	22.0	27.3	45.5	27.3	60.0	40.0	0.0
	6.201			5.214			7.935		
Staff development to encourage innovationthrough workshop	43.6	34.6	21.8	30.3	37.9	31.8	66.7	33.3	0.0
	10.202,p<.005			14.735,p<.005			10.680,p<.005		

workshop									
Process	33.3	34.4	32.3	47.1	39.2	13.7	80.0	0.0	20.0
	18.707			6.627			5.971		
Workculture	40.2	36.2	23.6	26.3	31.6	42.1	57.1	42.9	0.0
	18.160			11.579			8.015		
Rewards & Recognitions	52.6	29.5	17.9	40.8	31.0	28.2	66.7	33.3	0.0
	.850			6.299			4.714		
Process	38.2	29.4	32.4	54.2	30.2	15.6	60.0	20.0	20.0
	4.399			5.256			2.328		
Workculture	49.0	28.7	22.3	38.1	38.1	23.8	60.0	20.0	20.0
	1.308			7.644			3.346		
(promotional benefit)	53.8	28.0	18.3	48.2	33.7	18.1	100.0	0.0	0.0
	11.004			15.621			14.804		
Process	44.8	31.0	24.2	58.4	29.2	12.4	75.0	25.0	0.0
	.664			3.743			3.220		
Workculture	51.2	30.2	18.5	53.8	30.8	15.4	80.0	20.0	0.0
	4.921			12.959			14.116		
other benefits	32.5	27.5	40.0	33.3	41.3	25.4	100.0	0.0	0.0
	20.125			16.606			3.529		
Process	29.2	36.9	33.8	37.8	35.1	27.0	100.0	0.0	0.0
	13.245			22.982			5.797		
Workculture	32.5	37.3	30.1	31.6	31.6	36.8	100.0	0.0	0.0
	21.586			21.274			6.347		

Staff development to encourage innovation through seminars at the product innovation phase yielded insignificant results. Innovation in process yielded insignificant results. Innovation in workculture yielded insignificant results across the study sectors.

Staff development to encourage innovation through training at the product innovation phase yielded significant results in IT (132.797,p<.005), Advertising(12.334,p<.005). Innovation in process yielded significant results for Advertising(9.261,p<.005) & Travel (9.797,p<.005). Innovation in workculture yielded significant results for Advertising (17.058,p<.005).

Staff development to encourage innovation through mentoring at the product innovation phase yielded significant results for Advertising (20.129,p<.005) & Travel(16.445,p<.005). Innovation in process yielded significant results for IT (12.678,p<.005) Advertising(16.165,p<.005) & Travel (10.469,p<.005). Innovation in workculture yielded significant results for Advertising (13.609,p<.005), Travel(9.920,p<.005).

Staff development to encourage innovation through university tie up at the product innovation phase yielded insignificant results across the study sectors. Innovation in process yielded significant results for Advertising (13.085,p<.005). Innovation in workculture yielded significant results for Advertising (15.894,p<.005) .

Staff development through any other measure at the product innovation phase yielded significant results for IT(19.043,p<.005). Innovation in process yielded significant results for IT (20.445,p<.005) & Travel (9.880,p<.005). Innovation in workculture yielded significant results for IT(25.538,p<.005). Thus staff development measures through training, mentoring & workshop and other measures, seem to exert the maximum influence on innovation in its various domains.

New ideas always welcome at the product innovation phase yielded significant results for IT(18.815,p<.005) & Advertising(11.645,p<.005) , Travel (9.928,p<.005). Innovation in process yielded significant results for IT (11.076,p<.005), Advertising(25.062,p<.005). Innovation in work culture yielded significant results for IT (21.776,p<.005) & Advertising (14.143,p<.005).

Open communication between different departments & business units at the product innovation phase yielded significant results for IT (11.029,p<.005). Innovation in process yielded significant results for Travel (9.651,p<.005). Innovation in work culture yielded significant results for IT(12.656,p<.005) & Advertising (16.415,p<.005).

Facilitative & innovation geared work place at the product innovation phase yielded insignificant results across the study sectors. Innovation in process yielded significant results for IT (12.646,p<.005). Innovation in workculture yielded significant results for IT (14.286,p<.005) & Advertising (15.936,p<.005).

Freedom of operational autonomy at the product innovation phase yielded insignificant results across the study sectors. Innovation in process yielded significant results for Advertising (22.585,p<.005) & Travel (13.683,p<.005). Innovation in workculture yielded significant results for Advertising (14.810,p<.005).

Creative work rewarded through premium pay at the product innovation phase yielded significant results for IT (10.957,p<.005), Travel(10.152,p<.005). Innovation in process yielded significant results for IT (13.233,p<.005). Innovation in workculture yielded significant results for IT(19.358,p<.005) & Travel (9.200,p<.005).

Rewards & Recognitions at the product innovation phase yielded insignificant results. Innovation in process yielded insignificant results across the study sectors. Innovation in workculture yielded insignificant results across the study sectors.

Promotional benefit at the product innovation phase yielded significant results for IT(11.004,p<.005) & Advertising(15.621,p<.005),Travel(14.804,p<.005). Innovation in process yielded insignificant results across the study sectors. Innovation in workculture yielded significant results for Advertising (12.759,p<.005) & Travel(14.116,p<.005).

Other benefits at the product innovation phase yielded significant results for IT(20.125,p<.005) & Advertising(16.606,p<.005). Innovation in process yielded significant results for IT (13.245,p<.005), Advertising(22.982,p<.005). Innovation in work culture yielded significant results for IT(21.586,p<.005) & Advertising (21.274,p<.005).

Sectorwise summary and conclusion

Thus from the results obtained, few observations come to the fore. Product based innovation in IT sector, show strong influence of staff development to encourage innovation through workshop, staff development to encourage innovation through training staff development through any other measure, new ideas always welcome, open communication between different departments & business units, creative work rewarded through premium pay, promotional benefit, other benefits.

In IT sector, Innovation in Process yielded strong results pertaining to culture for staff development to encourage innovation through workshop , staff development to encourage innovation through mentoring , staff development through any other measure, new ideas always welcome, facilitative & innovation geared work place , creative work rewarded through premium pay, other benefits.

In IT workculture based innovation yielded strong results, regular measures to create innovation oriented better work environment staff development to encourage innovation through workshop , staff development through any other measure, new ideas always welcome, open communication between different departments & business units, facilitative & innovation geared work place ,creative work rewarded through premium pay, other benefits. In IT sector, parallel emphasis is seen on product& process innovation, with stronger focus on workculture innovation.

In advertising sector, strong results are seen for product innovation for regular measures to create innovation oriented better work environment , staff development to encourage innovation through regular meetings , staff development to encourage innovation through workshop , Staff development to encourage innovation through training , staff development to encourage innovation through mentoring , new ideas always welcome, promotional benefit, other benefits.

In Advertising sector, strong results are seen for process based innovation for regular measures to create innovation oriented better work environment , Staff development to encourage innovation through mentoring , Staff development to encourage innovation through university tie up, new ideas always welcome, freedom of operational autonomy, other benefits. In Advertising sector very strong role of freedom of operational autonomy & other benefits is seen in propelling innovation.

In advertising sector for workculture based innovation, strong influence is seen of, regular measures to create innovation oriented better work environment , staff development to encourage innovation through workshop ,staff development to encourage innovation through training , Staff development to encourage innovation through mentoring, Staff development to encourage innovation through university tie up , new ideas always welcome, open communication between different departments & business units, facilitative & innovation geared work place , freedom of operational autonomy, promotional benefit, other benefit. In advertising sector, strongest influence is seen of workculture based innovation, in propelling innovativeness.

In travel sector, for product based innovations, strong influence is seen of Regular measures to create innovation oriented better work environment, staff development to encourage innovation through workshop, Staff development to encourage innovation through mentoring, creative work rewarded through premium pay, promotional benefit.

In Travel sector, process based innovation yielded strong results for regular measures to create innovation oriented better work environment , staff development to encourage innovation through mentoring , Staff development to encourage innovation through university tie up, freedom of operational autonomy, other benefits.

In Travel sector for work culture based innovation, strong results are seen for, promotional benefit. Thus in Travel sector parallel emphasis is seen of product & process based innovation.

Thus in IT sector strongest role of culture is seen followed by the Advertising sector. The study reaffirms the role of culture in innovation & further indicates sector wise significant subfactors in innovation process.

Thus each of the sector were laying stress on different sub parameters taken in the study and success in being an innovation stimulus remained in customised understanding and analysis of what subparameters should be given more priority to enable a culture of innovation. At the same time the study reiterated the importance of organisational culture in bringing about and sustaining innovation from a long term perspective.

IMPLICATIONS OF THE STUDY

The organizational expectations of innovation lies in whether the organization's culture pushes "tradition" or "change" and whether value creative individuals are encouraged to outperform and take initiative. Research by scholars like Amabile, Delbecq, A.L Mills also point to the importance of culture in innovation. A study by Janssen, Van De Vliert and West (2008) has found that the personal characteristic of creativity and innovation on its own is insufficient for achieving innovative performance. Personal initiative and an innovative culture are necessary conditions for

innovative employees to implement their creative and new ideas and produce innovative products. The results of this study differs in so far as while a strong positive relation with culture was found, personal characteristics of the employee were not found to be of central importance as per findings of the study but rather an organisational cultural thrust was seen as more strategic for innovation success supported by people characteristics which enabled and facilitated sustainable innovation.

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GRAVENESS OF EQ (EMOTIONAL QUOTIENT) IN MANAGEMENT

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ABSTRACT

This research paper includes general information regarding the importance of EQ (Emotional Quotient) in handling conflicts in management, further covering research topic, meaning, definition, research question, objective, research methodology, discussion and conclusion section to better understand the importance of EQ in handling day to day hurdles in management. Management lacks EQ quality due to which management is still mistaken by the managers which results in low performance outcome. This paper would help reader to understand the graveness of EQ in management.

Keywords: EQ, management, conflict handling, performance outcome, managers, emotions, intelligence, self awareness, social awareness, relationship management, self management.

INTRODUCTION

Emotional intelligence has been defined as “the ability to monitor one’s own and other people’s emotions, to discriminate between different emotions and label them appropriately, and to use emotional information to guide thinking and behavior” by Peter Salovey and John Mayer. This definition was later broken down and refined into four proposed abilities: perceiving, using, understanding, and managing emotions. These abilities are distinct yet related.



Emotional intelligence also reflects abilities to join intelligence, empathy and emotions to enhance thought and understanding of interpersonal dynamics. However, substantial disagreement exists regarding the definition of EI, with respect to both terminology and operationalizations. Currently, there are three main models of EI:

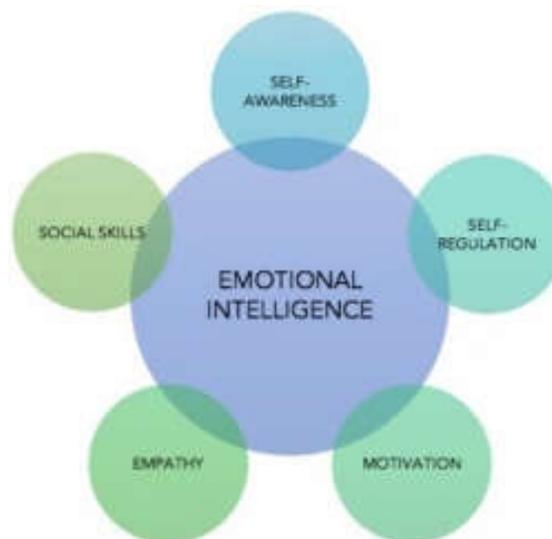
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1. Ability model
2. Mixed model (usually subsumed under trait EI)
3. Trait mode

The above given definition is not enough to understand what EQ is all about, so below are the detail explanation of EQ in general way EQ refers to someone's ability to perceive, understand and manage their own feelings and emotions. Psychologist Daniel Goleman says it has five core components :-

1. Self-awareness – the ability to recognize and understand your moods and emotions, and how they affect others
2. Self-regulation – the ability to control impulses and moods, and to think before acting
3. Internal (or intrinsic) motivation – being driven to pursue goals for personal reasons, rather than for some kind of reward (the opposite is external motivation)
4. Empathy – the ability to recognize and understand others' motivations, which is essential for building and leading teams successfully
5. Social skills – the ability to manage relationships and build networks



Today, disruption in the business world is the norm. Change happens at an unprecedented rate and business leaders need to be able to flex and adapt accordingly. In this environment, emotional intelligence (EQ) is an extremely valuable trait for leaders to possess and develop. They need the ability to be self-aware; to empathies with and support their employees; to understand the impact of their behavior on the wider organization and the climate they themselves create.

Emotional Intelligence Chart



OBJECTIVE

The objective of research study is to find out the answer to certain questions through the application of scientific procedure or we can say that objective refers to the specific result that a person or system aims to achieve within a time frame and with available resource. In general, objectives are more specific and easier to measure than goals, objectives are basic tools that underline all planning and strategic activities. They serve as the basic for creating policy and some evaluating performance, for example of business objectives includes- minimizing expenses, expanding internationally or making a profit. Further I would like to give objective of my research work which is as follows:-

- To examine the present status of EQ in management field.
- To disclose shortcoming and flaws related to EQ in Management.
- To give suggestion on the basis of data collected outcome.

METHODOLOGY

Methodology is a systematic analysis of the methods applied to a field of study. We are using qualitative method of research study as my research design is descriptive type and My research is basically based on secondary data So I will collect most of the information through review of literature, published or non-published research studies , journals articles magazines and newspapers that will provide relevant information for the study. The website information will also be taken or collected during my research study for relevant information.

DISCUSSION

From the beginning, Emotional Intelligence was applied to psychology, education and healthcare, but the workplace has been slower to adopt EQ. Perhaps this is because businesses, so dependent on numbers and chains of command, take longer to accept change without quantitative evidence that it will increase return on investment. Managers and leaders are not well aware in India about the importance of EQ in management handling, who is responsible for this problem? Managers or organization or the system? We are still lacking position in the outer world due to backwardness and ignorance of some important aspects like EQ and SQ.

CONCLUSION

In order to be creative and better equipped for agility and resilience in this age of persistent and acute change, able to manage the disruptions and resources in restricted times, leaders require high levels of emotional intelligence and the capacity to cultivate it. Management is fruitless without EQ as management is not restricted till book knowledge, for further development and growth through proper management handling is possible with EQ. It generates the sense of maturity in handling emotions which arise during work, which will result in better performance appraisal of individual and management.

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ROLE OF KNOWLEDGE MANAGEMENT IN MANAGEMENT EDUCATION

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ABSTRACT

It's an apt saying that the Knowledge Economy is the next booming economy in a world of recession. Knowledge Management is a concept, arose approximately two decades ago and which means strategies and processes designed to identify, capture, structure, value, leverage, and share an organization's intellectual assets to enhance its performance and competitiveness. With the help of effective knowledge management an organization can reduce its cost, improve its quality, maximum utilize its resources, respond faster etc. In a climate of increased external and internal pressures for improvement, the information needs of B-school teachers have never been greater, yet the perils of information overload are real. So, the organizations should learn and gain knowledge so as to enhance its employee's competency. KM can also be used as an alternative strategy by Management schools to improve competitive performance. Although KM technology is now mature enough to be applied in practice across sectors, the integration of KM and education administration is still a newborn phenomenon. Hence this paper focuses on the importance and applications of knowledge management in managing B-Schools and also the main focus is to find the perception of employees for its implementation.

Keywords: Knowledge Management, Education, B-Schools

INTRODUCTION

Knowledge management is becoming an important aspect of most of the modern business organizations. Knowledge Management, (KM) is a concept and a term that arose approximately two decades ago, roughly in 1990. Quite simply one might say that it means organizing an organization's information and knowledge holistically, and in other words we can say that Knowledge management is the process of capturing, distributing, and effectively using knowledge. The operational origin of KM, as the term is understood today, arose within the consulting community and from there the principles of KM were rather rapidly spread by the consulting organizations to other disciplines. The consulting firms quickly realized the potential of the Intranet flavor of the Internet for linking together their own geographically dispersed and knowledge-based organizations. Once having gained expertise in how to take advantage of intranets to connect across their organizations and to share and manage information and knowledge, they then understood that the expertise they had gained was a product that could be sold to other organizations. A new product of course needed a name, and the name chosen, or at least arrived at, was Knowledge Management. The timing was propitious, as the enthusiasm for intellectual capital in the 1980s, had primed the pump for the recognition of information and knowledge as essential assets for any organization. According to (Brown and Duguid, 2000), profound changes in competition have made institutions think like business. The Bschoools behave like educational markets and are becoming global to benchmark and internationalize their curricula. B-schools also have to adjust themselves and develop strategies to respond rapidly to the changes in technologies and increasing demands of stakeholders. As every organization should learn and gain knowledge so as to improve decision making and innovation especially in the age of increased external and internal pressures for change and improvement. KM

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can be used as a strategy by B-schools to improve competitive performance. This paper presents an academic framework for the adoption of KM principles in management institutions. This paper will explore KM in business school context that is used to improve efficiency and effectiveness of creation and sharing of knowledge among people.

Dimensions of Knowledge Management:

There are two common ways to distinguish knowledge. Some scholars, like Kogut and Zander (1996), distinguish between know-what and know-how (practical knowledge) while others, like Nonaka (1994), prefer to use the distinction between tacit and explicit knowledge based on Polanyi's (1967) theory. In general, tacit knowledge is hard to articulate and transfer, and has been linked with know-how; explicit knowledge is relatively easy to articulate and codify, and has been linked with know-what. A good KM system must treat all sorts of knowledge, from know-what to know-how, and from tacit to explicit.

To conclude, we can say there are three dimensions of Knowledge, Which are:

- (a) **Explicit Knowledge:** The information or knowledge that is set out in tangible form.
- (b) **Implicit Knowledge:** The information or knowledge that is not set out in tangible form but could be made explicit.
- (c) **Tacit Knowledge:** The information or knowledge that one would have extreme difficulty operationally setting out in tangible form.

“Knowledge management is concerned with the exploitation and development of the knowledge assets of an organization with a view to furthering the organization's objectives. The knowledge to be managed includes both explicit, documented knowledge, and tacit, subjective knowledge. Management entails all of those processes associated with the identification, sharing, and creation of knowledge. This requires systems for the creation and maintenance of knowledge repositories, and to cultivate and facilitate the sharing of knowledge and organizational learning. Organizations that succeed in knowledge management are likely to view knowledge as an asset and to develop organizational norms and values, which support the creation and sharing of knowledge” (Rowley, 2000).

Knowledge Management: Causes and Concern

The multidisciplinary character of knowledge management has resulted in input from people in different streams including economists, human resource professionals, IT professionals and library and information professionals. Knowledge management helps an organization to gain insight and understanding from its own experience. Specific knowledge management activities help focus the organization on acquiring, storing and utilizing knowledge for problem solving, dynamic learning, strategic planning and decision making. It also prevents intellectual assets from decay, adds to firm intelligence and provides increased flexibility.

The Stages of Development of KM

Looking at KM historically through the stages of its development tells us not only about the history of KM, but it also reveals a great deal about what constitutes KM.

First Stage of KM: Information Technology

The initial stage of KM was driven primarily by IT, information technology. That first stage has been described using an equestrian metaphor as “by the internet out of intellectual capital”. The concept of intellectual capital provided the justification and the framework, the seed, and the availability of the internet provided the tool.

Second Stage of KM: HR and Corporate Culture

The second stage of KM emerged when it became apparent that simply deploying new technology was not sufficient to effectively enable information and knowledge sharing. Human and cultural dimensions needed to be addressed. The second stage might be described as the “ ‘If you build it they will come’ is a fallacy” stage—the recognition that “If you build it they will come” is a recipe that can easily lead to quick and embarrassing failure if human factors are not sufficiently taken into account. It became clear that KM implementation would involve changes in the corporate culture, in many cases rather significant changes.

Third Stage of KM: Taxonomy and Content Management

The third stage developed from the awareness of the importance of content, and in particular the awareness of the importance of the retrievability of content, and therefore of the importance of the arrangement, description, and structure of that content. Since a good alternative description for the second stage of KM is the “it’s no good if they don’t use it” stage, then in that vein, perhaps the best description for the new third stage is the “it’s no good if they try to use it but can’t find it” stage.

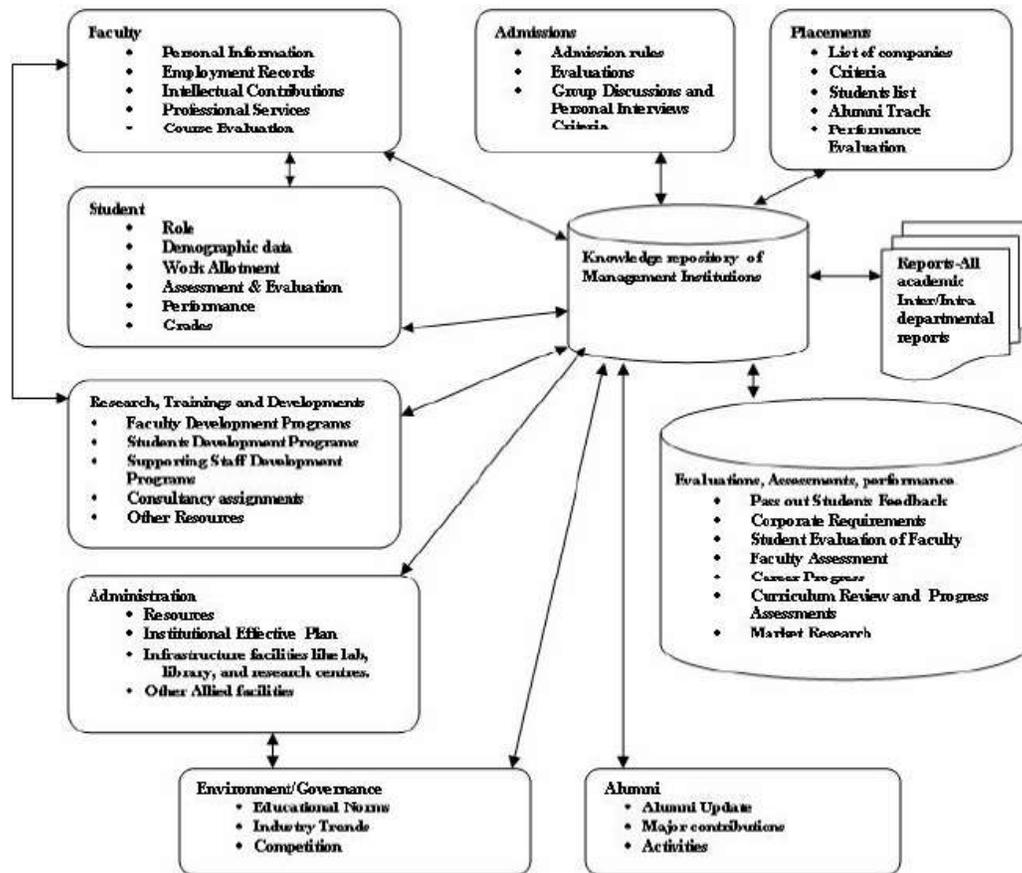
Knowledge Management in B-Schools

Today’s management education in the academic world is very demanding and very competitive. One has to sustain in the continuous knowledge flow. Issues and challenges in academics not only affect people within the institutions, but also other segments like environment, industry standards and demands, educational norms and growing business school competition. Knowledge management increases the ability of the management institutes to learn from its environment and incorporate knowledge into the academic processes by adapting to new tools and technologies. One has to tighten their strategies to sustain high level competition in education market. KM is used to examine the overlapping and ongoing relationships among faculty, students, course, and programs in any business school academic environment. Today’s management education in the academic world is very demanding and very competitive. One has to sustain in the continuous knowledge flow. Issues and challenges in academics not only affect people within the institutions, but also other segments like environment, industry standards and demands, educational norms and growing business school competition. Knowledge management increases the ability of the management institutes to learn from its environment and incorporate knowledge into the academic processes by adapting to new tools and technologies. One has to tighten their strategies to sustain high level competition in education market. KM is used to examine the overlapping and ongoing relationships among faculty, students, course, and programs in any business school academic environment.

The main reasons for KM in Management Education is:

- (a) All Management institutes possess a state of the art modern information infrastructure.
- (b) Sharing knowledge among faculty, staff, students, course, programs, placements and administration is usually done in all management institutes.
- (c) The academic environment in general is considered trustful in the sense that no one is hesitating nor being afraid of publishing knowledge.
- (d) Any management institute will look forward for its abreast strategic position in their continuous ratings by news papers and business magazines for competitive advantage.
- (e) Each institute wants its internal documentation management and the level of information and knowledge sharing to improve.

- (f) There is an increased demand for new strategies that help management institutions meet external and internal demands.



Conceptual framework of knowledge Resources in Business Schools.

Key Factors of Knowledge Management

The study is based on the KM framework of Rodrigues and Pai (2005). Developing a suitable KM strategy is the key element of KM implementation. The framework advocates a variety of KM strategies as applied to different settings. In order to develop a suitable KM strategy for B- schools, we need to identify the key factors or variables of KM. The framework of Rodrigues and Pai (2005) was adopted. Rodrigues and Pai (2005) list eight key factors. The eight dimensions are listed as follows: -

Key Factors of KM Implementation (Rodrigues & Pai, 2005)

Key Dimensions	Descriptions
Leadership and Support	management team's support of an organization's KM activities.
Technology and Infrastructure	effectiveness of the organization's IT infrastructure and the appropriation of an organization's technology utilization
Knowledge Creation	knowledge creation in the workplace
Acquisition and Learning	methods to improve organization member's knowledge searching and learning
Dissemination and Transfer	enablers and facilitations of transferring knowledge and information within the organization
Application and Exploitation	employee's attitudes and requirements for applying knowledge and putting it into practice
People Competency	effects of employees' personal skills and competencies regarding handling KM
Sharing Culture	enablers and facilitations of building positive culture for knowledge-sharing

CONCLUSION:

The B- Schools should develop the habit of learning from the past mistakes and evaluate their communication. It is our belief that the knowledge economy is rapidly becoming the largest and most successful and sustainable economy in the world. We predict that effective and extraordinary knowledge management, at all levels, for the individual, team, organization and global community will naturally become mainstream and ordinary, as the only way to successfully develop and grow for the future. The paper strongly believes that a good IT infrastructure is an inevitable precondition for any successful introduction of knowledge management approaches, methods, as well as tools into a business school environment. Sharing, storing and intelligent retrieval of relevant business school documents should be implemented and available in electronic form. Generally it is assumed that dissemination of knowledge would eliminate 'competitive advantage' of faculty member. This KM approach will enable business schools to quickly respond to its goals and objectives and in some cases pre-empt staff and faculty demands and needs. To build and develop a robust and thriving knowledge environment in business schools, the institutions need to look beyond technology and develop the overall culture of accessing, sharing and managing knowledge. Finally I would like to conclude that the real success of KM in B-schools lies in helping the students grow into worthy human beings with courage to face the problems with an inner strength. Every institutional initiative requires time, money, energy and resources so that it may mature and suit to the business schools.

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LATEST HR TRENDS IN PRACTICE WITH SPECIAL REFERENCE TO METAL AND MINING INDUSTRY

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ABSTRACT

With continuous changing technology, economic, social and psychological understanding and structure have influence on both human capital and its management. Organizations approach their human capital in more sensitive way in order to win their loyalty and commitment. This paper is focused on what are the current hr trends prevailing in the industry especially in the metal and mining industry. As in this industry intense human capital is required hence it is very important to build proper coordination between employee and management to achieve customer satisfaction which will lead to the ultimate growth of the organization. For which it becomes important aspect to keep on updating the HR policies.

Keywords: *Current HR trends in mining and metal industry.*

INTRODUCTION

As mining industry's value proposition is increasingly called in to question, mining companies are beginning to see that they cannot succeed into the future unless they change the way they operate this is about more than enhancing efficiencies. It's about re-establishing trust with stake holders and collaborating to devise better responses. A typical matured and labor intensive industry like Indian steel industry is on transformation path for improving operational efficiency and creating value for the customer through leveraging its major strength i.e. Human Capital. HR plays a vital role in any organization. It is said that HR department is the heart of any organization as it remains in the center connecting all the departments of the organization. HR is not only meant for interacting with and recruitment of the people. With the passage of time the concept of hr has transformed. Attracting the best talent and retaining it in the organization is a great responsibility. HR must be ready to adopt the challenges and new advanced technology and how to manage the human capital in a most creative way to create a better organizational culture. Because HR has become more of service oriented. Role of hr is not stick to management of human capital but to provide service to their internal customer for green environment within the organization, because attrition rate is very high and it is creating tough competition to satisfy the internal customer of the organization for which it is required to analyze the prevailing trends in the market so that the policies can be made accordingly.

CONCEPT

In 2017, the human resources industry has done a lot of soul searching about the way culture and performance issues were handled within the companies. In 2018, another big internal shift is coming, but this time the focus is on people, even replace people - and what to do when that happens. For years, technology has acted as a tool to help with day to day task, but the focus in 2018 is technology as a way of life in the workplace. Hence to keep on updating the HR trends.

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Current HR trends in the market:-

Gamification- Gamification is the usage of game thinking and game mechanics in non game scenarios such as business environment and processes, especially in recruitment, training and development and motivation in order to engage users and solve problem. While the concept of Gamification is based on, and links with a range of behavioral economics, human psychology, learning, motivation, fun, performance, communication, team working, problem solving, risk taking, decision making and job design and to create healthy competition in the organization.

Digital HR – Digital hr is the transformation of hr services process through the use of social, mobile, analytics technologies. Digital hr represents a sea change in both the approach and execution. Chat bots are a great example of HR department becoming more agile, automating such time consuming functions as answering a question on a topic clearly outlined in the job application. Artificial intelligence is playing major role.

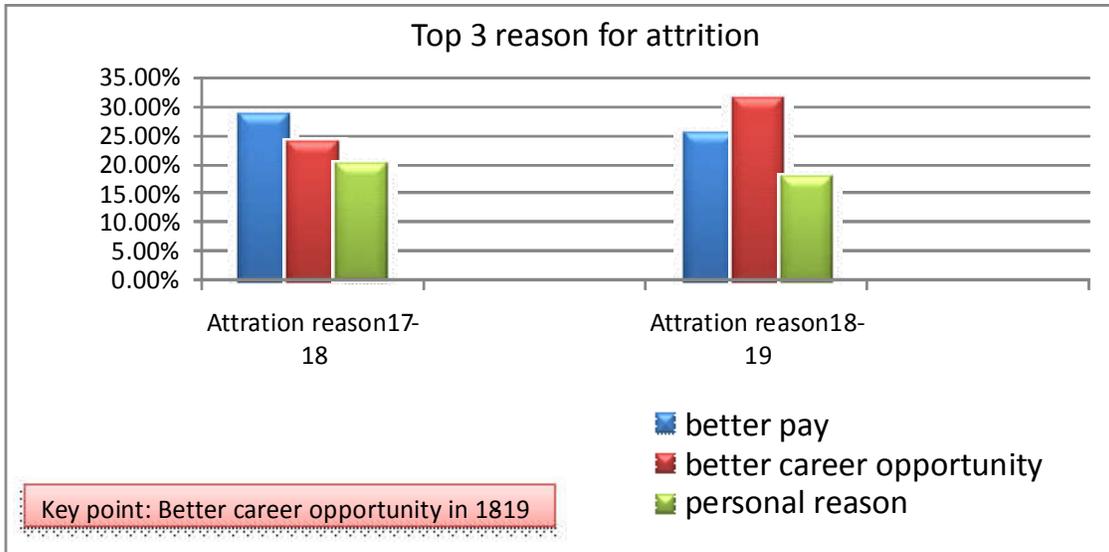
Gig economy – A gig economy is an environment in which temporary positions are common and organizations with independent workers for short term engagements. There has been shift in how work gets done and how worker wants be engaged that is creating a far-reaching ripple effect throughout the digital economy and business platform. A benefit of this changing landscape is a convergence in the strategies and engagement of HR and procurement. A practical example of this disruption is disassembly traditional role based projects and the risk of skill based deliverable task performed by separate contributors. This new approach require HR and procurement to think differently about using multichannel approaches to source talent ,coordinate contributors’ performance and measure their deliverables. According to the latest Ardent partners state of contingent workforce management report only 30 of business have struck an ideal balance in their contingent workforce management programs, despite 56% viewing collaboration HR and procurement ass vital to program’s success. As the economy rapidly changes, organizations have to embrace a more collaborative mindset in order to come out winners. The business should understand the rising potential of gig economy and how their talent acquisition strategies should mirror the channel through which potential worker wished to be engaged.

Predictive people talent analysis – Use technique from data mining, statics, modeling, machine learning and artificial intelligence to analyze current data to make prediction about future. People analytics in HR is undergoing seismic shift. Driven by the widespread adoption of cloud HR systems, companies are heavily investing in programs to use data for all aspect of workforce planning, talent management and operational improvement. People analytics isa discipline that started as a small technical group that analyze engagement and retention, has now gone main stream. Organizations are redesigning their technical analytics groups to build out digitally powered enterprise analytics solutions 71% of companies see high priority in their organization. Analytics is being applied to awide range of business challenges in which recruiting remains the No. 1 area followed by performance measurement, compensation, workforce planning, and retention. We see an explosive growth in the use of organizational network analysis and the user interaction analytics to study employee behavior to understand better opportunities for business environment.

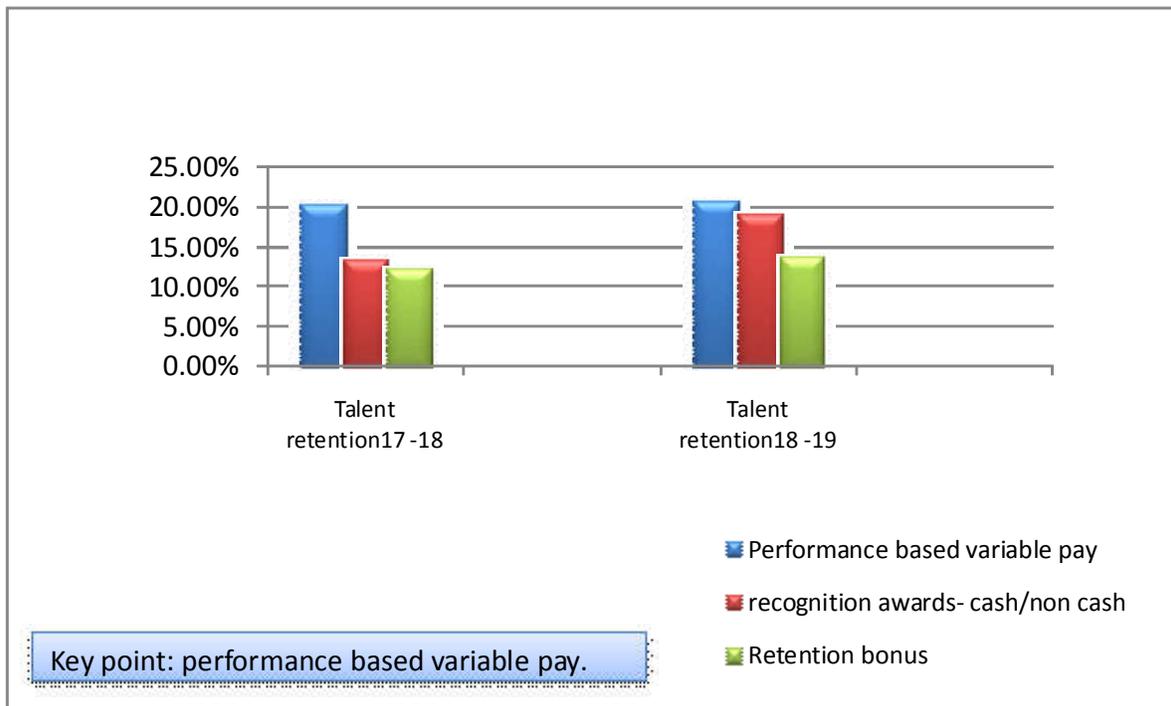
Living with salary history ban – applicants are not asked about their current or prior salary expectations and the anticipated salary of the position to avoid discrimination. In an ongoing trend, states and cities across the U.S are passing law that prohibits employer from asking potential new hires about their salary history. Advocates of banning salary history inquiries argue such laws will help foster pay equity. California is the latest state to enforce the ban which came in effect in January 2018. But in India still we are struggling in this.

Compensation trends in mining and metal industry:-

KPMG survey reports

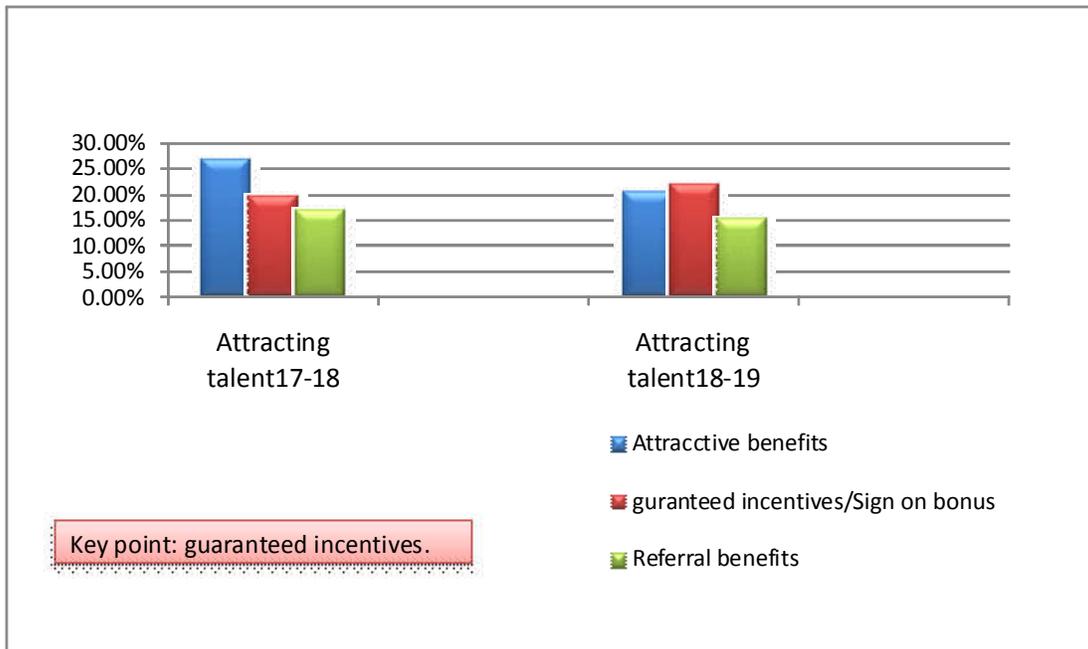


1. In the year 17-18 company providing better pay was attracting more talent but in 18-19 the company providing better career opportunity is attracting more talents.

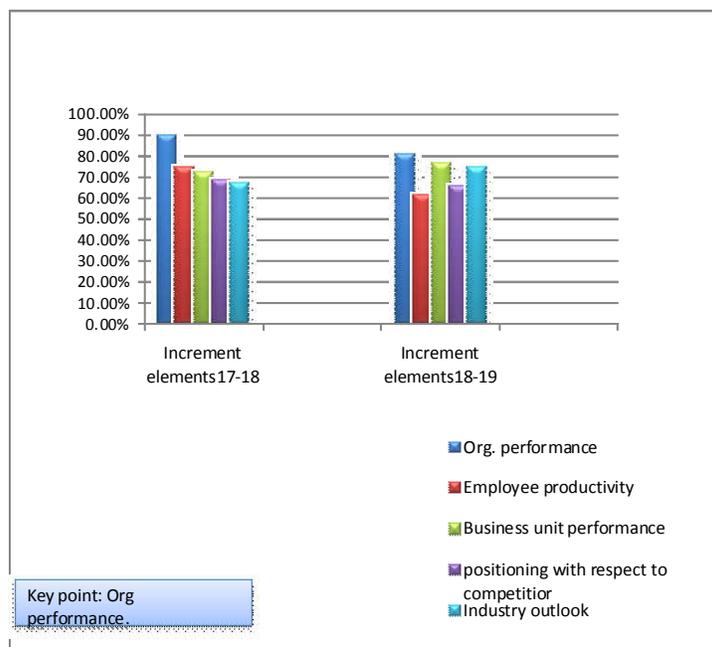


1. Performance based variable pay is taken into consideration in most of the organizations.

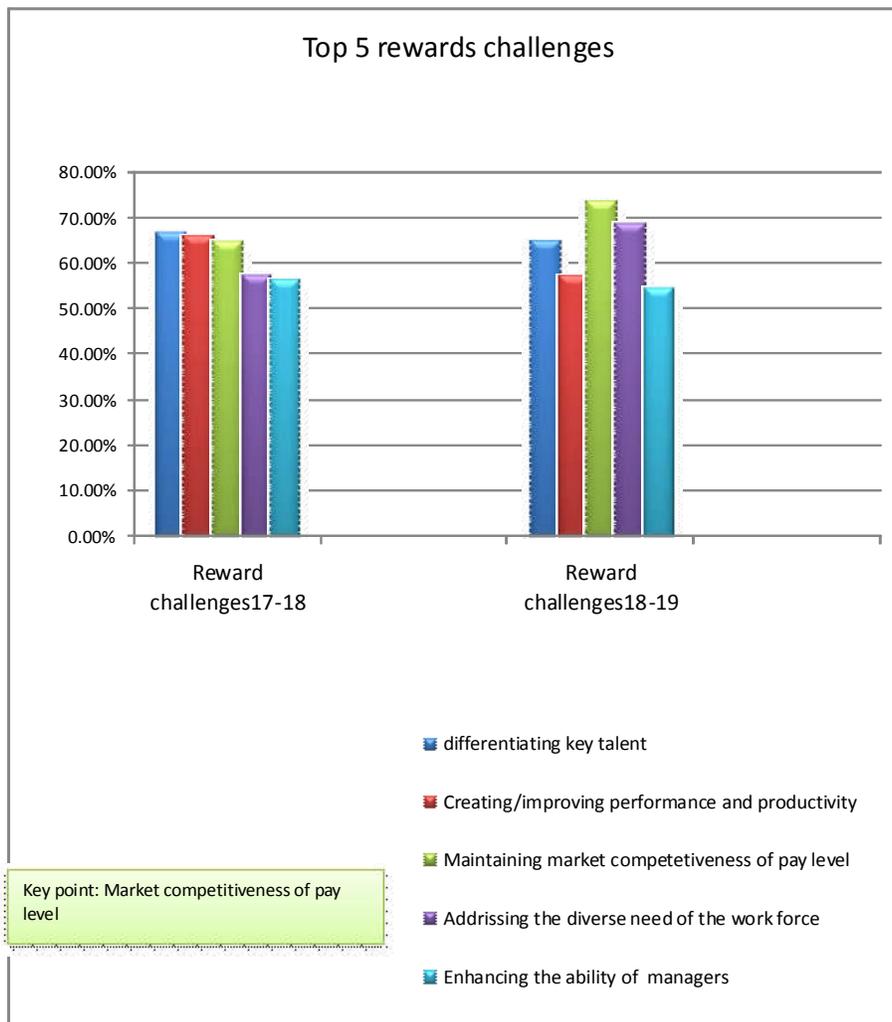
Top 3 compensations for attracting talent



1 In 17-18 attractive benefits were used by the company but in 18-19 guaranteed incentives are used by the company for attracting talent.



- 1 Organization's performance is an important factor of the increment of employees' salary in any of the organization.



- 1 Among top five reward challenges maintaining market competitiveness of pay level is a key factor.

Assessment

As I have gone through various survey reports and found some of the very important factors: Most of the organizations are adopting the latest hr trends to increase the efficiency of their work force and for healthy hr practices. Despite of these facts I have also observed certain aspect which is also required to be addressed and that is some of the organizations needs to update their current methodology by adopting new and advanced techniques. Artificial intelligence is becoming one of the most important aspects for HR trends, hence mining and metal industry is also required to adopt and update their system to make HR department equipped and advanced. And work should not be only on paper it should be on ground reality. Rather than focusing on employee engagement the focus should be on employee experience.

Some of the key points to getting compensation right:

- Focus should be on the achievement of individual goals, final rating at year end, and market competitiveness while deciding pay increases.
- Market competitiveness will remain the key factor in pay decision but stronger focus should be on knowledge and skills for future success.
- One quarter of the organization says gender pay equality is a key factor in making base pay decision.
- Improve differentiation of short term incentives.
- Prioritize the use of compensation software and decision support tools.

CONCLUSION

Overall what I observed in this study of HR trends is that the mining and metal industry has intense human capital and in this era of competition HR is also accepting different challenges every time still safeguards the rules and regulations which is already being made in the organization by using their all professional and creative skills but at some points there is requirement of updating the system and adopting some of the new and advanced technologies. And most important is that Artificial intelligence is creating transformation.

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EFFECT OF SPIRITUAL INTELLIGENCE ON EMPLOYEE MOTIVATION IN BANKING SECTOR

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Dr Ritu Talwar²

ABSTRACT

Scientists define intelligence as the ability to solve problems and the ability to create strategies or tools that are useful for reaching goals. Spiritual Intelligence is the intelligence with which we have access to deep meaning, values, and a sense of the purpose of existence in our lives. Spiritual intelligence is the expression of innate spiritual qualities through your thoughts, actions and attitude. When spiritual intelligence is brought into the workplace work ceases to become a daily chore in order to earn money, and becomes a creative process of service and contribution. Others are seen and treated as people and not objects/resources to get a job done, and individuals have an opportunity to learn the inner, invisible and subtle skills of building and sustaining relationships in any area of life. These abilities include building trust, acting with integrity, empathising at a level beyond emotion, and the leadership of others through a consistently proactive attitude and positive vision. Spiritual intelligence is an integral part of both personal and professional development. Job satisfaction is a function of perceived relationship between what one expects and gets from one's job and how much value or priority he attributes to it. Spiritual Intelligence influences substantially on the job satisfaction. This study reveals that spiritual intelligence plays a positive and significant role on the quality of work and employees motivation. In this study the work was done in finding that variables such as organizational culture and demographic facts (gender, age and education) act as moderators between the relationship of spiritual intelligence and organizational performance. From the results of this study one can interpret that the spiritual intelligence increases the organizational performance while age, gender, education and organizational culture act as a moderator on their relationship. This research will motivate the managers to enhance spiritual intelligence of employees to increase efficiency and effectiveness. The main objective of the study was to analyze:

- 1) The effect of spiritual intelligence on employee motivation
- 2) The effect of employee motivation on employee performance.

This study is expected to widen perception and enrich knowledge for academics about spiritual intelligence, employees' empowerment, and employees' performance, as for practitioners, it is expected to be beneficial in enriching references that can help to implement spiritual intelligence, employees' motivation, and employees' performance.

Keywords: *Spiritual Intelligence, Organizational Culture, Employee motivation, Organizational productivity.*

INTRODUCTION

Nowadays, with the help of organizational resources, managers attempt to increase the productivity of their organizations. It is important to note that, among organizational resources, human resource is known as one of the most critical and important one. Therefore, taking into consideration the importance of human resources, it is urgent to give focus to factors improving human resources performance. Organizational commitment is one of these factors

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which need to be understood. Employees, who are committed to their organizations, participate in activities and enjoy cooperating in their organizations. In today's competitive environment, organizations attempt to hire employees who are able to do their predetermined jobs well; and also, involve in activities that are not their formal job activities but affect organizational performance positively.

By reviewing the relevant literature of organizational commitment and considering its positive consequences, the importance of determining factors that affect organizational commitment will be obvious. In this study, we focused on spiritual intelligence and employees' motivation.

People who are spirituality intelligent link their daily life to their work. They seek value and meaning in their work and try to achieve desirable results. Thus, it sounds like that people who are spirituality intelligent will be satisfied employees in workplace. Further, in service industry, findings established positive impact of job satisfaction on employees' performance and also on customer perception of service quality. It is accepted that satisfied employees deliver better services to customers who increases customers' trust. Thus, having loyal customers in today's competitive market increases organizations' profitability. The present paper attempts to develop a framework on the mentioned topic among bank personnel in India.

LITERATURE REVIEW

Spiritual Intelligence

Like other concepts in the field of psychology and management, various definitions have been introduced to describe the term "spiritual intelligence". According to Emmons, people who are spirituality intelligent have the capacity of using spiritual resources to solve problems. They are also conscious people who have the ability to link daily activities with sacred concepts, and also able to perceive physical matters.

He developed seven dimensions which are as follows:

- (1) Divinity: refers to the feeling about a superior power and resource of energy,
- (2) Mindfulness: refers to bodily process like eating some special foods or engaging in some practices like Yoga,
- (3) Extrasensory perception: refers to sixth sense of people and supernatural matters,
- (4) Community: refers to participating in social practices like charitable organizations, (5) intellectuality: refers to inclination and commitment of people to read about spiritual and sacred matters,
- (6) Trauma: refers to pressures caused by the death and illness of other people,
- (7) Childhood spirituality: refers to people childhood spiritual experiences like reading sacred books or going to church.

According to Brahmakumari Shivani, "Spiritual intelligence is the expression of innate spiritual qualities through your thoughts, actions and attitude". She also distinguishes spiritual intelligence and spirituality. Spirituality is to 'know' who you are and Spiritual Intelligence is to 'realize' who you are and to live life in that awareness. You have always been who you are and, in truth, you can never be other than who you are, but it requires 'realization' i.e. that moment when you 'see it', when you 'get it' and then you 'be it'.

Spirituality is the knowledge of oneself as spirit/soul, and the understanding of your highest spiritual qualities and attributes which are love, peace, purity and bliss. Spiritual Intelligence is the expression of these innate spiritual qualities through thoughts, attitudes and behaviours of an individual. Being spiritual means the ego has dissolved, virtue has been restored to character and spiritual values connect one's inner and outer worlds (thought to action). It is the ability to see every other human being as soul/spirit, and thereby transcend all the false identities of race,

colour, gender, nationality, profession and religion. It is in this awareness that people are then able to recognise and connect with the Supreme Power. When one realizes who he is really, he will be at peace with the world because he will contain the world instead of it containing him. Whereas before he allowed the world to impose itself on him and shape his perceptions and feelings according to his particular sense of identity, now his self-perception is stabilized in the correct identity. In a sense, he shapes the world as he brings it into his consciousness.

Spiritual intelligence expands one's capacity to understand others at the deepest level. Spiritual understanding allows discerning both the 'true cause' of behaviour without judgement and serve the 'true needs' of others until they themselves learn to meet their needs. This capacity is developed by first learning to free oneself from attachment and neediness and being able to meet our own inner needs. Attachment and neediness are the opposite of being spiritually intelligent.

Employee Motivation

Employee motivation, i.e. methods for motivating employees, is an intrinsic and internal drive to put forth the necessary effort and action towards work-related activities. It has been broadly defined as the "psychological forces that determine the direction of a person's behavior in an organization, a person's level of effort and a person's level of persistence". Also, "Motivation can be thought of as the willingness to expend energy to achieve a goal or a reward. Motivation at work has been defined as 'the sum of the processes that influence the arousal, direction, and maintenance of behaviors relevant to work settings'." Motivated employees are essential to the success of an organization as motivated employees are generally more productive at the work place.

Motivation is the impulse that an individual has in a job or activity to reaching an end goal. There are multiple theories of how best to motive workers, but all agree that a well-motivated work force means a more productive work force.

Factors of Employee Motivation

1. Salary
2. Non-monetary incentives
3. Relationship with colleagues
4. Relationship with leadership
5. Company's culture
6. Learning and development opportunities
7. Personal life
8. Performing meaningful work

Danah Zohar defined 12 principles underlying spiritual intelligence:

1. Self-awareness: Knowing what I believe in and value, and what deeply motivates me.
2. Spontaneity: Living in and being responsive to the moment.
3. Being vision and value led: Acting from principles and deep beliefs, and living accordingly.
4. Holism: Seeing larger patterns, relationships, and connections; having a sense of belonging.
5. Compassion: Having the quality of "feeling-with" and deep empathy.

6. Celebration of diversity: Valuing other people for their differences, not despite them.
7. Field independence: Standing against the crowd and having one's own convictions.
8. Humility: Having the sense of being a player in a larger drama, of one's true place in the world.
9. Tendency to ask fundamental "Why?" questions: Needing to understand things and get to the bottom of them.
10. Ability to reframe: Standing back from a situation or problem and seeing the bigger picture or wider context.
11. Positive use of adversity: Learning and growing from mistakes, setbacks, and suffering.
12. Sense of vocation: Feeling called upon to serve, to give something back.

Frances Vaughan offered the following description: "Spiritual intelligence is concerned with the inner life of mind and spirit and its relationship to being in the world".

Cindy Wigglesworth defined spiritual intelligence as "the ability to act with wisdom and compassion, while maintaining inner and outer peace, regardless of the circumstances". She broke down the competencies that comprise SQ into 21 skills, arranged into a four quadrant model similar to Daniel Goleman's widely used model of emotional intelligence or EQ. The four quadrants of spiritual intelligence are defined as:

1. Higher Self / Ego self Awareness
2. Universal Awareness
3. Higher Self / Ego self Mastery
4. Spiritual Presence / Social Mastery

David B. King has undertaken research on spiritual intelligence at Trent University in Peterborough, Ontario, Canada. King defined spiritual intelligence as a set of adaptive mental capacities based on non-material and transcendent aspects of reality, specifically those that: "...contribute to the awareness, integration, and adaptive application of the nonmaterial and transcendent aspects of one's existence, leading to such outcomes as deep existential reflection, enhancement of meaning, recognition of a transcendent self, and mastery of spiritual states".

Also, **Vineeth V. Kumar and Manju Mehta** have also researched the concept, extensively. Operationalizing the construct, they defined spiritual intelligence as "the capacity of an individual to possess a socially relevant purpose in life by understanding 'self' and having a high degree of conscience, compassion and commitment to human values".

Ahmadian, Hakimzadeh and Kordestani (2013) - Spiritual intelligence is the ability to act intelligently and wisely. Spiritual intelligence is the inherent intelligence, but like any other intelligence should grow. Spiritual intelligence is the underlying to achieve of life meaning from three aspects of the targeted, valuable and life function. Since, the study main hypothesis based on significant relationship between spiritual intelligence and employee job stress was confirmed, can be concluded that who are having higher spiritual intelligence than those lower spiritual intelligence likely more better able to cope with stress for their job.

Kulshrestha(2017): The purpose of the research is to analyze spirituality at work and to discover how spirituality improves educator performance and institutional effectiveness. Though spirituality in the life of human beings is generations old, it is being revisited with lot of conviction and confidence.

OBJECTIVES OF THE STUDY

1. To find out relationship between Spiritual Intelligence and Employee Motivation.

- To find the effect of Spiritual Intelligence on Employee Motivation.

SCOPE OF STUDY

The area to be covered will be the boundaries of Delhi and NCR. My study will analyse the impact of Spiritual Intelligence on Employee Motivation in banking sector.

Sample size is only 100 and the data has been collected through questionnaire.

METHODOLOGY USED FOR DATA COLLECTION

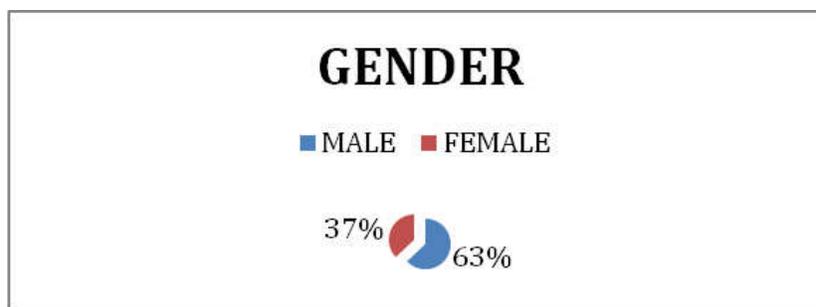
Data collection plays a very crucial role. In research, there are different methods used to gather information, all of which fall into two categories, i.e. primary data, and secondary data.

HYPOTHESES

- H0: There is no impact of spiritual intelligence on job satisfaction of employees in banking sector.
- H0: There is no impact of spiritual intelligence on employees motivation of employees in banking sector.

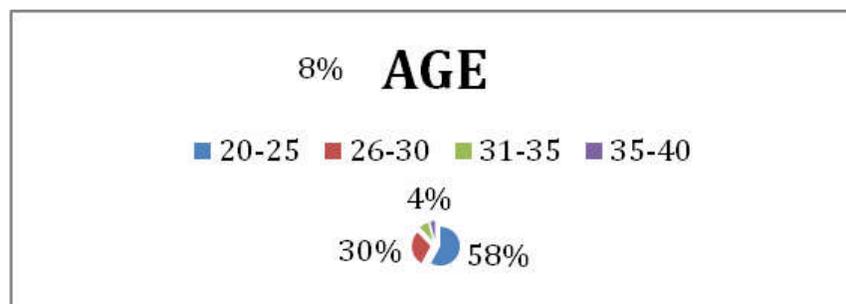
DATA PRESENTATION

GENDER



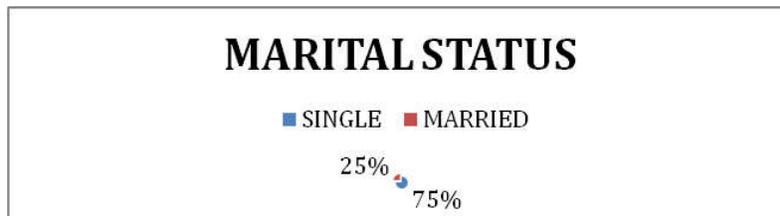
Interpretation- In the above pie chart there are only 63% are males and 37 are females to have filled the questionnaire.

AGE



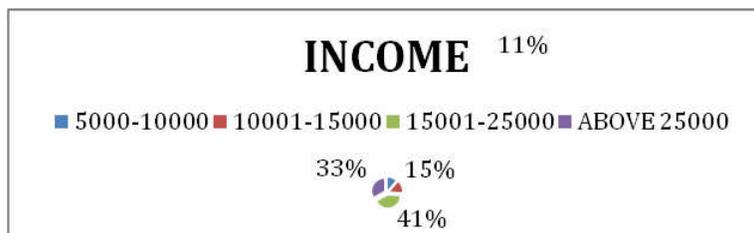
Interpretation- In the above pie chart there are different age of employee who filled the questionnaire in which employees between the age of 20-25 are 58%, 26-30 are 30%, 31-35 are 8% and 36-40 are 4%

Marital status



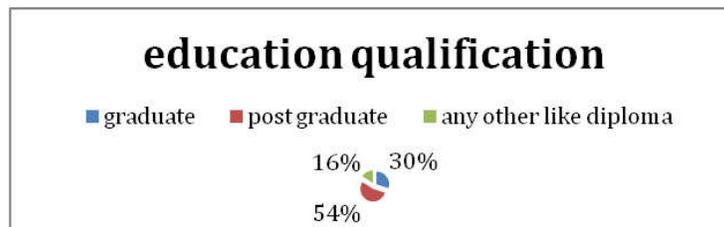
Interpretation-In the above pie chart single are 75%and married are 25% employee

Income



Interpretation-There are 11% of employee whose income lie between 5000-10000 per month,15% whose income lie between 10001-15000,40% whose income lie between 15001-25000 and above 25000 are 35%

Education Qualification



Interpretation-In the above pie chart 30% of employee are graduated ,54% are post graduated and 16% are fall into others.

RELIABILITY

Research reliability is the degree to which research method produces stable and consistent results.

Cronbach Alpha is a reliability test conducted within SPSS in order to measure the internal consistency i.e. reliability of the measuring instrument (Questionnaire). It is most commonly used when the questionnaire is developed using multiple likert scale statements and therefore to determine if the scale is reliable or no.

Reliability: Spiritual intelligence

Reliability Statistics	
Cronbach's Alpha	N of Items
.820	12

Reliability of 12 items of Spiritual Intelligence is 0.820 which is more than 0.05 , Thus we come to that our questionnaire is reliable to conduct research.

Reliability: Employee Motivation Reliability Statistics

Reliability Statistics	
Cronbach's Alpha	N of Items
.845	14

Reliability of 14 items of employee engagement is 0.845which is more than 0.05 , Thus we come to that our questionnaire is reliable to conduct research.

Correlation

Correlations			
		SI	EM
SI	Pearson Correlation	1	.708**
	Sig. (2-tailed)		.000
	N	104	104
EM	Pearson Correlation	.708**	1
	Sig. (2-tailed)	.000	
	N	104	104

***. Correlation is significant at the 0.01 level (2-tailed).*

Interpretation: The Significance value is 0.00 it is less than 0.05 which lies between -1 to+1. So we can see a strong positive relation between spiritual intelligence and employee motivation.. As the value of r is 0.708 which lies between -1 to +1 that shows that spiritual intelligence is positively correlated to the employee motivation.

Regression

A statistical measures that attempts to determine the strengths of the relationship between one dependent variable (usually denoted as Y) and series of other changing variable (independent variable) . Regression analysis is widely used for prediction and forecasting ,Therefore by this study we wish to understand the effect of spiritual intelligence on employee motivation.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.708 ^a	.501	.496	6.37182

a. Predictors: (Constant), SI

Interpretation :In the above shows R value i.e. .708 denotes the simple positive strongly correlation between the observed and the predicted value of the dependent variable i.e. employee motivation.

R sq is 0.501 which show 50.1%variation in employee motivation is depicted by spiritual intelligence

FINDINGS

1. Various programmes should be conducted by organization to enhance the Spiritual intelligence with job satisfaction.
2. The use appropriate training in improving spiritual intelligence triggers the meaning of job in the organization that have a greater impact on employee motivation.
3. A value oriented work will increase the capacities of employee. The improvement in spiritual intelligence can change the attitude and widen the attitude of the employee. If the employee is with high SQ the organization will have motivation business.

CONCLUSION

The aim of the present study is to investigate the relationship among spiritual intelligence, job satisfaction and employees motivation in banking sector in India. The study found that spiritual intelligence significantly and positively impacts job satisfaction and organizational commitment. It has been established that organizational commitment leads to reduction in staff turnover intentions, and improvement in individual and organizational productivity. Thus, examining the factors that could improve employees' organizational commitment has always been of particular interest to researchers and scholars in the field of Management, which was another strong reason this research was carried out.

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A STUDY ON THE EFFECTIVENESS AND IMPLEMENTATION OF HRIS IN NLC INDIA. LTD., NEYVELI

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ABSTRACT

HRIS is defined as a systematic procedure for collecting, storing, maintaining and retrieving the employee's information and performance in an organization. The main objective is to study the HRIS concept and application and to evaluate the effectiveness of HRIS for organization development. The source of data is collected from NLC India Limited, Neyveli. The sample size is 79 and time constraint is the major problem of this study. The tool used for analysis and interpretation is percentage analysis and chi-square, ANOVA and also used Henry Garrett Ranking method and weighted average method. Both open end and close end questions are used in questionnaire. This study will help to find the effectiveness and implementation of HRIS within candidates and to share the suggestions regarding the implementation of HRIS. The sample size is very low so it is very difficult concluding it by saying, that it is the view of whole population. So the research is of knowing that the effectiveness of HRIS in NLCIL. The research found that the HRIS is very much helpful in personnel management.

Keywords: HRIS, Recruitment, Selection, Compensation, Performance Management, Compensation.

INTRODUCTION

In the contemporary scenario of modernization and globalization, organizations depend on technological advancement and innovation in the field of technology. Each and every department inside the organization depends on integrated systems for organizing, storing, retrieving and reviewing data. HRIS is defined as a systematic procedure for collecting, storing, maintaining and retrieving the employee's information and performance in an organization. Technology provides organizational effectiveness.

Human Resource Management plays a strategic role in today's scenario. HRM deals with people inside the organization. It also deals with the people problems related to Recruitment, selection, Training & Development, Performance Appraisal, Employees absentism, Awards, Rewards & Recognition, Organizational development and Employee welfare measures

Technological innovations and HR: a 40-year chronology:

1960s-First payroll processing systems appear. 1970s-Emergence of HR information system with functional features such as compensation, benefits and pensions. 1980s-HR begins to develop its own system as desktop computers offer local solutions relatively cost-effectively.

1980s-Cost-effective software facilities the spread of HR information systems to an increasing number of organisations. 1989-Creation of the World Wide Web enables the effective navigation of the internet. 1995-Online job boards are introduced. 1996-ICL launches café VIK, an employee portal designed to share knowledge. 1998-

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The term 'e-business' is coined; major HR technology vendors move increasingly to the internet: terms such as 'e-HR' and 'web enabled HR' appear. 1999-Outsourcing comes into its own: BP sign one of the biggest HR outsourcing deals. 2000-Increasing number of business-to-employee (B2E) services emerge. 2001-All major corporations embark on some form of e-HR. 2010 onwards-Many popular HRIS software like SAP, Workday, Plan day, oracle fusion etc were introduced

Nature of HRIS:

It automates all routine and transactional activities relating to employees. It also Identifying potential employees from among job-applicants and Maintain records on existing employees including their skills, their preferences, their performance capabilities, areas of development of employees 'talents and skills. It is used to identify the manpower requirements for meeting the organization's long-term business plans and strategic goals. It helps to analyze attrition trends, track workforce deployment and staffing effectiveness. Track compensation programmers to make salary forecasts and pay budgets.

The framework contains core HR functions that can be automated to provide equality services to employees as well as management. The important HRIS frame works are Manpower planning and forecasting, Recruitment, Selection, HR operations, Performance Evaluations, Compensation & benefit administration, Learning & Development

Benefits from Hris:

The main benefits of HRIS include fastening information processing, increase information accuracy, and reduce operational cost. It is also portable via social media and platform

OBJECTIVES:

1. To study the HRIS, its concept and its applications.
2. To study the application of HRIS implemented in various HR practices.
3. To evaluate the effectiveness of HRIS for organization development.
4. To analyze and interpret the data to suggest remedial measures for improving HRIS.

REVIEW OF LITERATURE

In order to meet the objective of research literature review, survey (interview and Questionnaire) and cases were used as source .An appropriate literature review Provide available literature .The general purpose of reviewing the related study is to develop a thorough understanding and insight into the work already done and areas left untouched or unexplored. These studies also enable to search out many more related problems as suggestions for future research. It is presumed that the survey of such studies will make the present investigation more direct and up to the point. So, the different studies investigating most of the aspect on the subject published in the form of books, articles and research papers have been studied. The important among these have been briefly reviewed as follows **Tannenbaum, S.I. (1990)** "Human Resource Information Systems", An HRIS is a systematic procedure for collecting, storing, maintaining, retrieving and validating data needed by an organization for its HR.

Raymond McLeod, JR., GERARDIVE De SANCTIS (1995) "A Resource-Flow Model of the Human Resource Information System", In this paper Raymond McLEOD, JR., GERARDIVE De SANCTIS proposed a resource-flow model of the HRIS ,based on System theory ,as a Framework for organizing and assessing HRIS Components. The Model views applications in terms of activities that are performed as personnel flow through a firm. The HRIS is the most recent functionally oriented information systems .HRIS is computer-based application software. The term HRIS is used in two different ways. One use regards it as an organizational unit and other use regards the HRIS

as an entire computer based applications that process human resource information. According to this view Human Resource Information System can be defined as “a computerized tool for the collection, storage, maintenance and retrieval of information about people and their job”. As such, the HRIS is an example of a functional system, similar in organizational positioning to the marketing information system, the manufacturing resource planning system and the accounting information system.

Kenneth A. Kovach, Allen A. Hughes, Paul Fagan, and Patrick G. Magritte (2002), “Administrative and Strategic Advantages of HRIS”, *Employment Relations Today* In this paper authors focus on HRIS as decision tool .In today’s era HRIS is seen as an advanced business instrument that shows homogeneity in collecting information about and for a company’s employees. As technological advancements redesign the workplace, the significant use of data or records as information is becoming more and more important and vital. Thus by successful implementation of HRIS, it is observed that the business is moving towards a fully active judgmental tool. Today, however, HRIS would be more accurately viewed as a hybrid of several traditional types of information systems. The current HRIS include features of transaction processing systems (TPS), communication systems, decision support systems (DSS) and systems with elements of artificial intelligence. Interactive voice response (IVR) is the latest method being adopted by many firms to allow employees to update their HR information. This includes common tasks such as updating address information, changing beneficiaries on life insurance, planning for retirement, updating health-plan information, reporting on life events such as the birth of a child etc. It became clear, as HRIS took hold in the corporate culture that a quality HRIS could provide valuable information to the organization in managing one of its most Valuable assets: the organization’s human resources. The HR software applications are able to provide detailed information in a variety of areas. Through the proper management of HR records, the business units are now able to perform calculations that have effects on the business as a whole. The authors of this paper look for an expanding opportunity for HRIS in the future. They state that, HRIS will not only benefit employees and managers, but also Suppliers, consultants, benefit providers, and others, as more and more users become connected wirelessly. HRIS is an excellent example of an area where businesses can capitalize not only on administrative cost savings, but also on leveraging a strategic advantage through information gathering, processing, and sharing.

Nicholas Aston Beadles II& Christopher Lowery (2005), “The impact of Human Resource Information Systems: An Exploratory Study in the Public Sector “In this article author proved that HRIS decreases cost, improves communications and decreases in time spent on mundane activities should create an environment where in the Human Resource (HR) department would play a more strategic role in the organization. The idea has been that HRIS would allow for the HR function to become more efficient and to provide better information for decision making.

Kristine Dery, David Grant and Sharna Wible (2006), “Human Resource Information Systems (HRIS): Replacing OR Enhancing”, in this article author found that the implementation and use of HRIS is being hindered by three main challenges: maintaining organizational attention, addressing the complexities associated with people management and managing user acceptance of the change associated with the system. This challenge demonstrates that the material, functional characteristics of technologies such as HRIS are complex and make them difficult to introduce and operate.

Hare Krishna Mishra (2006), “Role of Human Resource in Information Technology alignment in organizations: A metric Based Strategic Assessment Framework” In this paper author defined various metrics to evaluate alignment of organizations business activities with HRIS. Information technology (IT) is increasingly becoming an important factor and fundamental to support business processes in organizations. IT acquisitions are quite productive in supporting transactions and in aiding coordination mechanism provided the organizational resources and business processes are properly aligned with the IT. However, many IT acquisition projects fail due to improper alignment of the business process with IT. Role of human resource (HR) is quite critical to such alignment process. It is important that acquiring organizations display HR capability to support alignment process especially in the pre-acquisition

stage to minimize the post-acquisition shocks. In this paper role of HR in IT alignment process is discussed through some metrics during pre-acquisition stage. A framework is developed and causal relationships among metrics are discussed. This framework is then tested for its fitness and applied to a case for appreciation. HR involvement is an important aspect in all the stages of IT acquisition process. In order to ensure a better and effective use of the IT acquired, HR involvement is required the most in the pre-acquisition stage in order to effectively manage subsequent stages. Policy, attitude of strategic decision makers, decision making style in the organization; perception of users on IT (fear of losing importance and/ or anxiety to use technology) also influence end-users in accepting IT. In this paper they discussed a model that an organization can apply to assess its internal preparedness to manage the IT acquisition process. Application of the model in the cement company revealed many important reasons behind the current status of IT. The model stressed the importance of strategic and tactical level managers to understand the processes in the pre-acquisition stage and then organize a measuring tool to monitor the acquisition process. Studying only the pre-acquisition stage is the limitation of the study and therefore, in the next stage of the research it is intended to expand the horizon of this model and apply it for the IT acquisition stage and Post acquisition stage.

Sandeep Krishnan, Manjari Singh (2006-07) “Issues and Concerns in the Implementation and Maintenance of HRIS” This paper looks at the issues and concerns faced by Indian organizations in implementing and managing HRIS. In this study, the critical success factors and weaknesses in various stages of implementing an HRIS are explored. One is the fact that HR department lacks knowledge about HRIS and hence is not able to clearly elucidate the requirement of the system. Poor assessment is a continuation of this problem. Second is the lack of importance given to HR department in the organizations.

Flynn, Simone I (2008) “Human Resource Information System”, this article focus on Human Resource Information System and the way in which Human Resource Information System is used by business organization to minimize human capital. Business, governments and non-profit organizations around the world rely on human resource information system (HRIS) to facilitate information sharing as well as facilitate downsizing and reengineering efforts. In final analysis, HRIS increase competitiveness in the marketplace by improving the efficiency of HR operations, produce more and varied HR-related data and reports.

Majid, R. (2009) “Measuring the effectiveness of human resource information System in the national Iranian oil company an empirical assessment “In this study the author wants to focus more on evaluation of the effectiveness of the IS system. End users satisfaction is main criteria to evaluate the effectiveness of the system. The end user satisfaction depends on system quality, system use, information quality, etc. By providing effective training about using the system an organization can easily eliminate the entire paper work system of the organization or department. Growth and development in Management support system leads voluntary use of ecommerce systems is more common today.

The widely accepted IS model is based on satisfaction of end user. There is always a pressure on IS units to give best services to the end users. There is always a debate in timeliness of delivering quality services & the costs associated with it, however if the Quality of IS service is provided it may decrease the costs linked with software selection, application software maintenance, training, education to enhance computer literacy skills, etc. The effectiveness of IS can be measured at different parameters but sustaining service level is a difficult task, it is critical from the point of effectiveness.

Rao Purna Chandra (2009), “Role of HRIS in improving Modern HR operations”, The HR will become vital source for managing future challenges. HRIS is a modern tool to the better operations of HR. Hence, HRIS would soon be an integral part of HR activities in all organization. Business trends are changing day-to-day, for the betterment, more and more organizations realize the importance of IT and enabled services. In this environment major HRIS providers are concentrating on the small and middle range organizations as well as large organizations for their products. They are also coming up with very specific software modules, which would cater to any of their

HR needs. Hence, HRIS Would soon be an integral part of HR activities in all organization .In a nutshell, the HR manager should treat personnel not only as resource but also as assert, reward them equitably, and integrate their aspirations with corporate goals through suitable HR policies. Management views that the HRM function has an important tool to enhance competitiveness for which the function must be used strategically. An effective HRIS provides information on just about anything the company needs to track and analyses about employees, former employees and prospective applicants. The company will need to select a suitable HRIS and customize it to meet your needs. With an appropriate HRIS, Human Resources staff enables employees to do their own benefits updates and address changes, thus freeing HR staff (Empowering the personnel) for more strategic functions. Moreover, data necessary for employee management, knowledge development, career growth and development and equal treatment are facilitated. Finally, Managers can access the information they need to legally, ethically and effectively support the success of their reporting employees.

Sanjay Mohapatra (2009) “Framework for HRIS Implementation in Non-IT Sector”. In this paper, a framework has been developed for successful implementation of Human Resource Information System (HRIS) that would help in aligning business goals with stakeholders objectives. As one of the stakeholders, employees are keys to the success of organization. Managing employees effectively and upgrading their skills properly will result in increased collective performance at organizational level. The author proposed following framework for successful implementation of HRIS Proper selection of software: whether to select ready-made customized software or to develop in house as per the organization’s needs. Data re-engineering: conversion of existing data into new system as per the requirement. Implementation goals: Identifying the requirement and goals to be achieved. Stakeholder’s involvement: proper training and provide required resources .Status review by senior manager: to get status quo of the implementation and to do required changes in plan and schedule.

Implementation project plan: predefined stages/phases to implement HRIS inform to all the concerns. Project Organization structure: make available required man-power as per the structure mentioned for successful implementation of HRIS.As seen in the paper, for implementing HRIS, the following things need to be addressed, such as lack of management commitment, satisfaction with the status quoin or poorly done needs analysis, failure to include key people, failure to keep project team intact, politics / hidden agenda, failure to involve / consult significant groups, lack of communication, bad timing (time of year and duration).

Matt Minahan (2010) “OD and HR”. In this paper author emphasizes on the Relationship between OD and HR. It also focuses on how IT and HR manager are Useful to form and implement the organization strategy and budget function. The purpose of OD and HR together is to sharpen the boundaries of the system which brings standardization in the system. It is the need of an hour to establish OD function independently to know the boundaries and to work independently. The days of HR staff being hired principally because they were people with good Listening skills are gone. The fashion toward activity based costing (ABC) is now showing the true cost of overhead functions such as HR, and HR is responding by making itself more appropriate to the business of the organization. Many HR staff are now called business partners, often reflecting an inspirational goal, but quite distant from the actual reality of their skills on the ground. Integrating sustainability and globalization into the world of OD brings another set of challenges. To play effectively as a free standing function, free of support from HR, OD practitioners need: To understand and be effective at intervening in economic systems, balancing productivity with innovation, sustainability, and diversity, new and better ideas for progress, guided by diversity, development, and sustainability. To make sure that the ecology has standings in all decisions.

Kostadinka Toteva (2010) “Electronic tool for analysis of employee’s feedback”, in this paper author focuses on the new tool which is used to get feedback from the employees which is helpful to decide the future strategies of the organization. Organizational culture, leadership, motivation, commitment and participation of employees, etc. are critical success factors for change management, quality management, strategy implementation and generally for higher efficiency and performance of organizations. Along with the introduction of various management techniques

in organizations, the speedy development of Information and Communication Technologies (ICT) provides huge opportunities for higher efficiency and performance of company and HRM. Expert systems, data bases and business intelligence tools have rapidly changed the business environment and the opportunities for analysis, decision making and control. However, the successful business application of Information and Communication Technologies and HRMS, as well as gaining the desired company benefits strongly depends on their adoption by organizational leaders and employees. Therefore, it is essential to have tools not only to communicate to employees the corporate strategy, goals and tasks, but also to obtain their feedback and ensure interactive communications as a regular practice in corporate management and decision making. HRMS is specialized software for HR management. It is designed on modular principle and provides services to various HR activities. The main modules of the system are divided into three groups - Additional modules – provide links to other systems and generalized information for the business. Standard modules – serve the operating HRM activities and are targeted for usage by HR specialists. Self-Services –is a web-based module for the use of all employees. It supports operational tasks which do not require HR specialists involvement. The Author also considers the importance of the proper human resources management for the success of organizations in the knowledge society. It proposes a new electronic tool as an extension of existing human resources management software aimed at collecting objective and subjective

Feedback from employees. This new module has increased essentially the potential of the whole HRMS.

A. Chamaru De Alwis (2010) “The Impact of Electronic Human Resource Management on the Role of Human Resource Managers “In this study, an attempt is made to find out the background of the e-HR adoption in the Sri Lankan context and its impact on the role of the HR professionals. 70 % of large scale businesses in Sri Lanka have adopted a moderate level balance beyond that point. At the same time, budget allocation for this adoption shows an improvement of usage within the year 2010-2012. If an organization is going to adopt this, first of all they must evaluate employee attitudes, organizational characteristics, culture and the way of collaborating those with HR and IT. This adoption should not be done in an adhoc way. It should be planned and implemented in the proper manner. An organization should identify the suitability of the select software through cost and benefit analysis, because it critically affects the post-performance of the whole system. The adoption of e-HR by HR professionals will make a significant change in their roles by making them strategic partners in business.

Alok Mishra, and Ibrahim Akman, (2010) “Information Technology in Human Resource Management: An Empirical Assessment “, in this paper authors focus on challenges before HR in global economy and how to cope up with the challenges using HRIS. It is observed that HRMSs can meet the challenge of simultaneously becoming more planned, flexible, cost-efficient, and customer-oriented by leveraging information technology. The industrial advances are being determined primarily by powerful demands from human resource professionals for enhancement in speed, effectiveness, and cost containment. Technology and HRM have a broad range of influences upon each other, and HR professionals should be able to adopt technologies that allow the reengineering of the HR function, be prepared to support organizational and work design Changes caused by technology, and be able to support a proper managerial Climate for innovative and knowledge-based organizations .HRIS can support long-term planning with information for manpower planning as well as supply and demand forecasts, separations and applicant qualifications, and development with information on training program costs and trainee work Performance. It can also support compensation programs, salary forecasts, pay Budgets, industrial relations with information on contract negotiations and employee assistance needs. Increasing globalization creates the environment more complex and competitive and to cope up with the HRIS works as a decision making tool.

RESEARCH METHODOLOGY

- Research Design** - Descriptive study
- Instrument Used** - Questionnaire

- Sources of Data** - Primary & Secondary data
- Sample Size** - 79
- Sampling Technique** - Simple Random
- Data Collection Procedure** - Questionnaire

TOOLS OF THE STUDY:

- a. Chi-Square Test.
- b. ANOVA.
- c. Weighted Average.

ANOVA

RELATIONSHIP BETWEEN AGE OF THE RESPONDENTS AND THEIR THOUGHTS THAT MS-EXCEL FILES ARE MUCH BETTER TO HANDLE THAN SOFTWARE.

Aim:-

To find out the difference between ages of the respondents and their thoughts that MS-EXCEL files are much better to handle than software.

Null Hypothesis (Ho):

There is no significant difference between age of the respondents and their thoughts that MS-EXCEL files are much better to handle than software.

Alternative Hypothesis (Ho):

There is a significant difference between age of the respondents and their thoughts that MS-EXCEL files are much better to handle than software.

Table : One Way Anova

Age	Sum of squares	Df	Mean square	F	Sig.
Between groups	.130	1	130	.232	.631
Within groups	43.287	77	.562		
Total	43.418	78			

INTERPRETATION:

The above ANOVA table revealed that age of the respondents ($F(1, 77) = 0.232, p = 0.631$) is greater than the usual threshold value 0.05, so, we can conclude that the null hypothesis is accepted and the alternative hypothesis is rejected. There is no significant difference between age of the respondents and their thoughts that MS-EXCEL files are much better to handle than software.

CHI-SQUARE TEST

RELATIONSHIP BETWEEN GENDER AND OPINION OF EMPLOYEES REGARDING HRIS MEET THE CURRENT NEED

Aim:-

To find out the relationship between gender and opinion of employees regarding HRIS meet the current need.

Null Hypothesis (H0):

There is no relationship between gender and opinion of employees regarding HRIS meets the current need.

Alternative Hypothesis (H1):

There is a relationship between gender and opinion of employees regarding HRIS meets the current need.

Table: Chi-Square Tests

	VALUE	DF	ASYMP. SIG. (2-SIDED)
PEARSON CHI-SQUARE	2.358 ^a	3	.501
LIKELIHOOD RATIO	2.769	3	.429
LINEAR-BY-LINEAR ASSOCIATION	.012	1	.914
N OF VALID CASES	79		

INTREPRETATION:

Since calculated value is greater than the tabulated value. ($0.501 > 0.05$), so accept the null hypothesis (H0), and reject the alternative hypothesis (H1). There is no relationship between gender and opinion of employees regarding HRIS meet the current need.

Table: Rate The Following Features of HRIs Weighted Average

FEATURES	VERY LOW		LOW		MEDIUM		HIGH		VERY HIGH		TOTAL WA	WAS
	N	WS	N	W S	N	W S	N	W S	N	WS		
USER FRIENDLILNESS	46	46	13	26	8	24	3	12	9	45	153	10.20
SECURITY	6	6	20	40	8	24	12	48	6	30	148	4.11
CONSISTENCY	2	2	8	16	20	60	11	44	6	30	152	4.22
EFFICIENCY	2	2	20	40	15	45	4	16	9	45	148	4.11
RELIABILITY	4	4	8	16	2	6	19	76	20	100	202	5.61
STABILITY	2	2	3	6	9	27	12	48	10	50	133	3.69
CLARITY & ACCURACY	3	3	1	2	6	18	3	12	6	30	65	1.81
MAINTAINABILITY	14	14	6	12	11	33	15	60	13	65	184	5.11
TOTAL	79		79		79		79		79			

INTERPRETATION:

From the above table : 10.20% of the respondents said user friendliness ,5.61% of the respondents said reliability,4.22% of the respondents said consistency,4.11% of the respondents said security and efficiency,5.11% of the respondents said maintainability,3.69% of the respondents said stability, 1.81%of the respondents said clarity and accuracy.

HENRY GARRETT RANKING METHOD.

	NO.OF ITEMS		GARRETT RANK
RANK GIVEN	RANKED	RANK-0.5	SCORE
1	8	6.25	79
2	8	18.75	68
3	8	31.25	59
4	8	43.75	53
5	8	56.25	47
6	8	68.75	41
7	8	81.25	32
8	8	93.75	21

INTREPRETATION:

From the above table, employee chosen rank 1 reports , rank 2 personnel management, rank 3 time management, rank 4 master data, rank 5 payroll, rank 6 separation, rank 7 recruitment and rank 8 performance.

FINDINGS, SUGGESTIONS AND CONCLUSION

FINDINGS: ANOVA

There is no significant difference between age of the respondents and their thoughts that MS-EXCEL files are much better to handle than software. We can conclude that the null hypothesis is accepted and the alternative hypothesis is rejected.

FINDINGS: CHI-SQUARE TEST

There is no relationship between gender and opinion of employees regarding HRIS meets the current need. So accept the null hypothesis (H₀), and reject the alternative hypothesis (H₁).

SUGGESTIONS:

1. Organization must maintain proper reports of the employee.
2. All employees are expecting the management should be user friendly.
3. Employee needs and wants must consider in the proper manner often.
4. HRIS should play a major role in an organization in all the departments and units for all purpose of information.
5. HRIS must be maintained in a regular monitoring method.

CONCLUSION:

HRIS is a systematic procedure for collecting, storing, maintaining and retrieving the employee's information and performance in an organization. Most of the respondents are having more than five years of working experience in HRIS and it is mostly used by HR Managers so all employees have not met the current needs. The HR practices in NLCIL and their organizational hierarchy shows the great implementation of the various acts such as Factories Act, Mines Act, Contract Labor, Regulation & Abolition Act, and Bonus Act. The internship Training will give professional and personal learning by interacting with various employees of different departments. Hence, the organizational development is mainly based on the effectiveness of HRIS.

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THE ROLE OF SELF HELP GROUP IN WOMEN EMPOWERMENT: A REVIEW OF LITERATURE

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ABSTRACT

In present scenario woman is playing very important role in development of society and it is true that a fully developed society cannot be created without the contribution of women. In our society woman is always at receiving end, she is not able to use her rights due to many reasons. There are different government and private agencies who are working for women empowerment in our society and countless studies have been done on micro level how different agencies are working on women empowerment. The major themes of certain studies are included in this paper. This is an exploratory research to study the role of self- help groups in woman empowerment by using secondary data which is based on empirical studies done by different researchers. This study is subdivided into three heads, i.e. woman empowerment concept, Self-help groups and effect of self-help groups in women empowerment.

Keywords: *Self-Help groups, women empowerment, agencies & development.*

INTRODUCTION

Women Empowerment is making Women ground-breaking so they can take their very own choices in regards to their lives and prosperity in the family and society. It is enabling Women to make them ready to get their genuine rights in the general public. The idea of Women Empowerment not just spotlights on giving Women quality and aptitudes to transcend from their hopeless circumstance and yet it additionally weights on the need to instruct men in regards to Women issues and instilling a feeling of regard and obligation towards Women as equivalents.

Why Need of Women Empowerment in India

Why we talk about Women Empowerment just and not men Empowerment? Why Women require Empowerment and not men? Women make relatively half of the aggregate population of the world. At that point why this generous segment of the general public needs Empowerment? They are not in minority in order to require exceptional treatment. Need for Empowerment emerged because of hundreds of years of mastery and separation done by men over Women; Women are the smothered part. They are the objective of shifted sorts of savagery and oppressive practices done by men everywhere throughout the world. India is the same.

India is an extremely celebrated nation known for its social legacy, customs, development, religion and topographical highlights from the antiquated time. We revere female goddesses; we likewise give incredible significance to our moms, girls, sisters, spouses and other female relatives or companions. Then again, it is additionally prominent as a male high and mighty country. Women are given first need in India anyway then again they were gravely treated in the family and society. But in the meantime, Indians are likewise well known for treating their Women seriously both inside and outside their homes.

Though to eliminate these ill practices and discrimination against women various constitutional and legal rights are there; however, in order to solve such a big issue, the continuous effort of everyone including women is required. A

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few self improvement gatherings (SELF-HELP Groups) and NGOs are working toward this path; additionally Women themselves are breaking the societal hindrances and accomplishing extraordinary statures in all measurements: political, social and monetary. In any case, society all in all has still not acknowledged Women as being equivalent to men and wrongdoings or maltreatment against Women are still on the ascent. For that to change, the general public's well established profound attached outlook should be changed through social molding and refinement programs.

Self help group are informal Groups (SHGs) comprising of 10-20 individuals whose reason for existing is to empower individuals to procure monetary benefits through shared help, solidarity and joint duty. The SHGs ease accessibility of microcredit to women as they need capital and have exceptionally practically no entrance to credits.

OBJECTIVES OF THE STUDY

1. To understand the concept of women empowerment.
2. To study the role of self help group in empowerment of women.

METHODOLOGY OF THE STUDY

The present study is based on the reviews of literature on the role of SHGs in women's empowerment in India.. Data is collected from last 10 years empirical studies done by different researchers. Secondary data is obtained from various published and unpublished records, books, magazines and journals.

LITERATURE REVIEW

Empowerment for the most part means extension of opportunity of decision. The World Bank (2001) characterizes empowerment as "the way toward expanding the limit of people or gatherings to settle on decisions and to change those decisions into wanted activity and outcomes.

Sen (1993) States that the ability to decide is subject to a man's capacity set, for example, individual qualities and society.

Batliwala (1994) states that individuals' level of effect on outside activities that influence their welfare builds their dimension of empowerment. Empowerment is similar to know the procedure of an inward change

(Mayoux, 2000) Expanding on the basic idea in the above definitions, Kabeer (2001) goes beyond to hypothesize that empowerment is the procedure of extension in individuals' capacity to settle on vital life decisions in a way where this capacity was recently denied to him/her. Kabeer's definition features three key components, in particular, (i) process, or change for a state of debilitation, (ii) key life decision as a human organization, and (iii) the ability to settle on the correct choice.

SHGS AND WOMEN EMPOWERMENT

Pattnaik (2003) in her investigation uncovers that SHGs are consistently taking for a superior future for tribal women as members, chiefs and recipients in the household, financial, social and social circles of life. However, because of specific limitations like sexual orientation disparity, abuse, women torture for which different SHGs is not organized appropriately and viably.

Manimekalai (2004) in his article stated that to run the income generating exercises effectively the SHGs must get the assistance of NGOs. The bank authorities should insight and guide the women in choosing and executing beneficial salary creating exercises. He commented that the development of SHGs have supported the mental self image and confidence of country women.

Sahu and Tripathy (2005) in their research they investigated that 70 percent of world's poor are women. Access to poor to banking services, managing account administrations is critical for poverty alleviation as well as for improving their commitment to the development of local and the national economy. Self help Groups have emerged as the most fundamental instrument during the advancement and women empowerment.

Anant Kumar(2006) in his study reveals that self-helf groups major activities are more centered towards investment funds and credit exercises than on engaging women and encouraging access to health facilities of administrations. Despite the fact that SHGs were anticipated that would assume a critical job in women' wellbeing and empowerment, fundamental need of nourishment, work turned out as essential to their life and prosperity and without accomplishing or satisfying these basic needs of food, shelter and work, one can't empower the woman or give better wellbeing and life.

Vinayamoorthy and Pithoda (2007) made an attempt to study women empowerment through SHGs in three towns of Tamil Nadu. They chose an example of 398 individuals from 20 SHGs from Vellore, Thiruvannamalla and Dharampur locale of the state. The fundamental destinations of the examination were to look at the pay, use and the investment funds of the individuals in the wake of joining SHGs and the job of SHGs in giving credit. They concluded that financial exercises of SHGs were very effective in women economic empowerment.

Sobha (2008) stated in her research that the problems of independently employed women. The research took 400 independently employed women as test from Coimbatore Municipal Corporation limit to utilize scaling methods. The research concludes that the issue found by the recipients of Prime Minister's Rozgar Yojana is less serious than non-recipients of this particular scheme.

Kumararaja (2009) examines the evolution of SHGs in Tamil Nadu. The examination featured the advancement of SHGs in India and in Tamil Nadu. It shows that number of shgs is increased and there is an increase in approval of loans due to SHGS. The researcher presumed that a convenient and regular check of the small scale credit through SHGs will add to a solid advancement and to the general improvement of country women.

Husain and Mukherjee (2010) examines that are women members in Self help groups are more empowered in left run municipalities. The outcomes dependent on our field study find solid proof that the SHG development in West Bengal has solid cross-impacts with party faithfulness. Specifically, we see that the SHG individuals who are supporters of the more composed Left Front find that its simpler to set up a voice in the family. The causality of this empowerment has been dissected in this paper and the degree of political support—which is higher for SHG individuals in Left-run districts—recognized as the probable channel of transmission. Consequently, we should remember that this empowerment might be a branch of their support in the political field and not really the consequence of joining SHGs.

V. V. Desai (2011) in his research says that, the improvement of business enterprise characteristics among the individuals from self help groups is a noteworthy advance towards social and economic empowerment of women. Status of woman has additionally enhanced by joining the SHGs. His recommendations for improvement are the development of skill oriented training programmes, support of good leadership and consistent direction and support through the government and nongovernment associations.

Ray & Sajjan (2012) stated that SHG were enhancing the way of life of all families who came in the project zone. Suitable and best techniques for empowerment of SHG's women were tended to through giving proper trainings both on and off-grounds, including better trainings, follow-up exercises, giving important handouts and organizers, exposures other than recognizing and encouraging women to approach and take up income generating practices. The SHG venture has had a fruitful effect in enhancing the business security for country women.

Jain & Nai (2013) conducted a research to study the role of SHGs in women empowerment & interest of rural women towards SHGs. They concluded that every woman acknowledged that they were monetarily benefited after

joining SHGs. Furthermore, these advantages likewise expanded as the association expanded. Despite the fact that there was a distinction in the observation in regards to the social advantages got from the participation of SHGs, Most of them agreed that the time relationship with SHGs expanded the feeling of government managed savings and created social security among the women. Diverse women were additionally politically profited over the time affiliation. Woman so it tends to be presumed that women are appreciating the SHGs projects and approaching, getting to be self employed which has guarantees their prosperity and development.

CONCLUSION

The study conclude that SHGs have a positive effect on women empowerment through self help groups associations, in terms of increase in social awareness and financial , investment , salary level, self employment, resource creation, repayment of debts obligations, enhancement in decision making aptitudes and enhanced nourishment level at their family unit. The self help groups have empowered poor women to get access of different money related services and administrations. Self help groups play a positive role in social recognition and social acknowledgment. The financial development of our country relies upon the efficiency of both male and female workforce. In India, in early period, women were bound to the four pillars of their homes and were dominated by Males. Recently, there has been a big change in the social and social condition in India. With the idea of Self Help Groups (SHGs) the women are presently taking part in every single gainful action and are at equal level with men. The monthly income of women is in the rising pattern appropriately coordinating with their monthly expenditure. Their basic leadership control has enormously improved in their family as well as in the Society. The SHG development in India has been moving in the correct way, but yet far to go. It is important to engage the women more in social, financial, political and legitimate issues, for the enthusiasm of the family specifically and overall development of society.

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BRIDGING GAP BETWEEN LEARNING AND TEACHING STYLES : PEDAGOGY TOWARDS PROFESSIONAL DEVELOPMENT

Chitra¹

ABSTRACT

Many researches are carried in the area of teaching. This research paper focuses on the importance of various student centric learning methods and identifying the factors that can reduce the gap between learning and teaching. It also identify what kind of challenges teachers find in class where the majority of the students are technology oriented. Using a questionnaire, it was found 200 students of the university demonstrated different styles of learning preferences. Active and collaborative way of teaching can enhance interest among the students. Blended approach should be adopted i.e. traditional and modern way of teaching. The findings from the research can be utilized in developing learning strategies.

Keywords: *Teaching, Learning, E-Assessment, Student Centric, Technology, Internet etc.*

INTRODUCTION

In order to identify the gap between learning and teaching, first of all we have to take into consideration learning from students perspective and teaching from teachers perspective. Overall the student satisfaction is measured by quantifying student driven and faculty driven methods. This become more important to identify the gap as one the important challenge towards the society is “Employability” and to also to fill the Growing Skill Gap.

According to (Elliott and Healy) students satisfaction is an attitude resulting from an evaluation of a students educational experience. Or as ‘a student’s subjective evaluation of the various outcomes and experiences with education and campus life. It can also be defined as multi-dimensional and dependent on clarity of student goals. The student’s satisfaction can only be achieved if both teacher and student take collective interest in the curriculum. Being a teacher, one has to make efforts to create interest among students, helping them when they needed. We should provide proper guidance regarding various carrier opportunities they have after completion of the course.

PURPOSE OF STUDY

Due to modernization, the education system is also changing. New methods of teaching has evolved. Teachers and students are equipped with many methods of teaching and learning. But which method is more suitable to be adopted, is a matter of concern. Therefore, a small research has been the following objective :

1. To identify the gap between teaching and learning pedagogy.
2. To analyse the challenges in teaching from teacher’s perspective
3. How a teacher can create an engaging and interactive content using technology as a platform.
4. Different mode of delivery to bridge the gap between technology savvy learners and traditional way of teaching.

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Barriers in Learning

For a teacher it is also necessary to understand the student's level as in a class we have different range of learners with different abilities and capabilities. We have three different Range of Learners:

1. Highly Motivated always ready and able while others not very motivated and lacking in prerequisite
2. Having Skills and different rates & styles but while others with minor vulnerabilities
3. Some are avoidant while others having very deficient in capabilities

Those who are motivationally strong they don't find any barriers. They enjoy their class room teaching by taking active part. Their expectations are very high and at the same time they are accountable also. But in other cases, students find lots of barriers to learning, development and teaching because they are physically and mentally strong other may not, some have lack of confidence due to bad experience, fear of failure and fear of change.

Every class has different category of students like the queen bee, singers copying machine, sports guy, back of class crew, bullies, class bunkers etc. Similarly, teachers are also with different characteristics. Some are boring, fun loving, strict, bad and lazy. So, if a child cant learn the way we teach, we should teach the way they learn – Ignacio Estrada

ROLE OF A TEACHER

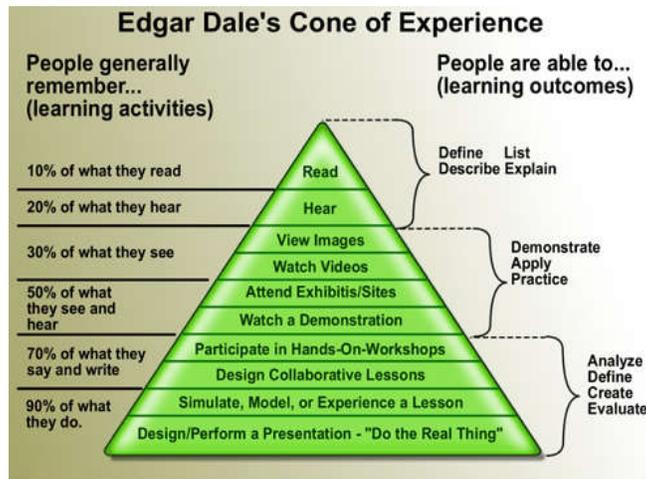
From the above data, we have analyzed that the role of a teacher is very important. Being an academician, we should think what academic leadership moves do we implement to disrupt and dismantle the perceived gap between a learner and a teacher in the class, so that all students have equitable access to resources and achieve at high levels. We can adopt different methods to minimize the gap:

- 1 Ensuring Collaboration between the students by motivating them towards learning, de-motivating them for unwanted attitude, ensuring their interest.
- 2 Use of Modern Technologies for learning like MOOC's, flipped classroom, Social bites, research based teaching, smart boards and projectors, case studies. But technology by no means is designed to substitute.
- 3 Technology in class can be used for discussion and sharing of information like QUORA, DROP BOX, ICLOUD etc.
- 4 E-Assessments strategy should be used where instructor and student can interact on the same platform. Even this platform is used for e-evaluation of Programming Centre ie. HackerRank and HackerEarth.

Materials and Methods

According to Skogsberg and Clump (2003), psychologically every student have different learning styles and approaches to study. These learning styles are to be utilize in their own way, so that they could understand in a better way. Rightly said, "If a child can't learn the way we want, then change the style". According to Edgar Dale's Cone Experience Model, we intend to remember only 10% of what we read whereas remember 90% of what we do or perform. This particular model was used in order to find the students need and perspective.

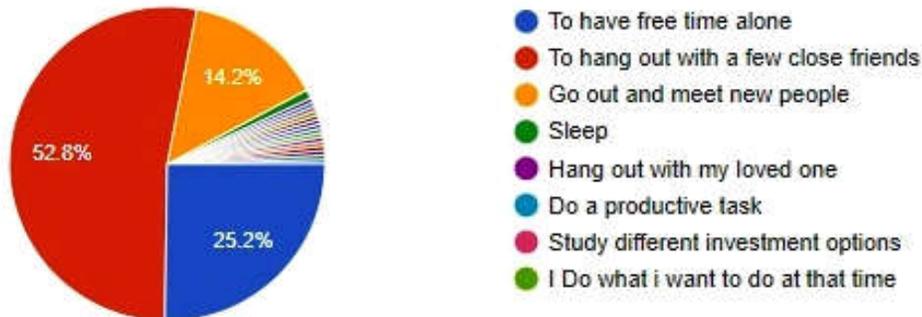
Edgar Dale's Cone of Experience Model



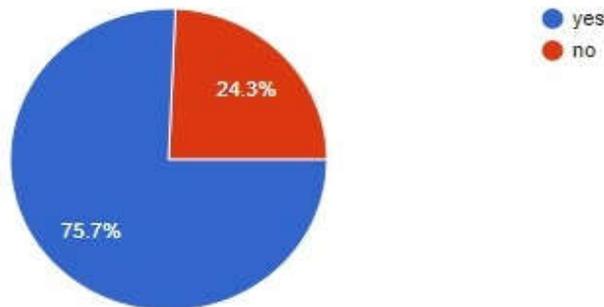
Corpuz, B., & Salandanan, G. (2011). Principles of Teaching 1. Quezon City: Lorimar Publishing, Inc.

This model is being applied in conducting a small research within the campus from 200 students of various departments through questionnaire and data has been analysed to see the interest of the students. Following results has interpreted:

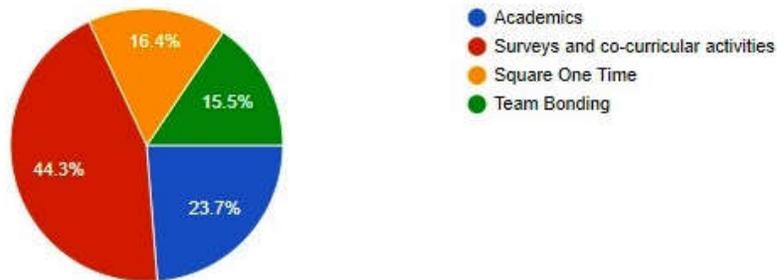
1. If I have free time, I would prefer to hang out with a few close friends



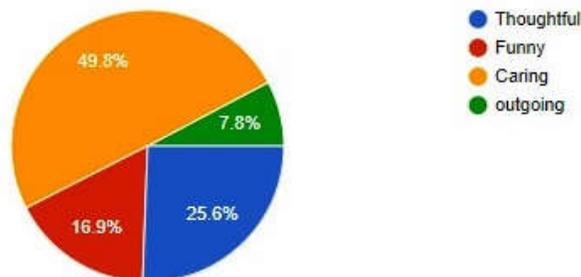
2. Have you ever volunteered to do social work or community work. It is interpreted that 75.7% are ready to work.



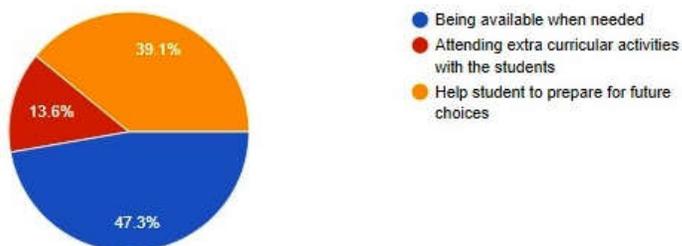
3. What do like most in the university- It is interpreted that 44.3% would like to do surveys and co-curricular activities



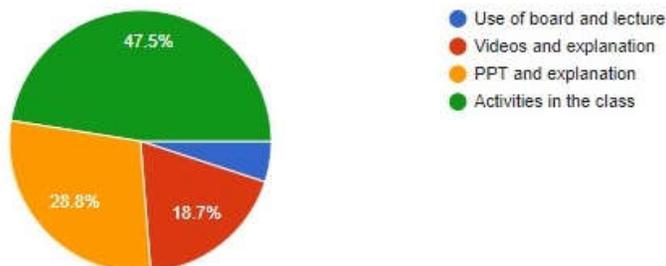
4. Which of the following traits describe you most- It is interpreted that 49.8% are having caring nature.



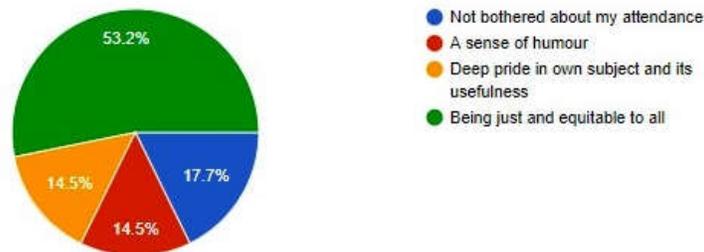
5. What is the best way a teacher can help student outside class: It is interpreted that 47.3% believe teachers should be available when needed.



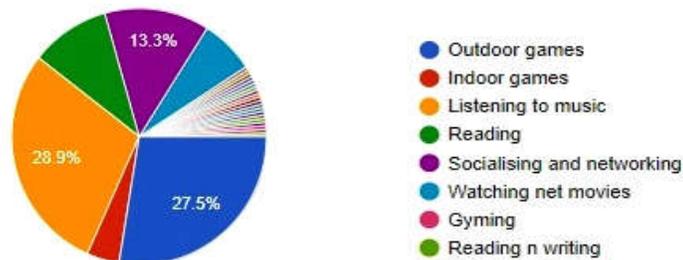
6. Which of the following keeps you engaged in a class: It is interpreted that 47.5% believe activities in the class keeps them engaged



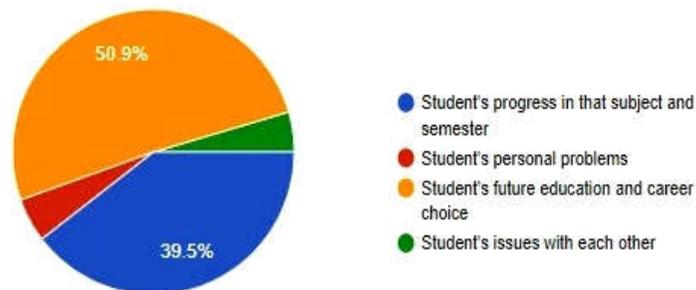
7. What more do you expect from your teacher - It is interpreted that 53.2% wants teacher being just and equitable to all.



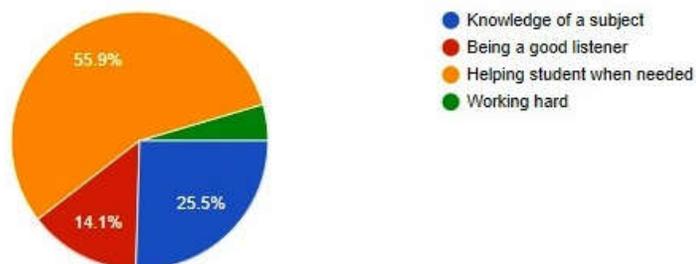
8. My favourite hobbies can be described as : It is interpreted that 29.9% love to listen music.



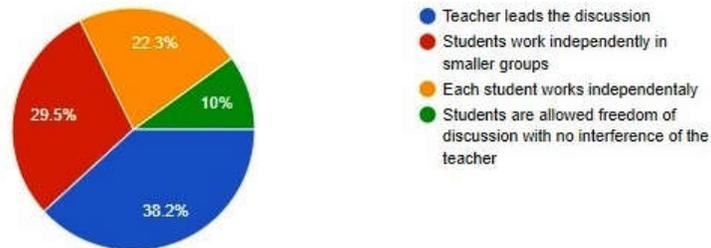
9. Which of the following is most important for a teacher and students to community : It is interpreted that 50.9% students are concerned for future education and career choice



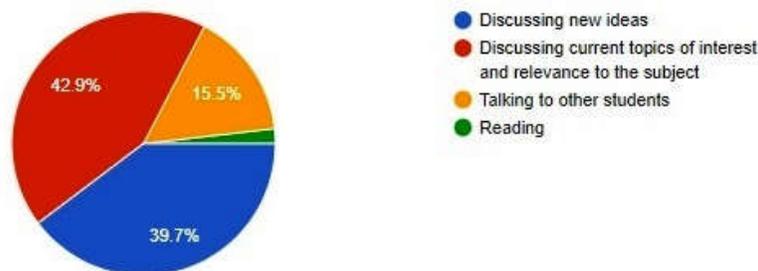
10. Which of the following is most important quality of a teacher- It is interpreted that 55.9% students believe that important quality of a teacher is helping student when needed.



11. I think the best way to learn in a class is when : It is interpreted that 38.2% believe the best way to learn is when teacher leads the discussion



12. In a classroom you enjoy : it is interpreted at 42.9 % really enjoy discussing current topics of interest and relevance to the subject and minimum to reading



DISCUSSIONS : CHALLENGES BEFORE TEACHERS

One the most important challenge before a teacher is to make students motivated towards learning. Many of the students does not want to attend the class. The reason is can be many :

Family Factors : The type of born and bought up ultimately help in shaping one's behavior and personality. Limited monitoring and counseling at home makes the students less responsible.

Students Factors : Due to lack of clarity of the subject matter, the student losses the interest in the studies.

Work Models : Students are different in terms of learning habits. Some may like visual, audio, kinesthetic, reading and writing. Therefore in case anything is missing that student losses the interest in attending the classes.

Apart from these unclear policies, attitude of other students, lack of urge to come to class make the student responsible from absconding from the classes.

Suggested mode of delivery to bridge the gap between technology savy learners and traditional way of teaching

- 1 Traditional method are the base to teaching/learning. These has its importance.
- 2 Technology should not be only mode of teaching. Blended approach should be used.
- 3 Tools like google cardboard should be used
- 4 Students can give assignment and deposit its reports on various e-assessment mode.
- 5 MOOC's courses should be introduced

6 Updation of knowledge has to be done.

Challenges in Teaching : A Teachers Perspective on Integrating Technologies with Pedagogy

As we are moving towards the development, the education system is also changing. Lots of new methods and technology are upcoming. As a teacher, many kind of challenges we face in a class where the majority of the students are technology oriented. These challenges are as given below :

- a) How much traditional way of teaching has to be change, is a challenge
- b) To make student attentive
- c) Preparation itself is a challenge
- d) Plenty of resources is available, but being a teacher we should tell the students the various authentic sources.
- e) We should able to understand the student psychic.
- f) To bring disruption in usage of the technology is again a challenge
- g) Time to time updation of technology is required.

CONCLUSION

With the help of this study it is clear that gap exists between teaching and learning. Though there are many factors responsible but by adopting a student learning approach, we can achieve high levels in education. The teaching faculty had to bring balance between teaching-learning styles, as it helps in collaboration, transmitting information and bring quality education fulfilling the learning outcomes. By using modern methods like MOOC's, E-Assessment, Research based Learning, Smart Boards and projection the students can be motivated to attend the classes regularly. The classroom session should be student centric not teacher centric. To summaries with, following things should be done:

- ü Beyond the classroom discussion should be done
- ü Different tools and app's should be used
- ü Pre and Post module discussion should be done
- ü Proper lesson Plan should be given and shared with the students
- ü Blog's should be created
- ü MOOC's should be introduced

General guidelines and Principles should be implemented in-order to disrupt and dismantle the perceived gap between a learner and a teacher, so that all students have equitable access to resources and achieve at high levels.

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ROLE OF EMOTIONAL INTELLIGENCE AND EMPATHY IN ENTREPRENEURSHIP

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Dr. Harminder Kaur Gujral²

ABSTRACT

Purpose: This paper studies and reviews the literature on emotional intelligence/competencies and establishes relationship between Emotional Intelligence (EI) and entrepreneurship. This paper also reviews the research on another emotion-related trait, empathy. Empathy is related to leadership emergence and effectiveness, and empathic leaders have followers who experience less stress and physical symptoms.

Design/Methodology/Approach: This is qualitative research paper, studying the existing literature on emotional intelligence and entrepreneurship. For this research paper, 56 research papers were studied out of which 25 were found to be appropriate.

Findings: Emotional intelligence is positively related to job performance, leadership, and physical and mental health. This paper proposes some approaches which relate emotional intelligence entrepreneurship. (i) Resilience (ii) Intensity Entrepreneurs high on emotional intelligence (EI)/competencies will be more emotionally resilient when facing obstacles, will successfully handle the intense personal emotions when working with family members, and will work more effectively with their employees, customers, and other stakeholders and their employees will rate high on leadership. High emotional intelligence will give entrepreneurs an advantage in developing new products and services, and in financial negotiations with sponsors, vendors & suppliers, distributors & retailers, and also with their employees. Entrepreneurs high on empathy will be more successful at motivating and leading their employees and helping their employees cope with workplace stresses. They will be more attuned to their customers' wants and have higher customer satisfaction, and be more innovative.

Research Limitations: This is a conceptual research work which studies the existing literature. More extensive research could be done in quantitatively with the help of research tool and analysis.

Practical implications: The study could help the researchers to further develop some more framework developing relationship between EI and other factors as well.

Keywords: entrepreneurship, emotional intelligence, leadership

INTRODUCTION

The last few years have seen an accelerated interest in emotions and entrepreneurship (Baron 2008; Cardon et al. 2012; Zachary and Mishra 2010). This interest creates tremendous opportunities for scholars to make significant contributions to the field. Two areas are particularly primed for growth. First, there is an opportunity to explore how emotional intelligence and competencies influence entrepreneurship. Second, while emotional intelligence is an obvious trait that needs to be examined with regard to entrepreneurship, other emotion related traits are also important. In particular, there is a growing body of research that suggests that empathy is important to leadership, and it is reasonable to extend this research to include entrepreneurship.

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Emotional Intelligence

The term Emotional intelligence (EI) was coined by Salovey and Mayer (1990) and it is used as it is currently by the modern scholars. According to them :

“Emotional intelligence is the ability to perceive emotions, to access and generate emotions to assist thought, to understand emotions and emotional knowledge, and to reflectively regulate emotions to promote emotional and intellectual growth.” (Mayer & Salovey,1997).

EI currently has been classified into three streams by Ashkanasy and Daus, (2005). The first stream is as measured by the Mayer–Salovey–Caruso Emotional Intelligence Test (MSCEIT) (Mayer, Salovey, and Caruso 2002) and the MSCEIT V2.0 (Mayer et al. 2003), emotional intelligence relates to four abilities of a person:

- (1) Perceiving emotion accurately,
- (2) Using emotion to facilitate thought,
- (3) Understanding emotion, and
- (4) Managing emotion.

The MSCEIT is an ability based measure of EI and uses test items in the similar way as the other cognitive intelligence tests with “objective” right or wrong answers. The second stream is based on the Salovey and Mayer theoretical model, but the researchers use self- and peer-reports to measure emotional intelligence. Thus this stream measures emotional intelligence the way many other traits are measured. For example, the Workgroup Emotional Intelligence Profile (WEIP) uses self and peer reports (Jordan et al. 2002). A broader set of emotion-related skills and competencies is used in the third stream than the MSCEIT does (Boyatzis and Goleman 2002). Social Intelligence is also included by many researchers in this stream on expanding their models to include social intelligence. Goleman and Boyatzis (2008) maintain that socially intelligent leaders demonstrate empathy, harmony, organizational awareness, influence, developing others, inspiration, and teamwork. Emotional and Social Competency Inventory is their latest measure and it can be used as part of 360° evaluations. Another popular measure for the third stream is the Bar-On EQI (Bar-On 2002) and Bar-On also has a model of emotional-social intelligence (ESI) (Bar-On 2006).

Emotional intelligence has been found to be important to job performance, leadership, and emotional and physical health too. Out of many studies conducted on emotional intelligence and related attributes two studies need to be discussed here. First was the meta-analysis on job performance determining the importance between cognitive intelligence, emotional intelligence/competencies, and the Big Five Personality measures to job performance (which examined 43 different studies with a total 5,795 participants) found that cognitive intelligence, emotional intelligence/competencies, and conscientiousness were the three best predictors of job performance (O’Boyle et al. 2011). Another being an empirical research on emotional intelligence and leadership found that EI/competencies are important to leadership behaviour and its effectiveness (Walter, Cole, and Humphrey 2011). Finally, a meta-analysis found that emotionally intelligent/competent individuals had better physical, mental, and psychosomatic health (Schutte et al. 2007). Now since it has been proven that emotional intelligence/competencies are related to job performance, leadership, and health, further their relation with entrepreneurship can be explored.

Emotional Intelligence and Entrepreneurship

Emotional intelligence and emotional competencies may help entrepreneurs in a variety of ways.

Firstly, the ability to regulate one’s own emotions may help entrepreneurs cope with the well-known difficulties that entrepreneurs face at the starting of their businesses. Budding entrepreneurs encounter a large number of obstacles and hindrances, ranging from everyday aggravations to full-scale crisis situations. Emotional intelligence/

competencies can help them regulate their emotions so that they can stay calm and optimistic during these situations. Thus:

1. Entrepreneurs high on emotional intelligence/competencies will display more emotional resilience when encountering problems at the starting of their ventures, and they will prospectively be more persistent in their efforts after encountering setbacks and crisis situations.

Second, emotional intelligence/competencies may help entrepreneurs work effectively with others including their spouses or other family members. Although this may on the surface seem like a perfect situation, working with family members can sometimes also generate intense negative emotions and stress (Danes 2011; Wright and Zahra 2011). EI may help family members understand these emotions and pick the most appropriate emotional response. Also emotional intelligence and social intelligence may provide entrepreneurs with leadership quality will help them deal with their new hires and other employees also emotional intelligence may help many small business owners who work closely with customers, vendors, financial sponsors, and other stakeholders in the business to deal with them effectively.

2. Entrepreneurs high on emotional intelligence/competencies will successfully handle the intense personal emotions when working with family members, and will work more effectually with their employees, customers, and other stakeholders.

3. Entrepreneurs high on emotional intelligence/competencies will work more effectively with their employees, customers, and other stakeholders and they will be rated higher on leadership by their employees.

Thirdly, it is also possible that the ability to relate with others' emotions may help entrepreneurs identify new trends and business opportunities thus evolving innovativeness. By recognizing people's reaction to different ideas, situations and products, entrepreneurs can stay on the leading edge of market trends. It is extremely difficult for many would-be entrepreneurs to know the potential of their new product, idea or service. Even experienced investors and venture capitalists find that many of their investments fail. However, people who are keenly aware of how others think and feel would have an advantage in picking new product ideas that people both want and are willing to buy. At the highest levels of emotional intelligence, entrepreneurs may know what consumers want before consumers do. Thus:

4. Entrepreneurs high on emotional intelligence/competencies and on the ability to recognize others' emotions will have an advantage in developing new products and services that most consumers want and will buy.

And finally, negotiating skills are also crucial to entrepreneurial success. Entrepreneurs may come across negotiations (a) with their financial guarantors over the firm valuation and the portion of the firm to be owned by the financiers and what portion to be retained by the entrepreneurs. (b) over prices with numerous suppliers and vendors, and often with various distributors and retail outlets to convince them to distribute or sell their products and to do so on terms that will provide an adequate profit to the entrepreneur. (c) With their employees over wages and benefits. The success of these negotiations can determine whether entrepreneurs end up with large profits, small profits, or even go into bankruptcy and considerable debt. Thus, the ability to recognize others' emotions is crucial to buyer-supplier negotiations (Humphrey and Ashforth 2000), and people higher on this ability do better in buying-selling negotiations (Elfenbein et al. 2007). The ability to regulate one's emotions may also help entrepreneurs avoid unintentionally giving away their own feelings during negotiations, and help them bargain in a calm and rationale manner.

- 5: Entrepreneurs high in emotional intelligence/competencies will be more effective at negotiating with their financiers, vendors and suppliers, distributors and retailers, and with their employees.

EMPATHY

According to Ioannidou F, Konstantikaki V (2008), empathy is the “capacity” to share and understand another’s “state of mind” or emotion, which is often characterized as the ability to “put oneself into another’s shoes”, or in some way understanding the outlook or emotions of another person within oneself. Empathy is a powerful communication skill that is often misunderstood and underused. According to Pedersen R (2007), Empathy is an important capability, which all people must develop in order to progress and continue with their life

Although often being linked with non-profits and counselling, recent research suggests that empathy may be crucial to leadership. It was found that empathy is the most important predictor of leadership emergence in the studies, and was more important than measures of cognitive ability, complex task performance, or two other emotions related abilities (Kellett, Humphrey, and Sleeth 2002, 2006). In their 2006 article, they developed a measure of “Interactive Empathy” especially appropriate for leaders. Interactive Empathy “measures whether leaders take initiative in creating a two-way emotional bond in which they influence others’ emotions as well as feel others’ emotions” (Humphrey 2013, 103). As hypothesized (Kellett, Humphrey, and Sleeth 2006), they found that Interactive Empathy predicted both relations leadership and task leadership. In a later study (with a different measure of empathy), Mahsud, Yukl, and Prussia (2010) confirmed that leaders high on empathy were more likely to perform relationship-oriented leadership behaviors. Finally, an impressive study of leaders in 38 countries found that empathic leaders (as rated by their subordinates) were rated higher in performance by their own supervisors (Sadri, Weber, and Gentry 2011). Empathy may help in other ways as well. A study found that followers with empathic leaders experienced less stress and physical symptoms; moreover, these employees demonstrated a stronger relationship between positive affect and daily goal progress than did followers with less empathic leaders (Scott et al. 2010). Together, the above studies suggest that empathy may be beneficial to entrepreneurs. Entrepreneurs who demonstrate care, concern, and empathy toward their employees are likely to be better leaders. Hence:

6. Entrepreneurs high on empathy will be more successful at motivating and leading their employees, and they will be rated higher on leadership by their employees.

7. Entrepreneurs high on empathy will be more effective at helping their employees cope with workplace stresses, and their employees will experience less stress and physical symptoms. Empathy may also help entrepreneurs interact better with their customers. Customers may perceive a small business owner who is genuinely high in empathy as more concerned with their needs and satisfaction. In contrast, small business owners low on empathy may be perceived as concerned only with making a profit. Empathic leaders may be more aware of their customers’ wants, needs, and preferences and thus may have an advantage in offering products and services that customers want.

8. Entrepreneurs high on empathy will be more accustomed to their customers’ wants and needs and they will be perceived by customers as more concerned with customer satisfaction and as truly caring about their customers.

Empathic entrepreneurs may also have an advantage when it comes to leading creative people and in developing innovative new products (Humphrey 2013). For example, the founders of Google, Larry Page and Sergey Brin, are most likely high in empathy. Their empathic nature lead them to grant their employees autonomy and the freedom to work on projects of their own choosing, and also caused them to provide generous benefits and in other ways look out for their employees’ welfare. As a result, their employees were highly creative and innovative. A study of teams in 12 companies found that teams that had a “high care” atmosphere were more innovative and better at knowledge transfer and creation (Zárraga and Bonache 2005). Their results suggest that empathic entrepreneurs, who are more considerate of their employees’ opinions, attitudes, and feelings, should have an advantage in leading

innovative teams. In addition, empathic entrepreneurs should be more attentive to consumers and better at recognizing their wants and preferences. Hence:

9. Entrepreneurs high on empathy will be more effective leaders directing more towards innovativeness and creativity and thus will have an advantage in developing innovative new products and services that consumers want.

CONCLUSION

The above reviews reveal that both emotional intelligence and empathy are important to leadership as well as to entrepreneurial instinct. Leadership is strongly associated with the entrepreneurs, so it is evident how these two sets of traits and abilities are also relevant to entrepreneurship.

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SERVICE EXPORT FROM INDIA AND ITS GROWTH

Megha¹

ABSTRACT

This paper investigates the relationship between exports and economic growth in India .It highlights the current issues and challenges in rendering services, measures taken by the government to boost the export. Separate consideration is given to Services exported to total exports: share of services in export from India, It further analyses the growth prospects in investments -Domestic and foreign.

Keywords: *Export, Service, Growth, Investment*

INTRODUCTION

The services sector is not only the dominant sector in India's GDP, but has also attracted significant foreign investment flows, contributed significantly to exports as well as provided large-scale employment. India's services sector covers a wide variety of activities such as trade, hotel and restaurants, transport, storage and communication, financing, insurance, real estate, business services, community, social and personal services, and services associated with construction.

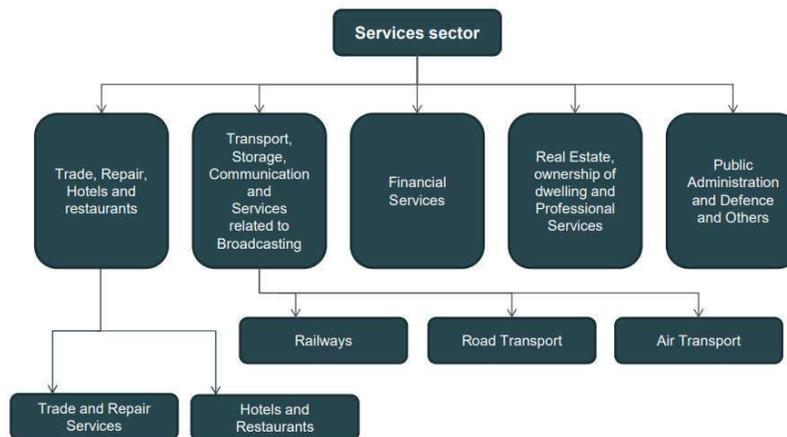
Services sector is the biggest one in India and contributes more than half of Gross Value Added (GVA). As of 2017, 33 per cent of India's employed population was working in the services sector. India ranked as the eighth largest exporter of commercial services globally in 2017. The sector is a major contributor to the country's FDI Inflows. Nikkei India Services Purchasing Managers' Index (PMI) stood at 50.9 in September 2018, indicating growth in services activity.

Though India is an agriculture based country and a fast emerging economy, the service export sector has registered a faster growth than either the agriculture or the industrial sector and is responsible for contributing about 55% to the gross domestic product (GDP) of the country. Despite the fact that the service export sector is the largest and registering a faster growth than any other sector in the country, the Government so far has been unable to realize and tap the immense potential of this sector. As a result the service export sector is heavily disorganized. With multiple regulatory bodies completely lacking coordination between them, absence of an organized approach to improve the present creaky infrastructure, archaic administration, imposition of illogical blockades and constraints on foreign direct investments are seriously hampering the growth of this highly futuristic sector. The consequences are apparent. Though India has emerged as the largest and has recorded the fastest growth in the service export sector in the global arena, China has overtaken India in this sector.

The service export sector of India is multifaceted consisting of various services like transportation, communication, financial, business services etc. including social, community and personal services.

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SERVICES SECTOR CLASSIFICATION



Services Sector in India



Services exports comprise a major part of the total exports of India. Net Services exports from India stood at US\$ 18.7 billion in Q1 2018-19 (P).

India is the export hub for software services. It has a 55 per cent share in the US\$ 185-190 billion global sourcing market in 2017.

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Sub-sectors that are performing well in FY18 are:

Aviation – India’s air passenger traffic doubled to 117.18 million in 2017 from 59.87 million in 2011. It stood at 169.45 million during April-September 2018.

Tourism – Foreign Exchange Earnings from tourism rose 20.8 per cent year-on-year to US\$ 27.7 billion in 2017.

Information technology-business process management (IT-BPM) – Software exports are expected to grow 7-8 per cent and the domestic market is expected to expand by 10-11 per cent*.

The Government introduced ‘Services Exports from India Scheme’ (SIES) aimed at promoting export of services from India by providing duty scrip credit for eligible exports. Under this scheme, a reward of 3 to 5 per cent of net foreign exchange earned is given for Mode 1 and Mode 2 services. In the mid-term review of Foreign Trade Policy 2015-20, SEIS incentives to notified services were increased by 2 per cent. Also, Government of India has identified 12 sectors under the Champion Services Sectors Initiative which is aimed at formulating cross-cutting action plans to promote their growth.

Services trade surplus improves 10.8% to US\$ 6.57 billion in June 2018. As per the data released by the Reserve Bank of India, India’s services exports increased 26.0% to US\$ 16.87 billion in June 2018 over June 2017. Meanwhile, India’s services imports jumped 38.1% to US\$ 10.30 billion in June 2018.

India’s services trade surplus improved 10.8% to US\$ 6.57 billion in June 2018 from US\$ 5.93 billion in June 2017.

India’s services trade surplus improved 10.1% to US\$ 19.19 billion in April-June 2018 over a year ago, as India’s services exports moved up 27.4% to US\$ 50.61 billion. Meanwhile, services imports surged 40.9% to US\$ 31.42 billion in April-June 2018.

PERFORMANCE OF INDIA’S SERVICES SECTOR: SOME INDICATORS

Sector	Indicators	Unit	Period						
			2009-10	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
IT- BPM	IT- BPM service revenues	US\$ billion	64	106	119	143	154	167	NA
	Exports	US\$ billion	50	87	98	108	116	126	135-137
	Domestic	US\$ billion	14	19	21	35	38	41	NA
Aviation	Airline Passengers (Total)	Million	77.4	103.8	115.8	135.0	158.4	308.8	169.45*
	Domestic	Million	45.3	60.7	70.1	85.2	103.7	243.3	135.70*
	International	Million	32.1	43.1	45.7	49.8	54.7	65.5	33.75*
Telecom	Telecom Connections (wireline and wireless)	Million	621.3	933.0	996.1	1,058.9	1,194.6	1,206.2	1,189.08 [^]
Tourism	Foreign Tourist Arrivals	Million	5.2	7.0	7.7	8.0	8.8	10.5	4.34*
	Foreign Exchange earnings from tourism	US\$ billion	11.1	18.4	20.2	21.1	22.9	28.8	13.33*
Shipping	Gross tonnage of Indian shipping	Million GT	9.7	10.5	10.5	10.5	12.0	12.6	12.7**
	No. of ships	Numbers	998	1,209	1,210	1,251	1,338	1,384	1,389**
Ports	Port Traffic	Million tonnes	850.0	972.5	1,052.5	1,072.5	1,135.6	574.7 [§]	NA

Note: NA - Not Available, [^]As of April-September 2017, ^{*}April-September 2018, ^{**} - As of July 2018, [^]As of August 2018
Source: AAI, TRAI, Economic Survey 2017-18

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ETHICAL VALUES IN THE ERA OF CONSUMERISM: THEORY OF WANTLESSNESS

Bipasha Choudhury¹

ABSTRACT

Later half of the 20th century was a period of "Economic Miracle" for Asian countries Japan South Korea and Singapore achieved a high annual growth rate of GDP per capita at an average of 8% during 60s and 70s. However China initiated economic reforms in 1978 followed by India in 1991. Today both the countries together contributed 19.2% of the world GDP (11.5% And India 7.7%) respectively. India initiated economic reforms in 1991. In a year after that the GDP of India expanded and reached to 5.8 %.

With the increasing GDP share the country has also witnessed a structural transformation in the recent times. Meanwhile income inequality between rural and urban areas became a major treat to the development led economic growth. Big differences between the two countries is in the fact that the middle 40% in India got 23% of the increase in National Income since 1980, while the same group in China got 43%. A big gap of 20%. This difference of 20% was largely captured by 1% in India. The answer to this paradox may be attributed to the reason that India has failed to develop labour intensive manufacturing sector compared to its massive success in China. The later could absorb million of people who left farming because of rapid expansion of large enterprises, as was the case of most other structural transformations in Asia. India has failed to do so. In India the labour force in Agriculture has come down but the workers who have left farms have not got jobs in modern factories

After 1985 scenario in Indian market has drastically changed. The Gap between rich and poor class has widened. A particular segment of population who has high purchasing power is the promoter of consumerism in India. Consumerism in India is diverted to more of lust than limited to needs. Today consumer (rich class) is totally confused the things with what we need and what we want.

This sense of entitlement is building commercial pressure on our children. Rates of depression, anxiety, and other mental illness have risen in the past two decades in the people. According to them whether economic growth would increase the consumer's satisfaction by creating more goods or decreases his satisfaction by creating wants that he cannot fulfil. The theory of wantlessness is often interpreted as a matter of advice for simple living high thinking, one can increase one's level of happiness by decreasing the level of desire. Wants are the root cause of miseries as they cause pain therefore a man want to get rid of them. There are two characteristics of wants-

- 1) Psychological attachment of the person to the thing he wants.
- 2) Absence of the wanted object or thing with the person.

The name of economics and his theory of wantlessness is considered as unrealistic but at the end we can conclude that no doubt country is facing new challenges like transformation of the economy and its negative externality is income inequality. No doubt it is very important for the state or government to take proper initiatives to tackle the situation, but at the same time if people of our country follow the ancient philosophy and ethical values of our country, which is our heritage, no doubt we can make our county a better one

Keywords: Consumerism, Ethics, Inequality, Values, Wantlessness

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INTRODUCTION

Later half of the 20th century was a period of “Economic Miracle” for Asian countries Japan South Korea and Singapore achieved a high annual growth rate of GDP per capita at an average of 8% during 60s and 70s. India and China were closed economies at that time. China initiated economic reforms in 1978 followed by India in 1991. Today both the countries together contributed 19.2% of the world GDP (11.5% And India 7.7%) respectively.

India initiated economic reforms in 1991. In a year after that the GDP of India expanded and reached to 5.8 %. Today India is the fourth largest economy by purchasing power parity. India with more than, one billion population today, and expected to reach the population of 1.6 billion by the year 2050. Our country has achieved tremendous success in economic development and characterised by a high rate of GDP growth in last two decades. The most direct and significant result of economic growth in India is the amazing improvement in quality of life (increase in purchasing power) for a part of the population. The population of the country has experienced a transition from poverty to adequate food and clothing. Today a part of population is getting well to do life styles and at the same time they are not satisfied enough with this and they are keener to acquire comfortable living, healthcare and other quality services.

With the increasing GDP share the country has also witnessed a structural transformation in the recent times. Meanwhile income inequality between rural and urban areas became a major treat to the development led economic growth.

Data based on World Bank studies revealed that on November 2016 India was considered as the second most unequal country in the world. The richest 1 % of Indians holds 58% of country's total wealth. The richest 10% own 80% wealth of the country. In the post liberalisation era dramatic increase in the relative growth in welfare of top expenditure group has taken place in the country. Studies revealed that the income inequality coincides with the sharp rise in income growth. Another point to mention here is that income inequality is not just talking about the share in National Income going to the top 1%. There are other factors that should be focused- A Study by Chancel and Pikelly shows that the share of National Income captured by the bottom half in both India and China after 1980 has been broadly similar. Big differences between the two countries is in the fact that the middle 40% in India got 23% of the increase in National Income since 1980, while the same group in China got 43%. A big gap of 20%. This difference of 20% was largely captured by 1% in India. The answer to this paradox may be attributed to the reason that India has failed to develop labour intensive manufacturing sector compared to its massive success in China. The later could absorb million of people who left farming because of rapid expansion of large enterprises, as was the case of most other structural transformations in Asia. India has failed to do so. In India the labour force in Agriculture has come down but the workers who have left farms have not got jobs in modern factories.

After 1985 scenario in Indian market has drastically changed. The Gap between rich and poor class has widened. A particular segment of population who has high purchasing power is the promoter of consumerism in India. Consumerism in India is diverted to more of lust than limited to needs. Today consumer (rich class) is totally confused the things with what we need and what we want. If we work hard we deserve nice things. But stuffing plenty of nice things which we really do not need deprive the other consumers from the things they require for their survival. Having four cars for four family members is ultimately going to affect others as it will led to more consumption of nation's resources as well as increase environmental pollution? The sizes of our houses are expanding as per our income and irrespective of the fact what we had earlier.

This sense of entitlement is building commercial pressure on our children. Rates of depression, anxiety, and other mental illness have risen in the past two decades in the people.

The process of development coupled with increasing liberalisation and globalisation across the country has enabled consumers to appreciate their increasingly important role in the society and governance.

According to the greatest Arab Historian Ibn Khaldun- “In civilisation there is a limit that cannot be overstepped. When prosperity and luxury come to people they are followed by excessive consumption and extravagance with which the human soul itself is undermined, both in its worldly well being and its spiritual life.”

It is questionable whether economic growth and consumerism would increase the consumer’s satisfaction by creating more goods that he consumes?? It is a big question for all of us....and where is the end of such kind satisfaction. Today Our society is highly influenced by demonstration effect. Studies revealed that in last two decades the rate of depression, anxiety and other mental illness are increasing in an increasing rate. Ferguson and Krept(1972-p3) in his book Principles of Economics has forwarded similar kind of thought. According to them Whether economic growth would increase the consumers satisfaction by creating more goods or decreases his satisfaction by creating wants that he cannot fulfil.

Mahatma Gandhi has also revealed similar kind of thoughts that people should restrict their wants by giving the philosophy of simple living high thinking. Renowned economist Prof J.K Mehta has contributed a lot in this regard. According to him Man’s ultimate aim is to reach the state of equilibrium “Wantlessness is the real end”. Prof Mehta developed the theory of wantlessness as a counter to the western concept. Theory of Wantlessness says that wants first emerge in the mind of people and then they are if not satisfied they become the source of pain for them. This theory is often interpreted as a matter of advice for simple living high thinking, one can increase one’s level of happiness by decreasing the level of desire. Wants are the root cause of miseries as they cause pain therefore a man want to get rid of them. There are two characteristics of wants-

- 1) Psychological attachment of the person to the thing he wants.
- 2) Absence of the wanted object or thing with the person.

There are two ways in which a man can proceed to do that-One is of satisfying them by readjusting environmental forces and the other is of removing the cause of wants by readjusting endogenous force with exogenous one. A person wants harmony of his environment with the self and the other, harmony of the self with the environment. Removal of attachment is wantlessness. Prof J.K Mehta asserts that the real end of a human being is to get happiness. Mehta therefore wishes to define economics as the science that studies human behaviour as the effort to minimise the pain of human being in the long run or as an endeavour to gain freedom from wants and reach the state of happiness (Mehta 1995 p-14).

Prof J.K Mehta has been criticised and accused for writing philosophy in the name of economics and his theory of wantlessness is considered as unrealistic but at the end we can conclude that no doubt country is facing new challenges like transformation of the economy and its negative externality is income inequality. No doubt it is very important for the state or government to take proper initiatives to tackle the situation ,but at the same time if people of our country follow the ancient philosophy and ethical values of our country, which is our heritage, no doubt we can make our county a better one

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ENSURING EQUALITY IN MULTICULTURAL ORGANIZATIONS

Dr. Swati Chaudhry¹

ABSTRACT

In the era of diversity it has become business necessity and not just "nice to have" a multicultural work-force in an organization which includes members of distinct ethnic, racial and religious backgrounds. The statistics reveal that the diverse organizations now do better than non-diverse organizations and are more likely to have financial returns beyond their respective national industry. But, it is major challenge to work with people from diverse cultures with values, beliefs, principles and styles that are distinct from yours. These differences can lead to increased resistance to acceptance of divergent leadership and change. Consequently, the management needs to have a deep insight into the precise challenges adjoining diversity and must make all its employees feel included, which may act as a strong motivational force enhancing their satisfaction and performance at workplace. This research thus focus on identifying the major challenges concerning the diverse organizations and the role of management to overcome them and ensuring the equality among all its employees.

Keywords: Diversity, Equality, Inclusion, Multicultural

INTRODUCTION

In this globalized world having a diverse workforce has become a real necessity for every organization. In order to compete in the global market the organizations need to recruit and retain diverse workforce effectively; else can create challenges that can affect the operations and create conflict. Managing diverse workforce helps an organization gain competitive advantage and enhances its performance. Workforce diversity is explained as people from different social, cultural, demographic, ethnic background working together in an organization. According to Wentling and Palma (2000), diversity is broadly defined as including age, religion, nationality, disability, values, sexual orientation, education, language, ethnic culture, lifestyle, physical appearance, beliefs and economic status of the entity. Today no organization can afford to unnecessarily restrict its ability to attract and retain the very best employees available.

Diverse workforce is productive to survive in the competitive environment managing diversity means enabling a diverse workforce to learn and to perform to its maximum potential in an impartial work environment. Diversity management means by creating an impartial and safe environment where everyone has access to opportunities and challenges in their workplace. Most workplaces are made up of diverse culture; therefore organizations need to learn how to adapt to be successful by managing diversity well. Managers, the pillar of the organization can encourage their employees to transform their workplaces into inclusive organizations. Inclusion, in contrast, refers to employee perceptions that their unique contribution to the organization is appreciated and their full participation is encouraged. The building block of an inclusive organization is the work that organization not only accepts but also utilizes the diversity of its own workforce and is also active in the community; participates in state and federal programs to include population groups such as immigrants, women, and the working poor; and collaborates across cultural and national boundaries with a focus on global mutual interests (Mor Barak, 2014).

Benefits of workforce diversity

According to Cox and Blake (1991) the potential benefits of diversity are – better decision making, higher creativity

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and innovation, greater success in marketing to foreign and domestic ethnic minority communities, and a better distribution of economic opportunity. Individuals from different cultures share the basic concepts however they view things from different perspectives, which make individuals behave in different manners, hence inflicting misunderstandings (Richard D. Lewis, 1999). Benefits of having diverse workforce in an organization are:

Increased adaptability - Organizations can have a greater variety of creative and new solutions to problems and allocation of resources by hiring a diverse workforce. Employees from diverse backgrounds bring their talents, thoughts and experiences in suggesting ideas that are flexible in adapting to the fluctuating markets demands and also the customer needs.

Broader service - Organization can now provide service to their customers on a global basis, due to diverse collection of workforce in terms of skills and experiences, languages, education, social and cultural background.

Diverse views- A diverse employees communicate varied viewpoints, thoughts and suggestions, providing a larger pool of ideas. The organization can therefore benefit with that pool of new thoughts and ideas to meet the business strategies and also the needs of customers more efficiently thereby increasing the organization productivity.

Effective execution - Businesses that encourage diversity in the workplace encourage their entire workforce to get best out of them. Business strategies and policies then are executed, resulting in increased productivity, profit, and also return on investment.

Productivity increased – proper diversity management fetches dissimilar talents together working towards a common goal to achieve using different sets of skills that increases their faithfulness, increases their retention and thus greater the productivity.

Problem solving and Increased creativity - With so many diverse minds coming together with different ways of thinking, problem viewing aspects and various decision making process gives many more explanations for getting a better solution. Innovation Guru Garreth Morgan says- “Creativity thrives on Diversity”.

Retain talent - It adds a competitive edge to any business. Feelings of employee when included and respected leads in increasing the loyalty and feeling of belonging towards ones organization.

Personal growth is increased - workplace diversity helps employees to learn new ideas and connect with other employees, which gives them a better sense of working together in an organisation.

Enhances communication skills and increases team spirit – diversity management improving communication skills leading in improved team cooperation, helps in fetching in new attitudes and methods that profit the whole team.

Gives independent thinking skill to employees - in a study by Katherine Philips, shows that by adding even one employee from different background in a group of homogenous employees will lead to bring out employees from there fixed thinking zone and will enhance there thinking power to resolve any problem.

Market share increases - By relating to individuals from different backgrounds, it does boost the success in the global business world.

Flexibility ensures survival - Diversity is a training ground that requires hard work, commitment to business ideals and an ability to learn how to handle change by adapting in new situation and learn how to handle change by adapting new situation and learn from people who are different from ourselves. Because change is the only certainty ahead, making adaptation required by diversity keeps an organisation flexible and well developed.

Inclusion of the organization’s own workforce adhere workers from diverse backgrounds and made them feel included and attached their organization which have a direct bearing on their job satisfaction and commitment to the organization. As a result, this sense of inclusion or exclusion influence the quality of services that employee provide

to their clients and to their organization. Also at other hand exponents of workforce diversity assert that diversity offers organizations a number of benefits For example, it has been suggested that increasing the diversity of an organization's workforce expands the breadth of perspectives and ideas available to the organization in making decisions. This resource, if properly used, has the potential to improve the quality of decisions made in that organization (Cox 1991).

Major Challenges faced by organization in managing diverse workforce

Diversity in the organization should promote acceptance, respect, teamwork and inclusion, irrespective of the differences among the employees in terms of castes, age, gender, political beliefs, religion, sexual orientation, communication styles or whatever. The multicultural organizations these days are advancing up because of the numerous financial, social, political, economical, and other benefits gained from the diverse workplace. It is believed and also proven that many organizations have achieved immense results with diverse minds working together to achieve a common goal.

Nevertheless it is also observed that more issues arise with the increasing diversity at workplace. Hence the management and the HR professionals need to be more aware of the various challenges and the forms of issues associated with diversity so that it can be prohibited or resolved without any loss to the organization and employees. For this purpose the various issues have been identified from the existing literature which can be applied in order to understand the problems that may arise and also to solve any kind of problem persisting. The various challenges that can be encountered are:

1. Lack of Acceptance and Respect for the diverse culture and beliefs among employees, which may even effectuate situations of violence.
2. Accommodation of cultural, spiritual, political ethnic and personal Beliefs may occasionally pose a challenge in a diverse workplace.
3. Prejudice and discrimination against people who have different ethnic, cultural, and religious backgrounds as their own.
4. Gender discrimination regarding hiring, salary, opportunities, and promotions as an outcome do Resentment among the employees.
5. Unsupportive environment towards employees with Physical and Mental Disabilities and giving discriminatory or derogatory remarks which may make employees to feel anxious.
6. Generation Gaps may lead to difficulties in adapting to changes in the workplace and the work culture that the younger generations are bringing about. maintain teamwork and collaboration, create an open communication
7. Language and Communication barriers are ever-present in companies with a diverse workforce. Because of which managers sometimes have difficulties in getting their message across. This may in turn lead to miscommunication and productivity loss.
8. "We've always done it this way" attitude brings in resistance to change among employees and may reduce the generation of new ideas and restrain the progress.
9. Group cohesiveness and interpersonal conflict may lead to greater creativity and better problem solving; along with this it can also lead to open conflict and chaos if there is mistrust and lack of respect among groups.
10. An unjustified negative feelings toward a person based on his or her association with a particular group
11. Ethnocentric tendency as to look upon one's own group, culture, or thought as superior to others.

12. Stereotype attitude towards a particular type of person
13. Making erroneous casual attributions linking aggressions with perceived characteristics of groups
14. Consciously shunning verbally or physically abusing an individual.

Why managing workforce diversity is important

Diversity has numerous benefits to the organization. Cox and Blake (1991) gave six reasons in their study that why organizations must manage diversity. They are:-

Resource acquisition argument- organizations develop reputations on favorability as prospective employers of women and ethnic minorities. Those with the best reputations for managing diversity will win the competition for the best personnel. As the labour pool shrinks and changes the composition, this edge will become increasingly important.

Cost argument – as organizations become more diverse, the cost of a poor job in integrating workers will increase. Those who handle this well will thus create cost advantages over those who don't.

Marketing argument – for multinational organizations, the insight and cultural sensitivity that members with roots in other countries bring to the marketing effort should improve these efforts in important ways. The same rationale applies to marketing to subpopulations within domestic operations.

Problem solving argument – Heterogeneity in decision and problem solving groups potentially produces better decisions through a wider range of perspectives and more thorough critical analysis of issues

Creativity argument - Diversity of perspectives and less emphasis on conformity to norms of the past (which characterize the modern approach to management of diversity) should improve the level of creativity

System flexibility argument - An implication of the multicultural model for managing diversity is that the system will become less determinant, less standardized, and therefore more fluid. The increased fluidity should create greater flexibility to react to environmental changes (i.e., reactions should be faster and at less cost).

Role of management to overcome workforce diversity issues

The emphasis of the diverse workforce issue has changed now from equal employment opportunity to effectively management of diverse workforce as an organizational imperative (Torres and Bruxelles, 1992). With the liberalization and globalization issues of workforce diversity is to be given due importance to retain in the competitive world market. Therefore to be successful in this era, managers must have to learn the management of such diverse issues arising in their respective organization. Managing diverse workforce should be considered by managers as an opportunity to increase the productivity, to retain the valuable employee, to serve the needs of customers better and to pierce the new markets. Managers must use the full potential of diverse workforce and must link diversity to every management strategy i.e. recruitment, selection, placement, development, succession planning, performance appraisal and compensations. Few things managers can incorporate in valuing workforce diversity and managing it well in day to day issue are:

Embrace diversity through successfully valuing diversity starts with accepting the principle of multiculturalism. First of all managers themselves should value diverse workforce without any biasedness then only he/she can take out the best out of them and can manage properly.

In an organization all age groups work together, so as to make them work efficiently , manager can have an open communication culture to help bridge the gap between generations and utilize their energy, new ideas and experience all together.

Manager should work to get a diverse applicant pool. Avoid relying on referrals from current employees, as it may lead to produce candidate similar to existing workforce. This can at time help as well as can lead to chaos also.

Manager should prevent gender discrimination and maintain equality in recruiting, salary, promotion etc.

Manager should ensure a comfortable work environment for disabled employees, avoiding discriminatory remarks and motivate other employees to be supportive with them.

Sense of acceptance helps in increasing mutual respect which in turn prevents conflicts from arising. When employees accept and respect the differences between each other, it results in sharing of new creative ideas. Diversity training programmes can help employees in understanding, accepting and respecting each other differences.

Manager must be aware of the background, culture and values of all his/her employees so as to motivate individually. As the motivation factor for a full time working mother to support her two young children are different from the needs of a young single part time employee.

Manager must encourage their employees to value and accept the diverse views by diverse employees and work together as a team, respecting each other's point of view.

Managers should encourage employees to learn and value the fundamental differences among each employee and to be out from their preconceptions or myths about diverse people. Such policies are to be made with clear objective to prevent employees from signifying prejudice.

Managers must educate or train employees about differences by reading, listening and sharing one's experience about diverse people. Terms that highlight the traits or persons of certain groups or a particular person should be avoided. Also valuing employees based on dress, their manner, and accent or built should be avoided to not to make them feel awkward and alienated.

Managers should always work upon forming harmonious relationship among diverse workforce. Feedback should be often taken by them so as make them as the valuable asset to the organization rather making them feel as stranger.

CONCLUSION

Diversity today is one of the most important subjects for the organization to make them compete in the global market. It's today a mandatory issue to look upon and not the choice. Multi-cultural workforce is becoming the norm which is to be carefully managed by the managers to promote creativity, solving problems and to gain competitive advantage to achieve the vision of the organization. Such organizations promoting workforce diversity have a better vision of the requirement of the political, economic, legal, cultural and social environment. This paper examines the ways by which managers can deal with being aware of employees diverse backgrounds and make them work together efficiently.

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GLOBAL HUMAN CAPITAL TRENDS AND THE FUTURE WORKPLACE: REWRITING THE RULES OF DIGITAL AGE

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ABSTRACT

Today's economies are dramatically changing and so has Human Resource Management changed. It has moved from an operational discipline towards a more strategic discipline. The popularity of the term Strategic Human Resource Management (SHRM) exemplifies this. With globalization and the expansion of transnational companies, managing a human resource is considered multi-dimensional because of the issues that give HRM a broader perspective that is International HRM. Some of these challenges are framing HR policies for home country and host country, cross-culture management and employee engagement and people analytics.

There is a need to propose "new set of rules" to navigate the changing landscape. There is a need to have a data-driven approach that will bring a paradigm shift in mind-set and behaviour required to lead, organize, motivate, manage, and engage the 21st-century workforce. Faced with the digital revolution, companies must rewrite the rules or risk losing the game. Today organizations cannot rely on gut feeling anymore there is a need to become analytical. This paper highlights the metamorphosis of organizations and how they can sustain and survive in the rapidly changing environment.

Keywords: *Human Resource, Strategic Human Resource Management, Global Human Capital, AI, Digital HR, Workforce Analytics, Sustainable Growth*

INTRODUCTION

Change is inevitable and the rapid growth of information technology has completely transformed Human Resource. The changing role of Human Resource exemplifies it. During the industrial revolution, human resource managers were called employment managers performing traditional HR functions like settling arguments, negotiating pay and hiring new personnel when others left. In the fast moving world today, HR Managers need to perform as future generation CEO's and strategic think tanks. Instead of controllers, they need to be facilitators of employee success, and utilize technology and big data to achieve organizational outcomes

There has been a significant shift in the role of HR due to advent of technology, globalization and intense competition. The workforce today is more inclined towards the higher order needs of Maslow's needs hierarchy theory. The business needs are changing due to rapidly changing market trends and competition factor. Therefore, this has significantly transformed employment managers to change agents or catalyst and administrative experts to strategic partners.

Therefore there is a need to understand the modern role of HR Departments. The future workplace can be functional only if HR department aligns its functions with organization's long term objectives. HR departments need to be

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dynamic instead of only focussing on internal HR issues there is a need to place emphasis on future-oriented value adding initiatives.

To survive and sustain in global competition there is a need to develop HR practices to the changing global labour market conditions to attract, develop, retain and engage the right talent.

HR and its Strategic Perspective

Ulrich (1996)¹ defines the roles of HRs based on the following functions: strategic business partner and change agent, and employee advocate and administration expert.

Strategic Business Partner and Change Agent

The today's workplace demands HR managers to become change agents and link HR initiatives with the organizational outcomes and align HR activities with the organization's business strategy. Unless the HRs strategy is appropriately formulated and skillfully implemented, success of the organization is at risk (Belcourt and McBey, 2010)². Hence, organizations need to develop capable leaders that can generate growth and manage multicultural workforce. This can help in understanding, forecasting and diagnosing problems. Also leaders will have ability to design evidence-based solutions to address changing needs and dynamic environments.

Employee advocate and administration expert

The today's and future workplace is expected to be highly flexible and interactive, therefore leaders need to develop environment in which people are motivated, engaged and happy. Globalization has resulted in workforce diversity and increased access to high-power technology. HR managers need to develop global mindsets in employees to make them contributing to improve productivity levels and encourage innovations. Leaders themselves need to represent diverse cultures and backgrounds so the structure of the decision-making bodies within organizations reflects a more diverse composition of the marketplace (World Economic Forum, 2010).³

HR and Digital Era

A geographically diverse workforce, increasing numbers of younger workers, flexible schedule, freelance work, remote workers and digital experience explosion are among the characteristics of the today's workplaces. Therefore, managing people have become highly complex due to these challenges. Today, HR Managers can no longer rely on their gut or instinct to take decisions. Being able to answer such questions accurately and on a timely basis will help the HR managers to make informed decisions. These well-informed decisions rely on one critical aspect – having the right data on the workforce. (Lal, 2015)⁴

Today organizations are spending lot of time and money in collecting large volumes of data. Various internal and external sources are identified to collect and store employee data. Employee data is generally housed in separate HR systems based on vertical HR functions, such as benefits, payroll and compensation, leave, training, performance appraisals and surveys and/or horizontally across functional areas. Companies need to identify all internal and external data sources and then consolidate the data into a HR data warehouse or one or more data marts. (Kapoor & Sherif, 2012)⁵. Information Technology enables organizations to collect and record diverse types of structured and unstructured data. But just having a data is not sufficient. There is a need to convert the data into insights to have an evidence based decision making. In today's difficult economic environment, workforce analytics play an increasingly important role in addressing strategic human resource challenges. Data analytics has been described as a merging of art and science (Fitz-enz & Mattox, 2014)⁶. While statistics are obviously a major component of any analytical exercise, analytics also involve a mental framework and logical understanding of the information at hand and the problems that need to be solved. In this way, analytics may be viewed as a "communications device," bringing together information from multiple sources to provide an actionable representation of a current state and a likely

future (Fitz-enz & Mattox, 2014)⁷. By providing an evidence-based approach to decision making, analytics is a logical method that enables technological manipulation of information to provide insight on relevant issues.

Due to workforce diversity, cross-cultural challenges and emerging careers HR has undergone a profound change. Once viewed as a support function now HR function has completely transformed to Digital HR. A new breed of products and solutions is coming apps; Royal Bank of Canada, Deutsche Telekom, Ford, and others now have digital design to market: Mobile Apps, AI, HR Analytics and E-HRM. Digital HR is built on innovation and experimentation. Today, HR teams are rethinking their solutions in the context of workflow-embedded teams within the HR department. This means using the cloud as a “platform” and building on it for company-specific needs. Companies such as SAP and Reliance Jio now monitor real-time metrics on engagement, recruiting, turnover, and other measures to help business leaders make decisions more quickly. IBM has begun to use AI tools to give leaders regular pulses on how their teams are doing, helping them see patterns that can get in the way of performance or retention and prompting them to proactively address them through coaching, recognition, or community building. (Deloitte, 2017)⁸

Emerging Trends HRM

Today organizations are undergoing seismic changes due to rapid growth of technology. Organizations are no longer judged on their revenues, quality of products or financial performance. Rather they are judged on maintaining positive long term relationships with their stakeholders and what innovations are they doing to nurture those relationships. Building these relationships enables business leaders to listen closely to constituents, act transparently with information, break down silos to enhance collaboration and built trust, credibility and consistency through their actions. To achieve competitive advantage, organizations are required to transform from business enterprises to social enterprises. To survive globally it is critical for organizations to maintain their reputation to attract, retain and engage competent workers and to instil confidence and cultivate loyalty among customers.

Over the last five years, HR has witnessed complete metamorphosis. Today companies are focusing on reskilling and upskilling of HR professionals, integrating the organization and implementing analytics. Today organizations have become networked organizations and HR departments are under pressure to innovate and experiment to come up with new HR policies, strategies and tools to enrich customer experience, engage employees and impact society at a large. The need of the hour is to develop workforce ecosystem where every part has a role to play towards accomplishment of common business goals.

2018 Deloitte Global Human Capital Trends report highlights top 10 trends to create an integrated view of the social enterprise. The report emphasises to break-down functional hierarchies and build integrated cross functional team-based organizations. Organizations need to be cross-functional, collaborative, agile and team-centric in nature to meet the competitive pressures. In this new construct, C-suite executives combine business unit and functional ownership with cross-functional teaming to run the organization as an agile network.(Deloitte, 2018)⁹.

The next trend emphasises to move beyond from being just a business enterprise. The need of the hour is to develop workforce ecosystem where every part has a role to play towards accomplishment of common business goals. Organizations are required to devise new HR strategies to engage workers of all kinds. HR strategies need to be flexible to accommodate wide range of workers- part-time employees, freelancers, gig-workers, contractors. Organizations today need to have a right worforce-mix to meet diverse challenges posed by radically changing business environment.

Time has surpassed when compensation was a driving factor to attract and retain right talent. So organizations must strive to develop personalized agile and holistic reward systems to retain and engage talent. Today workforce wants to be part of positive work place where focus is on holistic development. Therefore, organizations must focus on developing well-being programs to improve mental, physical, spiritual and financial health of employees. Workforce

today does not want to work with companies which are only fixated on profits. Companies need to promote positive culture and encourage holistic growth of employees to improve productivity levels.

Increasing worker expectations and digital transformation has shifted organizations from workplace to workspace. Automation, AI, Robotics and cloud computing are the characteristics of modern organizations. Today organizations are innovating and experimenting. Organizations are altering their workplaces and leadership approaches. New communication tools are being developed to enhance greater connectivity to promote greater productivity. Deloitte’s study reveals communication behaviours, habits and tools that people use in their personal lives have migrated into their work lives. Face-to face meetings have been replaced by work-based social media and social networking applications.

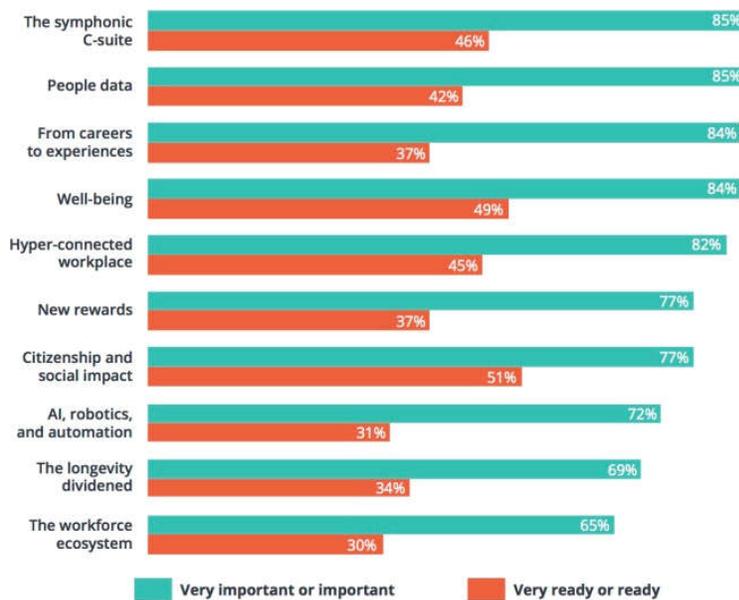
In the process of digitization, companies have become networks and workforce has become both older and younger. The question is whether the older talent an advantage or disadvantage. With the rapidly changing business environment not only new approaches are needed but also new generation is needed. But the underlying fact is what the role of older talent is? Organizations need to understand that the mature talent has the capacity to stabilize the ambitious and impulsive younger workforce. As markets grow competitive and turbulent only older talent can serve as mentors and pacifiers. The workforce ecosystem emphasises to develop new career models and invent roles to accommodate older talent. Older talent are a valuable source of training and gives organizations a competitive advantage.

Last but not the least, the volumes of employee data which is collected and gathered has constructed the concept of data analytics, people analytics to convert large volumes of data into meaningful insights to give strategic approach to HR. Deloitte’s study reveals people analytics as second most emerging trend.

2018’S 10 HUMAN CAPITAL TRENDS: IMPORTANCE AND RESPONDENT READINESS

Respondents generally agree that, while each of the following trends is important, most organizations are not yet ready to meet expectations.

Figure 2. Trend importance and readiness



(Source: www.deloitte.com/insights)

CONCLUSION

It is evident external factors like demographic changes, globalization, digital technology, worker expectations, workforce characteristics and changing social values are disrupting business models and radically changing the workplace. It is a wakeup call for the organizations. To stay competitive they need to develop a clear workforce strategy, make necessary workforce changes, adopt technological changes and rewrite the rules of digital age. The new set of rules emphasises to lead by orchestration (the ability of a leader to bring different people together). Collaboration, innovation, integration and job creation are the characteristics of workplace of digital age. Organizations must strive to create conducive environment that empowers employees of digital age. Workplaces must focus to improve people's life through engaged team-work models, integrated programs for employee well-being, striking balance between financial and non-financial benefits and job creation. Further to support employees and meet worker's expectations organizations must leverage technology for sustainable growth. The influx of AI, robotics, automation and people analytics is remarkable. Organizations need to accelerate innovation, experimentation and implementation and develop innovative tools to support ongoing changes. Today both workforce and business models must be adaptive and risk taking for sustainable business g

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ECONOMIC IMPACT OF TOURISM IN INDIA

Ms. Gunjan Dhir¹

ABSTRACT

Tourism plays an important role in the growth and development of any economy. It is the strongest pillar of the service industry with the great potentials for its further extension and diversification extensively to the country for its contribution to the nations GDP, generating employment opportunities in diversified areas, attracting foreign exchanges and enhancing the image of the country at world level. Tourism also influences other sectors of the economy all the way through its enlargement, foreign currency flows, infrastructural expansion, other managerial and educational experiences and many more. On the whole it definitely contributes to the social and economic development of the country as a whole. India being the popular tourist destination in the world in varied forms has observed numerous ups and downs in its tourism industry and also impacting other related sectors. This conceptual paper thus endeavored to measure the economic impact of the rapidly growing Indian tourism industry through the already available secondary data and reports.

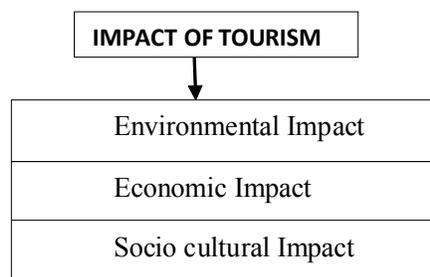
Keywords: *Employment opportunities, GDP, Service industry, Tourism*

INTRODUCTION

Tourism in India is Important for the country's economy and is growing rapidly. It is also a Generator of employment. The Ministry of Tourism designs national policies for the development and promotion of tourism. In the process, the Ministry consults and collaborates with other stakeholders in the sector including various central ministries/agencies, state governments, union territories and private sector representatives. India is famous for its rich cultural heritage. This cultural tradition of the country was based on the bywords 'Atithi Devo Bhava' and "Vasudhaiva Kutumbakam". The advertisement campaign 'Incredible India' introduced by the Ministry of Tourism is to promote India's culture and tourist attractions in a fresh and unforgettable way. The development of Indian tourism in the 19th and 20th century was constituted by the establishment of railway system, modernisation of ports and development of hill stations. India's tourism during post independence is based on the remark of Pandit Jawaharlal Nehru that "welcome a tourist and send back a friend".

India's rank in world tourist arrivals is 26th.

IMPACT OF TOURISM



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Tourism is the one of the most important component of global economy. Tourism generates billions of dollars in revenues and millions of jobs worldwide. It is considered by many communities especially in emerging countries the only tool for development, and the only chance for increasing the quality of life. Thus the tourism industry has stretched from sea side to mountain resorts and from small villages to big metropolitan cities.

It also positively contributes to the maintenance of natural environment by protecting, creating or maintaining national parks or other protected areas. But it has positive as well negative impact.

Environmental Impact of Tourism:- The quality of the environment, both natural and manmade, is essential to tourism. However, tourism's relationship with the environment is complex - many activities can have adverse environmental effects. Many of these impacts are linked with the construction of general infrastructure such as roads and airports, and of tourism facilities, including resorts, hotels, restaurants, shops, golf courses etc .The negative impacts of tourism development can gradually destroy the environmental resources on which it depends. On the other hand, tourism has the potential to create beneficial effects on the environment by contributing to environmental protection and conservation.

It can put enormous pressure on an area and lead to impacts such as: Soil erosion, increased pollution discharges into the sea, natural habitat loss, and increased pressure on endangered species. Some of the negative impacts are **Depletion of natural resources** where it increases consumption in areas where resources are already scarce. **Water Resources:** The Tourism industry generally overuses water resources for hotels, swimming pools, golf courses and personal use of water by tourists. This can result in water shortages and degradation of water supplies, as well as generating a greater volume of waste water. **Local Resources:** Tourism can create great pressure on local resources like energy, food and other raw materials that may already be in short supply. **Land Degradation, Pollution.**

Economic Impact of Tourism

Tourism generates wealth & jobs but the wealth leaks from the community and jobs are mainly low income. The Tourism industry generates substantial economic benefits to both host country and tourist's home country. In developing countries, one of the primary motivations for a region to promote itself as a tourism destination is expected economic improvement. As with other impacts this massive economic development brings along both positive and negative consequences.

Positive Impacts

1. **Foreign Exchange Earnings:-**Tourism expenditures generate income to the host economy and can stimulate the investment necessary to finance growth in other economic sectors. Some countries seek to accelerate this growth by requiring visitors to bring in a certain amount of foreign currency for each day of their stay.
2. **Contribution to government Revenues:-** Direct Contributions are generated by taxes as income from tourism employment and tourism businesses, and by direct levies on tourists such as departure taxes. Indirect contributions come from taxes and duties levied on goods and services supplied to tourists.
3. **Employment Generation:-**The rapid expansion of international tourism has led to significant employment creation. Being a service industry, tourism creates employment opportunity for the local population. This is an important aspect in developing countries. Such as India- where the level of unemployment is very high. Tourism creates large number of direct jobs in establishment's hotel, restaurants, tourist shops, travel agencies, night clubs, Taxi's and also in transport, handloom and handicraft industries. Direct employment is also generated for certain category of workers like interpreters, guides, tour operators. Indirectly through supply of goods and services needed by tourism related businesses.

4. Stimulation of infrastructure investment:- Tourism can induce the local government to make infrastructure improvement such as better water facility and sewage system ,roads, electricity ,telephone and public transport networks. This can improve the quality of life for residents as well as facilitate tourism.
5. Contribution to Local Economies:-As the environment is the basic component of the tourism industry and it is the assets, tourism revenues are often used to measure the economic value of protected areas. Other local revenues that not easily quantified as not all the tourists expenditures are formally registered.

Money is earned from tourism through informal employment for e.g. street vendors, informal guides, rickshaw drivers/Hawkers)

The positive side of informal employment is that their money is returned to local economy and has the greater multiplier effect as it is spend over and over again.

6. Gross Domestic Product(GDP):-India's travel and tourism sector generated Rs.14.1 trillion(USD 208.9 billion) in 2016,which is world's 7th Largest in terms of size, the sum is equivalent to 9.6% of India's GDP. Additionally, the sector created 40.3 million jobs in 2016,which ranks India 2nd in the world in terms of total employment generated. The sector Accounts for 9.3% of the country's total jobs.

India's travel and tourism sector was also fastest growing amongst the G20 countries growing by 8.5% in 2016.

Negative impacts

1. Hidden Costs:- There are many hidden costs to tourism ,which can have unfavorable economic effects on the host community .often rich countries are better able to profit from tourism than poor countries .Where as the most urgent need for income ,employment and general rise of standard of living by means of tourism ,they are least able to realize those benefits.

Among the reasons for this are large scale transfer of tourism revenues out of the host country and exclusion of local businesses and products.
2. Leakage:- The direct income for an area is the amount of tourists expenditure that remain locally after taxes, profits and wages are paid outside the area and after imports are purchased ;these subtracted amount are called leakage.
3. Infrastructure Costs:- Tourism development can cost the local government and local taxpayers a great deal of money. Developers may want the government to improve the airport, roads and other infrastructure and possibly to provide tax breaks and other financial advantages, which are costing activities for the government. Public resources spent on infrastructure or tax breaks may reduce government investments. In other critical areas such as education and health.
4. Increase in Prices:-Increasing demand for basic services and goods from tourists will often cause price hikes that negatively affect local residents whose incomes does not increase proportionately. Tourism development and related rise in real estate demand many dramatically increased the building costs and Land values. This makes it more difficult for local people to meet their basic daily needs.
5. Economic dependence of the local community on Tourism:-Diversification of an economy is a sign of health, however if a country or region becomes dependent for its economic survival upon one industry, it can put major stress upon this industry as well as the people involved to perform well.

Socio cultural Impacts of Tourism

Associated with interactions between people and cultural background. It also stimulates interest in local crafts, traditional activities, songs, dance and oral histories .Some of the negative impacts are Overall pricing of living increases in tourist destinations ,increased consumption of alcohol ,loud noise ,gambling and increased prostitution. Increased tourists increases increased traffic.

Data Used :-Secondary Data is used in this study.

Table: 1 FTA'S in India according to Quarters 2001-2016

Year	Arrivals	% Distribution of Quarters			
		1 st Quarter	2 nd Quarter	3 rd Quarter	4 th Quarter
		Jan-Mar	April-June	July-Sept.	Oct-Dec
2001	2537282	31.3	20.2	23	25.5
2002	2384364	28.8	18.4	21.1	31.7
2003	2726214	27.7	17.6	22.8	31.7
2004	3457477	27.8	18.3	21.8	32.1
2005	3918610	28.3	18.4	21.4	31.9
2006	4447167	28.5	19.2	20.9	31.4
2007	5081504	29.7	18.4	20.9	31
2008	5282603	30.9	19.5	21.7	27.9
2009	5167699	27.2	19.3	21.8	31.7
2010	5775692	28.3	18.8	21.8	31.1
2011	6309222	28.3	19.6	20.9	31.2
2012	6577745	29.8	19.1	20.5	30.6
2013	6967601	29.4	18.9	20.8	30.9
2014	7679099	28.7	19.6	21.5	30.2
2015	8027133	28.4	19.5	22.1	30
2016	8804411	28.4	18.9	22.6	30

Source: Bureau of immigration,India

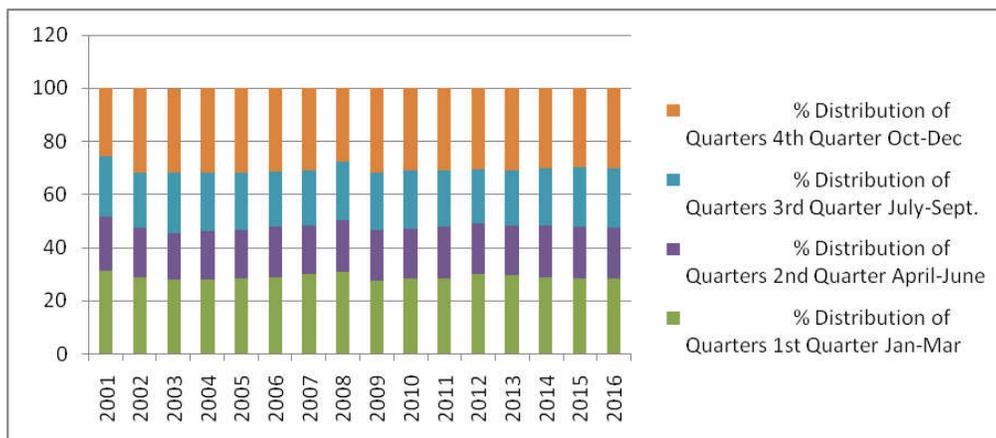


Table 1 depicts that the number of FTA's in India in 2016 was the highest (30.0%). During the winter season (October-December) and lowest (18.9%) during the summer season (April-June)

The Arrival during the two quarters of (Jan-March) and (Oct-Dec) comprised 58.4% of the total Arrivals in 2016.

Table :2 No. of operators in the country recognized by Ministry of Tourism as on 31-05-2018

Sr. No.	Operator	Nos.
1	Travel Agent	195
2	Inbound Tour Operator	467
3	Tourist Transport Operator	102
4	Adventure Tour Operator	47
5	Domestic Tour Operator	133
	Total	944

Table :3 India's Position in World (2018)

Share of India in international Tourist Arrivals	1.17%
India's Rank in world tourist Arrivals	26 th
Share of India in international Tourism Receipts(USD)	2.05%
India's Rank in World Tourism Receipts	13 th

Table :4 India in Tourism (2018)

No. of Foreign Tourist Arrivals in India	10.04 million
Annual growth rate	14.0%
No. of Indian National Departures from India	23.94million
Annual growth rate	9.5%
No. of Domestic Tourist visits to all States /UT	1652.49 million
Annual growth rate	2.3%

In Conclusion, To Achieve the desired growth in tourism sector the country needs to execute More Policies which can develop the country's Foreign Tourist Arrivals. It can also help in developing gross domestic product of country. Which indirectly helps to become a developed nation.it also helps to improve standard of living of people.It also impact socio cultural development of a country.

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HR ANALYTICS IN GLOBAL SCENARIO- CASE STUDY OF IT INDUSTRY

Shruti Gupta¹

ABSTRACT

The changing stance of the organization has led to the transformation of people management abilities of the organization. It is essential to understand the demands of the stakeholders of the firm and do value addition to help organization in sustaining wave of change. HR analytics provides operational and analytical reports for exploration and visualization of data. Analytics is a mental framework involving a logical progression. This study aims to identify how various IT Companies are using HR Analytics to enhance employee engagement and increase the productivity of the organization. Using case based approach, the study identifies different HR Analytics tool being used by few of the IT Companies. The aim of this study is to do a comparative analysis of HR Analytics being used by different IT firms and design an integrated conceptual HR Analytics model.

Keywords: *HR Analytics, Employee Engagement, Performance Metrics*

INTRODUCTION

Human Resource management (HRM) is a way of thinking about how people should be managed in the workplace. In an employment relationship, employees contract their services in exchange for various types of rewards from employers. Employees seek to obtain from the employer what they consider to be equitable terms of employment whether employed full time or on part time basis. The changing stance of the organization has led to the transformation of people management abilities of the organization. It is essential to understand the demands of the stakeholders of the firm and do value addition to help organization in sustaining wave of change.

No longer can the HR manager take decisions on the basis instinct or gut. With a greater focus being on disruptive technologies, some seminal work in people management is the need of the hour. In an endeavor to tap the talent of the employees appropriately, organizations are spending lot of time and effort in capturing and managing their data. HR analytics provides operational and analytical reports for exploration and visualization of data. Analytics is a mental framework involving a logical progression.

HR Analytics is a multidisciplinary approach to integrate methodology for improving the quality of people related decisions in order to improve organizational and individual effectiveness. HR Analytics plays a pivotal role in different aspects of HR function including recruitment & selection, learning & development, succession planning, compensation management, performance management and employee engagement. Traditional HR Analytics focuses on the present whereas predictive HR Analytics is proactive and is based on fact based decision making.

OBJECTIVES

- i. To identify the key metrics being used by an organisations.
- ii. To do a comparative study of HR Analytics models being used by different IT firms
- iii. To design an integrated conceptual HR Analytics model

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LITERATURE REVIEW

Overview of HR Analytics

Human resource management (HRM) focuses on employee management and processes and it refers to “all those activities associated with the management of work and people in organizations” (Boxall& Purcell (2011: 1). The role of HRM has changed over time from the administrator of legal and mandatory human resource practices to more of a supporter of value creation and business strategy (e.g. Ulrich &Dulebohn, 2015; Buller&McEvoy, 2012).

Strategic HRM connects HR to the business and, as a basis of this, the critical HRM activities can be developed in order to achieve the strategic business goals and firm profitability (e.g. Schuler, 1992; Walsh et al., 2010). However, despite of its own efforts, HR has not been able to fully redeem its role as a strategic partner. One major roadblock in this development has been the challenge of producing accurate information about people-related issues (e.g. Boudreau & Ramstad, 2004; Bassi, 2011; Lawler et al., 2014).

Jac Fitz-enz first introduced the idea that HR activities and their impact should be measured in 1978 (Bassi, 2011). HR analytics has been a rising trend in HRM for the past few years and many believe that it may be the answer to the challenges HR is facing. Through data analytics, the goal is to transform large complex masses of data into knowledge and, in this way, help the decision-making process of HRM by helping to make more accurate and data-driven decisions and also to make a forecast about the future, not just describe the past (Rasmussen & Ulrich, 2015).

HR Analytics ranges from basic reporting of HR Management Information or metrics, to the end of spectrum being that of predictive HR(Bassi, 2011). Davenport and Harris (2007) define analytics as the extensive use of data, statistical and quantitative analysis, explanatory and predictive models and fact based management to drive decisions to actions. The five major areas where workforce analytics could be very useful include Workforce planning, the management and improvement of business performance, Learning & Development, Retention & Compensation (Lal, P., 2015). With the advancement in research, technology and ways of measuring intangibles, organisations are beginning to use evidence based HR. Because of the growing interest in the field of analytics, many models and processes have found their way into the human capital investment collection. Though the importance of HR Analytics as a tool for decision making is increasing, however Ulrich and Dulebohn, (2015) warns organisations to avoid HR Analytics as a means to an end.

Evolution of Human Capital Metrics

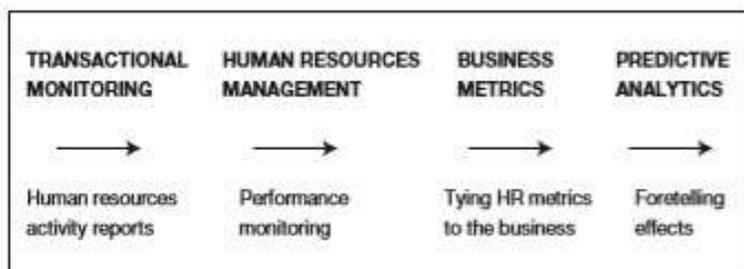


Exhibit 3.2.1- Evolution of Human Capital Metrics

As in most cases, human capital measurement began with simply recording inputs and outputs of the workforce. Initially the organization was more concerned with recording of work (i.e., hiring, paying, training, supporting, and retaining). So various reports were generated to measure various activities of HR with a view to creating value for the organization indirectly by saving money or time, or by increasing the ratio of output

Gradually this measurement was linked with the Performance Monitoring of an employee. Targets were set periodically by senior management across these process outcomes and were reviewed on a regular basis. This showed value in the work and subsequently rewards and recognition schemes were institutionalized.

Subsequently Strategic HRM linked Human resource Management with other functions of management and correlated the impact of various HR practices on the overall performance of the organization. Accordingly past behavior and outcomes (i.e., descriptive analytics) are analysed. This is the first level of true analysis. It looks for and describes relationships among data without giving meaning to the patterns. It is exploratory rather than predictive. From it, we begin to see trends from the past; yet, it is risky to extrapolate from the past into the future, considering the volatile, rapidly changing markets of today and likely tomorrow.

Thereafter came Predictive Analytics which aims at predicting future likelihoods (i.e., prescriptive analytics). This form of analysis relates what we know to what we don't know. It compares what happened yesterday to what will probably happen tomorrow. Predictive analytics ascribes meaning to the patterns observed in descriptive analysis. Banks use this method to predict the creditworthiness of borrowers. Insurers use it to predict patterns of illness and mortality. Human resources can apply it to decisions about the expected return on human capital investments in hiring, training, and planning.

HR METRICS

The organizations use metric values to scale HR functions in terms of recruitment time, attrition level, employee turnover, and probability of success. Having concrete metrics is vital to exhibit senior leaders and executives how strategic HR initiatives can help affect an organization's bottom line. When the amount of HR data increased and technology become more advanced, more complex and accurate, HR metrics have also been developed. Different kinds of dashboards are now used to give a direct view to data mart and metrics for the bases of decision-making (Roberts, 2013).

There are 13 famous HR metrics (Miller-Merrell, J.2012) are as follows:

- i. Monthly turnover rate (number of separations during month / average number of employees during month) x 100).
- ii. Revenue per Employee total revenue / total number of employees. This is especially important when evaluating the cost of a lost employee due to voluntary or involuntary turnover
- iii. Yield Ratio percentage of applicants for a recruitment source that make it to a determined stage of the application process.
- iv. Human capital cost Pay + Benefits + Contingent Labor Cost / Full Time Equivalents
- v. HR to staff ratio Employees / Human Resources Team Members. This ratio is important since during the recession HR departments have reduced in number dramatically. HR serves as the internal customer support staff just like call center customer service employees serve as external facing.
- vi. Return on investment (total benefit – total costs) x 100.
- vii. Promotion rate Promotions / Headcount.
- viii. Percentage female at management level Female Management Level Employees/Management Level Headcount. This formula can also be used when evaluating executives at a female level and other diversity categories like veterans and race
- ix. Employee absent rate number of days in month / (average number of employees during month x number of days). I have used this analysis to look at employee absence rates for different departments and managers.

Sometimes the best way to determine if there is a culture or manager opportunity is through evaluating the percentage of absences by department or manager

- x. Worker's compensation cost per employee total workers compensation cost for year / average number of employees
- xi. Worker's compensation incident rate (number of injuries and/or illnesses per 100 full-time employees " total hours worked by all employees during the calendar year) x 200,000.
- xii. Overtime per individual contributor headcount Overtime Hours/Individual Contributor Headcount.
- xiii. Average Employee Age Total Age of Employees / Headcount. This is an important metric in my mind when looking at succession planning and forecasting staffing areas of opportunity as older workers begin to consider retirement. Also an important metric when calculating benefits cost for your organization.

HR metrics are typically divided into three different types that are (1) efficiency metrics, (2) effectiveness metrics and (3) outcome or impact metrics (e.g. Lawler et al., 2004; Boudreau & Ramstad, 2007; Fitz-enz & Mattox, 2014). In addition, Dulebohn & Johnson (2013) have added the human capital metrics to the listing of HR metrics that can be seen in Table 3.

Table 3.3.1- HR Metrics

HR metrics	Examples
Efficiency metrics	Cost per hire HR expense per employee Yield ratios Time to fill the open positions
Human capital metrics	Absent rate Expense factor: operating expense/total full-time equivalent (FTE) Profit per employee: revenue – operating expense/total FTE Labour cost factor: compensation + benefit costs/FTE Human capital value added revenue: operating expenses – compensation + benefit costs/FTE Involuntary and voluntary separation
Effectiveness or cost benefit metrics	Firm salary/competitor salary ratio Number and quality of cross-functional teams Progression of employees through development plans Percentage of total salary at risk
Impact or strategic metrics	Demonstrating a relationship between a particular HR metric and other metrics in the organisation

Adapted from Dulebohn & Johnson, 2013: 73-- 74

RESEARCH METHODOLOGY

A case based approach was used to ascertain the level of knowledge that permeates about HR analytics and the various areas in HR wherein HR Analytics is being used. The study is confined to the IT Industry only.

The quality of human capital determines the present and the future of any company. When top performers leave, they can not only impact the direction of the company, but also cause huge losses related to attrition replacement and productivity. This issue is more acute for the IT services industry, where the demand for highly skilled talent is a persistent issue.

DATA ANALYSIS

- I. Google- The extraordinary marketplace success of Google is beginning to force many business leaders to take notice and to come to the realization that there is now a new path to corporate greatness. Google's success has to be attributed in large part to the fact that it is the world's only data-driven HR function. Some of Google's past and current data-driven people management practices (Sullivan, J., 2013) include:
 - a. The people analytics team at Google reports directly to the VP and it has a representative in each major HR function. It produces many products, including employee surveys that are not anonymous, and dashboards. It also attempts to identify insightful correlations and to provide recommended actions. The goal is to substitute data and metrics for the use of opinions
 - b. Project Oxygenhelp them identify 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 No. 1 key to being a successful leader.
 - c. PiLab is a unique subgroup that conducts applied experiments within Google to determine the most effective approaches for managing people and maintaining a productive environment (including the type of reward that makes employees the happiest).
 - d. A retention algorithm is developed to proactively and successfully predict which employees are most likely to become a retention problem.
 - e. Predictive modeling is developed and uses "what if" analysis to continually improve their forecasts of upcoming people management problems and opportunities. It also uses analytics to produce more effective workforce planning, which is essential in a rapidly growing and changing firm.
 - f. Analytics are used at Google to solve diversity problems. As a result, the people analytics team conducted analysis to identify the root causes of weak diversity recruiting, retention, and promotions (especially among women engineers). The results that it produced in hiring, retention, and promotion were dramatic and measurable.
 - g. An effective hiring algorithm is developed for predicting which candidates had the highest probability of succeeding after they are hired.

The final key to Google's people analytics team's success occurs not during the analysis phase, but instead when it present its final proposals to executives and managers. Rather than demanding or forcing managers to accept its approach, it instead acts as internal consultants and influences people to change based on the powerful data and the action recommendations that they present. Because its audiences are highly analytical (as most executives are), it uses data to change preset opinions and to influence.

Accenture

Accenture transformed its recruitment using contextual analytics. To help ease the talent acquisition process, a number of experiments were being conducted on contextual analytics across India, Philippines and North America. The aim was to define the role of the recruiter – which was that of a talent spotter who is able to identify high potential candidates for the organization. The focus on experience also required that the recruiter spend more time with candidates on a one-on- one basis, provide them with high-touch experience, and identify areas within the company where the prospective candidate would be most useful. Accenture partnered with Spire Technologies and Solutions to leverage technology in this journey. This partnership enabled the company to teach machines to help identify the right candidates quickly.

The company did not want to load the HR team with tons of CVs, which would have resulted in a deteriorated employee experience and increased the probability of hiring a bad quality candidate. To address this challenge, they built some tools using contextual analytics principles. The first step was to create a mechanism to filter “renege” candidates – those who accept the offer but don’t turn up on the joining date. Certain attributes were identified of people who seemed to have high “renege” probability. The next step was to identify what a high performer looked like using the ‘High-Quality Hiring Index’. Added to this was a filter to identify people who had a high chance of getting selected in the organization. When all these things were put together; it helped the organization in many ways:

- h. The analytics engine helped to narrow down to 200K resumes from 300k resumes.
- i. In addition to the above, it allowed the company to prioritize 60,000 interviews as against 200K interviews which they were doing before.
- j. It also enabled an increase in the engagement levels of both recruiters as well as of the prospective employees.

Accenture took almost took 10 months to a year to carry out this entire process. As a result, the hiring time was reduced by around 60%, The Company could identify 70% fit candidates just by virtue of technology and candidate happiness score also went up drastically. So Accenture was able to prioritize strategic decisions and prepare their ecosystem to act quickly. It took a number of stakeholders across multiple functions and external parties to make the change happen and to truly understand the power of analytics. The crux is that the entire organization needs to come together to drive the change.

HCL Technologies

HCL Technologies applies an analytics tool which uses an intelligent neural network engine that leverages natural language processing and semantics analysis. It analysis a database of over 5 million candidate and internal employee records, providing hiring managers and recruiters predictive intelligence hire right, along with an insight on candidates. The tool also provides critical insights from a skill gap perspective to enable talent transformation analytics. The company said 17 % demand fulfilled through reskilling is an outcome of predictive intelligence by helping training teams work on right training modules for employee reskillig upskilling.

Microsoft

With attrition rate rising industry-wide, Microsoft develops statistical profiles of likely leavers (hires straight from college in certain technical roles, for instance, who had been with the company for three years and had been promoted once, but not more than that). Based on these insights, the company then initiated several HR interventions like, assignment of mentors, changes in stock vesting and income hikes. As a start they focused on two business units with particularly high attrition rates, and were able to reduce those rates by more than half in each case.

Infosys

Analytics is used to better understand workforce structure and how inflow and outflow of talent at various levels impacts the structure. This analysis helps the firm understand its internal hiring and external hiring ratios for different roles and for different units. It further helps them to identify roles which require more internal hiring and build in processes to facilitate these movements. This analysis also gave useful insights on patterns of movement outside a service line and movement of talent into a service line.

Wipro

Wipro leverages analytics in multiple areas like performance management, retention, succession planning and talent management. Wipro has also good experience in using predictive modeling — an area which is at the high

end of analytics. Predictive modeling can be used to understand the profile of people who may be at higher risk of attrition, and it can be quite accurate. The idea is to orient your efforts in the right direction.

INTEGRATED CONCEPTUAL HR ANALYTICS MODEL



Exhibit 6.1: Integrated Conceptual HR Analytics Model

HR Analytics is a tool for informed decision-making pertaining to people in organizations. After identifying different aspects being identified using HR Analytics, this study explores that following areas of Human Resources need to be tapped using HR Analytics:

1. **Talent Planning & Acquisition-** Using predictive analytics, an organization can forecast the demand and supply for manpower. Workforce analytics can align financial budget with HR staffing metrics that anticipate gaps in talent provide clear visuals of staffing levels and allow for easy succession planning. Thereafter HR analytics may assist in enhancing the effectiveness during screening process and assisting in the recruitment & selection process.
2. **Performance Management-** Every organization needs capable high-performing employees to survive and thrive. HR analytics seeks to assess individual employee performance. The insights from HR Analytics can identify who is performing well and who may need some additional training or support in order to raise their performance.
3. **Diversity Management-** HR Analytics enables companies to evaluate applicants through a broader, more meritocratic set of filters than the usual mix of job experience and educational credentials. Further predictive intelligence can help profile a company's proven top performers, distinguish them from mediocre and poor ones, and then be used to develop a powerful, analytically derived picture of an ideal candidate to fill a position internally or join the company.
4. **Retention Management-** If an organization witnesses an employee retention problem in a certain department, or in a certain work environment, HR analytics can be to start looking for underlying causes and develop strategies to preempt losing valuable employees. Further it can also assist in analyzing various employee satisfaction surveys to facilitate an organization adopt a proactive approach in retaining an employee.

CONCLUSION

With the HR role in organisations moving from traditional role to a strategic role, HR analytics is bound to play a central role in the HR process. The organisations understand that there is a definite need for HR analytics. From the study, it was ascertained that the key HR metrics used for decision making include recruitment data, training & development, attrition, performance management and compensation management.

The basic premise of the “people analytics” approach is that accurate people management decisions are the most important and impactful decisions that a firm can make. Analytics embedded in these workforce activities and internalized organizational processes help HR to move from being an archaic, conventional function to playing a more dynamic and fluid partnering role (Lal, P. ,2015). According to Harris, Craig and Light (2011) many organizations already use dashboards to collect and share HR information but few use this information for proactive planning and predicting the future. Across industries, companies are facing increased pressure to grow revenues while holding costs in check. They also must ensure that they have adequate staffing levels and that their workforce is properly aligned with company needs to return the best possible results.

There is no doubt that analytics can be a powerful data-driven tool for organizations to anticipate performance outcomes and develop pro-active strategies for people management.

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PASSIVE EUTHANASIA IN INDIA: A CRITIQUE

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ABSTRACT

Euthanasia, also known as assisted suicide has regained serious importance in the Indian society after supreme court's guidelines on Passive Euthanasia in March 2018. The Supreme Court of India has established well defined procedure for passive euthanasia, covering fundamental concept of Advance directive or living will.

The guidelines broadly covers three main objectives: 1) Whether the right to live as mentioned a fundamental right in the Article 21 of the Indian constitution also include the right to die? 2) Whether there exists any inconsistency in the observations of the Honorable Supreme Court of India in Aruna Shanbaug v. Union of India, with respect to what was held by it in Gian Kaur v. state of Punjab?. 3) Whether there exists a right to living wills or Advance Directives?

The guidelines incorporates key details of Advance directive, which includes its content, recording, execution, and revocation. The Supreme Court has also assigned stringent recommendations in the guidelines to prevent its misuse. Despite the fact that a series of safeguards are formulated in the guidelines to prevent its misuse, a large section of Legal, Medical and Religious communities have expressed their apprehensions regarding chances of misuse of the guidelines. Furthermore, a large number of reported cases of misuse of Euthanasia laws in the countries (where some form of euthanasia is legal) has further strengthen their fear. Thus, serious discussions on this topic is warranted for rightful execution of the prescribed guidelines.

Keywords: Advance Directive, Article 21 of the Constitution of India, EOLC (End of Life Care), Euthanasia, Misuse of Supreme court guidelines on passive euthanasia.

INTRODUCTION

The term Euthanasia originated from the Greek word eu, meaning “good” thanatos meaning “death”. It is defined as intentional killing by act or omission, of a dependent human being for his or her alleged benefits. It literally means mercy killing or putting a person to painless death especially in case of incurable suffering or when life becomes purposeless as result of mental or physical handicap.

According to Black’s Law Dictionary (8th Edition), Euthanasia means, “the practice of killing or bringing about the death of a person who suffers from an incurable disease or condition, especially a painful one, for reason of mercy.”³

Euthanasia can be classified into voluntary and involuntary euthanasia on the basis of consent of the person whose life is terminated.⁴ While voluntary euthanasia is prohibited in most of the jurisdictions, the involuntary euthanasia, though subject to controversy, is allowed in certain circumstances. Depending on the way in which life is terminated; euthanasia is classified into active and passive. Active euthanasia is highly complicated, as it involves the administration of poisonous substances to bring death. In other words, the dying person actually dies from something other than the disease.

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Passive euthanasia, on the other hand, is the death caused by the removal of life supporting systems or by the omission of medical care. It is refraining from action that would probably delay the death, and thereby allowing natural death to occur. It is not much complicated because the persons whose lives are terminated by this means are those who are not in a position to recover from their diseases and lead the normal life. Therefore the death in such cases is caused by the disease and not by the external factors.

SUPREME COURT GUIDELINES ON PASSIVE EUTHANASIA (IN BRIEF)

Since March 2018, passive euthanasia is legal in India under strict guidelines.⁵ Patients must consent through a living will, and must be either terminally ill or in a vegetative state. On March 9, 2018, in a landmark judgement, the Supreme Court recognised the living will made by terminally-ill patients for passive euthanasia.

A Constitution Bench of the Hon'ble Supreme Court of India, comprising of the then Hon'ble Chief Justice of India Dipak Misra, Hon'ble Mr Justice AM Khanwilkar, Hon'ble Mr Justice AK Sikri, Hon'ble Dr Justice DY Chandrachud and Hon'ble Mr Justice Ashok Bhushan on 9 March 2018 while deciding a Writ Petition under Article 32 of the Constitution of India, which was referred to it by a three judge bench vide Reference Order dated 24 February 2014, legalised Passive Euthanasia by giving legal sanction to 'Advance Directive' or 'Living Wills'.

(A) THE OBJECTIVES OF THE SUPREME COURT GUIDELINES

The issues broadly addressed by the Hon'ble Supreme Court of India while deciding the reference:

- (i) Whether the Right to Live as envisioned as a fundamental right by Article 21 of the Constitution of India (the Constitution) would include within its ambit the Right to Die?
- (ii) Whether there exists any inconsistency in the observations of the Hon'ble Supreme Court of India in *Aruna Ramachandra Shanbaug v. Union of India*⁶ (*Aruna Shanbaug*), with respect to what was held by it in *Gian Kaur v State of Punjab*⁷ (*Gian Kaur*)?
- (iii) Whether there exists a right to Living Wills or Advance Directives?

(B) THE PROCEDURE OF PASSIVE EUTHANASIA SET UP BY SUPREME COURT OF INDIA GUIDELINES

Following is the procedure (in brief) fixed by the Supreme Court which is to be adopted for making and executing of an Advance Directive or "living Will" by a person for withdrawal of medical treatment if he is suffering from an incurable disease with no chance of recovery to prevent pain and suffering.

The "living will" is a person's right to issue advance directive on the course of his/her treatment, including withdrawal of life support, should such a situation arise. However, there is no way a living will provision can be made foolproof requiring no intervention of the doctor or immediate decision makers around a person. The following guidelines on Passive euthanasia were laid down by the apex court.^{8,9}

(i) Execution of the Advance Directive

It can be executed only by an adult of a sound and healthy state of mind. It must be voluntarily executed and without any coercion or compulsion. It shall be in writing clearly stating as to when medical treatment may be withdrawn or no specific medical treatment shall be given which will have the effect of delaying the process of death that may otherwise cause pain and suffering.

(ii) Content of the Advance Directive

It should clearly indicate the decision relating to the circumstances in which withdrawal of medical treatment can be resorted to. It should mention that the executor may revoke the authority at any time. It should specify the name of a guardian or close relative who, in the event of the executor becoming incapable of taking a decision, will be authorised to give consent for withdrawal of treatment.

(iii) Recording and execution of the Advance Directive

The document should be signed by the executor in the presence of two attesting witnesses and countersigned by the jurisdictional Judicial Magistrate of First Class (JMFC). The witnesses and JMFC shall record their satisfaction that the document has been executed voluntarily and without any coercion. The JMFC shall preserve one copy of the document in his office and shall forward one copy to the registry of the jurisdictional district court for being preserved. The JMFC shall inform the immediate family members of the executor, if not present at the time of execution. A copy shall be handed over to the competent officer of the local Government.

(iv) Advance Directive :When and by whom can it be given effect to?

In the event, the executor becomes terminally ill with no hope of recovery and cure of the ailment, the treating physician shall ascertain its authenticity from the jurisdictional JMFC.

If the physician is satisfied that the instructions need to be acted upon, he shall inform the executor or his guardian /close relative about the nature of the illness, the availability of medical care and consequences of alternative forms of treatment and the consequences of remaining untreated.

The hospital shall then constitute a Medical Board consisting of the head of the treating department and at least three expert doctors with at least twenty years experience who, in turn, shall visit the patient in the presence of his relative and form an opinion whether medical treatment should be withdrawn or not.

If Medical Board certifies that the instructions be carried out, the hospital shall inform the collector about the proposal. The collector shall then immediately constitute another Medical Board comprising the Chief District Medical Officer and three expert doctors. The board shall examine the patient and may allow withdrawing treatment after ascertaining the wishes of the executor or his family members if the patient is not in a position to communicate.

The board shall convey the decision to JMFC before allowing to withdraw the treatment. The JMFC shall visit the patient and, after examining all aspects, may permit to implement the directive.

(v) Advance Directive:What if permission is refused by the Medical Board?

if permission is refused by the Medical Board, it would be open to the executor or his family members or even the treating doctor or the hospital staff to approach HC. The court shall take a call on the plea at the earliest.

(vi) Revocation or in applicability of Advance Directive

A person may withdraw the Advance Directive at any time. Withdrawal or revocation of Directive must be in writing. If the Directive is not clear and ambiguous, the Medical Boards shall not give effect to the same and when the Hospital Medical Board declines the plea then an application shall be made before the Medical Board constituted by the Collector for appropriate direction.

(vii) In case where there is no Advance Directive

When a patient is terminally ill which is incurable, the hospital shall constitute a Medical Board which shall discuss with the family members and record the minutes of the discussion in writing. The family shall be apprised of the

pros and cons of withdrawal of further medical treatment to the patient and if they give consent in writing, then it may certify the course of action to be taken.

The hospital shall immediately inform the jurisdictional collector who shall then constitute a Medical Board which shall examine the patient. The board then shall inform its decision to the JMFC and the family members. JMFC shall visit the patient and examine the condition of the patient and may endorse the decision of the Board to withdraw the treatment.

In case of difference of opinions between two medical boards, the nominee of the patient or the family member can seek permission from the high court to withdraw life support.

(C) THE SUPREME COURT'S OBSERVATIONS ON:

(i) Article 21 and the right to die:

The Supreme court has held that right to die with dignity is a fundamental right. The Judgement on passive euthanasia in *Common Cause V union of India* states in the conclusion:

“The constitution bench in the Gian Kaur’s case held that “the right to life: including right to live with human dignity”. would mean the existence of such right up to the end of natural life ,which also includes the right to a dignified life up to the point of death including a dignified procedure of death. The above right was held to be part of fundamental right enshrined under Article 21 of the Constitution which we also reiterate.”¹⁰

(ii) Inconsistency in the observations of the Hon’ble Supreme Court of India (Court) in *Aruna RamachandraShanbaug v. Union of India*¹¹ (Aruna Shanbaug), with respect to what was held by it in *Gian Kaur v. State of Punjab*¹² (Gian Kaur)

The Court judgement on passive euthanasia states as follows:

“Gian Kaur is constructed as laying down that the right to life does not include the right to die. Aruna Shanbaug finds, on the other hand that “no final view was expressed” in Gian Kaur beyond stating that the right to life does not include the right to die. Yet, on the other hand, having inferred the absence of a final view on Euthanasia in Gian Kaur, that decision is subsequently constructed as having allowed the termination of life by a premature extinction in the case of a dying person who is terminally ill or in a permanent vegetative state. Both lines of reasoning cannot survive together.”¹³

(iii) Right to Advance Directives or Living will

The court judgement on passive euthanasia has stated in the conclusion:

“Right of execution of an advance medical directive by an individual does not depend on any recognition or legislation by a State and we are of the considered opinion that such rights can be exercised by an individual in recognition and in affirmation of his right of bodily integrity and self-determination.

We declare that an adult human being having mental capacity to take an informed decision has right to refuse medical treatment including with drawl from life saving devices”.¹⁴

ARGUMENTS AGAINST PASSIVE EUTHANASIA GUIDELINES

- (a) Death has an inevitability and amorality of its own. The Supreme Court judgement has in a sense ascribed morality to death by bringing in human intervention.
- (b) Paul Kalanithi, in his bestseller *When Breath Becomes Air*, has written, “But knowing that even if I’m dying, until I actually die, I am still living.” For physicians who observe the dying from a close quarter, nothing

could be truer. The process of life is not over till it ends. Whether this judgement is bound to change that perception or not is something we will have to wait and see.¹⁵

- (c) A 'living will', which allows one to choose death, is a privilege which only the educated can avail. In a country which is riddled with ignorance and illiteracy, who can make such a 'living will' is no secret. Thus, in a sense, the provision of passive euthanasia in India becomes exclusive to the educated, if not the elite.
- (d) The poor and illiterate may value faith above reason and not even consider exercising the option of euthanasia. The judgement has drawn blood from similar cases in countries like the US and Australia – nations we differ from greatly. To believe that we can emulate their legality in a contentious issue like euthanasia is not just difficult but also outrageous.
- (e) It is also important to realise that the spectrum of something as certain as a 'terminal' illness or even a vegetative state is highly broad. A noted Indian Orthopaedics Doctor Shah Alam Khan of AIIMS, New Delhi has expressed his views in a news website-THE WIRE. He writes "As physicians, we see patients come out of their terminal states to lead a normal life. And to assume that this is uncommon is an affordable frivolousness."¹⁶

He further states in the article-" Thus, the premise of using passive euthanasia in terminal conditions as allowed by the Supreme Court judgement can be easily misused by doctors, kin and even by the patients. This is something which would need constant evaluation by the treating physician, free from the diktats of the law. This for me is a critical flaw in the judgement and will raise a storm once fully operational in our society."¹⁷

- (f) A brief review of health care services is also a must before we wholeheartedly accept the concept of passive euthanasia as interpreted by the court. It may be noted that our health care facilities are among the poorest in the world. Most of passive (and active) euthanasia across the globe is practiced by hospice and palliative care specialists. The concept of hospice services (which are end of life services within a medical or home setup) is practically nonexistent in India.¹⁸

In the absence of well-organized hospice services in most government and private hospitals, death will not come easy and it won't be a simple choice to die in the absence of a comprehensive service which can guarantee a decent death to those willing patients who will choose passive euthanasia.

The quality of EOLC (End Of Life Care) in India has been rated to be among the worst 15 by the 'quality of death index' for 80 countries published recently by the Economic Intelligence Unit (2015) . Experts in the fields of Medicine and Bioethics have been concerned about the slow progress in improving EOLC in the country.^{19,20}

- (g) In a latest report released by Ministry Of Health and Family welfare of India in December 2016, 30 percent of the total health expenditure is incurred by the Public sector and a major chunk of 70 percent is borne by consumers.^{21,22} Put differently, one of the reasons for 'passive' euthanasia is that the patient or his family could be running out of money. In some cases, this overlaps with the incurability of the disease. In others , it may not. Costly medication and intervention is often withdrawn as the first step of this passive euthanasia process.

In a system where out-of pocket payment is the norm and health care costs are booming, there has to be a way of differentiating a plea made on genuine medical grounds from one that might be an attempt to avoid financial ruin. This may not be easy for any court or institution. The state and judiciary, which are proactive in granting such permission, will also need to look at vested interests that are forcing futile but costly treatment in a health care system that aims to profit through any means

SAFEGUARDS TO PREVENT MISUSE OF GUIDELINES

To prevent possible misuse by greedy relatives of terminally ill patients, eyeing the patient's property, the Supreme Court provided for stringent guidelines for preparing and giving effect to living will and administration of passive euthanasia by involving multiple medical boards comprising several experts and judicial officers.

Supreme Court cannot give a free hand to anyone regarding decision to end life. It has kept High Courts as a strong filter or a safe guard mechanism for all the cases of euthanasia. Also Supreme Court has not allowed active euthanasia, to prevent any form of criminal practice against life. It can certainly be said that Supreme Court of India has taken step in right direction, this step also concurs with the decision of first Asian Country which has made euthanasia legalize and also at the same time it has guarded innocent lives.

The safeguards mandated by the Apex court cannot entirely prevent misuse of passive euthanasia. The Supreme Court has opened a window but the legislature must come out with a suitable enactment to prevent any abuse. It should consult legal and medical experts on how to prevent all possible forms of misuse, including forgery, coercion and threats.

CONCLUDING REMARKS

The "slippery slope" argument, a complex legal and philosophical concept, generally asserts that one exception to a law is followed by more exceptions until a point is reached that would initially have been unacceptable. The "slippery slope" argument has, however, several interpretations.

The first interpretation postulates that acceptance of one sort of euthanasia will lead to other, even less acceptable, forms of euthanasia. The second contends that euthanasia and PAS (Physician Assisted Suicide), which originally would be regulated as a last-resort option in only very select situations, could, over time, become less of a last resort and be sought more quickly, even becoming a first choice in some cases.

Some cases of non transparency in euthanasia or misuse of euthanasia laws in several countries around the world, which raise serious concerns regarding the misuse of Supreme Court guidelines on Euthanasia in India are enumerated below:

- (a) Till now, no cases of euthanasia have been sent to the judicial authorities for further investigation in Belgium.²³
- (b) Recently in Belgium, a 38 years old autism sufferer woman was killed with euthanasia without proper documentation raising serious concerns on the misuse of euthanasia law in the country.²⁴
- (c) In the Netherlands, 16 cases (0.21% of all notified cases) were sent to the judicial authorities in the first 4 years after the euthanasia law came into effect; few were investigated, and none were prosecuted. Recently, Criminal investigations have been launched into four cases of euthanasia in the Netherlands after a sharp rise in the number of doctor-assisted deaths. About 7,000 people were euthanised by doctors in 2017, according to official records, up from 4,188 five years ago.²⁵
- (d) Of physicians in the Netherlands, 15% have expressed concern that economic pressures may prompt them to consider euthanasia for some of their patients; a case has already been cited of a dying patient who was euthanised to free a hospital bed.²⁶
- (e) There are other examples that a "social slippery slope" phenomenon does indeed exist. In Switzerland in 2006, the university hospital in Geneva reduced its already limited palliative care staff (to 1.5 from 2 full-time physicians) after a hospital decision to allow assisted suicide; the community-based palliative care service was also closed.²⁷

Looking into some above mentioned serious lapses and misuse of laws on Euthanasia in several countries across the globe, our country also need some serious deliberation on the implementation of supreme court guidelines on euthanasia, The supreme court has already mentioned some safeguards in the guidelines, but those instructions will prove to be futile if not executed in the right spirit.

In our opinion, taking a step forward, our country needs to enact comprehensive legislation with stringent provisions covering not just legal dominion but also encompassing non legal spheres-Medical ,Religious and Social fraternities for better implementation of euthanasia laws in our society.

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TOPIC: CHILD RIGHTS AND POLITICS: CHILD REPRESENTATION AND PARTICIPATION IN POLICY MAKING

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ABSTRACT

The paper focuses on the necessity of inclusion of children and youth into the participatory rule of governance for a nation. Even though in the recent times there has been a drastic shift into the role of the youth in inclusion of the democratic process, however this inclusion has yet to yield any specific result as far as the role of children in policy making is to be considered. There is still a lack of representation in the democracy and it is interesting to note that more or less the only social group that have not been able to secure a position in the democracy policy making as opposed to other socially vulnerable groups such as that of women. The idea of representation is not restrictive to merely participation or citizenship but includes the right to have political opinions on topics that are said to impact their position in the society.

Keywords: Representation, Democratic Process, Political Opinions

AIMS AND OBJECTIVES

This paper seeks to evaluate the role of children in the current political scenario and their ability to participate in the same. More than half of the population of the world is currently below the age of 18 years making them adolescents. Therefore, by excluding the children from the process of policy making, the policy makers would end up excluding an important part of the population. Hence there is a need for child parliaments to ensure participation of children who are going to inherit the world.

The paper also wishes to discuss the benefits associated with the inclusion of children in the policy making along with the circumstantial challenges that will present themselves for the same such as lack of infrastructural support and poor educational and training facilities available to the children.

In conclusion, the author would like to make suggestions regarding equipping parliamentarians with information, evidence and researches highlighting national and local data that can help them represent children's interests with the help of the children.

RESEARCH METHODOLOGY

The author has incorporated doctrinal research methodology for the project and has relied on secondary source of data to analyze and assess the need for allowing participation into the arena of youth by the young people of the generation.

INTRODUCTION AND CONVENTION

Child rights is a not a new concept however it has been codified through international covenants fairly recently. A child is a person who is below the age of 18 as per the UNCRC or the United Nations Convention on Rights of Child. Children's Rights have been established throughout the UN Human Rights Treaty Body System, starting with the Universal Declaration of Human Rights and extended through the two International Covenants of the

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International Bill of Rights and many of the other treaties that have come into force over the past 70 years. At the present time the main point of reference for children's rights is the UN Convention on the Rights of the Child and its three optional protocols.¹ The Article 4 of UNCRC or the United Nations Convention for Rights of Children obligates the state parties to perform certain duties in the favor of child to help them actualize the rights guaranteed to them under the convention. The state parties are required to take measures to ensure that there are legislation that are fully compatible with the goals and vision of the CRC and other human rights instrument that are working towards the betterment of the position of the children. In order to ensure such measures the Child Rights Governance Global Initiative was placed. This program has proven to be of immense importance to secure the rights of children. It critically analyses the position of the children in participating countries, identifies as to where such rights are not being fulfilled and then works towards the fulfillment of such rights in the required areas through the best possible allocations of resources funds etc.² It also places obligations on States to consult civil society and children in all decision making with an impact on children's rights.

GOOD GOVERNANCE

The idea of good governance is highly emphasized on by the Child Rights Governance Global Initiative. Many a times, the main reason for children being deprived of their basic right such as right to food or right to education is the impoverished position of there country that fails to provide them with such facilities due to lack of resources. The organization of child rights focuses on how they can put pressure on the international society to combat the situation in such countries by providing them with both financial and physical aid as and when required. Such aid could be in the form of help in building schools in the rural areas of such countries that do not have adequate resources of there own or even by providing them with monetary help. Good Governance and child rights are mutually inclusive areas. A government can only be said to be effective if it manages to uphold the rights of its marginalized societies and children in most of the countries form part of the marginalized society only.

The reality however is that governments do not always adhere to the general measures of implementation. Consequently, children all over the world are not having their basic rights fulfilled – often with disastrous consequences. For example, in countries with high levels of corruption, child mortality rates are higher than in countries with little corruption. This happens because the laws are in place but there implementation is not looked into. If the implementation is weak the children will have to suffer the consequences. Political will also plays a very crucial role in the realization of the child rights. Often the government fails to take strong measures against certain pre existing norms of the society because they fear revolt and retaliation from the masses. Therefore, many archaic practices such as child marriages in India etc which are detrimental to the growth and development of children remains unattended. The CEDAW or Convention on elimination of discrimination against women is one such example wherein India has made declaration that places the burden of initiative on the communities. With regard to articles 5 (a) and 16 (1) of the Convention on the Elimination of All Forms of Discrimination Against Women, the Government of the Republic of India declares that it shall abide by and ensure these provisions in conformity with its policy of non-interference in the personal affairs of any Community without its initiative and consent. Hence as long as there is no political will for a change the necessary change is impossible to be brought out.

General Measures for the implementation of the Child Rights Governance Global Initiative.

The general measures for implementation of the laws are:

1. The process of law reform: The state parties are required to review their national legislation in order to bring symmetry to the objectives of the international covenant and the national legislation.

¹ A "How to" Note Incorporating Child Rights Governance into your Generic Child Rights Situation Analysis, Save the Children

² Thematic planning guidance programming in child rights governance, Save The children

2. Development of independent human rights institution for children: These institutions should be geared towards promoting and safeguarding the rights of the child. Increasingly, States are establishing independent human rights institutions for children – either separate ombuds persons for children, children’s rights commissioners, or focal points on children’s rights within general human rights commissions or ombudsman offices. Such measures are helpful to provide insight into the matters that face serious lacunae in implementation and hence require more care.
3. Development of comprehensive strategies or agendas for children: The state parties in order to promote and protect the rights of the child at all levels, States Parties must develop a comprehensive, strategy for the children that is in consonance with the points mentioned in the CRC. The strategy must set realistic and achievable targets and include the adequate allocation of human, financial and organizational resources.
4. Development of permanent governmental coordination mechanism³: The biggest problem faced by the countries in implementation of CRC is the lack of governmental institutions that regulate such laws and look into the matter specifically. There should be a well established mode of communication between all the institutions whether it is at local, state or central level in a country.
5. Systematic monitoring – The basic purpose of establishment of such governmental institutions is for data collection and evaluation. The monitoring can be distinguished into two kinds: The first is the monitoring of violations; the second is monitoring the implementation of the Convention. The Committee encourages States to use different methods for the collection of qualitative and quantitative data. These can include interviewing children directly and asking them for their opinions and views. However, it is important that data are not only collected, but also properly evaluated and the outcome used to influence policy. The direct method of collection of data is much more valuable and it provides an insights into the world of the children for whom the policies are to be made in general.
6. Allocation of resources for children (e.g. budget analysis): States are expected to allocate a budget for children “to the maximum extent of their available resources”. Steps should be taken at all levels of government to ensure that economic and social planning and decision-making and budgetary decisions are made with the best interest of children as a primary considerations and that children are protected from the adverse effects of economic policies or financial downturns.
7. Education, training and awareness-raising regarding the CRC: the major drawback of the convention is that the people who most require it are unaware of its provisions and therefore the government is required to take various steps geared towards adults and children alike that are aimed at raising the awareness of the CRC. The text of the Convention should be widely available and be presented in understandable language, e.g. by publishing a child-friendly version of the CRC. State reports submitted to the Committee should also be made easily and widely accessible to the general public. This will not only allow awareness amongst the people but will instill a sense of responsibility amongst the government who have not been taking the required measures as such.
8. Collaboration in the implementation process with civil society, including children: In its General Comment no. 5, the Committee states that “Implementation is an obligation for States Parties, but it needs to engage all sectors of society, including children themselves. NGOs, the media, civil society and in particular children and young people should participate and be directly involved in the process.” the role of not just government but various other organizations such as the civil societies and the non profit organizations are expanded so that they help the government to establish such laws that help the children.

³ Child Rights Governance In- depth Analysis Report, 2014, Save The Children

Need for Child Representation in a democracy

Apart from this, the international community has undertaken a different view to the same in order to ensure that child rights and politics go hand in hand. Since, the population of people below the age of 18 years constitutes one third of the total world's population and hence any form of governance and specifically democracy cannot be complete without a representation from this group. Democracy constitutes of "The People" in exercise of their political power, hence the inclusion of the children into the population is inevitable in order to establish a democracy that is powerful in terms of granting rights to all its citizens equally without any discrimination based on the factors such as age, caste, creed, color or race. It is notable that democracies have only succeeded when they have been able to direct the power from the wealthy men of the land owning communities to the poor farmers who are the better representation of the society. Therefore, now it is pertinent to shift the power to the hands of the youth who have a significant stake in the policy making but are rarely given the opportunity to participate in this process due to pre conceived norms of governance that deems the children unfit for giving their consent and considering them to be too incompetent, irrational, or dependent to exercise the levers of power for themselves.

However, a democracy is not entirely democratic unless it includes people from all spheres of life which should mean the inclusion of people from each category and from all age groups.⁴ The modern age democracy is filled with examples of countries that have tried to include the participation of the children into activities of governance concerning them. For example, in 2001 New Zealand developed an Agenda for Children based on an ambitious national consultative process in which children were asked to express their society-wide problems and desires. In 2003, South Africa launched the Children in Action project to include children in some parliamentary hearings and public debates. The Israeli Knesset now regularly invites children to participate in its child-related committees. The government of Rwanda holds a National Summit for Children and Youth every year around a particular theme. Since 2004, the UK has instituted four Children's Commissioners for England, Scotland, Wales and Northern Ireland, whose purpose is to promote children's concerns in government legislation and policy. In 2009, the Kazakhstan government worked with UNICEF to organize a political consultative process with youth aged 10–24, called the National Adolescents and Youth Forum⁵.

These are recent developments prior to which there were still governments that upheld the rights of children in certain cases for example by introducing bills to prevent sexual, physical or mental abuse of children or to guarantee them certain rights such as right to education or right to food. These are a result of the manifestation of rights under the convention for rights of children that is a documents prepared and presented wholly by the adults. Such legislation are also not direct result of the opinions of children but merely that of the lawmakers or the parents or the concerned adults such as NGOs or independent persons who have worked for the cause of child rights. Those who make policies and laws need to hear and absorb children's voices and desires from children themselves. To a certain degree, adults' assumptions about children's political interests are opened up to critique from the point of view of children's own different experiences. This can be understood simply by the means to say that the children have different expectations of the realization of their rights is different from what the adults perceive and therefore it often leads to an absence of adequate measures while deciding for the policies of children.

Children Parliaments

Children parliaments have come up to tackle the problem of under representations. In more than 30 countries the exists some kind of children parliament structure that are responsible for involving children into the paradigm of policy making through enabling them. In India, the first child parliament was established in the 1990s in the villages of the state of Rajasthan as it was viewed that the children were an important stakeholders in the society as they contributed towards the betterment of the society not only through their labor but also through their decision making

⁴ Establishing a Youth Parliament, A Planning Guide, Commonwealth Parliamentary Association

⁵ John Wall, Can democracy represent children? Toward a politics of difference, Volume 19(1) 2011

abilities. . Children have changed educational policies, dismissed poor teachers, improved community services and funded new utilities.⁶

Over the years the law-making procedure has become complex and, therefore, requires training and special effort to be conversant with it. Familiarity with the procedure is an imperative for effective and purposeful participation in parliamentary debates.⁷ While in the past the earlier experience gained by the parliamentarians in the various representative institutions at the local level, stood them in good stead, in recent years many young leaders have become members of parliament, without any corresponding chance to get requisite training and exercise at the local or state level. Association of young leaders with the parliamentary activities is good for the country, but their purposeful participation depends upon their acquaintance with the procedure. Even political parties have feel the need for training and orienting their youth legislators. In the light of this development the scheme of Youth Parliament should go a long way in equipping future legislators for their role in the country's parliament and state legislatures.⁸ therefore, the need to educate the children regarding the need for there representation in the parliament and the policy making bodies has been felt and looked at seriously. Prior to this there was an absence of such institutions.

CONCLUSION

The current focus is on the fact that not only adults but children should themselves be allowed to make decisions for themselves.⁹ This would require not merely changes in the laws but it is required to fundamentally re imagine the society in order to be able to make structural changes into the functionalities of various pillars of the society so that the rights of the children are accommodated along with the roles given to them in particular. The role of community centric approach should be encouraged in order to established a shift in the rights of children. Using Community Conversations as a part of child rights projects is fairly innovative, but has proven to be extremely efficient. The role of the community will extend the not only the rights but also the duties of the child and they will feel like the part of the society and its policy making proces instead of feeling neglected and being made to adopt policies that they have no hand in making. During such community meetings of the adults and children, communities identify and analyze their concerns and priorities, mobilize resources, and address issues.¹⁰ Through dialogue and by the help of facilitators from the project, Community Conversation empowers children and adults alike to think about their behaviors, values and practices. In the areas where children traditionally are expected to remain quiet and let the adults take matters into their own hands, a gradual inclusion of the entire community in child rights activities may lead to meaningful and ethical child participation in governance.

⁷ Establishing a Youth Parliament, A Planniong Guide, Commonwealth Parliamenary Association

⁸ Chapter 1, Introduction, Why Youth Parliament

⁹ John Wall, Can democracy represent children? Toward a politics of difference, Volume 19(1) 2011

¹⁰ Children in politics A collection of 11 inspiring, motivating and suggestive case studies on children's engagement in governance, Save The

REFORM IN THE PROCEDURE OF APPOINTMENTS OF JUDGES AT THE HIGHER JUDICIARY-NEED OF THE HOUR

Satvika Goel*

INTRODUCTION

The need for a fair and transparent procedure for appointment of judges is crucial for accessing the character of superior judiciary in the country. The judges interpret the law, protect the Constitution and settle all disputes which come up within the complex society. But they must perform these stupendous duties honestly, independently & with circumspection. Unless they are properly chosen, there may be frequent miscarriage of justice, because with small men no great thing can ever be accomplished.

What were expected of the judiciary were judgments based on natural justice and not on fear and fervor. A number of amendments were passed so as to recommend provisions for a clean and trustworthy judiciary. The issue was thought to be solved either by disapproving of an office of profit after retirement or by backing up of an appointment process by consents of each, i.e. parliament and the chief justice. What we have now is a judiciary which is moving towards a path of discrimination, losing objectivity and making arbitrary judgments. Therefore, what is expected is a reform, a reform not only in the way the judiciary functions but also in the way the appointments of the judges are done. This is because if the lamp of justice, thus, goes out in darkness, it would surely bring about a total catastrophe.

Through the medium of this paper, I would like to address the following issues:

1. To analyze how far the collegium procedure of appointments worked in bringing able judges into our system of judiciary.
2. The tussle between judicial accountability and judicial independence, how to maintain a perfect balance.
3. To provide suggestions for a reform providing for a more amiable, transparent and workable system for appointment of judges.

The drafters of the Constituent Assembly left the provisions regarding the role of the judiciary on the future generation to interpret depending on what the situation required. However, in time, the consultation of the Chief Justice became a mandate and this marked the beginning of a new tussle between judicial accountability and independence. The judiciary established Judicial independence as one of the basic principles of our constitution and therefore, in the whole debate of judicial accountability and independence, the main focus of shaping a system of appointments of judges in the higher judiciary which is fair and transparent and which brings in able judges who can pass judgements without fear and fervour is lost.

In the pre-independence period, the power to appoint the judges lay with the executive. However, let us begin with what was intended by the drafters of our constitution. The subject of independence of judges was never a controversial topic until the independence as it was indisputably with the executive.¹ None of the countries in the world had the concept of consultation of the judiciary for the appointment of judges at that time and therefore the very inception of the concept in our system by the drafters shows the inclination towards the principle of independence of judiciary. However, the concept was not clearly included in our constitution for there was doubt as to which side to choose, whether to go for judicial independence or judicial accountability. The drafters had therefore left the provisions vague for the future generation to formulate clear provision basis what is needed.

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Even though we can trace back the process of Indianisation of judiciary on the Government of India Act, 1915-1919 and the subsequent in the Government of India Act, 1935, the power to appoint judges of the superior judiciary was vested in his majesty. Formally no other authority was to be consulted before the appointment of Federal Court Judges and High Court Judges, the Memorandum of Procedure had made consultations obligatory and the chief Justice had to initiate upon the advice of whom his Majesty would act. Such consultation did not involve concurrence of the chief justice, because the appointments were to be made by his Majesty who would act on the advice of the Secretary of State for India, who in his turn would give due weight to the opinion of the chief Justice even when he disagreed with it. But, there was a constitutional convention that such appointments were normally made after referring the matter to the Chief Justice of India and obtaining his concurrence. These were the provisions in place when the Constituent Assembly was convened and proceeded inter alia to determine the constitution of the independent Indian judiciary wherein the procedure for the selection and the appointments of judges was considered crucial.

But the British crown was quite uninfluenced by the domestic politics and it appointed judges to the higher judiciary in a non-political manner. But, close to the independence it was apprehended that with the experiment of self-government, political considerations might influence judicial appointments. Thus in the year 1945, the Sapru Committee recommended that Justices of the Supreme Court and the High Courts should be appointed by the head of the state in consultation with the Chief Justice of Supreme Court, and, in the case of High Court Judges, in consultation with the Chief Justice of the Supreme Court and also the High Court Chief Justice along and the head of the unit concerned. It recommended for the appointment of judges outside the purview of party politics notwithstanding its seeming interference with the theoretical autonomy. It was at the beginning of 1947 when the Assembly started the process of constitution making and there was an extensive debate on the judicial appointment. It was at the beginning of 1947 when the Assembly started the process of constitution making and there was an extensive debate on the judicial appointment. A Committee called the Union Constitution Committee and also a high powered special committee was constituted. Even this committee strongly recommended for the appointments of judges not being at the mercy of the executive. In other words, it should not be left to the unfettered discretion of the executive. It too had suggestions. One, the President to appoint in consultation with the Chief Justice of India, make a recommendation for appointment of judges and such recommendation should be confirmed by at least seven out of the panel of nine persons composed of the chief justice of high courts, members of the central legislatures and some law officers of the Union. Two, the panel should forward three names for every such vacancy, leaving it to the President to make it final choice in consultation with the chief justice of the Supreme Court. This was to be ensured by appointing the committee for a particular term instead of having it on ad-hoc basis.

Sir, B.N. Rau, the constitutional advisor suggested the appointments by the President with the approval of at least two-thirds of council of state. This council of state was to include the Chief Justice of India among its members and its composition was to be such as to secure freedom from party-bias. Such a council of state, it was suggested would be a satisfactory substitute for the panel recommended by the special committee. But the Union Constitution Committee did not accept either the proposal by BN Rau or the ad hoc committee.

EVOLUTION OF ARTICLE 124 & 217

The interpretation of these provisions has gone through a havoc of amendments. India became independent in the year 1947 with the new constitution in place in 1950 with Articles 124 & 217 on appointments of judges. The respective Articles have given the ultimate power of appointment to the President of India. The President has been given the power to appoint in consultation with legal experts for appointments of judges in higher judiciary i.e. for the posts such as the Chief Justice of India, The meaning of the term consultation has gone through numerous interpretations. The system of appointment of judge's pre 1993 had both the executive and the judiciary working together in the given task. Pursuant was the collegium system wherein the word consultation came to mean that the

1 H. M. Seervai, 1998, Constitutional Law of India Vol III, 4th ed., New Delhi, Delhi.

chief justice of India not only recommends but also his recommendation becomes binding on the President. The term consultation had come to mean opinion binding no matter what.

THE THREE JUDGES CASE

The First Judges Case

The Supreme Court's decision in the First Judges Case was one of its many 'everybody wins' judgments of the 1970s and 1980s; it recognized an important doctrine, in favor of one party, but ultimately decided in favor of the opposing party. It acknowledged that members of the bar had the right to file writ petitions in public interest, but yet it went ahead to make the government the final arbiter on appointments to the higher judiciary, thus upsetting the earlier balance of power between the judiciary and the government. Ironically, the most significant contribution of the First Judges Case was not in the realm of judicial appointments. By broadening the narrow rule of locus standi, the court opened the floodgates to social action litigation, and India has never been the same since. Such litigation has been used for an incredibly diverse range of issues including the protection of workplace. The Supreme Court was transformed into the last bastion of hope for the poor and is still seen the same way. The court's ultimate verdict, however, ran contrary to constitutional convention. It relegated the CJI to the position of an advisor and gave the substantial control over the judicial appointments process to the executive. Sadly, but knowingly, the Supreme Court compromised on its own independence. Although it developed the law in the right direction in many respects, the verdict was undesirable for India's democratic polity. From a position where the appointment power was balanced between the executive and the judiciary, the First Judges Case placed the executive in the driver's seat. Given that this occurred so soon after the Emergency, where the very same power of judicial appointments had been misused by the government to severely undermine judicial independence, one wonders why the court chose to compromise its independence by not retaining convention.

The Second Judges Case

The second judges case led to the moving from one extreme to the other by making judiciary the supreme authority for the appointments. Thus, the imbalance tilted towards judicial independence from that of judicial accountability.

The Third Judges Case

At last, the third judges case, the next confrontation between the judiciary and the executive over the issue of judicial appointments took place in 1997–98. The CJI, Justice M.M. Punchhi, recommended the names of five people for appointment to the Supreme Court. The executive refused to do so, expressing doubts about whether the recommended people were fit to be appointed as Supreme Court judges. As a result, the court emphasized that judicial appointments would have to take place according to the principles enunciated in its decision in the Second Judges Case; the only revision it made was that for the appointment of judges to the Supreme Court, the collegium would consist of the CJI and four, as against two, senior-most colleagues. The judgment did not do much more than reiterate, endorse and perpetuate the collegium system of judicial appointments. This is how the collegium system of appointments of judges at the higher judiciary was established.

THE ACCOUNTABILITY-INDEPENDENCE CONUNDRUM GIVING WAY TO COLLEGIUM SYSTEM OF APPOINTMENTS

The drafters did not intend to come up with a precise provision on the appointment of judges. They therefore, came up with a vague provision leaving the task to the future generations. The result was the collegium system comprising of the Chief Justice of India and four senior-most judges of the Supreme Court. The judicial collegium was a result of the three judgments referred to as the three judges' case. The first judge's case declared the primacy of executive over judiciary. The public resented it for the repeated executive attempts to muzzle the independence of judiciary.

With the second judges case the primacy was handed over to the judiciary. It attracted public gaze and consequent criticism for rewriting the Constitution and going against the intention of the drafters of keeping the appointment system democratically accountable. It was accepted later for separating executive interference and arbitrariness. The supersession of judges, arbitrary and motivated transfers and other attempts on the part of the executive to overawe judiciary had given ground for concerns about the judicial independence. At last, the third judge's case reinforced strongly the primacy of collegium not only in case of appointment of judges but enlarged concerns over the error and disagreement elements within its consultation. The introduction of collegium scheme though against the intention of the constitutional drafters was welcomed by the people at large.

REASONS FOR FAILURE OF COLLEGIUM SYSTEM OF APPOINTMENTS OF JUDGES

At present the collegium system seems to have failed at the accountability level. The existing law based on the Second and Third judge's case is alleged to have been misinterpreted both by the judiciary and by the executive to the extent that the executive doesn't have practically any role in the judicial selection process. What was intended at the constituent assembly debates by excluding the executive from practically playing any role in the judicial appointment process with the judiciary becoming a self-appointing oligarchy². The result was whenever an eloquent voice was raised against a particular appointment; the executive bereft itself of any such blame for the judiciary was alone vested with the power of appointments. This was reported even by the Parliamentary Standing Committee on Home Affairs in 2001 that the executive was not blameworthy in the matter of judicial appointments since the power and responsibility was solely vested in the collegium³ Parliament of India, Rajya Sabha, Parliamentary Standing Committee on Home affairs, 85th Report on

What was apprehended was the judicial appointments process to convert into political appointments and the judges to become puppets in the hands of the executive. This was believed to have defeated the purpose of doing away with sovereign immunity incorporating central service laws etc and two, the judges was feared to be lured by the prospective government appointments post retirement like the case of fazl Ali.

The Constitution was drafted with the hope that the executive and the judiciary would work in unison to ensure that judicial appointments are based on merit. Expressions such as consultations, between the President and the CJI, were deliberately used to ensure that no single authority would wield absolute power. In the early years of Indian democracy, judicial appointments were made according to plan. As a healthy practice, the opinions of the CJI and the chief justice of the appropriate high court were considered as most relevant in making appointments. This changed drastically under the Indira Gandhi-led Congress government of the 1970s, the decade that witnessed sharp conflicts between the political class and the judiciary. In an unprecedented act of supersession which left India stunned, Justice A.N. Ray suddenly became the CJI, bypassing the three senior-most judges of the Supreme Court, Justices J.M. Shelat, K.S. Hegde and A.N. Grover who had earlier pronounced judgments that had not found favor with the Congress government. Democracy needed rescuing and here began a bitter struggle for power between the judiciary and the executive.

The best example is the Krishna Iyer's decision in the Indira Gandhi Vs Raj Narain case wherein though he knew that the prime minister was involved in corrupt practices, held that she could continue in her office without having the power to cast a vote. The result was the 1975 emergency. It portrays that the judges are influenced by the executive or sometimes make decisions to please the same. Therefore, what is needed is transparency over the appointments procedure as to why one particular judge is appointed over the other and why is the other(s) rejected.

2 Mate Manoj, 'Picking their own men' (9 October 2010), online: The Times of India Crest Edition indialawyers.wordpress.com/2010/10/10/picking-their-own-men/.

3 Parliament of India, Rajya Sabha, Parliamentary Standing Committee on Home affairs, 85th Report on Law's delays and arrears in courts, Parliamentary Standing Committee on Home affairs, (31 December 2001) at para 32.1, online 164.100.47.5/book2/reports/home_aff_85threport%20.htm#intro.

The power to transfer high court judges under the Constitution was meant to be used only in certain exigencies—never to penalize independent judges. During the twenty-one -month long national Emergency between 1975 and 1977, as many as fifty-six high court judges were transferred from their home high court to high courts in other states as punishment for not falling in line with the policies of the Indira Gandhi government. Sixteen of these judges were transferred on one day alone. One of the judges, Justice Sankalchand Sheth—transferred from the Gujarat High Court to the Andhra Pradesh High Court—challenged the constitutional validity of the presidential notification in a writ petition before the Gujarat High Court. The Gujarat High Court allowed the writ petition on the ground that the President had not effectively consulted the CJI in making the transfer. In 1976, the Union of India filed an appeal; the Supreme Court disposed it on the government’s assurance that it would transfer Justice Sheth back to the Gujarat High Court. However, though the outcome of this litigation was favorable to Justice Sheth, the Supreme Court refused to acknowledge that the consent of a high court judge was a necessary condition for his transfer to another high court, as a matter of principle. As a result, though the case vindicated Justice Sheth’s stand, it did not question the legality of using transfers to punish independent judges⁴.

Another unhappy practice developed—although vacancies were available for permanent judges, every high court judge was initially appointed as an additional judge before being confirmed as a permanent judge. If the executive was unhappy with the decisions of a particular judge, he/she could be penalized by being refused confirmation as a permanent judge of that high court. This system clearly went against the principles of the Constitution, under which additional judges were to be appointed not as a matter of course, but only to meet temporary increase in business or work arrears. Before and during the Emergency, the government misused its powers to compromise the decisional independence of the courts. The powers of appointing and transferring judges were used to punish and coerce independent judges who were unwilling to toe the government’s line on policy matters. A different dimension to judicial independence—rather the lack of it—became a reality. This move to undermine judicial independence altered the course of Indian constitutional development forever paving way to formulating a need for bringing in transparency in the appointments process.

At present the problem is the growing impression of the replacement of the executive arbitrariness with the judicial arbitrariness. Personal patronage coupled with the secrecy in the process has shrouded the appointment system at the higher judiciary with the consequent loss of public confidence. This was reported even by the law commission in 2009. It was believed to have secluded itself with the bar, the academia, and the cabinet, taking away their right to have a say in such appointments.

CONCLUSION

The judiciary is losing its credibility and the first way to restore it is by appointing able judges. Towards the end we can say the ability of judges is dependent on its independence for sure. The judges have to be free from all kinds of political influence in order to maintain integrity of the institution. As M V Pylee writes, ‘The Constitution of India envisages an independent judiciary’. In fact, the superior courts have been vested with tremendous power and various responsibilities. Particularly, the Supreme Court has been expressly called upon to act as the final interpreter and guardian-of the Constitution. But, if the judges are not properly chosen, it is sure to affect the independence and dignity of the judiciary. This is why; our Constitution has inserted the necessary provisions in order to avoid the political pressure put by ministers on the presidential authority of choosing the judges. Yet, it has often been argued that sometimes political factors have determined presidential choices. As J C Johari puts it, ‘the nomination of a judge is virtually a political affair’.

In a recent article Soli J. Sorabjee writes “In the dark days of the Emergency, the judiciary, by and large, and especially the Judges of the State High Courts valiantly rose to the occasion and fully justified their role as protector of the people’s basic rights despite threats of transfer from⁵ one state to another and their possible supersession. So,

4 Political Weekly, Securing Judicial Accountability?: Towards an Independent Commission, 42 14-17 (2016).

the fact of the matter is that even though our judiciary has suffered in the hands of defects in the system of appointments, it has still done well but it could surely do better. It is because of these reasons the system of appointments needed a reform.

The best solution in this scenario is to have a separate secretariat who will deal with the appointments and transfers under the current collegium system along with publication of the recommendations of each appointing member along with the publication of reasons for the rejection of other recommended members. This system will be cost effective and balance out the entire process.

SUGGESTION

The whole debate of reformation of appointment's procedure started because of the failure of collegium system at transparency and accountability level. The problem was not judicial exclusivity but the secrecy of procedure and no accountability of judiciary to the public at large whether by way of publication or otherwise. Thus, even if the appointments were discriminatory or arbitrary nothing could be done and that is where the problem lies. As we read in the preceding chapters the drafters dreaded the role of executive in the judiciary, we have faced many executive-judicial deadlocks with the latter coming for the rescue of people ultimately.

I would go by what the government proposes to bring, a memorandum of procedure. The government should include merit and integrity as prime criteria for appointment of judges to the higher judiciary. It should also propose selection of up to three lawyers and jurists as Supreme Court judges, along with documentation of the reasons why a senior judge was overlooked for elevation, and establishment of a permanent secretariat to maintain records. Evaluation of judgments delivered by a High Court judge during the last five years and initiatives undertaken for improvement of judicial administration should be a yardstick of merit for promotion as Chief Justice of a High Court. A High Court should not have an acting chief justice for more than three months, while awaiting appointment of a full-time Chief Justice by the Collegium. Appointment of Judges in the

Supreme Court, the prime criteria should be seniority as Chief Justice/ judge of the High Court as well as merit and integrity. In picking SC judges, preference should be given to the Chief Justices of High Courts, keeping in view their inter-se seniority. In case a senior Chief Justice of a High Court is being overlooked for elevation to the Supreme Court, the reasons for the same to be recorded in writing. Up to three judges in the Supreme Court need to be appointed from among the eminent members of the Bar and distinguished jurists with proven track record in their respective fields. For appointing lawyers and jurists as judges, the government should propose that it shall be open to all judges of the Supreme Court to make suitable recommendations to the Collegium, which comprises the Chief Justice of India and four senior-most judges of the apex court. A permanent secretariat to be set up in the Supreme Court for maintaining records of high court judges, scheduling meetings of the SC Collegium, receiving recommendations as well as complaints in matters related to appointments. The Union Law Minister should seek the recommendation of the incumbent CJI for appointment of his successor at least one month prior to his retirement. A notice for vacancies of judges should be put up on the website of the High Courts at the beginning of the year for appointments. A permanent secretariat for the High Court Collegium to process appointments should be appointed.⁶

5 Soli J. Sorabjee, *The Illustrated Weekly of India*, Vol. XCVIII, 24 June 1977. pp. 12-18.

6 NJAC Case: Factor in Merit, Integrity in Choosing Judges, Government Tells Supreme Court. *New Delhi: Indian Express*, 2016. 7 Mar. 2016. Web. 20 June 2016. <<http://indianexpress.com/article/india/india-news-india/njac-case-factor-in-merit-integrity-in-choosing-judges-government-tells-supreme-court/>>.

CONCEPT OF SECULARISM & PROF. MARIANA VALVERDE'S THEORY ON LEGAL GOVERNANCE: A CRITICISM ON THE REGULATORY FRAMEWORK OF ABORTION LAWS IN INDIA AND U.S.A.¹

Sukriti Kapoor *

ABSTRACT

Secularism in India was initially formed on the balance between Democracy and Secularism, while being incorporated in the Preamble of the Constitution. It has been fruitfully explored through critical analyses of the legal mechanism in India that Secularism as a concept has deteriorated over the past century and thus, has given way to the rise in socio-legal issues due to unnecessary influences of religious hegemony. The key epistemological issues in law have arisen due to the multi scalar interpretations of legal principles and the failed dichotomy between law and religion. Highlighting the need for proper legal governance, it is evident in the Indian legal system that the question of Jurisdiction remains either the territorial space itself or the power that the sovereign body has over the territorial space. However the concept of 'jurisdiction' also includes the question of 'how' the legal governance is to function in a society. Therefore, in order to lay out the reasons behind vanishing Secularism in the society, there is a need to focus on the grass root level of legal governance through analyzing the legal structure through concepts of 'Inter-legality', 'Scalar divisions in the use of techniques and logics for the interpretation of Legal provisions' and 'jurisdiction in the light of space and temporality of legal change in the society'. Thus, the research aims at achieving a solution to the 'pro-life' and 'pro-choice' question in case of abortion regulation in India; in the light of legal governance and the loss of secularism. Even though ostensibly the national law on Abortion regulation (The Medical Termination of Abortion Act, 1971) seems to be normal in our multi-cultural society, when the issue of abortion is analyzed in the context of 'base concepts' of legal governance, it is gathered that the legal paradigm is flawed in its execution. In this socio-legal issue of abortion regulation, Comparative study between American Secularism model & regulation of Abortion law with the Indian model of secularism & its effect on abortion regulation provides a clearer locus on the plural temporalities in governance while being affected by religion, in finding solutions to vague discriminatory regulation of abortion in the different states in India. Design/Methodology/Approach- Case- Studies, Jurisprudence of Constitutional framework is analyzed to establish limitation on abortion regulations in India due to the standing of secularism in the society. Legal terms and their significance are addressed in a manner for ease of comprehension of the research by non-legally trained readership. Method includes Taxonomical interpretation and the use of Grounded Theory.

Keywords: Abortion, Interlegality, Legal Governance, Scale, Secularism.

INTRODUCTION

Secularism in India was initially formed on the balance between Democracy and Secularism while being incorporated in the Preamble of the Constitution², keeping in mind, that the country is occupied by varied religions and political ideologies and there shall be no discrimination on the basis of religion. Unfortunately, religion has formed the basis for everything in the present day Indian society. This is not to say that Secularism is unreal or a myth, it is very much required for the development of a plural society. The courts in India have probed that “the States should not fear and be reluctant to make reforms on the assumption that these reforms would offend the religious freedom guaranteed

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under the Constitution of India”³. On the other hand, the Supreme Court of the United States of America faces the issue of interlegality of a different sense, where in the ‘Conservative’ and ‘Liberal’ states have formed their laws not in consonance to the secular ideas of the Constitution. This essay will address the problems faced in achieving secularism and the detrimental legal implications on women to practice their right to have an abortion in India, compared to the fragmented issue of jurisdiction and legal governance in the United States of America. This essay will then go on to analyse the regulation of abortion rights in India and U.S.A through different secular view points and rationalities. Primarily, there shall be a comparison put forth between the multi-scalar approaches of abortion regulations in U.S.A to that of a single scale regulation in India. The essay aims at presenting a theoretical understanding of adoption laws in India and restrictions experienced because of not realising Secularism.

Secularism and Prof. Mariana Valverde’s Theory of Scale, Logic and Spatio – Temporality⁴: Criticism on Abortion Law regulation in India and U.S.A

Secularism as presented by Dr. V. P. Luthra is of three basic styles⁵. The First kind of Secularism is that which is prevalent in U.S.A, wherein the State acknowledges that an individual’s religion is a private matter and the state shall not interfere in the same. Second kind of secularism was famous during the early years of the development of Secularism as a concept, wherein the state manages the church and its affairs, all other religions are permitted to exist and manage their own affairs. The Third kind of Secularism is that which is followed in India, where the State has provided for freedom to every religion to strive and to be treated equally. The State doesn’t take up the responsibility of managing any particular religion. The intention of the lawmakers in India and USA was to aim at segregation between religion and morality from the principles of State governance. However, this seems to have lost in translation while making laws related to abortion in both the countries. Since, questions of patriarchy and inheritance are inbuilt to the practice of abortion; the State has established its stake in questions of regulation and practice. Higher order thinking would require an understanding of the concept of inter-legality and its relation to the issue of scale, as presented by Valverde⁶ and its relevance in Secularist India.

According to Valverde, the questions related to jurisdiction are not only related to the territorial space but also the question of ‘how’ the regulation is to be done within the jurisdiction⁷. For a country like India, the Centre formulates laws such as The Medical Termination of Pregnancy Act, 1971 (hereinafter, MTP Act) and this is applicable throughout the country⁸. But, the main issue arises as to how the governance of this statute must be done. In the American legal system on the other hand, legislation on abortion is extremely straightforward, wherein each State has the liberty to regulate the right of abortion. The question of ‘how’ in legal governance is missing in the American legal system too.

2 42nd Constitutional Amendment, 1976

3 Shayara Bano v. Union of India, Supreme Court of India, Civil Writ Petition No. 118 (2016), pp. 65

4 Professor Mariana Valverde, Fellow of the Royal Society of Canada, Criminologist and Sociologist at University of Toronto, < <http://criminology.utoronto.ca/facultyandstaff/faculty-2/faculty/mariana-valverde-frsc/>>

5 Ranbir Singh and Karanbir Singh, Secularism in India: Challenges and its Future, The Indian Journal of Political Science, Vol. 69, No. 3, pp. 598-599, July- Sept (2008).

6 Mariana Valverde, ' Studying the governance of crime and security: Space, Time and Jurisdiction' Criminology and Criminal Justice (2014) <<https://journals.sagepub.com/doi/abs/10.1177/1748895814541899>> Accessed November 20, 2018

7 Kendra Strauss, 'Sorting Victims from Workers. Forced Labour, Trafficking and the process of Jurisdiction (2016), Sage Pub. < <https://doi.org/10.1177/0309132516629002>> Accessed 24 November 2018

8 D. Rajeshwari v. State of Tamil Nadu (1996), Cril J. 3795

CONSTRUCTION OF INTERLEGALITY

De Souza Santos points out that ‘the constant interactions between different legal orders’ formulate the ambit of Interlegality⁹, consisting of different scales, logic and their very own criterions. The Indian legal system believes in secular values as such as is understood in the western context. There is no complete segregation between law & religion and state & society and therefore, it is a failed idea of secularism¹⁰. The interlegality in the Indian context is very well prominent between religion and state, thus the laws of the country are influenced because of this interaction. Therefore, the courts constantly have a new scale, logic and technique for regulating abortion laws. The American legal system faces a similar issue of interlegality on a wider spectrum, as the federal structure officially empowers states to formulate different laws based on varied scales, logic and techniques. Further analysis of the issue of abortion shall clearly present the flawed legal paradigm of secularism in the two countries.

SCALAR DIVISIONS

While clandestine methods were adopted illegally for abortion in the ancient Indian times, the Indian Penal code in the 19th century declared abortion as a crime and punished the abortive mother and the abortionist for the same; except in circumstances where the abortion is necessary to save the life of the mother or in case of serious injury to the physical and mental health of the mother. The Medical Termination of Pregnancy Act, 1971 proposed by the government aimed at liberalising the regulation of abortion. But, the court adopted varied anti-secularist ideas while providing for this liberal right of abortion. As, John Rawls presented in ‘The Theory of Justice’, that in order to achieve democratic ideals of the Indian Constitution and enabling a proper interpretation to the laws framed in this sense, such as the MTP Act; It is necessary to make the religious minded people realise secularism and equality by explaining to them the same, in interpreting their own religion. This procedure as such results in creation of different scales of interpretation of liberty and in turn different interpretations of the provisions of the MTP Act. Therefore, Valverde states that because of different scale which maybe conservative or liberal in interpreting rights¹¹, the results would be a different outlook towards abortion laws. For instance, there is a contradiction between Pre-Natal Diagnostic Techniques (Regulation and Prevention of Misuse) Act, 1994 (hereinafter, PCPNDT Act) and MTP Act, 1971. The PCPNDT Act has been used for declining abortions as it prohibits determination of gender of the child. Since, the courts haven’t been able to provide for a clear cut distinction behind the two statutes there is clearly haphazard interpretations of abortion laws in India.

The Supreme Court of America in *Roe v. Wade*¹² legalized abortion and provided each state the right to regulate abortion laws in order to achieve the Constitutional objective. Further, in *Planned Parenthood of South-eastern Pennsylvania v. Casey*¹³, the court permitted states to indulge in their moral values in interpreting the right of abortion, thus this gave way for religious sentiments being applied in giving decisions on the right of abortion. The problem in U.S.A. was not only of different scales in different states, it is also that of political ideologies; where an abortive mother may not be permitted to undergo abortion because of a different political opinion, this is majorly faced by women present in states that follow the conservative scale. Political ideologies play a major role in government decisions and where religion is a major influence; state can never be truly secular in its functions. This is evident from a recent comment from an Indian Politician, C.P. Joshi preaching that only Brahmin politicians have

9 Boaventura De Souza Santos, 'Law: A Map of Misunderstanding Towards A Post-Modern Concept of Law', *Journal of Law and society* 14(3), (1987); Gianluigi Palombella, 'Interlegality & Justice' (2017) University of Parma <https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3066001 > Accessed 25 November 2018

10 A.Nandy, "An Anti-Secular Manifesto", *India International Centre Quarterly*, Vol. 22, No. 1, SECULARISM IN CRISIS (SPRING 1995), pp. 35-64(1995).

11 Mariana Valverde, 'Jurisdiction and Scale: Legal 'Technicalities' as resources for Theory', *Social and Legal studies*, Sage pub. (2009) <<https://doi.org/10.1177%2F0964663909103622> >

12 *Roe v. Wade* 410 U.S. 113 (1973)

13 *Planned Parenthood of South-eastern Pennsylvania v. Casey* 505 U.S. 833 (1992)

a right to take state decisions on the construction of a temple and to speak of the Hindu religion¹⁴. Political power play is one of the major reasons for not achieving secularism.

The problem of scalar divisions brings forth manifold issues such as that of economic vulnerability, where women have to choose the 'pro-life' or 'pro-choice' option. This may also lead to adoption of illegal means in carrying out abortion¹⁵. It is often viewed that states in America with conservative scales tend to establish less number of abortion clinics so as to not promote the same and create a taboo in the society. The same is applicable in India, where the society has created the same as a taboo and people are not aware of the proper procedure for abortion in rural as well as urban areas. Religious ideologies create this taboo and women who manage to get the abortion done are looked down upon.

LOGIC AND TECHNIQUE

There exists different religious ideologies amongst the religions in India and therefore every religion has a different view point on the pro- life or pro choice politics in relation to the abortion laws. On one hand the contention is that Article 21 of the Constitution of India¹⁶ guarantees Right to life and on the other hand there are arguments in relation to the Abortive Woman and her Constitutional rights. Because of the scalar divisions in interpreting secularism and its impact on abortion regulations, it is viewed that there is a clear divide in the functioning of state agencies when they are more inclined towards the pro-life approach as abortion is then viewed as immoral. Logic misguided by religious sentiments and has constructed a deep rooted fear in the minds of women in India to even fight for their rights because of no guarantee that the State would function in a manner so as to protect Individual rights over negating religious practices. Valverde identifies this problem and states that the multi- scalar approach, using different techniques towards these criminal activities or social issues should be sorted by adopting one particular scale and to not deviate from the same¹⁷. The same multi- scalar issue is present in America¹⁸, where states like Mississippi function on a conservative scale and direct mandatory counselling to the women seeking abortion, which is clear attempt at discouraging abortion¹⁹. States such as California acknowledges the liberal approach towards abortion and imposes no restriction on the same.

THEORY OF SPATIO-TEMPORALITY AND SECULARISM IN THE CONSTITUTION OF INDIA

Valverde's Spatio temporal theory states that "Different legal times create different legal spaces"²⁰. It is necessary to acknowledge the roots of secularism in the Indian Constitution and aim at reforms for better regulation of abortion laws. Secularism has developed from the Nehruvian idea to that of cooperative structure. It is seen that at this present legal time, Secularism is not purely applied in legal Governance and therefore India being a multicultural society has adopted its own model of secularism. The Constitution of India has been interpreted in such a way so as to maintain a diplomatic balance between religion & political ambitions. These have its negative effects and are identified when micro level social questions such as abortion laws come into picture.

14 Harsha Kumari Singh, 'On Rahul Gandhi's prompt, CP Joshi Regrets Comments on "Brahmins"', NDTV, November 2018, < <https://www.ndtv.com/india-news/on-rahul-gandhis-prompt-cp-joshi-apologises-for-comment-on-brahmins-1952172> > Accessed 24 November 2018

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16 Article 21, The Constitution of India states, "Protection of life and personal liberty- No person shall be deprived of his life or personal liberty except according to procedure established by law."

17 Supra Note 3.

18 Sarah Cowan, 'Enacted Abortion Stigma in the United States', (2017) 177 Social Science and Medicine <<https://www.sciencedirect.com/science/article/abs/pii/S0277953617300114?via%3Dihub>> Accessed 25 November 2018

19 Guttmacher Institute, 'State Facts about Abortion: Mississippi' (2018, Guttmacher Institute) <<https://www.guttmacher.org/fact-sheet/state-facts-about-abortion-mississippi>> Accessed 20 November 2018

20 Mariana Valverde, *Chronotopes of Law: Jurisdiction, Scale and Governance* (Social Justice) 1st Edition. Routledge, (2015)

While the Constitution of India provides for religious freedom in the fundamental rights, there are instances of religious divides on the aspect of reforms in abortion regulation in the country. India has incorporated a central law which is applicable on all the states and this in fact is the aspiration of federal countries such as U.S.A. , but, it is required that the State agencies acknowledge and execute reforms without being influenced. Firstly, there is a requirement for fixing the governance structure and not encouraging religion based divide. Secondly, studies have proved that sex education can reduce teen age pregnancies and bring about more awareness amongst adults. Thirdly, free contraception and sex clinics must be established in different states to promote women health.

It is only through state actions such as these, that the taboo of abortion shall be destroyed and religions shall take a back foot with regard to the legal governance.

Spatio-Temporality in U.S.A while attempting at achieving a national legislation on Abortion, recognise that the same is not possible in the current scenario. The states are structured in a manner that permits them to indulge in religion and morality, while negating the constitutional right. U.S.A. also aims at fixing the governmental structure by imposing on the states to provide more avenues for abortions and to interpret pro-life ideology in the light of morality over religious beliefs²¹. Any reform shall require presidential assent to become a law and where the current President stated in an interview that women who undergo abortion should be punished²²; clearly shows that the American legislation can never attain true secularism.

CONCLUSION

In a pluralistic society it is extremely important that legal governance must be managed without the influences of logic, scale, interlegality and Spatio- temporality. The aim must be to acknowledge a clear cut division between religion and the state so as to not let external agencies monopolise state functions and in turn affect the democracy of a country. The regulation of abortion by the State even though a national legislation exists is far from being perfect. Because the state functions using various tools and techniques day in and out, there have been many scales on which this social issue of abortion is functioning and as Valverde has classified that different scales can disrupt the basis of the society, i.e. secularist democracy, it is necessary to choose one scale. This has created injustice towards women's constitutional rights and violated fundamental rights of many. The right of a woman to get an abortion within twenty weeks as per the MTP Act 1971²³ is just not a right to undergo abortion; it also entails right to life and dignity, political freedom, privacy and individual autonomy under the Constitution of India. It is necessary that the Indian legal system realises the Nehruvian model on secularism and acknowledge the due reforms required for women empowerment and awareness. Further, the need of the hour is also to create a tailored Indian model of secularism as our multi cultural society cannot strive without religion. It is only then that women's right to choose abortion shall be considered politically, morally and religiously important.

“When Pregnancies may be terminated by registered medical practitioners. –

- (1) Notwithstanding anything contained in the Indian Penal Code (45 of 1860), a registered medical practitioner shall not be guilty of any offence under that Code or under any other law for the time being in force, if any

21 Reva B. Siegal, 'Pro- Choice Life: Asking who Protects Life and how and why it matters in Law and Politics', 93 IND. L.J. (2018)

22 Pro-Choice America, 'Donald Trump on Reproductive Freedom' (Naral Pro Choice America) < <https://www.prochoiceamerica.org/laws-policy/federal-government/donald-trump-abortion/> > Accessed 25 November 2018

23 Section 3, the Medical Termination of Pregnancy Act 1971, 3. "When Pregnancies may be terminated by registered medical practitioners.-

(1) Notwithstanding anything contained in the Indian Penal Code (45 of 1860), a registered medical practitioner shall not be guilty of any offence under that Code or under any other law for the time being in force, if any pregnancy is terminated by him in accordance with the provisions of this Act.

(2) Subject to the provisions of sub-section (4), a pregnancy may be terminated by a registered medical practitioner,-

(a) Where the length of the pregnancy does not exceed twelve weeks if such medical practitioner is, or

(b) Where the length of the pregnancy exceeds twelve weeks but does not exceed twenty weeks, if not less than two registered medical practitioners are. (...)" ; Shri Bhagwan Katariya & Ors. v. State of M.P, (2001) (4) MPHT 20 CG

pregnancy is terminated by him in accordance with the provisions of this Act.

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 - (b) Where the length of the pregnancy exceeds twelve weeks but does not exceed twenty weeks, if not less than two registered medical practitioners are. (...)" ;

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CYBER CRIMES : CALL FOR NEW COMPREHENSIVE INDIAN CYBER LAW

Anil Kumar Bakshi *

ABSTRACT

With increasing dependence on cyberspace technology even for our daily life, we are becoming more vulnerable to cyber crimes related to cyberspace which is a virtual world but a real global and complex phenomenon. In 2013 the United Nations adopted resolution to the effect that personal rights must also be protected online. On 24-8-2017, in the case titled "Justice K S Puttaswamy (Retd) vs Union of India" the Supreme Court has brought out the risk involved in online activities. Today, precise National boundaries in cyberspace are neither possible nor acceptable to all stake holders. There are no International Treaties or Conventions or Guidelines relating to cyber crimes. In India, the cyber crimes are primarily covered under The Information Technology Act, 2000 and also under the Indian Penal Code, 1860. Investigation and trial for such cyber crimes continues to be covered under Criminal Procedure Code, 1973. Special Cyber Cells and Police Stations have been set up in some states but these are far from effective and do not provide proper protection to general public. We have no proper legislation on cyberspace nor connected proper investigating and trial procedures. Thus, there is need to evolve a new comprehensive law covering all aspects of cyber crimes i.e. new offences, new procedures, new evidence rules, etc. and which may be called The Indian Cyber Law.

Keywords: *Cyber crimes, Information Technology Act, Online activities, New cyber law, Special cyber police.*

INTRODUCTION

The world is undergoing a revolution of socio-techno nature where a common man cannot survive without internet, email, face book etc. These socio-techno medias have cropped up due to evolution of cyberspace and provide us great information, ideas and entertainment. In India, the Government has recently launched in 2015, Digital India Programme¹ and also initiated the process of integrating communication technology with our lives through the means of Internet of Things (IoT). This will further increase our dependence on cyberspace. Digital India programme has been launched with an aim to provide easy access to common services. The cyberspace within the country would be safe and secure. Day to day online activities will make our life easy but also make us more vulnerable to cyber crimes against which we have no proper protection. In 2013, the United Nations adopted resolution² to the effect that the personal rights of an individual be protected online as well. On 24-8-2017, the Supreme Court, in the case of "Justice K S Puttaswamy vs Union of India" brought out³ the dangers of online activities and held that state must evolve proper legislation in this regard. Thus, there is a need for creation of new comprehensive law covering all aspects of cyber crimes.

COMPLEXITIES OF CYBERSPACE:

There is no statutory definition of cyber crime in India. A simple definition of cyber crime would be any act or omission, connected to cyberspace, and punishable by law. The Information Technology Act, 2000, is the only Indian law dealing with cyberspace and certain offences connected to cyberspace. The integration of communication technology and computers resulted in evolution of cyberspace where electronic messages, pictures, etc are exchanged

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between computers spread all over the world and contains personal information of an individual which can be misused by anonymous persons. Online crimes are easily committed without fear of law. With growth of technologies the cyberspace is becoming more and more complex everyday. Online activities have also become very complex and great in number causing threat to safety of individual as well as organisations. The cyberspace is a virtual world but has become a real tangible media which is borderless , inexpensive and easily accessible to anyone from any part of the world. The cyberspace also provides easy personal anonymity as well as secret locations. The complex nature of cyberspace has resulted in the birth of certain unconventional legal challenges like jurisdiction, sovereignty and cause of action, etc alongwith unknown identity of the offender. Code of Criminal Procedure, 1973⁴ gives the jurisdiction to Police stations and various courts in different types of criminal cases. Conventional national and international laws have failed and do not provide proper protection to an individual against cyber crimes. Thus the Indian police and Indian courts are almost helpless to deal in a case where an Indian becomes victim to online crime, specially if such act or omission is carried out by any foreigner by means of activities in cyberspace outside India. Section 4(1) of Code of Criminal Procedure ,1973, lays down that all offences under the Indian Penal Code, 1860,⁵ will be investigated and tried under the provisions of Code of Criminal Procedure . It also lays down under Section 4(2) that offences under other statutory provisions will also be dealt with under the provisions of Code of Criminal Procedure, 1973 subject to the provisions laid down in other special laws. Under the provisions of Sections 177-178 of Code of Criminal Procedure , 1973 it is laid down that every offence shall be tried by a court within whose local jurisdiction it was committed. This Code also gives the authority to the Police to call any person or any witness for the purpose of investigation including physical search of a person or a place vide Sections 159,160,161 and 165 of Criminal Procedure Code, 1973. However, all this is neither possible nor feasible in the cases of cyber crimes. The identity of alleged offender in a cyber crime also poses great difficulty as cyberspace provides easy anonymity. In such cases of cyber crimes, it is very difficult to try and punish the offender in the absence of proper jurisdiction and identity of offender. Further, if the offender is located in a foreign land then also it is very difficult to initiate criminal action against him. The complex nature of cyberspace makes it very difficult to be able to pin point the exact location of an offender who is abroad or where the computer used is in public place. There are no international treaties or conventions for protection of victims of cyber crimes.

The United Nations passed resolution in 2013 and 2016 for protection of online rights of an individual. However, it is not possible to carry out policing of the cyberspace. In 2013, India alongwith some other nations comprising of Group of Government Experts (GGE) declared that International law is applicable and essential for an open, secure, peaceful and accessible ICT (Information and Communication Technology) environment. However, while many advocate that cyberspace and internet should be left completely neutral and without any state interference there are others who feel that state should regulate cyberspace to some extent so as to provide protection against online crimes to its citizens.

OFFENCES IN CYBERSPACE

Vide section 3(38) of The General Clauses Act, 1897⁶, an “offence” is defined as any act or omission made punishable by any law for the time being in force. In India, the common offences relating to an individual as well as a group are defined in Indian Penal Code, 1860. There are other offences defined in other special laws like The Income Tax Act, 1961, Army Act, 1950, etc. However, when these enactments were passed by the legislature, the cyberspace and internet were not existing. Later, after the emergence of cyberspace, new cyber crimes have emerged. While some cyber crimes have been defined by some countries in the world yet all cyber crimes have not been accounted for till date. India also enacted The Information Technology Act, 2000⁷ and amended the said Act in 2008, whereby certain cyber crimes have been defined. The Information Technology Act contains provisions relating to certain cyber crimes like its Section 66 E (Punishment for identity theft), Section 66 D (Punishment for cheating by impersonation by using computer resource), Section 66 E (Punishment for violation of privacy of a person), Section 67(Punishment for publishing or transmitting obscene material in electronic form), Section 67A (Punishment for publishing or

transmitting of material containing sexually explicit Act, in electronic form) and Section 67 C (Preservation and Retention of Intermediaries).

The commonly experienced cyber crimes connected to computers and cyberspace, can be placed in certain loose groupings as under:

- (i) Harassment – through emails by means of annoying, bullying, blackmailing and threatening messages from unknown source and unknown location.
- (ii) Stalking – pursuing online activities of a person through the internet, chat rooms, bulletin, blackboards, face book etc. by unknown persons from unknown locations.
- (iii) Pornography – sending of pornographic material through emails to a person without his consent from known or unknown persons.
- (iv) Defamation - defaming a person on the net by publishing defamatory material and sending such material to victim's relatives and friends.
- (v) Malicious software – sending a virus or malware to disturb and disrupt the data on the receiver's computer.
- (vi) Frauds and forgery – changing the contents of a document or impersonating another person.
- (vii) Sabotage/hacking – disrupting the working of a computer network of an individual or an organisation.

CHANGES MADE IN THE INDIAN PENAL CODE, 1860 RELATING TO CYBER CRIMES

The presence of cyberspace has resulted in amendments to The Indian Penal Code, 1860 wherein the word “electronic record” in its Section 6 (29A) has been inserted and thus making the electronic records at par with physical records and documents. The provisions of Indian Penal Code, 1860, dealing with entries in a document have been amended to include electronic record and electronic document. Some such examples in Indian Penal Code, 1860, are as under:

- (i) Section 192 (fabricating false evidence which now includes electronic record)
- (ii) Section 204 (destruction of document or electronic record)
- (iii) Section 463 (forgery now includes false electronic record)
- (iv) Section 464 (making a false document now includes electronic record)
- (v) Section 468 (forgery for purpose of cheating now includes forged electronic record)
- (vi) Section 469 (forgery for purpose of harming reputation now includes forged electronic record)
- (vii) Section 470 (forged document or electronic record)
- (viii) Section 471 (use as genuine a forged document or electronic record)
- (ix) Section 474 (having possession of document described in section 466 or 467, knowing it to be forged and intending to use it as genuine now includes electronic record)
- (x) Section 476 (counterfeiting device or mark used for authenticating documents other than those described in Section 467, or possessing counterfeit marked material now includes electronic record).

POLICE INVESTIGATIONS IN CYBER CRIMES

Vide Sections 149-153 of Chapter 11 of the Criminal Procedure Code, 1973, (Preventive Action of the Police) and vide Sections 154-175 of Chapter 12 of the Criminal Procedure Code, 1973, (Information to the Police and their

Powers to Investigate) the Police has the authority to try and prevent occurrence of any offence as well as to initiate criminal proceedings against the suspected offender. Chapter 8 (Sections 93-95, 97, 99, 100 and 102) of the Criminal Procedure Code, 1973, authorise the Police to search certain premises and seize documents, articles, etc. suspected to be connected to any offence likely to be or has been committed by the offender. However, in the case of cyber crimes, it is very difficult for the Police to enter the cyberspace being utilised by an individual for illegal online activities. Further, the Police is unable to seize the digital documents which are paperless and not physical in nature. The identity of the criminal in cyber crimes, is also not readily discernable specially when such criminal is located in a foreign country i.e. outside the national boundaries of India. Under Criminal Procedure Code, 1973 lower rank Police officials can investigate crimes under the Indian Penal Code, 1860 and other special laws yet under the Information Technology Act, 2000 Section 78 and 80, a Police Officer not below the rank of Inspector only is authorised to investigate a cyber crime. At present, there are no International Treaties or Conventions or guidelines relating to investigation of cyber crimes.

AMENDMENTS TO THE INDIAN EVIDENCE ACT, 1872

Earlier all documentary evidence produced in a court used to be in physical form. However, after the enactment of The Information Technology Act, 2000 the electronic records and documents have been defined in various enactments and these electronic records can now be produced as evidence in the form of electronic record evidence. The Indian Evidence Act, 1872⁸, as amended now has Section 3 (Interpretation clause) which includes “all documents including electronic records” and also includes the expressions ‘electronic signature’, ‘electronic form’, ‘secure electronic record’ ‘information’ etc and to have same meaning as assigned to them in the Information Technology Act, 2000.

Now record taken from computers and also taken as printouts or in electronic media are admissible as evidence and valid if they are taken from computer system which is handled properly and there is no scope for manipulation of data. For such acceptance, there has to be a proper certificate signed by a responsible person in authority declaring the correctness of the records taken from a computer and with all the required precautions. There still exists grey area relating to computer print-outs without signatures of the author and whether such computer record can be permitted to be admissible as evidence in a trial. The Indian Evidence Act, 1872, as amended, still does not specifically exempt such computer print-outs without signature and still to be treated as admissible evidence. The emergence of cyberspace has also resulted in amendments to the Banker’s Book Evidence Act, 1891, and Reserve Bank of India Act, 1934.

ADJUDICATING AUTHORITY UNDER THE INFORMATION TECHNOLOGY ACT

Under the provisions of Chapter IX, Sections 43-47 of The Information Technology Act, 2000 (Penalties, Compensations and Adjudication), a guilty person is liable to pay damages by way of compensation as adjudicated by the authority constituted under the Act. However, it is debatable whether such penalty or compensation can escape the definition of an offence or cyber crime. Against such orders, there is the Cyber Appellate Tribunal which has been given the powers to regulate its own procedure and it is not bound by the procedure laid down by the Code of Civil Procedure, 1908. Section 57 of the Information Technology Act lays down that any person aggrieved by an order made by Controller (under sections 17-18 of the Information Technology Act) or an Adjudicating Officer (Section 46 of the Information Technology Act, may prefer an appeal to a Cyber Appellate Tribunal having jurisdiction in the matter. Chapter XI of the Information Technology Act is given the heading “offences” laying down various acts which are considered as offences relating to cyberspace and punishments in the form of imprisonment and fine. This chapter also includes penalties for certain acts which penalties include imprisonment as well as compensation or fine. Thus, a gray area exists regarding defining various crimes in cyberspace for which penalties in the form of fine or imprisonment are laid down.

PROTECTION OF COMPUTER DATA

Presently, there is a great concern about protection of individual data online which data can be used for committing various crimes in cyberspace. India does not have any legislation to protect its citizens against the breach and misuse of personal data online. On 31st July 2017, Government of India, Ministry of Electronics & Information Technology, constituted a Committee under the Chairmanship of Justice B N Srikrishna, Former Judge, Supreme Court of India, and to identify key data protection issues in India and recommend methods of addressing them.

In Nov 2017, Srikrishna Committee released a white paper⁹ and asking for views and comments from various stakeholders. Recently, the Committee has submitted a draft bill on the subject of protection of online data.

PROCEDURE FOR COMPLAINTS TO POLICE RELATING TO CYBER CRIMES

Many states in India have set up special Police stations or special Police cells to tackle cyber crimes. An individual who is the victim of a cyber crime should provide the following information to the Police:

- (i) Application by the victim containing name, mailing address, telephone number and e-mail
- (ii) Particulars of cyber crime and related documents and information
- (iii) Particulars of usage of Internet by the victim
- (iv) Particulars of persons having access to victim's computer system at different times
- (v) Particulars of suspects if any
- (vi) Particulars relating to e-mail abuse, vulgar e-mail, etc. and to provide the extended headers of offending e-mail.

The location of two cyber crime cells in Delhi are as under:

- (i) Cyber Crime Cell, Superintendent of Police, Cyber Crime Investigation Cell, Central Bureau of Investigation, 5th Floor, Block No. 3, CGO Complex, Lodhi Road, New Delhi 110003. Contact Details :- +91-11-4362203, 011-26851998, 011-26515229, +91-11-43922424, Website: [http://cbi.nic.in/Asst.Commissioner of Police](http://cbi.nic.in/Asst.Commissioner%20of%20Police).
- (ii) Cyber Crime Cell, EOW, Crime Branch, 2nd Floor, Police Training School, Malviya Nagar, New Delhi – 110017 Email: cbiccic@bol.net.in, dcp-eow-dl@nic.in

SUGGESTIONS :

The following suggestions are made for protection against cyber crimes:

AT INDIVIDUAL LEVEL

- (i) One must have some computer training to be able to take preventive measures against online crimes.
- (ii) One should not give out his personal particulars or activities or other information online .
- (iii) One should regularly interact with his family members and friends in case of any difficulty or any threat being experienced by him against any cyber crime.
- (iv) One should not hesitate in reporting any cyber crime to the nearest Special Cyber Police Station.

AT STATE LEVEL

- (i) There should be self sufficiency in technology advancement so as to avoid dependence upon foreign internet providers.

- (ii) The state should strive to make treaties with other countries in tackling cyber crimes.
- (iii) There should be proper definitions of cyber crimes and special statutory procedures for the investigation and trial of cyber crimes, under one umbrella, which may be called The Indian Cyber Law.
- (iv) The state should provide special cyber protection helpline.
- (v) The state should create special cyber departments with cyber-trained police personnel.
- (vi) The state should create cyber education and protection training centres for providing free education to general public.

CONCLUSION:

In the present scenario of ever increasing dependence on cyberspace and increasing vulnerability to cyber crimes there is need for greater effort to provide protection to common man against cyber crimes. While a person himself should be alert against cyber crimes yet it is the prime duty and responsibility of the state to protect him against cyber crimes. The state should have proper law as well as other legal set ups and organisations to ensure safe and secure cyberspace and to provide protection to its citizens against cyber crimes.

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- iii. 2017(10)SCALE1
- iv. Code of Criminal Procedure , 1973
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- ix. www.Meity.gov.in

PROTECTION OF TRADITIONAL KNOWLEDGE - A CRITICAL ANALYSIS

Akshay Jain*
Ayna Goyal**

ABSTRACT

India has over generations developed traditional practices, customs and lifestyle which played and still plays an important role in the life of Indian people. It is an important resource for the nation as well. Great economic value attached with traditional knowledge which makes it susceptible to misappropriation. Multi-national companies and big corporate houses make use of traditional knowledge to gain huge profit. The access to traditional knowledge by such companies are often illegal as no prior informed consent and provision for benefit sharing was ever agreed between them and original owner. India has already witnessed many cases of bio-piracy wherein patent was granted illegally over Indian traditional knowledge. India has adopted defensive system of protection wherein all intellectual property rights laws together protect traditional knowledge but since these laws do not make provisions for benefit sharing and prior informed consent before accessing traditional knowledge, therefore, such system is not sufficient to put blanket protection to traditional knowledge. Hence the demand of positive protection by way of sui generis system has heightened. Therefore, this research paper aimed to understand the nature of traditional knowledge, importance of traditional knowledge, protection afforded to traditional knowledge under present legal system, cases of bio-piracy on traditional knowledge and finally the conclusion and suggestions to protect traditional knowledge.

Keywords: Bio-Piracy, Indigenous People, Intellectual Property Rights, Traditional Knowledge, Traditional Knowledge Digital Library (TKDL).

INTRODUCTION

The local communities or individuals do not have the knowledge or the means to safe guard their property in a system, which has its origin in very cultural values and attitudes. The communities have a store house of knowledge about their flora and fauna , their habits, the habitats, their seasonal behavior and the like – and it is only logical and in consonance with natural justice that they are given a s greater say as a matter of right in all matters regarding the study, extraction, and commercialization of the bio-diversity. A policy that does not obstruct the advancement of knowledge and provides for valid and sustainable use and adequate intellectual property protection with just benefit sharing is what is needed.¹

India is rich in cultural heritage and traditional knowledge. According to the definition given by WIPO, traditional knowledge refers to knowledge , know-how, skills and practices that are developed, sustained or passed on from generation to generation within a community, often forming parts of its cultural or spiritual identity². Local communities and tribal are the great reservoir of traditional knowledge which uses it in their day to day life. This knowledge is an asset not only for these people but also for whole of India. Traditional knowledge is essential for food security and health of millions of people. It provides affordable treatment to the poor. If we use traditional

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¹ J.P Mishra, 2012, An introduction to intellectual property rights (3rd ed.), India, central law publications

² <https://www.wipo.int/tk/en/tk/>

knowledge wisely, we can alleviate the poverty of indigenous people through the provision of benefit sharing. In this competitive world only those nation will develop which has the potential to convert their knowledge into wealth. In India most of the people are poor in wealth and therefore lack the capacity to convert their knowledge into specification and consequently in to wealth. Poverty, illiteracy, lack of information and obsolete technology hampered them to convert their traditional knowledge into wealth whereas on the other hand, big corporate houses and business tycoons are able to easily access these information and thereby able to mint money by using traditional knowledge commercially. Some common examples are pharmaceutical industry which exploits traditional knowledge in medicines. Similarly traditional knowledge of bio-diversity is exploited by gene-giant or seed-giant (MNCs) for profiteering.

In India, there is no sui-generis law which specifically protects traditional knowledge. However, an endeavor is made to protect traditional knowledge under intellectual property laws and the government has also established digital data base to protect traditional knowledge but in the absence of sui-generis system, some shortcomings in protection of traditional knowledge are bound to occur. Since weak protection is afforded to traditional knowledge, un-authorized and unlawful use and patenting with no benefit sharing with the owner is evident in India. There is always a high demand to secure protection of traditional knowledge through sui-generis system but because of lack of political will, this demand is not yet turned into reality. It is a high time that government should adopt some stringent measures to check illegal exploitation of traditional knowledge and to provide for the benefit sharing with the actual owner of traditional knowledge.

DEFINITION OF TRADITIONAL KNOWLEDGE

According to Daniel Gervais³, traditional knowledge is the knowledge:

1. That is traditional only to the extent that its creation and use are part of cultural traditions of a community – (traditional), therefore, does not necessarily mean that the knowledge is ancient or static.
2. Is representative of the cultural values of the people and thus is generally held collectively; and
3. Is not limited to any specific field of technology or the arts.

Davis proposes four characteristics feature of indigenous knowledge⁴:

1. Collective rights and interests held by indigenous peoples in their knowledge.
2. Close interdependence between knowledge, land and other aspects of culture in indigenous societies.
3. Oral transmission of in accordance with well understood cultural principals; and
4. Rules regarding secrecy and sacredness that govern the management of knowledge.

The term traditional knowledge has been defined by the world intellectual property office inter governmental committee (WIPO-IGC) as including indigenous knowledge relating to categories such as agricultural knowledge, medicinal knowledge , bio-diversity related knowledge and expressions of folk-lore in the form of music, dance, song, handicraft, designs, stories and art work which have generally being transmitted from generation to generation and are generally regarding as pertaining to particular people and their territory and are constantly evolving in response to a changing environment⁵.

³ J.P Mishra, 2012, An introduction to intellectual property rights (3rd ed.), India, central law publications

⁴ Natalie P. Stoianoff, 2006, Biological Resources and Benefit sharing: the intersection between traditional knowledge and intellectual property, in S.K. verma and Raman Mittal (ed. 2006), intellectual property rights a global vision (pp. 37-48), India, Indian Law Institute.

⁵ The WIPO Intergovernmental Committee on Intellectual Property and Genetic Resources, Traditional Knowledge and Folklore available on https://www.wipo.int/edocs/pubdocs/en/wipo_pub_tk_2.pdf (visited on: Oct 16, 2018)

NATURE OF TRADITIONAL KNOWLEDGE

Traditional is not developed systematically and spontaneously rather it is gradual development encompasses many generations. It is developed through the continuous interaction of humans with the natural environment. It is created through practical experience by applying the method of trial and error and generally transmitted orally in the form of poem or verses. It is specific to a particular locality as it is created and developed by that particular local people. Therefore, distinctiveness according to locality is one of the features of traditional knowledge. Traditional knowledge is dynamic in nature as it is constantly evolving in response to the changing environment. Traditional knowledge is generally held collectively represents the cultural values of tribal. It is important for their socio-economic and spiritual development. It is not to be held by single entity rather it is a common property designating all members of community as its owner. Further, the access to such knowledge is also limited to the members of community. More often, the access is controlled by rules and restriction which are embedded in their customs itself. Members of the community perceive themselves as possessors of their habitat and not as a resource owner.

NEED TO PROTECT TRADITIONAL KNOWLEDGE

Traditional knowledge is very important resource for any developing country and has the potential to increase the performance of economy by providing affordable solutions to the local problems. It can be exploited commercially and therefore, can add value to our foreign exchange by increasing exports. It also contributes in research and development by providing leads/clues which saves time, money and investment. It also plays a vital role in the area of food security, medicinal treatment and development of agriculture. As it is developed through interaction between nature and mankind, it is ecologically safe and contributes to the protection of ecology and environment. In many countries, poor people rely on the traditional medicines as only affordable relief being available to them. Existing Intellectual property rights system are individual centric which lays emphasis on private property rights which, therefore, incompatible with the protection of Traditional knowledge which underline collective creation and ownership. Hence, after taking into consideration all the above benefits, it is imperative to provide legal protection to Traditional knowledge to protect it from un-authorized exploitation and misappropriation.

LEGAL PROTECTION AFFORDED TO TRADITIONAL KNOWLEDGE

Legal protection can be classified into two categories:

1. Defensive protection to Traditional knowledge
2. Positive protection to Traditional knowledge

DEFENSIVE PROTECTION⁶

Under defensive protection, legal system of intellectual property rights prevent others from exploiting Traditional knowledge excepting the members of the community to which Traditional knowledge is originally belongs. Defensive system of protection empowers authorities to prevent IPR claims by un-authorized persons over knowledge and cultural expressions of the community. It is a mechanism which is used to reject the claims of novelty alleging by the third party on the basis of prior art. Further, the mechanism also ensures that such prior art should be accessible to the authorities having duty to verify claims. Many countries have already set up their digital database consisting prior art as evidence in order to defeat the patent claims over Traditional knowledge. India's Traditional knowledge digital library is one of such example. The purpose of defensive protection is to put a check on misappropriation of Traditional knowledge.

⁶ Hetvi Trivedi (2018), protecting traditional knowledge - the India story till date, practical lawyer, pg 105-109.

POSITIVE PROTECTION⁷

Positive protection of Traditional knowledge refers to granting of some positive rights to community holding Traditional knowledge. Under this regime, law gives the right to take action in case of misappropriation of Traditional knowledge and to seek remedies. It empowers the communities to take action against infringement in order to protect and promote their Traditional knowledge. Owners of the Traditional knowledge are able to control its use and also able to avail the advantage of benefit sharing. Under this system, law recognizes the value of Traditional knowledge and adhere respects to the rights of members of community. Traditional knowledge digital library is an example of defensive protection whereas enacting a sui-generis system to protect Traditional knowledge is a part of positive protection system.

LEGISLATIVE MEASURES TO PROTECT TRADITIONAL KNOWLEDGE PATENT ACT, 1970

Following are the important provisions which support the protection to Traditional knowledge:

1. Section 3(P)⁸ provides that an invention which in effect is Traditional knowledge or which is the aggregation or duplication of known properties of traditionally known component(s) shall not be patentable.
2. Under patent law, it is mandatory for a patent applicant to disclose source and geographical origin of the biological material used in the invention⁹.
3. Failure to disclose or wrongly mention the source or geographical origin and also if the invention is anticipated owing to the knowledge available within indigenous community, then that would be a good ground for opposition of patent application¹⁰.
4. Patent application can be rejected or patent can be revoked, if the specification does not disclose or wrongly mention the source or geographical origin of the biological material used in the invention and also if it is anticipated of knowledge, oral or otherwise.¹¹

BIOLOGICAL DIVERSITY ACT, 2002

1. Section 4 of the Act says that no person shall, without the previous approval of National Biodiversity Authority transfer the results of any research relating to any biological resource occurring or obtained from India, for monetary consideration or otherwise, to any person who is not a citizen of India or body corporate or organisation which is not registered or incorporated in India or which has any non-Indian participation in its share capital or management.
2. Section 6 provides that anybody seeking any kind of intellectual property rights on a research based upon biological resource of knowledge obtained from India need to obtain prior approval of National Biodiversity Authority.
3. Section 18(4) stipulates that one of the functions of National Biodiversity Authority is to take measures to oppose the grant of IPRs in any country outside India on any biological resource obtained from India or knowledge associated with such biological resource.
4. Section 36(5) provides for protection of knowledge of local people relating to biodiversity through measures such as registration of such knowledge, and development of sui-generis system.

⁷ Ibid.

⁸ Section 3(P) of Patent Act, 1970

⁹ Section 10 (4) (d) proviso (ii) (d) of Patent Act, 1970

¹⁰ Section 25 of Patent Act, 1970

¹¹ Section 65 of Patent Act, 1970

5. Section 19 states that if any person wants to obtain any biological resource or intends to apply for a patent or any other intellectual property rights on any such biological resource then he has to take prior approval of National Biodiversity Authority before their access. While granting approval, National Biodiversity Authority will impose terms and conditions which secure equitable sharing of benefits¹².

PROTECTION OF PLANT VARIETIES AND FARMER'S RIGHTS ACT, 2001

The act has following provisions that recognize traditional knowledge:

1. Concept of benefit sharing between provider and recipient of plant genetic source.¹³
2. Application seeking registration of plant variety must disclose geographical location from where the genetic material has been taken while evolving new variety and also all such information relating to contribution of any farmers, village, and community in breeding, evolving or developing such variety¹⁴.
3. If the application fails to disclose the contribution of farming community and source of genetic resources, his registration will be cancelled¹⁵.

BIO-PIRACY- A THREAT TO TRADITIONAL KNOWLEDGE

According to Vandana Shiva, bio-piracy refers to the use of intellectual property systems to legitimate the exclusive ownership and control over biological resources and biological products and processes that have been used over centuries in non-industrialized cultures. Patent claims over biodiversity and indigenous knowledge that are based on the innovation, creativity and genius of the people of the third world are acts of 'bio-piracy'¹⁶.

In other words, bio-piracy takes place when a corporation for its commercial advantage gains unauthorized access to the biological material by manipulating IPR without sharing adequate benefit with the owners of Traditional knowledge.

CASES ON BIO-PIRACY

1. NEEM CASE¹⁷

Neem (*Azadirachta indica*) is a tree that grows in India. Neem is used as a natural medicine, pesticides and fertilizers. European patent office (EPO) in 1994 granted patent (Patent No. 0436357) to US Corporation W.R. Grace for a "method for controlling fungi on plants by the aid of hydrophobic extracted neem oil". In 1995, legal opposition was filed by the representatives of Indian farmers and some international NGOs. In evidence, they have submitted that fungicidal effects of hydrophobic extracts of neem seeds had been known and used for centuries in India to protect crops and also used by dermatologists. Therefore, the invention claimed was not "novel" as all features claimed in the invention have already been disclosed to the public and hence devoid of "inventive step".

2. TURMERIC CASE¹⁸

Turmeric (*Curcuma Longa*) is used as a spice for flavoring Indian cooking and belongs to ginger family. It is used

12 Section 21 of Biological Diversity Act, 2002

13 Section 26 Protection of Plant Varieties and Farmer's Rights Act, 2001

14 Sec 18 of Protection of Plant Varieties and Farmer's Rights Act, 2001

15 Section 34 of Protection of Plant Varieties and Farmer's Rights Act, 2001

16 Vandana Shiva (2007), controversy over bio-piracy in India and Developing world, <https://www.organicconsumers.org/news/vandana-shiva-controversy-over-biopiracy-india-developing-world> (visited on: Oct 18, 2018)

17 Emily Marden, The Neem Tree Patent: International Conflict Over The Commodification Of Life available on lawdigitalcommons.bc.edu/cgi/viewcontent.cgi?article=1223&context=iclr (visited on Oct 19, 2018)

18 Rakesh Kalshian, Turmeric Biopiracy available on <https://www.outlookindia.com/magazine/story/turmeric-biopiracy/201841> (visited on Oct 19, 2018)

as medicine, color dye and also for cosmetic purposes. In 1995, US patent and trademark office (USPTO) has granted a patent (Patent No: 5,401,504) to two Indian national studying at university of Mississippi medical centers on “use of turmeric in wound healing”. Exclusive rights to sell and distribute was also granted under the patent. Indian council of scientific and industrial research (CSIR) filed an application to re-examine the validity of patent before USPTO. In the application, CSIR alleged that turmeric medicinal use was not “novel” as it has been used in India for thousands of years for healing wounds and rashes. Documentary evidences including an ancient Sanskrit text and a paper published in 1953 in the journal of Indian medical association was given to support its claim. Ultimately, USPTO upheld the claim of CSIR and revoked the patent.

TRADITION KNOWLEDGE DIGITAL LIBRARY (TKDL)¹⁹

In June 1999, a task force was constituted by then planning commission on “conservation and sustainable use of medicinal plants”²⁰. The objective of the task force is to identify the measures which will protect medicinal plants from wrong patent grants. One of such measures suggested by the task force is to setup a digital library to ensure collation of traditional knowledge on one platform. This will help in proving to the world “prior art” on traditional medicines over which the alleged patent application fulfilling the criteria of “novelty” is filed. Thus, a database of India’s traditional knowledge took birth²¹.

Tradition knowledge digital library consists of over 2, 50,000 formulations²² in its database which are based on traditional knowledge taken from Ayurveda, Sidda, Unani and Naturopathy. The details of the formulations include description, method of preparation, botanical name of the plant and disease which can be cured. The information is available in many languages such as Hindi, Spanish, French, German, Japanese and English. It is accessible to almost all patent offices which can search and examine “prior art”. Tradition knowledge digital library is therefore provides defensive protection which prevents misappropriation of medicinal plants and traditional knowledge.

CONCLUSION AND SUGGESTIONS:

India is a great reservoir of traditional knowledge. Exploitation of this knowledge is a need of an hour for the development of the nation but the exploitation must be subject to protection, promotion and benefit sharing provisions. Traditional knowledge is generally available in the form of oral knowledge which often make is susceptible to misappropriation. India has already witnessed many bio-piracy cases in the world and is continually tackling with its unauthorized use by the miscreants. To protect its traditional knowledge, India has chosen defensive system of protection wherein several intellectual property rights laws collectively try to give protection to traditional knowledge. India has also setup traditional knowledge digital library wherein lakhs of formulations used a traditional medicines in India are digitally uploaded so as to negate the claim of “novelty” in any patent application based on the prior art of India’s traditional knowledge.

However, defensive system of protection often falls short in order to protect traditional knowledge. Even many important aspects which are associated with traditional knowledge are missing like recognition of the owners and respects of their rights, prior informed consent, provision of benefit sharing, actions including punishment taken against the infringer, conservation and sustainable use of biodiversity etc. Therefore, a demand for the protection of tradition knowledge by a sui-generis system is always pitched by the people of traditional community and also by the members of legal fraternity. Parliament should take the initiative to enact a legislation that should only be dedicated to the traditional knowledge and then only the sufficient protection can be afforded to traditional knowledge exists in India.

¹⁹ TRADITIONAL KNOWLEDGE DIGITAL LIBRARY (TKDL) <http://www.csir.res.in/documents/tkdl> (visited on Oct 22, 2018)

²⁰ J.P Mishra, 2012, An introduction to intellectual property rights (3rd ed.), India, central law publications

²¹ Prashnat Reddy T., Sumathi Chandrashekar, Create, Copy, Disrupt: India's Intellectual Property Dilemmas, 271 (Oxford University Press 2017)

²² Hetvi Trivedi (2018), protecting traditional knowledge - the India story till date, practical lawyer, pg 105-109.

PUBLIC PRIVATE PARTNERSHIP IN LAKES IN INDIA

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ABSTRACT

Public Private Partnership (PPP) is a type of business model which involves a long term contract between a private entity and the government as partners, for financing, designing, implementing, and operating infrastructure facilities and services that were traditionally provided by the Government. This model helps in overcoming the shortages and insufficiency of government in the field of planning, designing, maintaining and building the project. In this paper the researchers have highlighted the need for PPP Projects in India particularly for restoration of artificial and natural lakes in the realm of a case study of mansagar lake of Rajasthan. In this paper the researchers have also highlighted the conditions of lakes. The need for restoration of these lakes and the Govt. initiatives for the development of these lakes.

Keywords: *PPP model, Restoration of Lakes, Lack of Government funds, finance, Mansagar Lake*

INTRODUCTION

Background

Public Private Partnership (PPP) is a type of business model which involves a long term contract between a private entity and the government¹ as partners, for financing, designing, implementing, and operating infrastructure facilities and services that were traditionally provided by the Government. However PPP can be used in various sectors for efficient services of public utility services such as hospital, roads, waterways, infrastructure, maintenance etc. International experience on PPP projects have indicated that it offers value for money in those major capital projects where there are significant ongoing maintenance requirements, the public sector client can clearly define its needs in terms of service outputs so as to ensure effective, equitable and accountable delivery of public services under a long-term contract, and the nature of the services to be procured allows them to benefit significantly from the whole life cycle costing.

Types and functions of PPP

There are two types of PPP projects, the ones which involve new assets are called ‘greenfield’ projects. For example, the United Kingdom’s PPP program—called the Private Finance Initiative (PFI)—involved private companies in financing, building, and managing new public assets, from schools and hospitals to defense facilities. The ones which do not involve new assets are the types of PPPs which can be used to transfer responsibility for upgrading and managing existing assets to a private company—those are called ‘brownfield’ projects.²

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1 Basics PPP Knowledge Lab, <https://pppknowledgeab.org/ppp-cycle/basics> (last visited Dec 2, 2018)

2 PPP, reference guide Version 2.0 2014 International Bank for Reconstruction and Development / The World Bank, Asian Development Bank, and Inter-American Development Bank

An essential feature of a PPP contract is that it ‘bundles’ together multiple project phases or functions. However, the responsibilities of the private party vary according to the type of project taken, and can depend on the type of asset and service involved.

The main functions of a PPP are as follows³:

- 1 *Design* (also called ‘engineering’ work)—means developing the project from initial concept and output requirements to construction-ready design specifications.
- 2 *Build, or Rehabilitate*—when PPPs are used for new infrastructure assets, they typically require the private party to construct the asset and install all equipment. Where PPPs involve existing assets, the private party may be responsible for rehabilitating or extending the asset
- 3 *Finance*—when a PPP includes building or rehabilitating the asset, the private party is typically also required to finance all or part of the necessary capital expenditure.
- 4 *Maintain*—PPPs assign responsibility to the private party for maintaining an infrastructure asset to a specified standard over the life of the contract. This is typically considered a defining feature of PPP contracts.
- 5 *Operate*—the operating responsibilities of the private party to a PPP can vary widely, depending on the nature of the underlying asset and associated service. For example, the private party could be responsible for:
 - (a) Technical operation of an asset, and providing a bulk service to a government off-taker—for example, a bulk water treatment plant
 - (b) Technical operation of an asset, and providing services directly to users—for example, a PPP for a water distribution system
 - (c) Providing support services, with the government agency remaining responsible for delivering the public service to users—for example, a PPP for a school building that includes janitorial service.

Need for PPP

PPP is needed as they help in overcoming the shortages and insufficiency of government in the field of planning, designing, maintaining and building the project. PPP’s are also entered for better technology and due to paucity of funds etc. These private partners help in overcoming the insufficiency and bring out an efficient project. But there are the myths that these PPP models have not been very successful in India. This is somewhat true and there have been failures but this is not complete truth as there have been successful projects in various areas such as Airports, Roads and other infrastructure projects. PPP is needed for an effective framework.⁴

Background and projects in India

According to the PPP India database (Department of Economic Affairs, Ministry of Finance) there are 1397 PPP projects costing INR 984,484 crore⁵ and is awarded/underway status (i.e., in operational, constructional or in stages wherein at least construction/implementation is imminent). India has a significant potential for PPP projects in the field of governance, healthcare, tourism social sector etc. in all the states. At the central level, the National Highway Authority of India (NHAI) is the leading user of the PPP model⁶.

³ Ibid

⁴ How to revive the PPP model in India The Hindu Business Line, <http://www.thehindubusinessline.com/opinion/how-to-revive-the-ppp-model-in-india/article7797268.ece> (last visited Dec 2, 2018)

⁵ [https://infrastructureindia.gov.in/projectlist?id=1&searchType=Government%20Infrastructure%20Projects%20\(PPP\)](https://infrastructureindia.gov.in/projectlist?id=1&searchType=Government%20Infrastructure%20Projects%20(PPP))

⁶ Public private partnerships in India, challenges for PPP in India, PPP recommendations for India, <http://www.ey.com/IN/en/Industries/Government---Public-Sector/Accelerating-public-private-partnerships-in-India> (last visited Dec 2, 2018)

This paper deals with restoration of lakes in India. The government of India has taken measures for reviving the lost artificial and natural lakes. Various initiatives have been launched by the government and this project deals particularly with the lakes in Rajasthan.

Rajasthan being the biggest state of India is a beautiful blend of Deserts and lakes. There are various lakes in Rajasthan which have been degraded due to pollution and various other practices and there is dire need for reviving these lakes as they are the source for water and habitat for various species and in the state. Government of Rajasthan has come up with various projects to revive the lakes in the state by using various models including PPP. PPP model has been used in reviving the Mansagar Lake in Jaipur and the project is known by the name of Jal Mahal Tourism Project.

LAKES IN INDIA

India being the 7th largest nation in the world comprises of various terrains and lakes form a very important part of the ecosystem. There are lakes not only in coastal and hilly areas but also in dry parts of the country such as Rajasthan. These lakes provide natural habitat to various species, moderate the hydrological extreme events (drought and floods), influence microclimate, enhance the aesthetic beauty of the landscape, offer many recreational opportunities and are also a very significant source of water. There are not only natural lakes but various artificial and manmade lakes are also there.

But due to urbanization and settlements around the lakes, the conditions of these lakes have deteriorated and various effluents are discharged in the lakes and thus contaminating the lake water. It has led to shallowing of lakes, siltation and sedimentation in lakes, drying of natural habitat and various other problems.

To overcome these problems and to rejuvenate these lakes the Ministry of Environment and Forests launched a National Lake Conservation Program in 2001, exclusively aimed at restoring the lakes in different parts of the country. The scheme operates on a funding pattern of 70:30 cost sharing between the Central and the participating State Governments.⁷ The NLCP scheme has been merged with the wetlands scheme National Wetlands Conservation Programme (NWCP) and a new centrally sponsored scheme has come up in the XIIth five year plan name as National Plan for Conservation of Aquatic Eco-systems (NPCA). So far under NLCP, a total of 46 projects for conservation of 63 lakes have been sanctioned in 14 States at a sanctioned cost of Rs. 1096.09 crore and conservation works for 27 lakes have been completed.

Under NWCP, for conservation of identified wetlands, funds have been provided to the State Govts for various conservation activities like survey & demarcation, catchment area treatment, bio-diversity conservation, fisheries development, pollution abatement, education & awareness, R&D etc. So far an amount of Rs138.60 crore has been released for wetland conservation.⁸

There are various other programs initiated at the central and state level. There are various policies and budgets allocated to wetlands and lakes. There is a thin line of difference between wetlands and lakes which is almost negligible so all the policies are made for both wetlands as well as lakes. Under these schemes the selection lakes is done on the basis of a specific criteria⁹ laid down under the rules and guidelines of the policy.

The Lakes & Wetlands in India are presently not governed by any specific legal statute but there are several legislations enacted till date which has relevance & provisions for conservation of lakes such as: The Forest Conservation Act, 1980, The Wildlife Act, 1972, The Water (Prevention & Control of Pollution) Act, 1974, and the Environment

⁷ background, <http://www.moef.nic.in/sites/default/files/nkp/index2.html> (last visited Dec 2, 2018)

⁸ National River Conservation Directorate (NRCD) | Ministry of Environment & Forests, Government of India, <http://www.moef.nic.in/division/national-river-conservation-directorate-nrcd> (last visited Dec 2, 2018)

⁹ GUIDELINES NATIONAL LAKE CONSERVATION PLAN, Ministry of Environment and Forests 2008 http://www.moef.nic.in/sites/default/files/nkp/NLCP_guideline.pdf

(Protection) Act, 1986. Also, some of the States have individual State level legislations for protection & conservation of their lakes & water bodies. The National Environment Policy (NEP), 2006 also seeks for setting up of a legally enforceable regulatory mechanism for lakes & wetlands to prevent their degradation and enhance their conservation.¹⁰

PPP in Lakes

For restoration of lakes government has used various approaches and methods such as Public Private Partnerships, Ecology system, Various Special purpose vehicles have been made for restoration of lakes in various states such as HUDA for development of lakes in Hyderabad and CDS for development of Chilika lake and various other SPVs have been developed in different parts of the country. There have been various initiatives and models for the development of lakes such as development of hauz khas lake Delhi by the Ecosystem approach wherein the low water table of the lake was revived by growing trees and treating the wastewater of sewages. The Kaikondrahalli lake in Bangalore has been revived by using a community based initiative with a socially inclusive model and with the help of the local people and the government. Mansagar lake in Jaipur has been developed by using the PPP approach and by using the BOOT mechanism.¹¹

Need for PPP in restoration of lakes

The lakes have been polluted and there is a need for conserving and protecting the lakes. There are various threats to these water bodies the most dangerous being Pollution. The other reasons include encroachments due to urbanization and scarce land is available for settlement. Charkop lake in Maharashtra, Ousterilake in Puducherry, Deeporbeel in Guwahati are well known examples of encroachment.¹² Eutrofication, siltation and sedimentations as in the case of Mansagar lake, Illegal mining activities cultural misuse and unplanned tourism activities are the major reasons for degradation of lakes in India. For restoration of these lakes newest technologies and efficiency is needed as community system will not suffice and ecology system will also not be useful in Rajasthan.

CASE STUDY OF MANSAGAR LAKE

Background

Mansagar lake is situated in Jaipur in an area of 300 acres surrounded with Nahargarh hills. It is an artificial lake formed as an outcome of instituting a dam across river Darbhawati during the 18th century. It is a significant water body in the city of Jaipur. An architectural palace known as Jalmahal is situated in the midst of Mansagar Lake. This lake is a home for around 150 species of local and migratory birds and various microorganisms and other insects which make a habitat for these species.¹³

Reason for Restoration

There are high levels of settled deposits and siltation in the lake. There are serious water pollutants and high levels of contamination due to inflow of wastewater. There is decrease in the surface area for river due to settling of silts and deposits and loss of water due to outflow for downstream irrigation during summers. The sewage is discharged in the lake which is untreated and is contaminated which is unfit for consumption for humans as well as species in the water and hence resulting in various health hazards. Moreover, the rainwater when comes in contact with the polluted water, it makes the lake stink. The lake has BOD-20 mg/L and Total nitrogen-20 mg/L¹⁴.

¹⁰ Ibid at 11

¹¹ Amandeep Kang, Protection and Management of Urban Lakes in India <http://www.cseindia.org/userfiles/Lake%20Protection%20and%20Management%20of%20Urban%20Lakes%20in%20India.pdf>

¹² Ibid

¹³ Mansagar Lake, http://www.rainwaterharvesting.org/mansagar_lake/mansagar_lake.htm (last visited Dec 2, 2018)

¹⁴ Ibid

Restoration of the Lake

Various attempts made by the Government of Rajasthan in restoration of this lake went in vain due to lack of funds and less incentives to take up the restoration. In year 2000, India infrastructure and finance services (IL&FS) was entrusted the job of finding a permanent solution to the development requirements of the project.¹⁵

It involved a private sector for the development of the lake, and created public-private partnership of the state government and Jal Mahal Resorts Pvt. Ltd. (JMRPL).

Under National River Conservation Program (NRCP) a grant of Rs. 24.72 crores was allocated for the restoration and development of the area, in 2002. JDA (Jaipur development authority) was appointed as the nodal agency for lake restoration part of the project. In 2007, JMRPL took the whole area of the lake (310 acres) and around it (totaling 432 acres) on a 99-year lease from the government of Rajasthan, for restoration.¹⁶

From 2008, three wetlands of total 40,000 sqm area have construction in the vicinity of Jal Mahal (Mansagar Lake) and have filled the Mansagar Lake with clean water. The sewage water, is diverted into these wetlands. Various plants are planted such as algae and water hyacinth to absorb the toxic elements. The clean water now flows into Mansagar Lake.¹⁷

Model of Development used

For the development of the project BOOT mechanism of PPP was used¹⁸ and is known as Jalmahal Tourism Project and will provide a replicable format for restoration of lakes in PPP format in Social and commercial infrastructure and promotes tourism in the state.¹⁹

The initial step for commencing of venture taken was to stop any further contamination for reclamation of Mansagar lake. For that digression of exceptionally contaminated water out of Brahmpuri and Nagtalainalas channels was required, 1.5-km channel was built as a component of the activity to occupy deplete and storm water into a 7-meter-profound sedimentation bowl developed on the east side of the lake. Utilizing stones, sand and dug mud, a characteristic channel was made for the approaching waste by building a bund toward the end of the sadness. The waste then goes through this bund, abandoning substantial estimated contaminations, then moving into two chambers, which have vegetation in them. This methodology essentially brings down the Biological Oxygen Demand (BOD) of water and makes it sufficiently clean to maintain verdure and fauna. Work was done at the same time to dig the Mansagar Lake. This expanded the lake's profundity from 1.5 mt to more than 3 mt. It was important to bring down the lake profundity altogether in order to expand its stockpiling limit.²⁰

¹⁵ The Indian Innovation Awards, 2005, Infrastructure Leasing & Financial Services (IL&FS), JalMahal Tourism Project Innovation Report. http://www.ifsindia.com/downloads/bus_rep/jalmahal_tourism_rep.pdf on December 1, 2018

¹⁶ [http://niti.gov.in/writereaddata/files/bestpractices/Lake%20Restoration%20Two%20successful%20models%20of%20lake%20restoration%20in%20Rajasthan%20\(Mansagar\)%20and%20Karnataka%20\(Kaikondrahalli\).pdf](http://niti.gov.in/writereaddata/files/bestpractices/Lake%20Restoration%20Two%20successful%20models%20of%20lake%20restoration%20in%20Rajasthan%20(Mansagar)%20and%20Karnataka%20(Kaikondrahalli).pdf) on December 1, 2018

¹⁷ Ibid

¹⁸ View Project - Department of Economic Affairs - InfrastructureIndia.gov.in, https://infrastructureindia.gov.in/viewproject?p_p_id=viewproject_WAR_Projectportlet&p_p_lifecycle=0&p_p_col_id=column1&p_p_col_count=1&viewproject_WAR_Projectportlet_jspPage=%2Fhtml%2Fviewproject%2Fview.jsp&viewproject_WAR_Projectportlet_ppp=Government+Infrastructure+Projects+%28PPP%29&viewproject_WAR_Projectportlet_projec_tId=12505&viewproject_WAR_Projectportlet_currURL=%2Fprojectlist%3Fp_p_id%3Dprojectlist_WAR_Projectportlet%26p_p_lifecycle%3D0%26p_p_state%3Dnormal%26p_p_mode%3Dview%26p_p_col_id%3Dcolumn1%26p_p_col_count%3D1%26projectlist_WAR_Projectportlet_jspPage%3D%252Fhtml%252Fprojectlist%252Fview.jsp (last visited Dec 2, 2018)

¹⁹ Project List - Department of Economic Affairs - InfrastructureIndia.gov.in, [https://infrastructureindia.gov.in/projectlist?id=1&searchType=Government%20Infrastructure%20Projects%20\(PPP\)](https://infrastructureindia.gov.in/projectlist?id=1&searchType=Government%20Infrastructure%20Projects%20(PPP)) (last visited Dec 2, 2018)

²⁰ Supra5 [http://niti.gov.in/writereaddata/files/bestpractices/Lake%20Restoration%20Two%20successful%20models%20of%20lake%20restoration%20in%20Rajasthan%20\(Mansagar\)%20and%20Karnataka%20\(Kaikondrahalli\).pdf](http://niti.gov.in/writereaddata/files/bestpractices/Lake%20Restoration%20Two%20successful%20models%20of%20lake%20restoration%20in%20Rajasthan%20(Mansagar)%20and%20Karnataka%20(Kaikondrahalli).pdf)

The dug mud was utilized to manufacture banks inside the lake. Two sewage treatment plants were likewise developed to treat 7 million liters of waste day by day and release the treated water into the lake. The Mansagar Lake, which used to dry up in the late spring before the reclamation, now remains perpetually full. To draw in widely varied vegetation, five settling islands were made to pull in transitory winged creatures, fish were presented and mammoth bubblers were introduced to give consistent oxygen supply to the lake.²¹ The lakefront has been leased out to the developer and the lake's health was tied to revenues from tourism to generate money for further investments on the restoration of the lake. The water quality of the lake has immensely improved over the past five years. In Jaipur, the model used for conservation and restoration was Build-Own-Operate-Transfer (BOOT) however there were various problems in the system due to undervaluation of land and the lease granted for 99 years to the developer. So this system if used cautiously is the best model for the restoration of lakes in Rajasthan.

The scope of this PPP is for the lakes covered under NLCP policy of the Central government and for the urban lakes in Rajasthan such as Udaipur, Ajmer etc.. There are salt water lakes also which need different kinds of restoration are not governed under this agreement.

Mansagar Lake Development Model is based on the BOOT (build, own, operate, transfer) is a public-private partnership (PPP) project model in which a private organization conducts a large development project under contract to a public-sector partner, such as a government agency. A BOOT project is used to develop a large public infrastructure project with private funding. The Government enters into a contract with a private developer - who has the specific expertise - to implement a large project. The public-sector partner may provide limited funding or some other benefit (such as tax exempt status) but the private-sector partner assumes the risks associated with planning, constructing, operating and maintaining the project for a specified time period.

CONCLUSION

This project has dealt with various aspects of PPP model and in specific has dealt with BOOT model for restoration of lakes in Udaipur (Rajasthan). It has also dealt with a case study of the only PPP model which has taken place for Mansagar and how the project has become successful and has led to the restoration of lake. Though, Mansagar's sustainability is currently in question, as the private partner is embroiled in a legal case over the alleged purchase of public property at undervalued rates. The verdict is not out yet, but the case points to the importance of framing a clear and socially acceptable tender that is not likely to be targeted in future. Thus, for effective replicability, the terms of the agreement in a public-private partnership must be precise and legally robust when public heritage monuments/spaces are involved. In such cases, the lease period could also be reduced to avoid controversies and ensure that historical and cultural public resources are not appropriated. In this regard, the Mansagar model could be strengthened through a robust PPP agreement in which the lease duration with the private partner is reduced and the valuation carefully done.

²¹ Ibid

LEGAL STRATEGIES FOR ENHANCING GLOBAL BUSINESSES : STARTEGISING THE LEGAL ASPECTS OF A NEW AGE BUSINESS

Aditya Jain*

ABSTRACT

As the topic suggests, strategizing is in itself, a very important and a much regarded aspect of any business. It is the pristine duty of individual to note the nuances of each business in the global environment and chalk out a fool proof strategizing the key inputs of any business. In this dynamic world, where survival of the smartest seems to be the new age mantra, it is incumbent on any new venture, to make sure all the boxes are checked before moving ahead.

By way of this, the author has tried to highlight the key legal aspects of a new age business and how such legal aspects could be strategized by use of research and in depth analysis. At the same time, this paper would also discuss measures and steps for enhancing a global business and initiatives such as Corporate Social Responsibility (CSR) and Academic Research Projects undertaken by Companies in association with academic institutions so as to impart knowledge and skill, which in turn would give them better brand value in the competitive market.

Keywords: Business, Global Market, Economy, Responsibility, Strategy.

INTRODUCTION

Successful CEOs in today's business world recognize the importance of setting goals for themselves and their organizations. From establishing and attaining performance metrics to enumerating ways to gain market share, goal-setting is an important indicator of a company's ability to achieve success. However, too many executives overlook one important organizational area when setting goals: utilizing their in-house legal resources effectively to chart company growth and mitigate risk.

In India, major problems that growing and upcoming businesses face is lack of proper awareness of legal framework and policy framework of the government. On the other, the ones responsible to advising those along the legal lines are more interested in reaping benefits for their own self rather than the collective conscience of the company.

Strategic Management does not ignore reality, but the impact of legal parameters on strategy of the firm is not sufficiently formalized. The development of core legal competency requires the recognition of the legal capability within the firm. This capability can be defined as firms ability to create legal resources which includes taking into account legal elements from external environment so as to secure and increase the value of other resources. Legal mechanisms as key factors in firm's environment are first highlighted. These factors much be associated with or connected to the company's resources. The role of internal legal resources in then examined along with the need to recognize legal capability.¹

The need of hour then is devise a proper legal policy framework in the company by introducing fresh faces who are not just aware of the present legal mechanism and policies, but a person or a team who could anticipate the policy making processes and the tangible risks that a company could face.

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¹ M.E.Porter, Competitive Strategy: Techniques for Analyzing Industries and Competition (Free Press, 1980)

The world as well know, by the development of technology has become a global village. Thus it has become very important for the stakeholders and the decision makers of a company to devise a proper legal framework which would make the company averse to unwanted risks and will also provide them a much needed boost to their product and businesses.²

As consumers have become more and more aware, it has become one of the key aspects of any business since in the near future, consumer, with legal knowledge in their hands, could judge a company on the basis of the compliance to the existing laws norms. It is much important to have an intelligent consumer rather than having ten ordinary customers, as the intelligent one would not only take the legacy of the company forward but at the same time, could decide the future of the company. It is thus important to woo one, rather than wooing many.

Although an in-house counsel and a legal staff are commonly viewed as general and administrative (G&A) expenses, there are many areas in which an experienced in-house counsel can boost company equity, leading to an increase in shareholder value. Several examples of these contributions include:

1. Drafting contracts that strengthen business relationships
2. Allocating risks properly and preserving future business options
3. Devising an intellectual property strategy that protects assets through the registration and defense of patents, trademarks, copyrights and trade secrets
4. Drafting, implementing and monitoring corporate governance and compliance policies

There are many situations in which the legal environment is not static but variable, and wherever this is true then legal is a variable that can be managed just like any other business variable. For example, in any case where a firm is involved in litigation which is significant relative to the size of the firm ("bet-the-company" litigation), or in absolute terms, such as Microsoft's battles with the EU Competition Tribunal, then the legal environment should be considered as part of a business' overall strategy—how could such a firm develop its strategy without talking about the elephant in the room?³

HOW CAN A COMPREHENSIVE LEGAL STRATEGY GIVE A BOOST TO BUSINESS AND ITS GOODWILL??

We've been talking a lot about strategy – one of my absolute favorite words. Ever. It's so important because even if you're creative by birthright and innovative by nature, you can't build an actual, profit-generating business that incorporates these gifts without good, strategic insight at every corner. Companies that benefit most from legal counsel recognize the value of preventing legal difficulties rather than reacting to them after costly mistakes have been made. Veteran in-house lawyers are experts at finding lawful ways to accomplish business goals while keeping the company out of trouble.⁴

Strategizing the legal framework of a company assumes much more significance and the initial stage. The following pointers should be kept in mind every moment?⁵

1. You are launching a business while working and need a strategy to keep ownership of your intellectual property and inventions.

2 R.Hall, Strategic Analysis of Intangible Resources (1992) 13(2) Strategic Management Journal, 135.

3 Robert Fleming, Bring Legal into Strategy Development: A New Blue Ocean, <https://www.hg.org/legal-articles/bringing-legal-into-strategy-development-a-new-blue-ocean-canada-19058>, referred on 02nd December 2018.

4 C.A Bagley, Winning Legally: The Value of Legal Astuteness (2008) 33(2) ,Academy of Management Review, 378.

5 N. Argyris and K.J. Mayer, "Contract Design as a Firm Capability: An Integration of Learning and Transaction Costs Perspectives" (2007) 28(2) Strategic Management Journal, 121.

2. You are collaborating with someone on a project so you need a strategy to ensure the partnership terms further the goals of your own business instead of restricting you.
3. You are starting a new business altogether and you need a strategy for aligning the business with your long term initiatives while you execute.

Experts opine that deriving a legal strategy by the assessment of quantitative and qualitative factors can bring in unthinkable returns to the brand value, goodwill and sales of the company.

Furthermore, there are many fields of law in which the legal environment is fundamental to the business environment of the company such as tax, contracts, IPR, debt restructuring, transactions, employment terms etc.⁶

This means that no business strategy development process can be complete without incorporating legal strategy. However, business schools generally teach very little about the law, and for reasons that we will try to explore in later articles, legal as a function in a company is mostly left out of the strategy development process;

This is a blue ocean topic that has the potential to create significant competitive advantage. In the world of business academia, it falls into the larger class of “non—market strategies”, and some business schools do now touch on legal strategy in this larger context. However there are very few references or studies available which are focused on the relationship between legal and business strategy. The only text which takes on the topic squarely is Wharton professor Richard Shell’s 2004 *Make the Rules or Your Rivals Will*, which is full of cases where legal strategy made an impact on business strategy, from the foundation of the Ford Motor Company to Bill Gates’ battles with American anti-trust regulators.

Apart from the above said, it is also necessary to keep in mind that deciding upon a legal strategy undertakes a lot of effort, thinking and analysis to make sure that legal counsels don’t miss a step to make sure the ship sails safely in troubled waters. Having said that, it also implies the facts that with the advent of new age cutting edge technologies across the world, it has become necessary, we keep a track of the new changes in the upcoming laws and how those changes are in any way going to affect the fortunes of a company. Thus, legal strategizing has become an equal part of the above said process.

A robust legal strategizing can affect the prospects of the business in the following ways:

1. It can wipe out future legal threats by adherence to different laws.
2. It can maximize profit, by identifying the common consumer issues and crafting a plan so that they do not occur.
3. In any case, if a legal dispute still arises, rather than going to the court, a competitive business would sit across the table and negotiate the terms with the concerned individual.
4. Legal compliances with different norms can lead to building of permanent consumer base.

STEPS TO PLAN OUT A COMPREHENSIVE LEGAL STRATEGY

Companies have increasingly recognized that legal capabilities are crucial for ongoing corporate success, and they understand the importance of working with legal counsel. All too often, though, senior executives still view the law as a constraint on managerial decisions, primarily perceiving it as an issue of cost and compliance. But this limited perspective of the law does not explain how some leading companies, such as Qualcomm and the Walt Disney Co., have managed to deploy their legal departments to shape the legal environment in order to secure long-term

⁷ S.L.Newbert, Empirical Research on the Resource Based View of the Firm: An Assessment and Suggestions for Future Research (2007) 28(2) Strategic Management Journal 121.

competitive advantage. In their research, the authors have developed a framework that can help executives identify the different ways in which legal strategies can be used to achieve various corporate goals, including the identification of value-creating opportunities.

The framework consists of five different legal pathways, which the authors describe using examples such as Qualcomm, Microsoft, United Parcel Service and Xerox. In order of least to greatest strategic impact, the five legal pathways are (1) avoidance, (2) compliance, (3) prevention, (4) value and (5) transformation. In the avoidance pathway, managers see the law as an obstacle to their desired business goals.

Companies operating in the avoidance pathway will often have lax internal controls or a failure to perform due diligence, and this approach can lead to disaster. Companies in the compliance pathway recognize that the law is an unwelcome but mandatory constraint, and they think of compliance basically as a cost that needs to be minimized. For businesses in the prevention pathway, managers take a more proactive approach, using the law to preempt future business-related risks.

The value pathway represents a fundamental shift in mind-set, from risk management to value creation; managers use the law to craft strategies that increase ROI in ways that can be directly tied to a profit-and-loss statement. For companies in the transformation pathway, executives have integrated their legal strategy not only within the organization's various value-chain activities but also with the value chains of important external partners. Finding the right legal pathway for a particular company requires more than just a consideration of the overall business model. Other key factors include managers' attitudes toward the law and their level of legal knowledge, the sophistication of legal counsel and, in particular, the legal department's ability to work with managers to achieve strategic business goals. Using the authors' framework as a basic guide, executives can craft a legal strategy that best suits their particular business needs.⁷

Thus it has become important and expedient to make sure all these steps are immediately undertaken for the interest of community and consumer in general. Adding on, it is necessary that managers and legal counsels play a cohesive role in making sure that greater market value and better returns are foisted on the company. At the same time, managers and lawyers need to still together and plan a fool proof policy which is in sync with the vision and mission statement of the company. The need of the hour thus demands that we as individuals step up and start demanding greater and better products along with transparency from the Government as the same would not only lead to better product and competition between the market, but will also make sure that there are better relation between a consumer and a company.⁸

Legal, political and country risk advance a similar idea: non-market forces can exercise dramatic—even deterministic—influences on the firm's economic performance. This idea is expressed in institutional economics: an environment's institutions hold profound implications for the firm's risks, costs, and opportunities, and therefore *ought* to influence the firm's strategy. But firms often fail to account for institutional variables and managers often view the law only as a burdensome constraint.⁹

Thus the need of the hour is to give legal counsels a permanent say in the strategic affairs of the company, as, if the company and its mandates are not viable then the business is most likely to fail. Further, non compliance and non adherence to several laws, gives the company a bad name in the market.

⁷ BRIAN Z. TAMANAHA, ON THE RULE OF LAW 114-26 (2004) ("Realpolitik remains a predictable mainstay of international law.")

⁸ David Silverstein & Daniel C. Hohler, A Rule-of-Law Metric for Quantifying and Assessing the Changing Legal Environment of Business, 47 AM. Bus. L. J. 795, 796 (2010)

⁹ TARUN KHANNA & KRISHNA G. PALEPU, WINNING IN EMERGING MARKETS 14 (2010).

CONCLUSION AND KEY SUGGESTIONS

In the end, the authors would like to conclude by summing up the essence of this paper and its key underlying principle which could act as a foundation for new age ventures. As it is always seen, start ups are least bothered about their contract and IP requirement and as a result of which, the entire business model crumbles form the word go. Cases of data theft have been reported time and again, and the need of the hour is also to have a robust and foolproof data protection law in force so as to provide a safe and secure environment for such businesses.¹⁰

Countries observe the rule of law in different ways and to differing degrees. Western impulses prefer “high rule of law” jurisdictions: transparent legal systems that empower firms to plan and act in the economic realm.’ Correspondingly, firms disfavor “low rule of law” jurisdictions where opaque legal systems create economic uncertainties and risks.” Jurisdictional rule of law differences can be traced to several basic sources of legal flexibility.” Depending upon their variety and prevalence, these flexibilities create both legal risks and legal opportunities. Using the framework proposed here to identify strategic opportunities in the law, the entrepreneurial lawyer is then poised to integrate the law with the client’s strategy.¹¹

Risks necessarily impose costs upon the firm. Clearly, laws impose financial costs. Yet the law’s effective integration with strategy is more an institutional endeavor than an economic one. To this end, the “pattern of ownership that emerges in an [international business system depends crucially on the structure of transaction costs. Successful business strategy is about actively shaping the game you play, not just playing the game you find. This is particularly true in international business. Legal counselors to transnational enterprises have to approach their work differently. They need to understand their business clients’ global objectives and strategies, their competitive strengths and weaknesses, and their strategic competencies. Most significantly, global attorneys must be entrepreneurial.

Thus if our aspiring business aspire to be market leaders in their respective field and at the same time, also wish to grow and sustain at a regular pace, they must keep in mind a few variables which could be assessed time and again in an effort build an effective legal mechanism for the company. Companies and conglomerates like Tatas, Birlas etc. often include legal counsels at a vital part of the core strategy team from time immemorial. Further, startups like Flipkart and Paytm accessed the legal risks at the very outset and made a comprehensive legal strategy to overcome the menace of long court battles, as they tarnish the value of the company.

In the end, the author would like to give certain suggestions which could be implemented by upcoming and new age businesses so as to sharpen their competitive edge and become market leaders in their respective fields.

1. Hire and engage a fully functional set of lawyers with diverse skills and place them in the core decision making processes.
2. Provide enough technical expertise and knowledge to the existing legal counsel, and encourage them by providing timely incentives in a phased manner.
3. Encourage the legal to also conduct monthly market surveys of the legal market so that they could key decisions.
4. Avoid avoiding legal contracts and let the legal counsels decide what is the best ‘legally’ for the company.
5. Do not treat legal counsels as a paid employees, but treat them as an key strategic partners, without whom the entire legal structure of the company will fumble.
6. Learn from foreign jurisdiction on how they treat their legal teams, incentivize them, and listen to them in their area of expertise.

¹⁰ Peter Buckley & Mark Casson, Strategic Complexity in International Business, in THE OXFORD HANDBOOK OF INTERNATIONAL BUSINESS 88, 118 (2003).

¹¹ GEORGE S. YIP & G. THOMAS M. HULT, TOTAL GLOBAL STRATEGY 257 (3rd ed. 2012).

SEXUAL HARASSMENT OF WOMEN AT WORKPLACE ACT 2013: LEGISLATION OR REALISATION

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ABSTRACT

Sexual Harassment is gaining wide attention by organizations and media because of female employees at workplace. Sexual harassment includes harassment on the basis of sex that interferes with the person's work performance or creates an offensive work environment. In order to protect the women from this menace, the Government of India passed an act in 2013 the sexual harassment of women at workplace (prevention, prohibition and redressal) Act. The Purpose of this study is to analyze the impact of Sexual Harassment of Women at Workplace Act, 2013 on Employee Turnover of Academic Institutions with the help of descriptive research.

Keywords: *Workplace, employee turnover, work environment*

AIMS AND OBJECTIVES

Sexual harassment is bullying or coercion of a sexual nature, or the unwelcome or inappropriate promise of rewards in exchange for sexual favors. It is unlawful to harass a person (an applicant or employee) because of that person's sex." Harassment can include "sexual harassment" or unwelcome sexual advances, requests for sexual favors, and other verbal or physical harassment of a sexual nature. The legal definition of sexual harassment varies by jurisdiction

The concept of sexual harassment, in its modern understanding, is a relatively new one, dating from the 1970s onwards; although other related concepts have existed prior to this in many cultures. The term *sexual harassment* was used in 1973 in "*Saturn's Rings*", a report authored by Mary Rowe to the then President and Chancellor of MIT about various forms of gender issues. Rowe has stated that she believes she was not the first to use the term, since sexual harassment was being discussed in women's groups in Massachusetts in the early 1970s, but that MIT may have been the first or one of the first large organizations to discuss the topic (in the MIT Academic Council), and to develop relevant policies and procedures. MIT at the time also recognized the injuries caused by racial harassment and the harassment of women of color, which may be both racial and sexual. The President of MIT also stated that harassment (and favoritism) are antithetical to the mission of a university as well as intolerable for individuals.

Forms of harassment relationships include:

1. The perpetrator can be anyone, such as a client, a co-worker, a parent or legal guardian, relative, a teacher or professor, a student, a friend, or a stranger.
2. The victim does not have to be the person directly harassed but can be a witness of such behavior who finds the behavior offensive and is affected by it.
3. The place of harassment occurrence may vary from school, university, workplace and other.
4. There may or may not be other witnesses or attendances.
5. The perpetrator may be completely unaware that his or her behavior is offensive or constitutes sexual harassment or may be completely unaware that his or her actions could be unlawful.

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6. The incident can take place in situations in which the harassed person may not be aware of or understand what is happening.
7. The incident may be one time occurrence but more often it has a type of repetitiveness.
8. Adverse effects on the target are common in the form of stress and social withdrawal, sleep and eating difficulties, overall health impairment, etc.
9. The victim and perpetrator can be any gender.
10. The perpetrator does not have to be of the opposite sex.
11. The incident can result from a situation in which the perpetrator thinks they are making themselves clear, but is not understood the way they intended. The misunderstanding can either be reasonable or unreasonable. An example of unreasonable is when a woman holds a certain stereotypical view of a man such that she did not understand the man's explicit message to stop.

OBJECTIVES OF THE STUDY

The Objectives of the study are the following :

- a) To analyze the awareness among women candidates regarding Sexual Harassment Act, 2013 and the rights that are being levied to them under this Act.
- b) To analyze the impact of Sexual Harassment on the Job Performance
- c) To analyze the impact of Sexual Harassment on Public Image on an Institution.

METHODOLOGY

The research paper is an attempt of Descriptive Research, based on the secondary data sourced from various Annual Reports, journals, magazines, articles and media reports.

RESULTS AND INTERPRETATIONS

Table 1.1

Name of the University	Fund Provided By Delhi Commission of Women to various Universities for dealing with Sexual Harassment Issues	
G.G.S.I.P.U	2 lakh per annum	Among these three Universities Jawahar Lal Nehru University reported the maximum number of cases(51 out of 101) since 2013.
IGNOU	50,000 per annum	
J.N.U	3 lakh per annum	

Interpretation

Although the universities have been allocated funds to deal with issues regarding sexual harassment as and when required but on the basis of the data collected from various universities the Commission has observed that guidelines to deal with sexual harassment cases have been framed by National Law University (NLU), Indian Institute of Foreign Trade (IIFT), Jawaharlal Nehru University (JNU), Guru Gobind Singh Indraprastha University (GGSIPU), Jamia Hamdard, Delhi Technological University (DTU), IGNOU and IIT but there seem to be no uniformity in these guidelines prepared.

Moreover, from the data received, two contraventions to the said Act were observed in National School of Drama (NSD) and Guru Gobind Singh Indraprastha University (GGSIPU) and summon and notices have been sent to these institutions by DCW.

As per the reply of NSD, it appears that no external member has been appointed in the ICC, which is a contravention to the said Act which mandates that an external independent person should be appointed on the ICC.

Table 1.2

Name of the State	Total No. of cases of sexual harassment of women lecturers, professors and research scholars by academic heads from April 1, 2014 to March 31, 2015	
Delhi	27	<p>UGC has reported that complaints have been received against the head of faculties of Punjab University, Jadavpur University, The Energy Resources Institute (TERI) and St Stephen's College, Delhi.</p> <p>Complaints were also reported from the National University of Educational Planning and Administration (NEUPA), the Indira Gandhi National Open University (IGNOU), and two National Institutes of Technology (NITs)</p>
Uttar Pradesh	23	
Madhya Pradesh	1	
Rajasthan	1	
Uttarakhand	1	
Kerala	1	
Karnataka	1	
Assam	1	
Haryana	7	
Odisha	6	
Maharashtra	2	
Tripura	2	
Chhattisgarh	2	
Total Cases	75	

Interpretation

In the report that was being received by various universities to Ms. Smriti Irani (HRD Minister), Delhi reported the maximum no. of cases in context of Sexual Harassment and many cases were observed from various prestigious institutes all across the country.

R K Pachauri, Director General of The Energy and Resources Institute (TERI) was accused of sexually harassing an intern. This happened pretty much within an educational institution, no less than one as prestigious as TERI. The executive council of Delhi University sacked professor Sapna Jain, who alleged sexual harassment by vice-chancellor Dinesh Singh, ex-registrar Alka Sharma and her colleagues in the mathematics department. Even the student from National University of Juridical Sciences who complained against Justice Ganguly, had mentioned in her blogpost that she could find courage to indict the very powerful judge because she was employed with an NGO that was supportive of her stance. Not every victim of sexual harassment is equally fortunate. Forget proper sensitization, the Universities do not even bother to ensure routine awareness campaigns about sexual harassments. There is little planning or professional involvement, or even engagement of the top leadership to create a sensitized University environment where women feel safe, and men feel responsible to ensure this. As reported by Times of India, 2 out

of 3 Delhi University students had no clue about the sexual harassment laws. In Punjab University, a majority of students surveyed did not know about the existence of a sexual harassment committee where they can take their complaints. This indicates that a basic requirement under the 2013 enactment is either being completely ignored by Universities, or they are doing ineffective compliances by ticking boxes, and achieving none of the intended results.

There is an urgent need to start open and transparent debate in our educational institutions. Sensitization of students and staff is an urgent necessity. Everyone needs to be made aware of the steps that can be taken if sexual harassment takes place, and a robust system rather than stopgap compliance measures need to be put in place. It is important to break the silence, and to bring in competent professionals with prior experience to deal with campus harassment specifically. It is not always necessary that the institution or the authorities will do the right thing – but even the students can get the ball rolling, because status quo in this matter is not at all acceptable.

CONCLUDING OBSERVATION

Sexual harassment in educational institutions, based on newspaper reports, is an everyday affair. Students may get sexually harassed by other students, members of non-teaching staff or teachers. Researchers can be harassed by their guides and teachers are as often harassed by other teachers or others in high places. The usual power structures and dynamics of sexual harassment that are seen at all other workplaces also manifest themselves in educational institutions.

However, these unique organizations are vulnerable at a whole different level. Colleges and educational institutes are not just places where classes take place. They are also symbols of pride, association and nostalgia. One's fortune in career is often linked to the prestige of the places where they were educated. There is a constant influx of thousands of people, and people are leaving it every year. As a result, demographics change drastically every year in these institutions. They have their own cultures, decades old rituals and campus environments shaped by the individuals studying there at any point of time. It is way easier to stop or even talk about sexual harassment in a corporate campus as opposed to a college campus.

Number of people willing to go public or report a sexual harassment case they face in college or University may have increased, but we can only speculate on all those who will never report sexual harassment for all sorts of reasons.

Yes, people do talk for a few days when the news cycle picks up a story and makes a hero or villain out of a person. However, so far it seems the debate around sexual harassment in our places of education has been limited to discussing whether a person is guilty or not, and whether he or she should be sacked, suspended or sent to jail. The quality of debate has been terrible to say the least, and no wonder that there has been little institutional reforms or creativity to solve an issue that affects such a large number of stakeholders.

The problem with the formal complaint and hearing based dispute resolution system around sexual harassment is that it takes a lot of energy and effort on part of the complainant to establish sexual harassment. In case of harassments that are faced routinely – like passing of lewd comments and gestures by strangers – victims often choose not to take action. How many people will they take action against? How many productive hours will they waste collecting and producing evidence before a committee, or appear for hearings after hearings? They preserve the option to file a complaint as a matter of last resort for extreme cases, and choose to ignore and live with the rest where they can manage, even at the cost of self-respect and dignity. A lot can be done on this front by the establishment as well. It is important to recognize that the institutions duty to ensure safety and dignity of women on the campus does not end with setting up an internal complaint committee where women can lodge complaints and get heard. It is also necessary to proactively create an environment where women feel safe and appreciated, rather than being at the receiving end of unpleasant and lewd comments or other forms of indirect harassment.

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Prof. Dr. B. S. Hothi, Director Gitarattan International Business School holds over 30 years of professional experience in corporate & academics. Prior to academics, he worked in corporate world at Board, General Manager levels etc. He has experience in handling, formulation of strategies and policies, motivating teams to achieve corporate objectives, marketing functions & other allied managerial functions. He holds Ph.D from Jamia Millia Islamia and has published a number of research papers at the international & national level. He has authored four books and published many case studies at the reputed places. He has also guided various Ph.D students.

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