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Bhil Tribe of Satpura : A Historical Study Dr. D.L. Pawara

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Abstract -

The satpura mountain Stands like on impenetrable wall on the border of two states of Maharashtra and Madhya Pradesh Known for its Numerous features. Tribal's live in the Satpura Mountain range. In this there are inhabited places of Tribes like Bhil, Pawara, kokani, Mavachi, Gavit, Naikada, Rathawa, Nahal, Barela, Tadvi, Dhanka. Pardhi, Thakar, Patelia. Many Sub-Castes of this tribe are also largly living in Satpura. On the Northern Border of Maharashtra lies the ranges of Satpura Mountain, from the name of this mountain Satpura Means seven ranges. The two Western channel Rivers, Tapi and Narmada, flow in the Satpura Range, which is densely forested and has a large population of bhils. The bhil are the largest tribe found in the Satpura ranges. Some of her sub-tribes are also found.

Keyword- Aboriginal Tribes, Traveling Protection, Guards at fort's watans, Jaglya, Bhil estates, Kathi institution, stone Products, Langots, Cultural Rituals, Jagirdars, chiptons.

1. Bhil Tribes-

The tribe's settlement of the bhils is the mountain area between abu and Ashirgarh from where the bhils may have Migrated.¹ Karnal lord states that the first settlement in the mewad was that of the Bhils.² so Naik T.B. In his book The Bhils- A study's has said that this tribe is the Aborigional tribe in the country.³ The Bhils are known by the Historical name of Nishad, Kirat, Shabar etc. According to Wilson the name bhil comes from the words Bhilli. Which means bow and its name is mentioned for the first time history around 600 B.C.⁴ so according to tolemy, on the south bank of the narmada the filit and kondalis or Gundali's i.e. probally Bhils and gonds are said to have lived.⁵ Bhils are also mentioned in books such as Ramayana, Mahabharat Panchtantra etc. Their decendants are still found in the Hilly areas of Satpura. There is no mention of the nuisance of Bhill during the Muslim rule, but During the Maratha rule, they were rampage in Khandesh during the Maratha reign, and measures were taken to control the Bhil. Some Bhil chief were given the performance of traveling Protection and some Bhils were given duties as guards at forts and important watans. So same were driven to farming.⁶ the statistics of A.D. 1833 the number of Bhil in Khandesh was 55 thousand, at that time the Population of khandesh was ground five lakh.⁷ the Bhils, who were few in number, raised fight against the British in а khandesh. \mathbf{As} the Bhil tribe become troublesome, the British seem to have solved this problem. Some sub-Tribes of the Bhil-Barde, Vasave, Naik, Ladhya, Gowal,

Mathawadya, Kotale and Dehwalya, Tribes are also found in the ranges of Satpura.⁸ They are also Highlighted in the present this Research Paper. In which the following sub-Tribes are included.

1.1 Barde Bhil-

Their habitat is Mainly found in Akkalkuwa, Akrani, Shahada, Taloda, Shirpur,Chopada and Yaval Taluka of Khandesh. They have a separate habitant in the village and they are called 'Bhilatya'.⁹ Akhud saree and chodi are used in women's dress. In the British rule period this Tribe was working as Jaglaya, Selling Gross, selling scraps, Manual labor was the means of livelihood of the Bard Bhils. The settlement of Barde bhils is more or less found in the satpura range.

1.2. Vasave, Vasava, Valvi, Padvi Bhil-

These are the Important clans of the Bhil tribe. They consider themselves superior to other Bhil. Se they Jagirdars of Tribal Institution in khandesh or chiptons of Bhil institution (Estates) These Jahagiris of the Bhil were called sanstan. E.g. Kuamarya Vasava and Umdaya Vasava were the founders of Sagbara Sansthan, Also after the name of Rising Valvi, his institute was named Raisingpur institute. The actual name of this institute was ghavali Institute. Kathi, Singpur, Nala, Hojdai was an institution of Padvi Descet.¹⁰ Padvi living in the Hills in the Bhil Region, Valvi Living in the Upper areas and vasavas living in Villages, Vasave broken from the original community, Tadvi.¹¹ May have come from the Place.

1.3 Naik Bhil-

This tribe is known as one of the advanced tribal tribes of Satpura. In Bhil's People belonging to the clans of Valvi, Vasava, Padvi were called 'Karbari' so the people of the clan who were in change of more than one or two village were called 'Nakies' ¹². The initial ambition of this tribes was to stay in the forest and attack the nearby settlements, bloodshed and extermination. However the British sent troops and settled the Naiks.

1.4 Ladhya Bhil-

The lower part of Akkalkuwa Taluka in the western Satpura range and the Western part of Taloda Taluka are known as Padvi, Valvi, Vasava, Gavit, Vasave, Tadvi etc. Bhils of East Satpura by the name Ladhya Bhil.¹³ This Bhil found in Toranmal Chikhali, Kukarmunda, Barwani, Sendwa, Shirpur, Chopda and Yaval area.

1.5 Mathwadya Bhil

From Molgi Village in the Northen Part of Akkalkuwa Taluka in west Satpura to Narmada River in Satpura and Tribal Bhils in Akrani Taluka Bhils Taloda, Shahada, Nandurbar in the Plateau region know them as Mathawdya Bhill.¹⁴. Their settlement is found on the top in the Upper part of Satpura.

1.6 Bonde Bhil -15

It is a relatively small Proportion of the Population of the Bhil group. The Tribal Bhils in the satpura range are knowen as the group that provides the daily need, 'Bondes' Live outside the village in the open. There are no clothes. Their Main business is Making stone Products and selling them. Eg. Stone gate, Stone varvanta, Khalbatta, Stone slab etc. Bonde Bhil tribes wear Masks of gods and goddesses and tell stories, dance from village to village

1.7 Gowal –Mandalwasa Bhil

Gowal Bhil also live in Village like the Bonde People. They go from house to house and village to village to collect grains. Cattle grazing is done in the village. Instruments are played during the death and funeral. In Pawara tribe these people work as Wajantri in Marriage work without them, no program is completed in the pawara and Bhil community. Therefore, the Gowal tribe was given a special place by the tribal society of satpura.

1.8 Ted-Dhed Bhil -

Ted Bhil is a sculptor like the Bonde People. Their number is more in satpura area. This society is running the Bhils by weaving longots like colorful Dhoti, belts. They do weaving, begging for food from house to house, tending cattle in the village etc. Every village, village located in the satpura range is inhabited by these Bhils. During the land census of the year A.D. 1889, these Bhils helped the British authorities to great extent, in return the British had given them Prize lands But these People do not do Agriculture. 1.9 Kotley Bhil-This Society runs its livelihood by living around the city and doing the bargaining. They are known as Nayre, Narota, and Bhivada. Their habitat is mainly shahada Eastern Part of Nandurbar taluka. Eastern Part of Taloda Taluka and Western part of Shirpur Taluka its Settalement are called. ' Bhilatya' These People Speak a different Language from the Bhils and Pawara

1.10 Dehwali Bhil-

Dhule and Nandurbar District or Khadesh and Surat Bhadoch District of Gujarat state are inhabited by the Dehwali Bhil community They are densely Populated in Akkalkuwa, Navapur, Nandurbar, Taloda, Shahada and Shirpur Talukas. The region North of Tapi is called Mathwar. The Plain below it to the south is called Deh. The Residence of the Bhils in these is called Mathawadi and Dehwali Bhil.¹⁶. Dab Village in Akkaluwa Taluka is considered as the Cultural Center of Dehwali Bhil. Like Bhil, the clans of Dehwali Bhils are Valvi, Padvi, Vasave, Naik, Gavit, These surnames are found in Villages. Although these groups are known by different names, they share almost the same language, Dress, Culture, Lifestyle, Customs, Traditions, Religious and Cultural Rituals.

Conclusion-

Tribal have inhabited India Since Ancient times. Tribal's are Mentioned is Ramayana, Mahabarta. They were called Nishad, Kirat, Shabar etc. A total of 47 Tribal Tribes live in Maharashtra. A part from Bhil, the main tribe of Satpura. Other like Barde, Bonde, Kotley, Mathawadi, Naik, Ladya, Dehwali, Vasave. Padvi. Gowal, Ted etc. their Historical Contribution was worth. The location or habitat of Tribals is Mainly in dense Hilly areas. Aadiwasi live in Vicinity of Rivers and Canals wild Animals, animal and Birds etc. The dwelling of these People are hunts Made of Bamboo Planks. The Life of Triabl People living in Satpura Valley is very difficult.

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A Study of Streaming Videos as a Substitute of Traditional Mode of Entertainment with Special Reference to Youth of Agra

Vaishali Singh

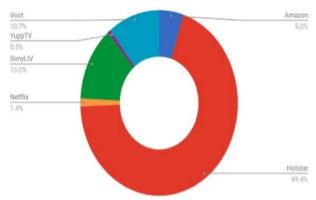
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Abstract

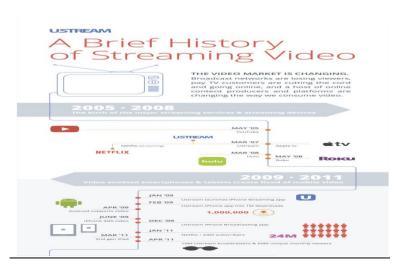
There was a time when for getting access to quality television programming cable was considered the best source but nowadays online videos and streaming services are much more popular than they are a big threat to the existence of cable and satellite television. the internet TV apps are updating the quality very frequently and improvements take place at a quicker pace, promising an amazing video experience to the viewers. Data collection is based on a primary study through a questionnaire to provide a more accurate response as it is a kind of direct interaction with respondents and Analysis of data by MS-Excel tools and representation of it through Tables and graphs. this research paper is based on the responses of a particular age group (i.e. Youth 18-35 years) to examine their responses toward Streaming videos as a substitute of the traditional mode of entertainment and they belong to a particular city Agra, Uttar Pradesh, India **Keywords** – Entertainment, Internet, Streaming Videos, Substitute, and Youth.

Introduction

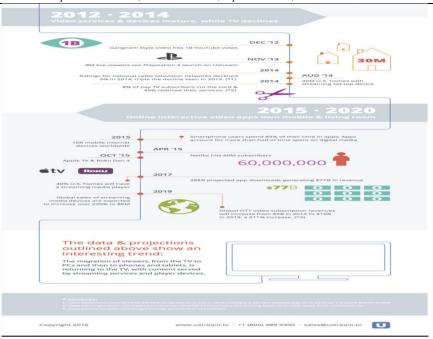
There was a time when the sole means of getting access to quality television programming was Cable. the Availability of online video and Streaming Services is a kind of threat to cable and satellite television. The Improvement and updates to the quality of internet TV apps are taking place at a faster pace which in assuring an amazing video experience for the viewers. When it is to Streaming video, A process takes place which sent the content in compressed form over the Internet and the viewer displayed it in real-time. Downloading a file to play is not a problem with Streaming Video or Streaming



Media. Instead, media is played as it arrives because it is sent in a continuous stream of data. the user needs a player to uncompress and sent video data to display and audio data to speakers. We can download a player from the software maker's website or it can be an integral part of a browser. the expected growth of the Indian video-streaming market is \$700 million to \$2.4 billion by 2023.

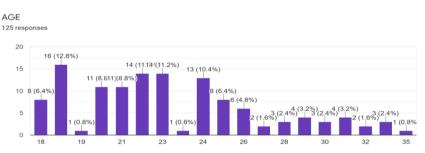


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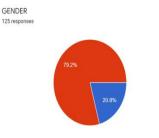


Data Analysis and Interpretation

<u>About respondents</u> Number of respondents-125 Geographical area-Agra Age -18-35



Out of 125 respondents,8 respondents are 18 years old, 17 respondents are 19 years old, 11 respondents are 20 years old,11 respondents are 21 years old,14 respondents are 22 years old,14 respondents are 23 years old, 14 respondents are 24 years old, 8 respondents are 25 years old, 2 respondents are 27 years old, 3 respondents are 28 years old,4 respondents are 29 years old, 3respondents are 30 years old,4 respondents are 31 years old, 2respondents are 32 years old, 3respondents are 34 years old and 1 respondent is 35 years old.

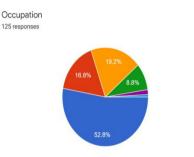


5

Female
Male
Prefer not to say

Of 125 Respondents 20.8 % (26) are female and 79.2% (99) are male.

All respondents are Educated. Their highest level of education is like 33.6% respondents are graduates, 20.8% respondents are Postgraduates, 20.8% respondents are



undergraduate, 13.6% are High School Pass, 9.6% have 12^{th} or equivalent and 1.6% opt for others.

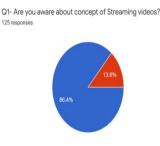


YES
No

YESNO

Business

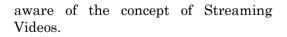
66 respondents out of 125 are students,21 respondents are employed, 24 respondents are self-employed, 11 respondents are



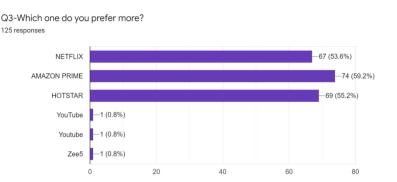
86.4% (108) respondents are aware of the concept of Streaming Videos whereas 13.6%(17) respondents are not

> Q2- Do you like watching Streaming videos? 125 responses

unemployed, 2 respondents are housewives and 1 respondent is engaged in business.

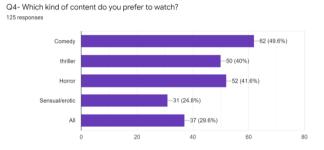


106 respondents out of 125 like watching Streaming Videos whereas 19 respondents do



Amazon Prime is most preferred Streaming Video Platform (59.2%) followed by Hotstar (55.2%), Netflix (53.6%), YouTube (1.6%) and Zee5 (0.8%). (Total is more than 100% because one respondent responded for more than one option).

not like watching Streaming Videos.



Comedy is Most Preferred Content (49.6%) followed by Horror (41.6%), thriller (40%), Miscellaneous (29.6%) and Sensual/Erotic (24.8%). (Total is more than 100% because one respondent responded for more than one option).

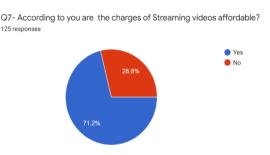
Q5- Which are your favorite series? (Name any four)125 responses

17 respondents do not have any particular Favorite series while 108 respondents have favorite series which are as Mirzapur, Money Heist, The Family man, Patal Lok, Panchayat, Asur, The last Kingdom, the walking dead, better call Saul and stranger things, Vampire Diaries, the visions, lucifer, squid game, Game of Thrones, FRIENDS, 13 reasons why, Big Bang theory, Sherlock Holmes, two and a half men, Breaking bad, Sacred games, gullak, kota factory and so many.

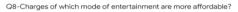


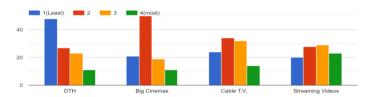
Q6- Does watching Streaming videos affect your behaviour?(If yes ,how)

The behavior of 66 respondents out of 125 do not get affected by watching Streaming Videos whereas 59 respondents get affected, some in a positive way and some in a negative way. positive changes contain a change in the way of learning, try to imitate their favorite characters, all videos are not only entertaining. Some are hidden massage to sharpen the thinking abilities, Influence thinking, randomly use some dialogues in day to day life what have heard in the near to last web series, build personality aspects, etc. and Negative changes contain Most of the web series on Netflix or any other streaming platform do portray the western culture, Be it the way they live, behave, what they wear and eat, or feels superior and so it tempts to adopt the western culture, sometimes the content is too disturbing which forces the mind to think of those situations, it feels addictive and unproductive when we bingewatch but if we watch it for the lesser time it feels refreshing.

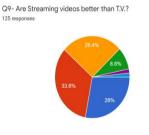


According to 71.2% (89) respondents, Streaming Videos are affordable whereas according to 28.8% (36) respondents, Streaming Videos are not Affordable.





After summarizing the responses about the affordability of charges, Streaming Videos are more affordable followed by Cable T.V., Big Cinemas and DTH is the least affordable. The reason behind

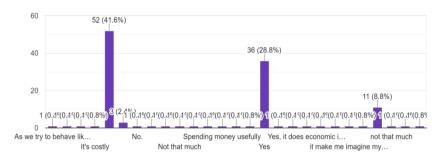


35.2% of respondents agree with the statement that Streaming Videos are better than T.V.,28% of respondents strongly agree,26.4% of respondents neither agree nor disagree,8.8% of

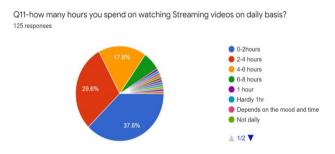
it could be that some platform provides streaming videos for free whereas DTH and Cable T.V. required a setup and Big Cinemas charge according per show.



respondents disagree and 1.6% of respondents strongly disagree with the statement that Streaming Videos are better than T.V. Q10-Does watching Streaming videos have any economic impact on you ?(If yes,specify) 125 responses



78 out of 125 respondents have no economic impact due to watching Streaming Videos whereas 47 respondents have an economic impact as some platforms are costly or out of budget but due to addiction or a habit of watching videos have to purchase a subscription.



57 out of 125 respondents spend 0-2 hours on watching streaming videos on daily basis,37 respondents spend 2-4 hours,22 respondents spend 4-6 hours and 9 respondents spend 6-8 hours.

Q12- what is your frequency of watching Streaming videos? 125 responses

45 respondents out of 125 watch Streaming Videos somedays of the week,29 respondents watch once a Cone

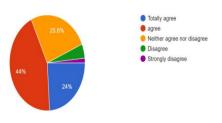
per day
once a week
somedays of week
Monthly

Yes

Depends on the mood and time
Yes

week,28 respondents watch per day and 23 respondents watch monthly.

Q13- Rank your acceptance of the content shown in Streaming videos. 125 responses

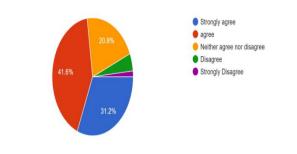


For the acceptance of the content shown in the Streaming Videos 44 % of

 Disagree, 24% of respondents Totally Agree, 4.8% of respondents disagree

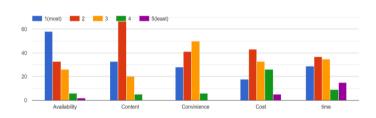
and 1.6% of respondents are strongly Disagree.

Q14-Do you think content of Streaming videos are more modern/adopting western culture? 125 responses



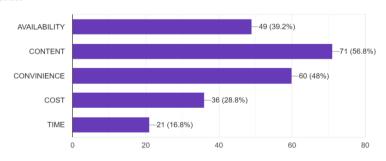
41.6% of respondents agree with the statement that the content of Streaming Videos is more modern/adopts western culture,31.2% of respondents strongly agree,20.8% of respondents neither are neither agree nor disagree,4.8% respondents disagree and 1.6% respondents strongly Disagree.

Q15-What are the determinants due to which you prefer to watch Streaming videos?[rank them 1=Most Preferred,5=Least Preferred]



The determinants due to which respondents prefer to watch Streaming Videos are Availability which is most preferred followed by Content, Convenience, time, and cost is the least preferred determinant.

Q16-What do you like most about Streaming videos?



Content (56.8%) is the key factor in Streaming Videos followed by Convenience (48%), Availability (39.2%), Cost (28.8%), and Time (16.8%). (the total percentage is more than 100 % because one respondent responds for more than one option).

Q17-Do you think there should be any change/any suggestion for Streaming videos?

90 Respondents suggest no change for Streaming Videos whereas 35 respondents suggest some changes which are

There should be a reduction in the cost of Streaming Videos or free of cost.

 cost of Streaming Videos is a little bit higher side. If they cut off some charges the consumption of streaming videos increases in the J curve.

- Streaming Videos should be AD Free.
- Streaming Videos should be less fictional.
- Streaming Videos should be more motivated.
- In the Indian context, content like good documentaries on business and politics should be promoted (as of now, there is a dearth of documentaries in India).
- It's all about their content. As the content should not be available for all age groups because it does not show all right content but also covers criminal activities, western culture focus more so there must be some age restriction.
- Information regarding their plans is not easy to available in a simple manner. all plans look similar to each other. it is very confusing to choose. improve package information and features, by this change, they will see a huge increment in their viewership.
- "Cinema is the reflection of the society", now this quote should be changed to streaming videos are the true reflection of society because the cinema is becoming commercial day by day, so they are losing the character that we knew, on the other hand, the streaming videos are more realistic and practical, so now they are playing the role of classical cinema in today's world.

Conclusion

The total number of Respondents is 125 which belongs to Agra city of age group 18-35 years. Most of the respondents (86.4%) are aware of the concept of Streaming Videos.84.8% of respondents like to watch streaming videos, and Amazon Prime (59.2%) the most preferred Streaming video is platform followed by Hotstar (55.2%) and Netflix (53.6%). Comedy (49.6%) is the most preferred content followed by horror (41.6%) and Thriller (40%). Most Favorite series are Mirzapur, The Family Man, Money Heist, and FRIENDS. Streaming Videos affect the behavior of respondents in both positive and negative ways. According to most of the respondents, Streaming Videos are Affordable. Streaming Videos are more Affordable as compared to DTH. Most of the respondents agree with the statement that Streaming Videos are better than T.V. Streaming Videos do have not much economic impact on respondents. Most respondents spent 0-2 hours watching Streaming Videos on daily basis, they watch Streaming Videos sometimes a week. Content of Streaming Videos is Acceptable. Streaming Videos are adapting Western Culture. Availability and

content are the determinants of Streaming Videos. Content and Convenience are the Key Factors in Streaming Videos. Respondents suggest some changes which there should be a reduction in the cost of Streaming Videos or free of cost. "Cinema is the reflection of the society", now this quote should be changed to streaming videos are the true reflection of society because the cinema is becoming commercial day by day, so they are losing the character that we knew, on the other hand, the streaming videos are more realistic and practical, so now they are playing the role of classical cinema in today's world.

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An analysis of Human Resource Accounting Practices in India with special reference to Steel Industry

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Abstract

The most valuable resource for every firm is its human resources. Human resource accounting assists management in making important human resource management decisions, which helps to improve overall efficiency. The current study is being conducted to learn about human resource accounting practices in the Steel Industry of India. Three years of data from the company's annual reports are used to study CCI's HRA practices. The researcher discovered a very high level of disclosure of HRA information, such as total number of employees, professional profile of employees, age wise distribution of employees, category wise distribution of employees, average age, and category wise value of human resource, reviewing the current state of intellectual capital in the knowledge management paradigms is the goal of this research. The article emphasizes the value of valuing human resources and the various approaches used by different organizations. This paper presents ideas and highlights the benefits of human resource valuation. **Keywords:** Human Resource Accounting, Intangible Assets, Human Resource, Human Asset.

Introduction

Human Resource accounting is an essential asset of every company. For the good success of any organisation it is important that a company should have and effective and efficient people working in an organisation. As now a day knowledgeable person who is highly motivated are not easy to find. Because employees knowledge, experience and their creativity cannot be replaced by machinery. Managers of any every organisation should appreciate and motivate their employees as they are the human asset of an organisation. In this Global era, every company evaluate the financial performance and assets of the company but know the company also started calculating the human value by the mean of human resource accounting. With the help of the human resource accounting many companies evaluates human asset and take important decision related to human resource which directly helps the company to increase their overall company's efficiency and production. American Accounting Association defines it as "a process of classifying and calculating data about human resources and communicating this information to interested parties". Hence, human resources accounting may be defined as, "a method of calculating numerical value of a company in order to manage up with the variations in its assets. Human resource e accounting helps in both evaluating physical and human values. Expenses made on evaluating the human

resource such as cost while recruiting, selecting, and development are always charged against revenue, as these expenses are not made assets which are physical. But some changes have been made as these expenses are now considered as the capital expenditure rather than charged against revenue as they give benefit for the long period of time and they also has to be shown as an assets in the balance sheet. In 1960s concept of human resource accounting came into existence but in India now a days it has been given a huge importance to human resource accounting.

Review of Literature

- 1. Susanto Yohanes and Rambano Dheo (2022) "The Role of HRM Factors in Improving Performance Analysis of Local Government Financial Reports" the study aims to know the factors that affect the finance quality of the selected Government and study also reveals that LAPD performance quality of the Government of many countries such as Indonesia. South Sumatra and Musirawas is effected by the ability to tackle of HRA activities and their accounting system but not fully, mainly it is affected by human resource management.
- 2. Chaya. R (2021) "A Study of Human Resource Accounting in the Knowledge Based Economy" the study aims to know the importance of human resource valuation and to evaluate the current

position of intellectual capital in the knowledge management models. The study depict that human resource accounting is very much important for any company as stake holders need an information about the financial statements and it is necessary to manage employees productivity.

- 3. Jena Biswa Mohan, et. al (2022) "Human Resource Accounting and Financial Performance of Select Small-Scale Industries of Odisha: An Empirical Analysis" this paper analyse the human resource accounting practise of industries of Odisha and also find the effect of HRA on its financial performance. The study concluded HRA is an important factor for any business and also to calculate ROA and ROE. It also tells that small business needs to improve their human capital by means of HRA.
- 4. Alijamaan Bader (2017)"HUMAN RESOURCES ACCOUNTING: CONCEPTS, OBJECTIVES, MODELS AND CRITICISM" the objectives of the paper was to know about cost and value of HRA in the company and also helps companies to take HRA decisions, the paper reveals that there is an impact of HRA on decision making and reporting also HRA is used to calculate the investments in a company's human resources may aims to get long-term profit to the business.
- 5. Pralhad P Rathod and B. Sudheer Kumar (2021)*"Human* Resource Accounting And Auditing" the main objective of the research paper was to know about the Human resource accounting and auditing, also know that how company calculates return on investment on human capital. The study concludes that the company should follow the distinct HR audit committees and if HR valuation is absent than management will know the negative effect of that and profit will get decreased.
- 6. Patnaik Manaswani (2021)"DISCLOSURE OFHUMAN RESOURCE ACCOUNTING PRACTICES: PRIVATE AND PUBLIC SECTOR COMPANIES IN INDIA" the researcher aims to disclose the human resource accounting practise of public and private companies. The study concluded that public companies give full

clarification of the disclosures of human value assets on large scale and some also does to amount of value per employee and also employee's team work and research get to know that the companies should use model for human capital valuation.

- 7. Aouadi Mostafa and Khenniche Youcef (2022)"The importance of disclosure human resources in accounting: A normative approach" this paper aims to maintain the relation between the organization and the human to increase the productivity of the employees, it also sees the different accounting methods used to measure human values in an organisation. The study concludes that employee's plays an essential role in the organisation success of economics and to maintain a good performance it is necessary to calculate Human Resource accounting.
- 8. Cherian Jacob and Farouq Sherine (2013) "A Review of Human Resource e Accounting and Organizational Performance" this paper main object was to calculate the human resource capital and tell how human resource helps in improving the working of an organisation. The paper shows that human resource accounting is an essential part of any business and it helps in taking managerial decision and evaluation the intangible value of the firm.

Need of the Study

The Human resource accounting helps to increase the overall Companies efficiency. It also helps to know how the human resource accounting helps in taking decision, and to evaluate the return on human value assets and it also returns the potential of human resource in a company in an economic way. It also provides us the valuation of the cost.

Research Gap

The researcher identifies that many researches have been in consideration but there were few researches on companies of Steel authority of India. And only some studies describe about how the selected companies assesse the applicability of human resource accounting while taking the decision and this paper also disclose the way how selected company disclose method of human resource accounting.

Objectives of the Research

 To study the Human Resource Accounting Practices adopted by steel Authority of India.
 To study the Disclosure Pattern followed by the steel Authority of India.

3. To assess and to analyse the Human Resource Accounting and its applicability to HR decisions.

Research Methodology

To accomplish the objectives of the study researcher used the secondary data that has been collected from the annual reports of the Company, magazines, newspaper etc., private & public steel company has been selected for this study on the basis of revenue as on 1st April, 2018 as per the index CNX Metal of National Stock Exchange three years data has been used for the purpose of study i.e. from financial year 2018-19 to 2020-21. This study is completely based on Secondary data.

Table 1. List of selected	steel companies of mula
Public Company	Revenue
SAIL	69,113.61
RINL	835,462.20
Private Company	Revenue
TATA steel	156,294.14
Vedanta	86,863.00

Table 1: List of selected steel companies of India

Analysis

Table 2: Professional Profile of the employees of CCI No. of Employees (RINL)

SR.No.	Particular	As on 31.3.202 1	As on 31.3.202 0	As on 31.3.20 19
1.	Post Graduate	2	3	1
	Engineers			
2.	Engineers with MBA	4	2	2
3.	Graduate Engineers	21	24	20
4.	CA/ICWA/SAS/ACS	7	8	6
5.	MBBS	0	0	1
6.	MBAs	20	22	19
7.	Engineer Diploma Holders	46	42	48
8.	Professional Diploma holders	45	48	40
9.	Post Graduate	48	52	65
10.	Graduates	155	168	149
11.	ITI Certificate holders	268	220	250
12.	Others	399	402	367
	Total	1015	991	968

Interpretation: According to the table, CCI employs a large number of people with a wide range of professional degrees. It has been found that RINL is disclosing more details about the employees which is constantly increasing throughout the consecutive years which is 2020-21 No. of employees is 1015,

2019-20 No. of employees is 991, 2018-19 No. of employees is 968 respectively mostly in Engineers Diploma Holders, Graduates, ITI Certificate holders and other category, so we can say that RINL is performing better HRA practices.

Table 3: Professional Profile of the employees of CCI No. of Employees (SAIL)

SR.No.	Particular	As on 31.3.2021	As on 31.3.2020	As on 31.3.2019
1.	Post Graduate Engineers	2	1	3
2.	Engineers with MBA	7	8	6
3.	Graduate Engineers	19	21	20
4.	CA/ICWA/SAS/ACS	5	7	6

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5.	MBBS	0	0	1
<u> </u>	MBAs	21	25	24
7.	Engineer Diploma	35	38	32
	Holders			
8.	Professional Diploma	62	68	72
	holders			
9.	Post Graduate	58	54	52
10.	Graduates	128	150	149
11.	ITI Certificate holders	259	219	119
12.	Others	348	312	258
	Total	944	903	742

Interpretation: According to the table, CCI employs a large number of people with a wide range of professional degrees. It has been found that SAIL is disclosing more details about the employees which is constantly increasing throughout the consecutive years which is 2020-21 No. of employees is 944,

2019-20 No. of employees is 903, 2018-19 No. of employees is 742 respectively mostly in Engineers Diploma Holders, Graduates, Post Graduates and other category, so we can say that SAIL is performing better HRA practices.

Table 4. Professiona	l Profile of the	employees of CCI No.	of Employees	(TATA Steel)
Table 4. I Tolessiona	I I TOTTLE OF the	employees of COLNO.	of Employees	(IAIA Steel)

SR.No.	Particular	As on 31.3.2021	As on 31.3.2020	As on 31.3.2019
1.	Post Graduate Engineers	2	1	1
2.	Engineers with MBA	5	6	4
3.	Graduate Engineers	19	20	19
4.	CA/ICWA/SAS/ACS	6	5	4
5.	MBBS	1	0	0
6.	MBAs	23	21	29
7.	Engineer Diploma	40	38	34
	Holders			
8.	Professional Diploma	25	26	32
	holders			
9.	Post Graduate	28	27	24
10.	Graduates	142	130	135
11.	ITI Certificate holders	209	213	250
12.	Others	415	418	312
	Total	915	905	844

Interpretation: According to the table, CCI employs a large number of people with a wide range of professional degrees. It has been found that TATA Steel is disclosing more details about the employees which is constantly increasing throughout the consecutive years which is 2020-21 No. of employees is 915, 2019-20 No. of employees is 905, 2018-19 No. of employees is 844 respectively mostly in Engineers Diploma Holders, Graduates, Engineer with MBA and other category, so we can say that TATA Steel is performing better HRA practices.

Table 5: Professional Profile of the employees of CCI No. of Employees (Vedanta)

SR.No.	Particular	As on	As on	As on
		31.3.2021	31.3.2020	31.3.2019
1.	Post Graduate	2	2	2
	Engineers			
2.	Engineers with MBA	4	5	2
3.	Graduate Engineers	18	15	11
4.	CA/ICWA/SAS/ACS	7	5	9
5.	MBBS	0	0	1

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6.	MBAs	23	22	24
7.	Engineer Diploma Holders	45	48	45
8.	Professional Diploma holders	82	89	91
9.	Post Graduate	31	29	24
10.	Graduates	138	138	135
11.	ITI Certificate holders	200	199	198
12.	Others	312	293	300
	Total	862	845	842

Interpretation: According to the table, CCI employs a large number of people with a wide range of professional degrees. It has been found that Vedanta is disclosing more details about the employees which is constantly increasing throughout the consecutive years which is 2020-21 No. of employees is 862, 2019-20 No. of employees is 845, 2018-19 No. of employees is 842 respectively mostly in Engineers Diploma Holders, Graduates and other category, so we can say that Vedanta is performing better HRA practices.

Conclusion

We can infer from the study that Human Resource Accounting should be taken more importance in other sectors as well as we can say that in steel industry it is performing well a thorough comparison is made among the public and private companies and it has been found that public companies are disclosing more detailed information about the numbers of employees in its annual reports such as total number of employees, professional profiles of employees, age-based distribution, employee category-based employee distribution, and average age of people, the value of human resources etc., than in Private companies. Overall, we can say that some firms seem to value their human resources, few actually do, and attempts to implement human resource valuation are still in the very early stages. More work must be done on both the theoretical and practical levels in order to demonstrate greater progress. It is necessary to conduct more research into valuation methods. models. and the practical implications of these, as well as to involve accounting and human resource professionals in the discussion of valuation and its application in practise.

Limitation

The research has some limitation such as The Indian Companies Act of 1956 should make HRA practices obligatory. Initiative should be taken by educational institutes, government and professional bodies to develop an objective model for the valuation of human resource. To enhance the company's HR disclosure, several HR ratios, such as profit/human resource and human assets/total resource, should be provided. The "cost" and "value" of organization human resources are not subject to any defined standards or rules that are clear. More businesses in India are required to implement human resource accounting since it treats employees as a company asset so these are few limitations related to the present study.

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ICT Services in college library: a Study

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Abstract: Dramatically development of information communication technology in the entire field. This revolutionary change of ICT mostly impact on academic and research libraries. The library employees are must be well educated and familiar with ICT. For quick information dissemination libraries adapt the new technology for their day to day work. This paper is the study of college library. College library is engaging a distinguished place and it is an important and vital part of the teaching programme. Library use ICT tools and applications for improvement of their daily routine work in the modern age. In this article, show the ICT tools and application use in the library. Author use interview technique for primary data collection and for data analysis use table. **Keywords**: Academic Library, College Library, ICT Tools, ICT Applications, Social Media

Introduction:

In past age, libraries were just storehouse of books, whereas library professionals worked as a custodian of these books or manuscript. In the twentieth century due to information explosion vast information became available everywhere. Information is recorded and preserved in several media like book, print and non print, CD & DVD, Floppy discs, microfilm etc. In previous years, written or written documents were thought-about because the best medium of data. However once the innovation of knowledge technology electronic type, transmission and digital type wide uses for the documentation or preserve the information. New ICT application and use each field furthermore as libraries additionally. ICT change all situations of libraries. Currently the character of collection of libraries has been modified and completely modified and creates challenge to the professional. Information Technology has been modified the atmosphere of libraries from ancient to digital. Elude

The word data and Communication Technology is familiar up to date culture. It applies to the multiples technologies used for data variety, coordination, transfer and distribution. ICT is major development for librarians. ICT is providing tools to handle the explosion of knowledge. ICT represent a grouping of comparable innovations known by their exercise within the field of access to data and property, one in all that the web ICT represents data and Communication Technology. ICT is a technique involving data retrieval, storing and collaboration mistreatment computers and different electronic devices

Academic library: Academic library is one of the types of library. The library provides supportive services to the academic institute called academic library. It includes the University library, College library, School library, Research library etc. The academic library provides more services to the student, teachers and research scholar. Maximum learning material provide to the users is the main purpose of any academic library.

College Library: College is an academic institute. It plays a vital role in educational system. Every library is the heart of any institute. A college without a library is like a body without heart. Maintenance of every library decides the status of institute or college. It supports the aims, objectives and function of the college.

ICT: ICT the use of computer and electronic equipment and systems to collect, store, use and send data electronically.

Ebijuwa and ToAnyakoha (2005) ICT as "tools and as well as means used for collection, capture, process, storage, transmission and dissemination of information".

Background: After nineteenth century library collection has become available universal. Before that collecting book was an opportunity to show once wealth or a scholarship. Revolution in Information Technology has changed the traditional library in to a digital, internet virtual library. Invention of printing produces vast information. Due to Information explosion, searching problems in traditional libraries,

changing user behavior that has been change the library profession and libraries apply ICT applications in the library day to day work.

Hussaini, Haruna, Muhammad (2021). The researcher explains ICT concept and ICT components, types and characteristics with the area for ICT application in the university libraries. The researchers discussed in details the emergence state-ofthe-art library services mostly in university libraries.

Gulavani (2021). Researcher explains the impact of ICT on academic library services. In pandemic situation library perform their services online using ICT. That is most effective impact on the academic libraries. In this period digital library is useful for the students, staff and researcher. With the help of e-journals e-books, course material in digital form and electronic thesis and dissertation is extremely good work done in their academic progress.

Kude, Nitin (2016). Researcher explains the developing of ICT and it's created new and challenges opportunities for It librarianship. changed library into traditional, digital, digital, virtual approach. In smart librarianship, ICT has become the first need. Change of ICT librarians should be adopted. After adopting this technology librarians provide the quality services to the users.

Ranjini Santhaseelan and (2015). Researcher explains the new technology and activities for digitization. It explains the detail plan for digitization of resources. This paper is a guideline for the practitioner's librarian and information scientist. With the free digital library software packages can create digital library collection has become an attractive proposal for library and information professionals.

John McGinty. (2009). In this paper researcher investigates the impact of ICT on academic libraries. Create, collect and made accessible digital resources through the ICT. The paper discuss on history of academic library technology, theory of digital library, organizational models of academic library.

This new trend of technology librarians have to become more creative envisaging a complete digital library within their own organization and acquire the necessary set of skills and develop the services that students will need and seek.

Objectives:

- 1. To find out ICT tools and applications use in the library.
- To explain ICT services of the library. 2.
- 3. To identify the social sites use for the library services.

Significant: - The purpose of this study was to explore the ICT tool use for library operation or library day to day work. Library use for enhancing the delivery of services by academic libraries in New arts library. The specific objective was to identify the various forms of social media utilized in library: explain how these social media are used to support the delivery of library services. The determine the benefits academic libraries grow from the use of social media; assess the challenges hampering the effective use of social media in academic libraries.

Scope: - The present study is limited to New Arts, Commerce and Science College Library. This library is located in Ahmednagar District. This is one of the old and largest college libraries in the city. This library provides latest facilities to the user. This study about the search the ICT services given by the library.

Methodology: - The study is based on the primary data collected from college library. The study looks at services which are provide by the New Arts Commerce & Science College knowledge resource centre or college library. The present study is case study. Data were collected from the librarian through the technique and searching on interview websites of college library. After collecting the information

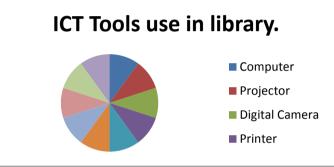
Data analysis: - The data for the present research was collected through face to face structured interview and use of library website. This collected information analyzes and present data through the table.

ICT tools Table No 1.					
Sr.		Tool used	ICT		
No.	ICT Tools	in library	Applications		
1	Computer	Computer	E-mail		
2	Projector	Projector	Fax		
	Digital	Digital	Internet		
3	Camera	Camera			

4	Printer	Printer	Intranet
5	Photocopier	Photocopier	Mobile Phone
			Video
6	Tablet		Conferencing
7	Ipods		SMS
8	Pen Drive	Pen Drive	
9	Scanner	Scanner	
10	Ipads		
11	Flash Discs		
12	Microphones	Microphones	
13	White board	White board	
14	Video Games		
		DVD and	
15	DVD and CD	CD	

In this table second column mention ICT tool which is mostly use in library for their day to day work. Third column mention the ICT application which is used in library. In library, acquisition system, catalogue system,

classification system, serial control system, circulation, indexing, OPAC, Web OPAC in all this area ICT application use for manage the library operations.



Pie chart shows library use these tools for routing work of library and manage the library operation.

~	
Sr. No.	Name of Services
1	Web OPAC
2	Chat Service
3	Scanner
4	Barcode
5	Photocopy
6	Print
7	Document Delivery Services
8	Inter Library Loan
9	CAS
10	SDI
11	Bulletin Board Services
12	E- resources
13	Digital Library
14	CD ROM
15	Library Websites
16	Internet
17	Audiovisual Material
18	Digital Library
19	Institutional Repository
20	Ask a Librarian desk

ICT services Table No. 2

Table No. 2 mention the library services provide by the library to the users.

	Social Networking Sites	Used Sites in library				
Sr. No.		-				
1	Blog					
2	Wiki					
3	RSS Feed					
4	Instant Massaging	Instant Massaging				
5	Facebook	Facebook				
6	Twitter					
7	Whatsapp	Whatsapp				
8	YouTube	YouTube				
9	Podcast					
10	Bookmark	Bookmark				
11	QR Code	QR Code				
12	Cloud Computing	Cloud Computing				

Table No 3. Social Networking Sites

Table No.3 mention the social networking sites.

Social Networking Sites use in library for library...



 Instant Massaging
 Facebook

This pie chart show the social networking sites library use for provide library services to the user.

Finding: - This study finds out the due to this ICT tools library working smoothly and smartly than previous library working system. The study seen that the library use the technological tool for the library purpose and it implement in time consuming services for library users. ICT application use for day to day work. On the basis of ICT tools library provide better services to the users. This ICT services benefit for library in Covid -19 or pandemic situation.

Recommendation:-

The library should be use some new third and fourth innovation web technologies for the promotion of library services and the marketing of library product. Semantic web and library portal for library promotion.

Conclusion

Information communication technology is impact on all the sectors. Libraries are influences by the ICT. In this study found the ICT tools and application which is implements in the library for providing better services. Through the adaption of this technology library can better perform earlier once. In the Covid-19 library work is excellent for the users. Library perform as virtual school or classroom without wall. **References (APA Style 7th Ed.)**

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A Study of Life Satisfaction In Relation To Emotional Inteligence among Employees of Private Sector Banks

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<u>Abstract</u>

This Study Examined The Relationship Between Emotional Intelligence And Life Satisfaction Of The Employees Of Private Sector Banks And Comparison Of Life Satisfaction And Emotional Intelligence With Respect To The Gender And Age. To Select The Sample Of 70 Employees Of Private Sector Banks In Ujjain District. The Data Has Been Gathered Via Electronic Questionnaire Form And In This Study Ei Scale Developed By Dr. Upinderdhar, Anukool Hyde & Sanjyot Pethe (2005) And Ls Scale Developed By Dr. Promila Singh & George Joseph (1996) Have Been Used. In This Study, Descriptive Statistic Methods Such As Pearson Correlation And T Test Have Been Used And Results Have Been Assessed According To Significant Level 0.05. As A Result Of This Study, Positive Impacts Of Emotional Intelligence Were Significantly Correlated To Life Satisfaction.

.Keywords:- Life Satisfaction, Emotional Intelligence, Private Sector Banks.

Introduction: -

Life Satisfaction Is The Way A Person Perceives How His Or Her Life Has Been And How They Feel About Where It Is Going In The Future. It Is A Measure Of Well-Being And May Be Assessed In Terms Of Mood, Satisfaction With Relations With Others And With Achieved Goals, Self-Concepts, And Self-Perceived Ability To Cope With Daily Life. . It Is Having A Favourable Attitude Of One's Life As A Whole Rather Than Their Current Feelings. Life Satisfaction Has Been Measured In Relation To Economic Standing. Amount Of Education, Experiences, And The People's Residence As Well As Many Other Topics. It Has Been Suggested That There Are Several Factors That Contribute Towards Our Happiness. This \mathbf{Is} An 'Equation For Happiness' Suggested By Martin Seligman, An American Based Psychologist: Martin Seligman, Ph.D., A Professor Of Psychology At The University Of Pennsylvania, Uses Formula А For Happiness That Encompasses The Factors That Go Into General Happiness. The Formula Is H = S + C + V. In This Formula: H = Happiness S = Set Range - (Genetics:About 50%) C = Circumstances (8-15%) V = Voluntary Control –(Past, Present, Future) Life Satisfaction And Age

The Psychologists, Yuval Palgi And Dov Shmotkin (2009), Studied The Old-Old — People Who Were Primarily In Their Nineties. This Subject Group Was Found To Have Thought Highly Of Their Past And Present. But Generally The Group Thought Lower Of Their Future. These People Were Very Satisfied With Their Life Up Until The Point They Were Surveyed But Knew That The End Was Near And So Were Not Quite As Hopeful For The Future. A Large Factor That Was Talked About In Life Satisfaction Was Intelligence.

Emotional Intelligence (Ei) Is The Ability To Identify, Assess, And Control The Emotions Of Oneself, Of Others, And Of Groups. It Can Be Divided Into Ability Ei And Trait Ei. Ability Ei Is Usually Measured Using Maximum Performance Tests And Has Stronger Relationships With Traditional Intelligence, Whereas Trait Ei Is Usually Measured Using Self-Report Questionnaires And Has Stronger Relationships With Personality. The Earliest Roots Of Emotional Intelligence Can Be Traced To Charles Darwin's Work On The Importance Of Emotional Expression For Survival And, Second, Adaptation. In The 1900s, Even Traditional Though Definitions Of Intelligence Emphasized Cognitive Aspects Such As Memory And Problem-Solving, Several Influential Researchers In The Intelligence Field Of Study Had Begun To Recognize The Importance Of The Non-Cognitive Aspects.

Review Of Literature: -

Chaturvedi & Singh (2013) Investigated The Differences In The Level Of Various Components Of Life Satisfaction On The Basis Of Certain Demographic Variables I.E. Gender, Age, Family Type, And Background. Life Satisfaction Scale (Alam & Srivastava) Measuring Six Components Of Life Satisfaction I.E. Health Satisfaction (H.S.), Personal Satisfaction (P.S.), Economic Satisfaction (E.S.), Marital Satisfaction Social Satisfaction (M.S.), (S.S.), Job Satisfaction (J.S.) And Overall Life Satisfaction Was Used To Measure Life Satisfaction. The Sample Of Study Consists Of 240 Subjects In The Age Range Of 18-32 Years. The Results Of The Study Indicate That Health Satisfaction Is Affected By Gender And Age; Personal Satisfaction Is By Family Affected Type, Economic Satisfaction And Marital Satisfaction Are Not Affected By Any Of The Variables In The Study: Social Satisfaction Is Affected By Gender, Age, And Background; And Job Satisfaction Is Affected By Age, And Family Type.

Hosseinkhanzadeh & Taher (2013)Relationship Investigated The Between Personality Traits With Life Satisfaction Among Employed Women Working In It Companies. The Results Of Stepwise Regression Showed That Personality Traits Can Explain 19 Percent Of The Variance In Life Satisfaction, Interaction Of Income And Education Has No Significant Effect On The Life Satisfaction. The Results Of One Way Anova Indicated That There Isn't Significant Difference Between Life Satisfaction And Personality Trait Of Women Employed In It Companies. Life Satisfaction Is Influenced By Interaction Of Different Factors That One Of These Factors Is Personality Traits.

Dulewiez And

Higgs (2000) Mentioned That, Improvement Of Individual's Performance Is Strongly Related To

Individual's Ei. Therefore If The Person Has High Eq Level, It Will Lead To Better In Individual

Performance & Thus Better Organizational Performance Too.

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Performance & Thus Better Organizational Performance Too.

Rey, Extremera And Pena (2011)Relationship Between Perceived Emotional Intelligence, Self -Esteem And Life Satisfaction Was Studied Among Spanish Adolescents (179 Females And 137 Males), Ranging In Age From 14 To 18. The Results Found Out Significant Role Of Potential Mechanisms Such As Self-Esteem In The Link Between Perceived Emotional Intelligence And Life Satisfaction.

Holt (2007) Conducted A StudyTo Explore The Relationship Between Emotional Intelligence And Academic Achievement In Undergraduate Students In A Community Southern California. College In The Study Established Positive Significant Relationship Between Emotional Intelligence And A Academic Achievement And Suggested That Emotional Intelligence Not Only Contributes But Also Enhances Cognitive Abilities.

Shah And Thingujam (2008) Conducted A Study On 197 College Students To Study Coping In Relation To Emotional Intelligence. It Was Found That Appraisal Of Emotions In The Self Was Positively Correlated With Plan-Full Problem Solving And Positive Reappraisal Coping Styles. Appraisal Of Emotions In Others Was Positively Correlated With Plan-Full Problem Solving And Positive Reappraisal.

Simons, Aysan, Thompson, Hamarat & Steele (2002) Investigated The Effects Of Perceived Stress And Availability Of Coping Resources To Predict Satisfaction With Life Among A Cohort Of College Students In Turkey (N=172). Results Indicate That Both Perceived Stress And Coping Resource Availability Moderately Predict Level Of Life Satisfaction. It Was Further Found That The Combination Of Coping Resource Availability And Perceived Stress Is A Better Predictor Of Life Satisfaction Than Either Variable Is When Considered Separately. Results Also Indicate Significant Correlations Between Life Satisfaction With Perceived Economic Well-Being. Social Support, And Stress Monitoring.

Objectives Of The Study:-

1. To Assess The Emotional Intelligence Among The People Working In Private Sector Banks.

2. To Assess Life Satisfaction Among The People Working In Private Sector Banks.

Hypotheses Of The Study:-

1. Emotional Intelligence, Life Satisfaction, Age And Gender Contribute Significantly To Life Satisfaction.

2. There Is Significant Positive Relationship Between Emotional Intelligence And Life Satisfaction.

Methodlogy:-

Universe Of The Study:-

For The Present Study, The Universe Consisted Of People Working In Private Sector Banks In Ujjain District. Both Male & Female Was The Target Of The Study. Their Age Ranged From 25 – 45 Years.

Sample And Sample Size:-

To Select The Sample Of 70 Employees Of Private Sector Banks In Ujjain District. Out Of This Sample Of 70 Persons, 40 Were Male And 30 Were Female.

Statistical Tool:-

Analysis And Interpretation:-

The Researcher Has Employed Different Tools For The Collection Of Reliable Information's With Regard To The Variables Of The Study And Testing Of The Hypotheses. The Main Tools Employed In The Present Study Are As Follows:

1. Emotional Intelligence Scale By Dr. Upinderdhar, Anukool Hyde & Sanjyot Pethe (2005)

2. Life Satisfaction Scale By Dr. Promila Singh & George Joseph (1996).

Independent Variables:-

1. Emotional Intelligence With Its 10 Dimensions Viz. Self-Awareness. Empathy, Self-Motion,

Emotional Stability, Managing Relations, Integrity, Self-Development, Value Orientation,

Commitment & Altruistic Behaviour.

2. Gender:- Male And Female

3. Age Group:- 25 To 35 And 35 To 45.

Dependent Variable:-

Life Satisfaction Was Taken As Dependent Variables.

Iean& S.D. o	f Emotioı	nal Int	elligenc	e Score	es (Gend	ler wise
0	Gender	Ν	Mean	S.D.	t-	p-
					value	value
	Male	40	11.58	1.38		
Self-					0.4971	0.6208
awareness	Female	30	11.39	1.82	-	
	Male	40	13.66	2.66		
Empathy					0.1018	0.9192
1	Female	30	13.60	2.11		
	Male	40	18.38	1.44		
Self-	interio	10	10.00		0.2935	0.7700
motivation	Female	30	18.49	1.69	0000	0
	1 onnaio	00	10.10	1.00		
Emotional	Male	40	16.89	1.96		
stability	maie	10	10.00	1.00	0.5712	0.5698
Stability	Female	30	16.61	2.12	0.0112	0.0000
	remaie	50	10.01	2.12		
Managing	Male	40	12.32	2.41		
relations	wiate	40	12.02	2.41	0.3371	0.7371
relations	Female	30	12.50	1.91	0.0071	0.7571
	remaie	30	12.00	1.91		
	Male	40	17.33	2.23		
Intomiter	male	40	17.55	2.23	0.3810	0.7044
Integrity	East	20	17 10	9.95	0.5610	0.7044
	Female	30	17.12	2.35		
	M.1.	40	14.00	1.40		
0.10	Male	40	14.77	1.42	1.0950	0.0000
Self-	- I	0.0	14.40	1.05	1.0359	0.3039
development	Female	30	14.42	1.37		

<u>Table No. 01</u>	
Mean& S.D. of Emotional Intelligence Scores (Gender wise)	

'Journal of Research & Development' A Multidisciplinary International Level Referred and Peer Reviewed Journal, Impact Factor-7.265, ISSN: 2230-9578, September 2022, Volume-14 Issue-14

Value	Male	40	11.65	2.44	0.2302	0.8186
orientation	Female	30	11.51	2.62		
Commitment	Male	40	10.69	2.84	0.2119	0.8328
	Female	30	10.54	3.05		
Altruistic behaviour	Male	40	12.08	1.73	0.3987	0.6913
	Female	30	11.93	1.29		
Total Emotional	Male	40	139.29	20.51	1.1800	0.8117
Intelligence	Female	30	138.11	20.33		

All the t values are less than the tabular value of "t" at 0.05 level of significance. This means that there is no significance difference in all dimensions of male and female

employees of private sector banks. It depicts that male and female employees of private sector banks are not different on their s emotional intelligence.

Mea	an & S.D. of l	Emotiona	l Intelligen	ce Scores	(Age wise)	
Dimensions	Age	Ν	Mean	S.D.	t-value	p-value
Self-awareness	25-35yrs	50	18.75	2.03	0.5327	0.5960
	36-45yrs	20	18.47	1.87		
Empathy	25-35yrs	50	16.23	1.45	0.3536	0.7247
<i>pj</i>	36-45yrs	20	16.09	1.61		
Self-motivation	25-35yrs	50	19.38	2.28	0.2358	0.8143
	36-45yrs	20	19.52	2.15	0.2558 0.	0.0140
Emotional stability	25-35yrs	50	14.44	1.87	0.6018	0.5493
, i i i i i i i i i i i i i i i i i i i	36-45yrs	20	14.73	1.69		
Managing relations	25-35yrs	50	17.68	2.16	0.4473 0.656	0.6561
	36-45yrs	20	17.42	2.29		
Integrity	25-35yrs	50	16.55	1.53	0.9071 0.36	0.3676
	36-45yrs	20	16.19	1.42		
Self-development	25-35yrs	50	10.52	1.90	0.4467	0.6565
Sen development	36-45yrs	20	10.29	2.06		
Value orientation	25-35yrs	50	13.56	2.10	0.2556	0.7990
	36-45yrs	20	13.70	1.99	0.2000	

Table No. 02	
Mean & S.D. of Emotional Intelligence Scores (Age wise)	

'Journal of Research & Development' A Multidisciplinary International Level Referred and Peer Reviewed Journal, Impact Factor-7.265, ISSN: 2230-9578, September 2022, Volume-14 Issue-14

			<u> </u>			
Commitment	25-35yrs	50	15.37	1.47	0.4487	0.6551
	36-45yrs	20	15.19	1.63		
Altruistic behaviour	25-35yrs	50	10.24	1.34	0.5161	0.6074
	36-45yrs	20	10.06	1.26		
Total Emotiona Intelligence	al 25-35yrs	50	152.72	18.13	0.2215	0.8253
	36-45yrs	20	151.66	17.97		

All the t values are less than the tabular value of "t" at 0.05 level of significance. This means that there is no significance difference in all dimensions of both age groups of private sector banks employees. It depicts that both age group employees of private sector banks are not different on their s emotional intelligence.

	<u>Table N0. 03</u>
Correlation coefficient between	Emotional Intelligence and Life Satisfaction

Dependent Variable	Life Sat	tisfaction
Independent Variable	r	Sig
Emotional Intelligence		
Self-Awareness	0.593	.000
Empathy	0.526	.000
Self-Motivation	0.464	.000
Emotional Stability	0.540	.000
Managing Relations	0.292	.000
Integrity	0.333	.000
Self-Development	0.504	.000
Value Orientation	0.518	.000
Commitment	0.472	.000
Altruistic Behaviour	0.504	.000
Total Emotional Intelligence	0.671	.000

The perusal of the table reveals that among people working in private sector banks all the ten

dimensions of emotional intelligence were significantly correlated to life satisfaction. **Findings:**-

1. It was inferred from the results that emotional intelligence was also Insignificant among people working private sector banks. 2. There are no gender differences on emotional intelligence scores also; both Males and females show almost equal means on emotional intelligence. In order to measure the relationship between emotional intelligence and gender, Tyagi (2004) have conducted a study among employees. The results revealed that emotional intelligence is independent of gender. 3. Emotional intelligence was Insignificant in both the age groups as well. The scores were similar for 25 to 35 years as well as for 36 to 45 years. Gowdhaman and Murugan (2009) conducted a study on adults (N= 300) and have revealed a significant effect of age on emotional intelligence. Contradictory to this finding, Jacques (2009) had reported that age did not predicted emotional intelligence among a sample of 221 adults.

4. The relationship between emotional intelligence and life satisfaction Emotional intelligence is essential for all living beings. Emotions are basic primeval forces of great power and influences designed by nature to enable the organism to cope with circumstances which demand the utmost effort for survival or success or to add colour and spice to our living.

5. On further analysis and study of dimensions of emotional intelligence of people working in private sector banks, it was obvious that all the dimensions were significantly correlated with life satisfaction among people working at different levels in private sector banks.

Limitations Of The Study:-

1. Only those participants were considered who were working in banking sector. So the findings cannot be generalized to individuals working in other cooperate sector like IT, finance, management etc.

2. Participants were taken from middle and upper middle class families. Therefore these results cannot be generalized to the professionals belonging to other socioeconomic strata of the society.

4. Only the participants residing in Ujjain district were selected. No inter district comparison was done.

Conclusion:

1. Emotionally more intelligent professionals tend to be more satisfied with their life as emotional intelligence was strongly associated with life satisfaction of private sector bank employees irrespective of gender and age.

2. Similarly Integrity (sixth dimension of emotional intelligence) is positively associated with life satisfaction. Professionals with higher Integrity will have greater life satisfaction for bank employees irrespective of Gender and age.

3. Value orientation (eight dimension of emotional intelligence) also influences life satisfaction. As value orientation is something where person is able to maintain the standards of honesty and integrity and confronts unethical action which in turn increases life satisfaction among bank employees at both the levels.

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Portrayal of Women in Fiction of Anita Desai

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Abstract:

This paper talks about the concerns of the socially constructed pretensions of proclaiming women as inferior to men. The idea of women should sacrifice for the family and be completely devoted in all aspects also be left in alienation has been questioned. Women are asked to tolerate all the oppressions against them silently for the sake of the respect of the family. They are left in isolation considering them as unworthy and gradually there comes a phase when women start believing in the socially constructed sexual hierarchy. But the feminist ideology makes a woman to reinstate the rusted portrayal of the women and dignify it. The revolutionary psyche within the contemporary women to gather courage and revolt against the oppression and subjugation imposed upon them makes them to bring changes in the society. The attitude of a woman or the steps taken to fight for the liberation of the womenfolk as a whole makes one a feminist.

Keywords: feminism, contemporary women, oppression, revolutionary attitude, influences, glorification, patriarchy, orthodox beliefs, empowerment

Introduction:

Feminism implies popular understanding of the cultural sections that we associate with. It has been the most far reaching and widely debatable movements of the century whose been influence has felt in social. cultural and political life. There is a sense of familiarity in feminism. This is movement which everv females а associate with. Rather than staying as internalized belief, an feminism remains as an ideology or theory of their, which is cohersive in terms of its influence. Feminism is like an umbrella term which can be applied to all but is extensively in terms of practice.

Feminism is kind of polemical attack on patriarchy. It is a set of theories capable of being studied on an academic level but also feminism as a movement may be understood as one which retains itscommitment to these male established change institutions of power and authority. Feminism is one which can be studied and debated on an academic level. Sexual difference calls for women to be

regarded as the weaker sex. Simone de Beauvoir's 'The Second Sex' talks about what Freud mentions that women are regarded as the weaker sex by virtue of the absence of the penis which is the male reproductive organ. This idea of women becoming the weaker sex is not only perpetuated in terms of an anatomy or physiology as Freud argues, but also in terms of authority and power which is exercised within the public realm.

Therefore this patriarchal paradigm which operates is one which distinguishes men and women not only in terms of sexual and anatomical difference but also in terms of social function which in turn leads to binaries. Binaries lead to regard men as powerful, women as weak; men as rational, women as emotional; men as active, women as passive. The terms which regard to women has a negative connotation. This becomes the basis for discrimination. Women are then denied equal access in the world of public as cultural concerns well as representations. Men to be regard as

divinity is culture specific. There is a tendency to heroize the masculine figure and perhaps at the cost of women who are passive and submissive. The different forms of female Gods Durga, Kali, Parvati, Lakshmi etc. shows a glorification of divine power which is an attempt to retreat. It leads to any form of emancipation or superiority that may be ascribed to the feminine agency. It is a model of retreating the binaries that exists. There is also simultaneously a double marginalization being practiced because the worship of divine becomes a prerogative of the masculine class and women are then excluded from worship. Mary Wollstonecraft says that there is a need for progressive, liberal education among both men as well as women and when we talk about third wave feminism, we are still concerned with the issue of education. The act of forceful penetration is an act of establishing power over women. It is to satisfy the male ego.

Nineteenth century feminism evolves from these specific difficulties which individual women encounter in Mary Wollstonecraft's their lives. 'Vindication of the Rights of Women' is considered as a proto- feminist treaty. It was a call for middle class women, especially mothers, wives, sisters. She argues that there is a need to instill a degree of rationality in the female sex. According to Wollstonecraft, the ideal woman that she represents in her book is active, intelligent and is capable of blending a civic as well as familiar responsibility which according to Wollstonecraft would free her from the drudgery and banality of everyday life. The kind of debasic frugality that Wollstonecraft observes about the rights of women can be relieved through education.

The Indian feminists, especially the Indian women writers voice the oppressions through their work. They

talk on behalf of all the womenfolk and jot down the pent up feelings within them which are not being able to be voiced. It is written to empower women and instill in them the revolutionary fight attitude to against the imprisonment and oppression charged upon them by the orthodox beliefs and the patriarchal society (Dr. I. Sarangi, 2012) Desai is confessedly a emotional writer, however she presents a grave understanding of the communal, ethnic and substantial hindrances that her women characters had to go through in their lookout for self- realization. In her works, she labels the life of those women who are restricted within the four walls of the house and the people inside it.

In a meeting she said that gradually she could listen the slamming of doors, yelling at the back and were getting very emotional. Anita Desai does not present the ill treatment of women and despotism regarding all sections of the but society she presents the idiosyncrasies of the victimization of the learned. bourgeois. municipal women. It is engrossing to evaluate the ethnic spirit that preserves gender distinction in India and assists as backdrop to the story of Desai's female characters. It is necessary to note how Desai juxtaposes the two variety of sequence of ethnic discussion, both embedded in Hindu lore to design a new position for the modern Indian Rather she women. places the patriarchal customs of Indian Hindu community to challenge them internally and then show the unusual, empowering persona of Indian feminity to commemorate the revolutionaries of female empowerment. Desai makes use of the unusual lore to design new prototypes and modifies old views into new themes to attain her liberalist motives.

Literature Review:

Anita Desai's novel 'Voices in the City' middle-class family set in a of intellectuals of postindependence Calcutta. The story is about а unconventional brother. Nirode and his two sisters. Monisha and Amla who are captured in the customs of the revolutionary communal morals. The story portrays a realistic image of India's communal changes. They are nourished in opulence by an overly indulgent mother. The novel is grossly about the concerned projection of narratives. feminine Desai has segregated the story into four parts which is done purposely to showcase the problem of interaction between the two genders (Social Disparity: Voices in the City, Chapter-III).

Monisha being a learned and sensitive child, her mother thought that "it would be a good thing for her to be settled into such stolid. а unimaginative family as that. Just sufficiently educated to accept her with tolerance." But the actuality derides at the parents resolution and contradicts their beliefs. Her everyday journal talks about her confinement within the bars of the house in a conservative Hindu family. Monisha observes herself "trapped in an emotionally, bankrupt and joyless matrimonial bond will all outlets of escape plugged for her". Being a woman belonging from a different house, she is not respected and being constantly spied by her in-laws. She is even not allowed to contact her own family members. Jiban, the husband finds solace in his mother than his wife. This eventually brings an emotional gap between the couple. As a result there is a sense of loneliness that erupts within her. She struggles for a spot in the family which she is deprived of and treated like a visitor. The constant quest for self identity makes

her to issue a next step for self soliciting (A. Sengupta, 2004).

"I am different from them all. They put me in a steel-container a thick glass-cubicle and I have lived in it all my life without a touch of love or hate or warmth on me. I am locked apart from all of them, they cannot touch me."Her life becomes like an object within a steel-container. Monisha is taken out of the container only when she is made to do the household chores or else she is restricted to her own personal world (Md. T. Rahman, 2016).

Why didn't you tell me before you took it? The allegation of theft imposed by her husband uponMonisha devastates her at the time when she needed his support the most. The time when she was trying to quest for her identity to attain an individual position is thwarted by her husband. She confines herself within the four walls and reads books. (Md. T. Rahman, 2016).

Monisha's closet is jammed with books of Kafka, Hopkins, Dostoevsky and lexicon languages in lieu of attires. This kind of taste pattern of Monisha is being mocked by her sister-in-law without any reason. But Monisha does not voice anything against all the oppressions and humiliation faced by her. She rather chooses to be silent which is a symbol of intellectuality and supremacy by virtue of which she builds a fortification against the mental tortures imposed upon her by her inlaws. This silence which is a symbol of feminist arms works as a resistance with others at speech level (Anita Desai's Concept of Feminism, The Feminist Issues and Concerns in her Novels, Chapter-V).

Monisha's guidance to her brother, Nirode to not project out and restrict everything within himself, "a secret, quite private, all your own to keep and gloat over" is suggestive of her desires to fight her imprisonment. The non-acceptance to put up with the subjugation, rather happily accept her in-laws wishes to keep her as a cagedbird tells about her as a woman different from others who stands quite ahead of her male chauvinist husband. However, she opts for a self-destruction path to get through the atrocities thrusted upon her. (Anita Desai's Concept of Feminism, The Feminist Issues and Concerns in her Novels, Chapter-V).

"I'll have only the darkness- only the dark spaces between the stars, for they are the only things on earth that can comfort me." At this point she suffers and tackles with her internal clashes. The clash is between her individual identity and the other identity which is forcefully thrusted upon her. Emotionally exhausted by the two identities she grows a fondness for The colour death. black. а representation of death, is being seen everywhere. She bv her finds everything black, even the minds of her family members she finds "starless and darkness". Her isolation and detachment from the social- milieu makes her to believe a nullification of life. "Life without emotion, without passion is merely another form of death.". The sufferance of existential crisis and the inability to handle life within a confined area makes her choose death. The constant mental tortures and going against her desires and wishes to match with the mentality of her orthodox in-laws leads her to choose death to rescue herself from other identity created by the family (Md. T. Rahman, 2016).

Amla, sister of Monisha learnt from the death the way to face the challenges in life in future because Monisha has given her a glance of the reality that is hidden behind the bars of a house. The death has shown her the way to lead her life independently without any oppression. Monisha's death also has a liberating outcome on her brother. The brother, Nirode too now realizes hr sufferings which were being ignored and want to take her home so that she can at least in her last stage live in peace (R.K. Rosenwasser, 1989). Otima, the mother acquires **"that consummate wisdom besides which all others are incomplete, aborted beings"**through the representation of Kali as an emblem of woman's dormant

sexuality and strength and she as a revolutionary woman by sustaining her freedom as a wife, mother and widow. She deprives herself of all bonds by dismantling the society constructed stereotypes and dares the patriarchal promotion of Indian society (H.S.Mann,1992).

In the novel 'Cry, the Peacock', Anita Desai gives an uncommon example of a feminist perspective through the protagonist's outlook and response to problems in her life. Maya, the protagonist is a very sensitive and delicate. emotional woman but she is completely a fit, robust woman. Her only problem is that she is a sensuous woman but that does not make her any less than a normal human being because she is full of zealous, creative, inventive which is a resemblance of the distressed soul of today's women. She is very fond of her father as both share a very loving and caressing connection and this leads to a very traumatic situation for Maya when she leaves home for marriage. It is so because the style of rearing up for Maya's mother's death makes her aloof from the exterior world, set in her own microcosm (B.Chitra 2010).

"I ought to have been able to rejoice at this, as my father had rejoiced in me, saying that in a daughter he had a treasure. Yet now the world brought up visions of dowries, of debts, humiliations to be suffered, and burdens so gross, so painful that the whole family suffered from them. Why?"On learning that a woman has four girl children, Maya reacts like this. This shows her feminist awareness which she uses to dissent against the social milieu where women area being disrespected and exacted from her to perceive that her social interaction was not quintessential (The Dissenting Female in Cry, the Peacock and Beloved- Chapter-II).

Maya with a perspective to arouse the ignored, afflicted, subordinate middle class women of the Indian society is a representative of the contemporary women. In this patriarchal society, Maya barely copes up to get balanced with her husband, Gautam and her inlaws. Through Maya, Desai tries to show the frights, endurances, isolation, internal gloominess, subdued buoyancy within the post-modernist women of India.

"...I had yearned for the contact that goes deeper than flesh- that of thought- and longed to transmit to him, the laughter that gurgled up in my throat as I saw a goat nuzzle secretly a basket of sliced melons in the bazaar while the vendor's back was turned or the prolonged thrill that lit a bonfire in the pit of my stomach- when I saw the scene unfurl like a rose in the west and farther west ... But those were the times when I admitted to the loneliness of the Human soul and I would keep silent." As time elapses Maya becomes more restive than before and begins to contemplate over her alienation because the assumptions Maya had for a wedding of her spouse, who is much elderly than her is not contended. As an outcome, she becomes numbed. She grants her spouse,

Gautama, as one who lacks love and is not an understanding person which is not the reality rather he takes her as a facetious being. Gautama sees his wife as a symbol of the Hindu philosophy 'Mava' which offends her and she revolts against it. Maya is hence remarkably a sensitive women but one who refuses to come in terms with a man-dominated patriarchal society. Even if she is a part of a masculine oriented milieu she ignores to relate herself with it and objects against it in her own style (D. Bilquees, 2013).

"God now I am caught in the net of the inescapable, and where lay the possibility of mercy, of release. This net is no hallucination, no. Am I gone insane? Father! Husband. who is my savior? I am in need of one. I am dying and I am in love with living, I am in love and I am dying, God, let me sleep, forget me, But no I'll never sleep again. There is no rest any more only death and waiting." Extremely grief stricken by her alienation and self-doubt makes her say this. Maya has the characteristics of a revolutionary woman who ignores to accept herself with her husband's life and discovers herself estranged from the endearment she received from her father and also the monetary vulnerability on her husband makes her feel unconfident and impotent. The cavort of the peacock's who knock down each other despite being profusely in love with each other makes Maya ponder of her wedded life with Gautama as a mortal scuffle where one is fated to murder the other. Rejected by Gautama, she is ripped between her life and the terror of demise(D. Bilguees, 2013).

Maya hunts for assistance from her companions in an attempt to perceive a replica for being bold. But she finds no one and realizes that no one stood by her when she asked for help. Later she notices that the kind of woman she is looking for who \mathbf{is} against the traditional norms of the society is her own sister-in-law who need a divorce in order to obtain power over her own life. However, Gautama does not accept this kind of an act from his sister and says "I haven't time to waste on a case like hers- the mess she makes by being too bossy and self-willed and bullying." He is amazed to see his sister go alone to look for an advocate when he refuses himself. This shows that Gautama wants his sister, in fact all women to be submissive, passive, patient and dependent. But on the other hand Maya is awestruck by her sister-in-law's confidence (R.S.Shaikh, 2018).

Conclusion:

The social position of women is one which is degraded because of the distinction of sex. According to Wollstonecraft the role of women in society is jeopardized because women themselves tempt to flatter their ego by soliciting the chivalrous behavior of their male companions.

Feminity is unofficial and it is a class construct. can based If women overthrow the tyranny of society of societal norms associated with behavior and manner, they could by virtue of education train oneself as doctors, teacher, pursue business study politics. The education of girls or women will prepare them perhaps for the possibility of financial and economic independence. This economic independence would render a sense of freedom and dignity to women rather than have the ability to fascinate the prospective husbands(Dr.S.Sharma, 2016).

In 'Voices in the City' the chief character Monisha is entangled in an unsatisfied marriage and exhausted surrounding in her in-laws house, the very same condition is faced my Maya of 'Cry, the Peacock' who is also child ridden, dainty and suffering from an unsatisfied wedding. Both of them undergoes the struggles of trying to have a position in the society but is not able to match with the social constructs. They and their excruciating enterprise for self- submission is in no way alienated from the society, rather they are a representative of today's women struggling everyday for their own identity. Both share a common room (R. Agarwal, 2018)

heroines Desai's The of novels. endeavour to perceive the desires which the society deprives her from. Every women character either functions to bring in a change within herself or within the others woman. They portray pronounced feminist alertness а towards others along with themselves with an urge to have a comprehensive program for the improvement in the treatment of women and providing better facilities for their nourishment in all aspects.

Hence Wollstonecraft wanted to raise essentially the overall moral or intellectual status of women in order to make them more rational citizens. Both the protagonists are educated and belong from reputed a family background which makes them to take strong decisions against the society and withstanding the socially constructed male hegemony.

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Awareness of Socially Responsible Investment In Rural Investors with Special Reference to Puthur Grama Panchayath, Kerala

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Abstract

Investment has become the crucial element of human life to secure their future for financially independent, even though we say that nowadays people follows consumerism more than savings and investment. There are many ways to invest your money. Here I'm studying that whether rural people are aware about socially responsible investment? Everyone can do investment if they have money. But this study focus the awareness level of rural people regarding the investment which are socially responsible. Financial industry is a consumer leaded area nowadays. Plenty of investment opportunities are available from different sources. Nowadays its become a trend to select the products which are eco-friendly, organics, Green products, etc, Every products has a competitors which are also a socially concerned product along with its basic nature. This trend has also effected financial products also. That's why I have selected this topic for my study.

Keywords : Socially responsible investment, Socially responsible investing products, Price of SR products

Introduction

Socially responsible investing (SRI), also known as social investment, is an investment that is considered socially responsible due to the nature of the business the company conducts. A common theme for socially responsible investments is socially conscious investing. Socially responsible investments can be made into individual companies with good social value, or through a socially conscious mutual fund or exchange-traded fund. SRI funds have increasingly become a popular investment opportunity. Many investors are attracted to businesses that will yield return on investment. Yet, it may appear that a large and growing segment of the population possess a spiritual yearning to integrate personal values into all aspects of life, including finance and investing. This study focus on the awareness level of SRI in rural people.

Statement of the Problem

Like ethical investment, Socially responsible investment has also gained the popularity all over the world. But how much it is popular in rural areas were analyzed in this study. Investment level and the ways of investment are different in rural areas compared to urban areas.

This study reveals the investment opportunities which are available for rural peoples and the opportunities opt by them also their level of awareness regarding SRI and their interest in opting SRI products for investment.

Objectives of the study

1. To identify the awareness level of rural investors about Socially responsible investment

2. To Identify if they are aware about SRI products, whether they are interested to invest in such products

Research Methodology Selection of Sample

A sample of 100 respondents has been selected by adopting convenience sampling method for the purpose of study

Collection of Data

The primary data are collected from the respondents through questionnaire.

The Secondary data were collected from published sources like reports, journals, magazines, books etc.

Tools of Analysis

The data collected are suitably classified and analyzed keeping in view the objective of the study

using SPSS for the analysis.

Period of Study

The survey was conducted during the period from 1st August to 30th August 2022

Limitation of The Study

The selection of the units from the population on the basis of availability and /or accessibility is the major disadvantage as convenience sampling method was used.

Review of Literature

Friedman & Miles, 2001; Ooi & Lajbcygier, 2013; Sparkes, 2003 :The rationale behind SRI is to consider both financial return as well as responsible investments for societal development. Its goals are based upon environmental issues, Results And Discussions human rights, community involvement and labour relations

Miller, 1992 : Any individual or group who truly care about ethical, moral, religious or political principles should in theory, at least want to invest their money in accordance with their principles

Age	Frequency	Percentage
20-30	26	26%
30-40	12	12%
40-50	30	30%
50-60	13	13%
60-70	12	12%
70-80	5	5%
80-90	2	2%
Total	100	100%

Inference: Among these 100 samples 30% of respondents belong to the age group of 40 to 50. It is the group which has highest

frequency. 26% of people belong to 20-30 age groups. 13% of respondents belong to 50 to 60 age group.

Table no: 2 Classification of annual income among respondents

Annual income	Frequency	Percentage
Below Rs.100000	43	43%
Rs.100001 -300000	36	36%
Rs.300001-500000	9	9%
Rs.500001 and above	12	12%
Total	100	100%

(Source: Primary Data)

In this research it shows that 43% of respondents have income below 100000. 36% of sample included in the category of 100001

to 300000. Only 9% belongs to the group of300001 to 500000 and above 500000 thereare12% ofrespondents

Table no: 4. 3Savings habit of the respondents

Savings habit	No. of respondents	Percentage
Yes	91	91%
No	9	9%
Total	100	100%

(Source: Primary Data)

It is very clear from the chart that 91% of respondents have savings habit and 9% don't have savings habit.

Table no: 4. 4Awareness level on Socially responsible investment

Awareness Level	No: of respondents	Percentage
Strongly Aware	14	14 %
Aware	14	14 %
Neutral	15	15%
Not aware	24	24%

Not at all aware	33	33%
Total	100	100 %

(Source: Primary Data)

According to this research 14% of people are Strongly aware about Socially responsible investment. 33% of people are not at all aware.

Table no: 4.5Interest on Investing on SRI products

Agree	No: of respondents	Percentage
Strongly Agree	12	17.9%
Agree	30	44.7%
Neutral	15	22.3%
Disagree	6	8.9%
Strongly Disagree	4	5.9%
Total	67	100 %

(Source: Primary Data)

According to this research 33% of respondents are not at all aware, remaining 67 respondents answered the question regarding interest of respondents on SRI products. Among them 17.9% strongly agree. 8.9% of respondents disagree with it.

Conclusion:

Socially responsible investment is gaining its popularity all over world. But from this study it is clear that majority of rural peoples are aware about socially responsible investment. But there is a major portion of people who are not at all aware about it. If they are aware too their interest to invest in such products seems to be more. Therefore, it means there is lack of awareness regarding the same. Further enrichment regarding this to be provided to rural peoples. The shareholders becoming more are knowledgeable about the implications on the corporate value of environmental and social and governance matters. Some of them are becoming aware of influential proxy voting advisory firms, sometimes called institutional investors that are hired advise to shareholders with specific concerns, like a company's environmental or human rights records.

Reference

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An Analysis of Religious and Spiritual Beliefs

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Abstract:

In today's modern world the terms religion and spirituality are used interchangeably, but while they aren't diametrically opposite, neither are they identical. We can define religion as a personal set of beliefs, attitude and practice in religious institutions, while spirituality on the other hand is a way individuals seek to express meaning and purpose to life. Although there are similarities, we can find differences between the two. The current study aims to analyze the religious and spiritual beliefs of an individual and its impact on his/her life. It also discusses how the phenomenon of spirituality is generating new paradigms of consciousness. The article draws on literature on religion, spirituality, sociology, and anthropology to conclude that religion will persist despite secularization.

Keywords- Religion, spirituality, consciousness, sociology, anthropology

Introduction

Around the world there are several different religions with their own profound religious text. Religious convictions serve the purpose of uniting people under similar beliefs and principles and facilitating their communication with a Higher Power and/or philosophy whose purpose was to enhance spirituality. The majority of religions are based on historical or archetypal figures (e.g., Christ. Buddha. Moses. Krishna. Muhammad), and are based on their lives. teachings, and beliefs. Through oral tradition and written scripture, we have preserved the details of their lives as holy or highly evolved beings across the centuries. Religion is a multidimensional construct that includes beliefs, behaviors, rituals, and ceremonies that may be held or practiced in private or public settings, but are in some way derived from established traditions that developed over time within a community. Religion is also an organized system of beliefs, practices, and symbols designed (a) to facilitate closeness to the transcendent, and (b) to foster an understanding of one's relationship and responsibility to others in living together in a community."1

A community's religious practices and rituals are based on these figures, which are worshiped and devoted to. Religion on the whole is an objective experience where an individual is usually focused on the externalities like books related to religion, house of worship, rituals and practice, observance etc. There are several hallmarks of religion, including its structure, often based on rules and regulations, which govern its members' behavior to some extent. The organized structure that encapsulates the religion's particular belief system is made up of moral rules, laws, and doctrines, along with specific codes and criteria. This isn't necessarily an issue. When society was more uncertain in the past, organized religion provided a sense of certainty and provided guidance and comfort to those whose faith lacking. While speaking about was spirituality it connotes an experience of an individual which is broader than himself. Self-referral or internalizing your awareness of your soul is more closely associated with spirituality.

"Spirituality is distinguished from all other things-humanism, values, morals, and mental health-by its connection to that which is sacred, the *transcendent*. The transcendent is that which is outside of the self, and yet also within the self-and in Western traditions is called God, Allah, HaShem, or a Higher Power, and in Eastern traditions may be called Brahman. manifestations of Brahman, Buddha, Dao, or ultimate truth/reality. Spirituality isintimately connected to the supernatural, the mystical, and to organized religion, although also extends beyond organized religion (and begins before it). Spirituality includes both a search for the transcendent and the discovery of the transcendent and so involves traveling along the path that leads from nonconsideration to questioning to either staunch nonbelief or belief, and if belief, then ultimately to devotion and finally, surrender. Thus, our definition of spirituality is very

similar to religion and there is clearly overlap."2

As spirituality is primarily an inward journey rather than some kind of external activity, it involves a shift in awareness. Consequently, spirituality is a far deeper understanding than outer worship. This doesn't mean that worship isn't part of spirituality; it's just about how the devotion and worship are directed:

- 1. Practices, objects, or figureheads external to the organization
- 2. To your higher self, your soul, or your divinity.

Comparatively, spirituality tends to emphasize an evolutionary mentality and is less concerned with rigidly traditional approaches. In addition to embracing a more flexible and adaptive mindset toward wisdom teachings. this also reflects the understanding that spiritual growth is an evolutionary process, as its name implies. Change and consciousness are part of spirituality. Throughout history, ideas and interpretations have changed based on spiritual practice. Clearly, spirituality differs from religion in many ways; however, these comparisons should not be interpreted as absolutes or as a way to polarize one against the other. It is important to note that religion and spirituality have different ways of practicing. Each practice, however, serves as a vehicle to help you reach the truth you seek. Ultimately, you are responsible for expressing your own subjective expression of awakening through your own paths combinations of paths.

Role of religion and spirituality

Being religious and being spiritual are two distinct things which can affect the quality of life. These two factors play a diverse role which involve deep emotional social experiences and attitudes like faith, hope, love, hate etc. which assist in shaping personal identity. These may influence consciousness. life-styles, significant relationships, the meaning is given to suffering and distress, coping strategies, and the motivation to receive different types of help and support, especially in case of acute or chronic distress.

They both play a crucial role and can affect the mental health of an individual. Regardless of one's own religious affiliations or beliefs, religion and spirituality have an undeniable impact on the macro-level of cultures. Even people who deny any religious faith and affiliation are affected by religion and spirituality. In addition to the potential for resonance, interaction, and overlap, these two concepts can also have a lot of overlap. For many people, religion is a wonderful way to explore one's spirituality and develop spiritually by exploring one's beliefs. practices, rituals, prayers, and spiritual exercises. By providing a language, a context, and often a community, a spiritual journey can be pursued. This is a problem, since these definitions only tell a part of religion and spirituality. The notions of genuineness. wholeness, transcendence, and connectedness are expressed in the definition of spirituality in so many instances that religions and individuals acting in the name of some religion have behaved in ways that contradict the notion of spirituality.

Religion, its supreme being, and its doctrines have been used to oppress, abuse, and murder millions of people throughout history. It is impossible to think of a single religion that doesn't fall into this category. Christianity, Judaism, Islam, and Hinduism have all sanctioned or otherwise supported barbaric. anti-spiritual behavior. The development of dogma and doctrines can occur when beliefs and practices, which may have started out as spiritual exercises, mutate into dogma. Religion and spirituality became separated due to the loss of the dynamic spiritual aspects of early adherents. Conclusion

The current study has focused on the role of religion and spirituality in an individual's life. The current research paper is based on secondary data which is collected through various sources like newspapers, books and the internet. Various national and international research papers have been analyzed for the study. Thus it can be examined the influence of religion and spirituality on decision making and building mental health. It can be concluded that for wholeness and well-being, all human dimensions, such as mind, body, and spirit, are integrated into the spiritual dimension.

As a result of the importance and influence that spirituality and religion have on individuals' subjective well-being, mental health professionals should recognize this issue and incorporate it into their work. Additionally, despite our willingness to acknowledge the positive impact that religious practices and adherence to faith have on well-being, the findings of this study should lead us not to underestimate that impact. It can be said that there exists a powerful relationship between spiritual awakening and higher quality of life. The higher a person's spiritual level, the better the quality of life and his resilience in facing life's problems. While speaking about religion, it is not yet associated with higher quality of life and high mental health as spirituality. It can be said more than religion that an individual should be spiritual.

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Social Entrepreneurship in India

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Abstract:

The concept of social enterprise and the key role played by it is gaining momentum in the entire world. Social entrepreneurs are innovative thinkers applying new ideas to solve social and environmental issues thereby bringing positive transformation in society. There are many problems in India such as poverty, unemployment, illiteracy, inadequate access to education and health-care, regional imbalances and wide inequality in distribution of income and wealth. To solve these problems, only Government initiatives are not sufficient. The so-called profit-oriented business enterprises should also fulfill their social obligations. In addition to these, social entrepreneurs have a key role to play by providing products and services to poor and marginalized groups of society. In this paper, an attempt has been made to study the importance of social entrepreneurship in India and also to understand the challenges faced by social entrepreneurs in India.

Keywords: Importance of Social entrepreneurship in India, Challenges of social entrepreneurs in India

Introduction

India is the fifth largest economy in the world in terms of GDP with a population of more than 140 crores. However, there are many problems in India such as poverty, unemployment, regional illiteracy. imbalances. communal conflicts and inadequate accessibility to health-care and other resources. This has led to wide disparity in the distribution of income and wealth. The activities of business organizations are profit-oriented. The Government of India has implemented various programs to address the abovementioned problems. However, there are huge gaps in addressing the various problems and these gaps can be reduced entrepreneurs by social through their innovative ideas and social mission.

Review of Literature

• **Rawal Tripda (2018)** has made a detailed study on the various aspects of social entrepreneurship in India such as conceptual framework, its process,

importance and challenges faced by social entrepreneurs in India. The researcher has also dealt with the similarities and differences between economic entrepreneurship and social entrepreneurship. Suggestions have given to also been overcome the challenges faced social bv entrepreneurs so that they can bring about positive changes in society.

- Dahiya Surbhi (2018), has explained the concepts of entrepreneurship and social entrepreneurship. The role played by social entrepreneurship in social and economic transformation of marginalized groups has also been dealt with. The researcher has also focused on the challenges faced by social entrepreneurs in India.
- Mahesh U Daru and Ashok Gaur (2013), through their research paper, have emphasized on the need for social entrepreneurship in countries like India to solve social problems which remain unaddressed by commercial enterprises. Social entrepreneurs can

unify business principles with social mission to transform society and solve social problems in an innovative manner.

Objectives

- **1.** To study the importance of social entrepreneurship in India.
- 2. To understand the challenges faced by social entrepreneurs in India.

Research Methodology

The research paper is descriptive in nature. For this purpose, secondary data has been collected from various research papers, articles, books and websites related to social entrepreneurship.

Meaning of Social Entrepreneurship

Social entrepreneurship involves application the of entrepreneurial strategies and innovative solutions to solve social problems and bring positive changes in the society. The main goal of social entrepreneurship is to bring about transformative changes in society and economy by filling gaps and addressing the needs of the marginalized and vulnerable groups of society. The main focus of social enterprises is on creating social and environmental impact in addition to financial gains. The main purpose of value addition and wealth generation is for benefitting the target communities and for becoming self-sufficient. Profitmaximization is not the main motive. Generally, the target communities of social enterprises are the neglected, marginalized and vulnerable groups of society who are not the main focus of mainstream businesses.

Characteristics of Social Entrepreneurs

1. **Innovation**: Social entrepreneurs have creative ideas and come up with innovative solutions to address social issues. They establish social enterprises with innovative strategies to help the target groups and bring about positive transformation in the society. They adopt production methods and techniques that do not have harmful effects on the environment.

- 2. Risk-taking: Social entrepreneurs are driven by social motives and not by financial motives. Their aim is to become self-sufficient while achieving the social mission. However, in the process they may incur losses.
- **3. Self-driven:** Social entrepreneurs are individuals who are passionate about bringing changes in society to solve a social problem. Hence, they are self-motivated to transform society in a positive manner.
- 4. Strategic: Social entrepreneurs have well-devised strategies to deal with social issues through their enterprises. They look for opportunities which are missed by businessmen. They apply the business principles and work with determination to fulfill the social mission of the enterprise.

ImportanceofSocialEntrpreneurship In India

India is a fast-developing economy and has been ranked fifth in terms of GDP during the last quarter of 2021. However, the ranking in terms of per capita GDP is 144. This shows that there is a wide disparity in the distribution of income and wealth in India. The business enterprises are profit-oriented and cater to the needs of higher-end customers. Hence, there is an urgent necessity to cater to the needs of those sections of society who have limited resources at their disposal. To fill the gap between the haves and the Government have-nots. and entrepreneurs with a social mission have a greater role to play. The main objective of social enterprises is to cater to the needs of the marginalized sections of society along with being selfsufficient. The main mission of social entrepreneurs is social service and not merely making profits for

sustainability. The importance and need for social entrepreneurship in India can be appreciated by understanding the contributions made by them which are as follows:

- 1. Social enterprises cater to the needs of the poorer sections of society by providing products/services at nominal/affordable rates for such people.
- 2. Many social enterprises use the skills of individuals by providing employment to them. In many cases, they also provide training to enhance their skills. They use the creative talent of people in rural India and create a market for their products in urban areas. Hence, social enterprises address both the problems of unemployment as well as migration.
- 3. Social enterprises contribute in various areas to address the problems such as illiteracy, gender-disparity, lack of electricity in rural areas, problems of irrigation, low health-care and sanitation, environmental pollution, etc.
- 4. Social enterprises provide innovative and sustainable solutions to address social challenges in India. Social entrepreneurs are highly motivated individuals or groups of individuals apply strategic who principles of entrepreneurship and innovation to solve the social problems and reduce the gap of inequality in income and wealth distribution in society.
- 5. Social enterprises work in those sectors and areas which remain unaddressed by the so-called profit-making enterprises.
- 6. Social enterprises provide support to empower women and other vulnerable groups of society to become independent and improve their standard of living.

Social Entrepreneurs In India

There are many social entrepreneurs in India and the number of such entrepreneurs is on the rise. Some of the prominent social entrepreneurs in different areas are as follows:

- 1. **Urvashi Sahni**: Founder of Study Hall Education Foundation (SHEF) which provides education to disadvantaged girls in India.
- 2. Jeroo Billimoria: Founder of various International NGOs for children such as Childline India Foundation, Child Helpline International, Child and Youth Finance International and Child Savings International
- 3. **Harish Hande:** Founder of SELCO India which provides solar power technology to the poorer sections of society.
- 4. **Hanumappa Sudarshan**: Known for the upliftment of forest dwelling tribes in Karnataka.
- 5. **Sanjit 'Bunker' Roy**: Founder of "Barefoot college" to help rural people to become self-sufficient.
- 6. **Dr. G. Venkataswamy**: Founder of Aravind Eye Hospitals which provide high quality, high volume, low-cost service delivery model that has restored sight to millions of people.
- 7. Anshu Gupta: Founder of "Goonj" which provides used clothing and other items from the urban to the rural poor.
- 8. Santosh Parulekar: Founder of "Pipal Tree" that provides formal training to unemployed youth in rural India and provides them job opportunities.

Challenges Faced By Social Entrpreneurs In India

The challenges faced by social entrepreneurs in India are as follows:

1. **Difficulty in arranging Finance**: As the social entrepreneurs are engaged in providing products or services to lowend consumers at nominal rates with low profit margins, it becomes difficult for them to get finances from established financial institutions. This becomes a hurdle in the expansion of such enterprises.

- 2. Shortage of committed workforce: The main objective of social enterprises is to address social issues and hence they may not be able to earn reasonable profits. So, such enterprises do not pay handsome salaries to their employees. As a result, they find it difficult to get talented individuals to manage and work for them.
- 3. Confusion with social work: In India, social work and social enterprise is considered to be the same. But they different. Social are entrepreneurs apply innovative solutions and principles of entrepreneurship to arrive at sustainable solutions to target social issues and bring about positive transformation in society.
- 4. Lack of planning and organizing: To have sustainable solutions to solve social problems, social enterprises must engage in proper planning, organizing of resources and implementation of innovative solutions to have the desired results in society. Planning should be based ground realities on and expectations of target groups. A proper infrastructure and organization structure should be in place to achieve success. Lack of proper planning and organizing is one of the main reasons of failure of social enterprises.
- 5. Difficulty in measuring the performance: Many of the social enterprises aim to empower the poorer sections of society by providing them support and services in various ways. As these people move to different places, it becomes difficult to keep a track and measure the impact made on them by such social enterprises.
- 6. Political, Social and Cultural resistance: The mission and vision of social enterprises may clash with political interests. They are also likely to face resistance from certain sections of society. To tackle such resistance, they must garner support from such groups and also take guidance and

advice from experienced people in the field.

7. Balancing social and commercial aspects: Though the primary objective of social enterprises is to serve a social cause and bring positive transformation in society, it needs to be aligned with commercial aspects as well to make profits for sustenance and expansion. In the long run, one of the aspects may get diluted.

Conclusion

Social enterprise has become a buzz-word among entrepreneurial thinkers in the twenty-first century. The main focus of social enterprise is on addressing social and environmental issues. Even business organizations are responsible for their social obligations through their CSR activities. In India, social enterprises have a key role to play by empowering the poorer sections of society and vulnerable groups by providing products and services at nominal or affordable rates. Social enterprises can reduce the inequality in income and wealth distribution and correct regional imbalances in the country. However, they have to face various challenges to sustain and grow. To overcome these challenges, social entrepreneurs have to be innovative in raising funds, and resourceful skilled and emploving committed people and devising strategies based on ground realities and impact made on the target groups. They can also take advice and guidance from experts who are willing to share their skills and knowledge for a social cause.

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Impact of Covid-19 Pandemic on Personal Budget – An analytical study

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Abstract:

An unanticipated rise of pandemic Covid-19 has altered the way of living of people to a great extent atleast for a short duration. Now with situation being normalized slowly its important to assess the impact of Covid-19 pandemic on various of aspects of life. The current paper tries to analyze the impact of the Covid-19 pandemic on the income, savings, and expenditure of people in Maharashtra.

Key words and phrases: Pandemic, lockdown, marginal propensity to consume, savings, investment.

Introduction

The end of the 2nd and beginning of the 3rd decade of the 21st century is marked by an unprecedented health crisis induced by the spread of coronavirus named Covid-19. The crisis soon turned into a pandemic and engulfed the whole world. The world was caught by surprise and no country in the world was in a position to control the spread and mitigate the effects hence the response given to the pandemic in the form of lockdowns and curbs on the movement of people worldwide had a very wide impact on the mental and physical health and socioeconomic life. Lockdowns not only disturbed the production and supply chains but also resulted in jobs and livelihood losses for millions of people. It has affected both the organized as well as unorganized sectors. Pandemic also increased poverty worldwide with India among the severely affected countries. According to the PEW Research report 2021, 'the number of people who are poor in India (with incomes of \$2 or less a day) is estimated to have increased by 75 million because of the COVID-19 recession. This, too, accounts for nearly 60% of the global increase in poverty' (Kochhar, 2021). This increase in poverty further aggravates the situation by increasing hunger and malnutrition. According to a Food and Agriculture Organization report, 720 and 811million people worldwide faced hunger in 2020 (FAO, 2020). The impact on employment can be understood by the Labor Participation Rate (LPR) data which shows the proportion of a country's working-age population that engages actively in the labor market. As per the CMIE data, LPR has declined to 35.6% in April 2020 from 42.9% in

January 2020, which means millions of people become unemployed suddenly. This unemployment resulted in a reduction in consumption and ultimately affected the standard of living of millions. The current paper tries to analyze the impact of the Covid-19 pandemic on the income, savings, and expenditure of people in Maharashtra.

Review of Literature

(Tabea Lakemann, 2020), The study focused on effects of pandemic on Africa, finds that informal workers across the continent had to face income losses thanks to lockdowns and very few of them were uncovered by any social security net. The study further recommends concerted efforts to support poor economies affected by pandemics. (Megan O'Donnell, 2021) The report focused on the gender dimension in Covid-19 for social protection, reports that there is an increase in malnutrition among women during the crisis, and also finds out the adverse effects of the increase in poverty on girls and women. It further reports that In the face of food price shocks or income shocks, women and girls are more likely than men and boys to adopt negative coping behavior around food consumption.

Objectives of the study

- 1. To assess the impact of a pandemic on the income and savings of the people
- 2. To study the expenditure pattern before and during the pandemic

Research methodology

The present study is comparative in nature and mainly primary data is used for the analysis. It tries to analyze the impact of the Covid-19 pandemic on the personal budget of the people. Primary data is collected using a questionnaire applying a simple random sampling method from various age groups representing various parts of the state of Maharashtra. The respondents are selected in the working-age group. The minimum age of respondents stands at 18 and the maximum stands at 56. Collected data is analyzed and presented using MS-Excel.

Impact on income and savings of the respondents

a) Impact on income

Of the total respondents, 70.8% were having minimum education of graduation from various fields whereas 28.9% were having 12^{th} standard as qualification. There is a high prevalence of unemployment among the respondents as out of total respondents only 60.4% were reported to be earning and the remaining were unemployed.

Change in income due to Pandemic induced lockdowns (in percentage of			
	responses)	-	
Income (in			
rupees)	Before March 2020	After March 2020	
0 - 10000	30.2	43.8	
10001 - 20000	19.8	14.6	
20001 - 30000	12.5	9.4	
30001 - 40000	9.4	11.5	
40001 - 50000	8.3	6.1	
50001 and above	19.8	14.6	
Source: Compilation from primary data collected			

Table – 1: Change in income due to Pandemic induced lockdowns (in the percentage of responses)

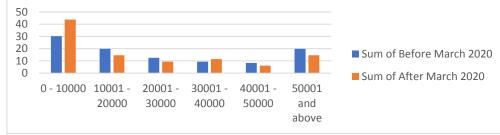


Diagram – 1: Change in income due to Pandemic induced lockdowns (in the percentage of responses)

Above schedule and diagram shows the monthly income of respondents before and after march 2020 i.e. before and after the covid-19 induced lockdown. There is sharp increase in the number of people in the lowest income group of 0 to 10000 from 30.2% before the pandemic induced lockdown to 43.8% during and after the lockdown and a sharp decline in the number of people in the

b) Impact on savings

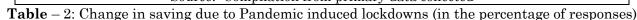
Marginal Propensity to Save is directly related to the income of the people. It increases with an increase in income and vice versa. With the decline in income for highest income group of 50001 and above from 19.8% to 14.6%. Similarly, all other income groups also showed a declining trend except the income group 30001 to 40000 but this is due to a reduction in the numbers of other higher-income groups. This clearly shows the sharp decline in income of people due to the lockdowns.

various income groups the savings also affected badly which is shown in the schedule and diagram given below

Change in saving due to Pandemic induced lockdowns (in the percentage of responses)		
Saving (in		
rupees)	Before March 2020	After March 2020
0 - 5000	30.2	43.8
5001 - 10000	19.8	14.6
10001 - 15000	12.5	9.4
15001 - 20000	9.4	11.5

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20001 - 25000	8.3	6.1	
50001 and above	19.8	14.6	
Source: Compilation from primary data collected			



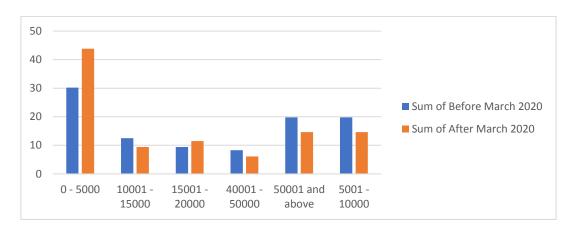
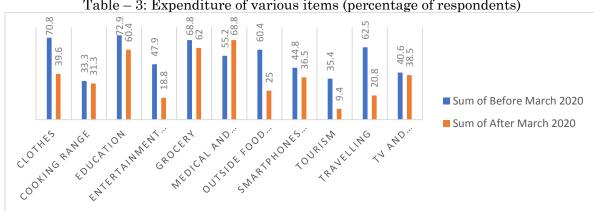


Diagram – 2: Change in saving due to Pandemic induced lockdowns (in the percentage of responses)

The diagrams show a marginal increase in savings of the people in the income group of 25001 and above and on the other hand there is about 10 percentage points decrease in the number of people in the saving group of 50001 to 10000. The smallest saving group of 0 to 5000 has seen a 12.5 percentage point increase and other higher saving groups saw a sharp decline which clearly indicates the reduction in saving of people because of loss of income.

Impact on expenditure pattern of people With the change in income, the consumption pattern of people is also bound to change and this is evident from the expenditure made by respondents on various goods and services. This is shown in the table and diagram given below

Expenditure of various items (percentage of respondents)				
Items of expenditure	Before March 2020	After March 2020		
Clothes	70.8	39.6		
Cooking range	33.3	31.3		
Education	72.9	60.4		
Entertainment and amusement	47.9	18.8		
Grocery	68.8	62		
Medical and hospital	55.2	68.8		
outside food items	60.4	25		
Smartphones and laptops	44.8	36.5		
Tourism	35.4	9.4		
Travelling	62.5	20.8		
TV and washing machines	40.6	38.5		



Source: a compilation from primary data collected Table – 3: Expenditure of various items (percentage of respondents) There is a mixed change in the pattern of consumption expenditure. Travelling and tourism, outside food items, entertainment, etc. goods and services have seen a decline in TV, expenditure whereas Education. smartphones, and laptops did not see a significant decline in expenditure. Medical and hospital is the only item that saw an increase in expenditure. 68.8% of the respondents reported having an increase in The expenditure. tourism sector was considered as the worst affected by the which pandemic isevident from the consumption expenditure of the respondents. Before the pandemic, 35.4% of people reported to made some expenditure on tourism whereas the number came down to merely 9.4% during and after lockdowns.

Conclusion and suggestions

The pandemic caught us unprepared and revealed the lack of fallacies at systemic as well as at the individual levels. The fallacies at the systemic levels constitute the social, economical, and political issues whereas at the individual levels it shows the vulnerabilities of the employed in unorganized sectors and having very little income and lack of any social safety net.

The government must improve and install new capabilities to fight face any kind of contingencies such as covid-19. It needs to focus on increasing the income of unorganized labor as well as need to expand social safety nets covering such labors. Health infrastructure needs to be improved and provided at minimum cost to the vulnerable groups of society.

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A Study of Tourism Potential in Igatpuri Tahasil of Nashik District

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Abstract

The study of this paper aims to study the various religious, Natural and cultural destination of Nashik District. Cultural, Natural tourism destinations (or pilgrim-towns as conventionally known) are special places where urbanization processes are driven by visitor influxes that visit these places for cultural and religious reasons.) Nashik boards of a large number of popular and revered religious cultural venues that are heavily frequented by locals as well as international tourists. Nashik has many religious cultural sites and pilgrimage places for different faiths. For this paper used secondary research methodology has been used for research for data collection, secondary data collected from, the literature the review also government agency data, tourism online news has been collected. This paper emphasizes the emergence of religious tourism in Nashik District and also explored the potential growth and suggested some solutions for development Igatpuri tourism in Nashik. **Keywords**: Religious, Natural Tourism, Tourism Potential, Spiritual, Culture Tourism.

1.Introduction

India is a multi-destination country with a variety of tourist attractions and facilities. It is the second largest net foreign exchange earner by way of invisible exports. Tourism creates more jobs than any other sector for every rupee invested. It has a major role in promoting large-scale employment opportunities. Maharashtra States its tops in foreign tourist arrivals (20.8%) and counted among leading states for domestic tourists (7.2%). offers a variety of destinations for its cultural-historical, tourists business, geographical, and religious, etc. Tourism is travel for recreation, leisure, religious, family or business purposes, usually for a limited duration. Tourism is commonly associated with international travel, but may also refer to travel to another place within the same country. The World Tourism Organization defines tourists as people "traveling to and staying in places outside their usual environment for more not than one consecutive year for leisure, business and other purposes".

2.Objectives

1. To Study the Assessment of Tourism Potential Igatpuri Tahsil.

 To Search New Tourism Centre / Places.
 To Study the Historical and Natural Beauty Tourism Centre / Places in Igatpuri.
 Hypothesis 1. There is scope and potential for further development of Tourism in Igatpuri Tahsil.

2.Igatpuri Taluka has a large number of Tourist Spots.

3.Socio-environmental factors are responsible for dynamic of Tourism Development.

4.Study Area

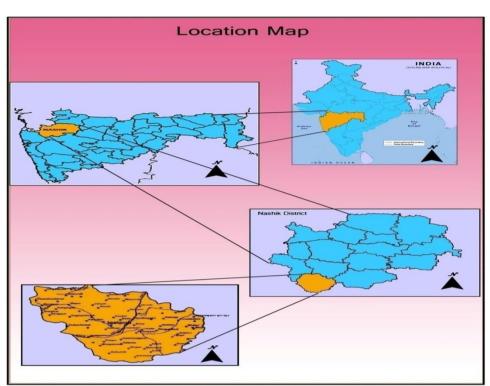
The Igatpuri tahsil has been selected for the study to present research work. The Igatpuri tehsil is located between 19°07' to19°42'North latitude and between73°33'E 73.55'east longitude sat north western part of Maharashtra state. The total area extent of 2, 56000 Acer. Total population is 50,000 as per census2001.Igatpuri is a beautiful hill station in Nasik District of Maharashtra. Igatpuri is a town and a Hill Station Municipal Council in Nasik District in the Indian State of Maharashtra. It is located in the Western Ghats. Igatpuri Railway Station Lies in Nasik District between Mumbai and Nasik Road on the Central Railway. Nasik to Igatpuri Distance between 45 k.m. Situated in the hills of Sahyadri's at a height of 1900 feet above sea level, it is popularly known as the queen of Sahyadri's. One of the less publicized hill stations of the state, it is 130 km from Mumbai. The Height of Igatpuri MSL is 1450 meter. Darna and Kadva River originated in Igatpuri taluka from Shenit Village. There are 125 Villages under in Igatpuri Tahsil as a Pimpri, Nandgaon, Borli,

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Manikkhamb,



Pandharpurwadi.



IGATPURI TAHSIL LOCATION MAP 5. Methodology

Methodology is one of the important parts of analysis. Output or result of analysis highly depends on the methodology will be used for the data processing or analysis purpose. the following methodology will be adopted: -

The present Research study is based on primary and secondary data. primary data is collected from Field visit by the survey, Questionnaires &Interviews method. The secondary data collected through MTDC (Maharashtra Tourism development corporation), tourism reference books, Nasik District Gazetteer, local government offices, Gram Panchayat and Internet websites etc.

Step -1 Primary data will be collected; exhaustive literature survey of the topic of investigation is to be undertaken. Published literature, reports will be collected from various libraries, Institutes and government departments etc. Besides this relevant literature wills also reference books, bulletins, reviews will also be etc.by obtained through Internet.

Step –II various places were identified which having determinates of tourism potential of the Nashik city. Like as accessibility, health facilities, road, and infrastructure facilities, other entertainment facility

Step –II with the help of health facility, education facility, entertainment facilities

etc. tourism potential of Nashik city was assess.

The present Research study is based on primary and secondary data. primary data is collected from Field visit by the survey, Questionnaires &Interviews method. The secondary data collected through MTDC (Maharashtra Tourism development corporation), tourism reference books, Nasik District Gazetteer, local government offices, Gram Panchayat and Internet websites etc.

6.Tourism Centers In Igatpuri Tahsil Tourism is the most significant segment

of the Igatpuri's economy. Following are the places most visited by tourists:

1.Vipassana Meditation Center – Dhammagiri

2. Kasara ghat-

3.Bhavali Dam

4. Triangelwadi Fort

5. Kapildhara Tirth – Kavnai

1.Vipassana Meditation Center – Dhammagiri

Introduction

Vipassana, one of India's most ancient meditation techniques, is traced to Gautama the Buddha. It is the process of selfpurification by self-observation. One begins by observing the natural breath to develop concentration and then moves on to observe the changing nature of body and mind and

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the universal truths of experiences impermanence, suffering and ego lessness. Vipassana, which means, "to see things as they really are", is a logical and pure natural science. Its practitioners claim that as a byof mental purification, product manv psychosomatic diseases also get eradicated. With continued practice, the meditation relieves the tensions of everyday life and develops positive, creative energy for the betterment of the individual and society. Vipassana International Academy offers you an opportunity to learn the path to Dhamma - Gautama Buddha's technique of meditation. To learn Vipassana, it is necessary to take a residential course under ten-dav the guidance of a qualified teacher. These courses are open to anyone who sincerely wishes to learn the technique. People from all



2.Kasara ghat-

Also called as Thal Ghat or Thul Ghat is a ghat section (Mountain incline or slope) in the western ghats near the town of Kasara in Maharashtra. The Kasara Ghat is located on beenet 2022, Volume-14 Issue-14 backgrounds find that they become better human beings. Thus, without conflict, it cuts across barriers of race, caste or religion, in any place, at any time and will prove equally beneficial to one and all. If you enroll for the retreat you will remain within the course site having no contact with the outside world for the duration of the retreat. You will follow a demanding daily schedule that includes about 10 hours of sitting meditation. You will also observe silence, not communicating with fellow students. There are three steps to the training.

Center Location

Dhammagiri is situated in the town of Igatpuri which is 45 k.m a way from Nasik and 136 k.m away from Mumbai on Mumbai -Agra Highway .it is well connected by Central railway Line.



the busy Mumbai – Nashik route, and is one of the four major routes, rail and road routes, leading into the Mumbai. The railway line, which passes through the Ghat is the steepest in India with a gradient of in 1 in 37



Bhavali Dam –

Bhavali Dam is an earthfall dam on river near Igatpuri, Nashik District in State of Maharashtra in India. Bhavali Dam is Located near village Bhavali, Taluka Igatpuri, Nashik on Darna River tributary of

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Godavari River. It is 8 Km. from Igatpuri and 52 Km. from Nashik. This is major earthen dam completed in 2011. The Length of the dam is 1157 m. and the length of the spillway is 58.00 m. Maximum height is 32.49 m. The Catchment area of dam is 25.90 sqkm and Gross storage is 1580 mcft and Irrigable command area is 4223 ha. out of which: 1263 ha. is in Igatpuri Taluka, Nashik & 2926 ha. from express canal in Ahmednagar and Aurangabad. There happen to be a lot of dams in the area. The Bhavali dam is situated very near once you have reached Igatpuri. Where the service road end, cross the highway and drive for around 6 kms through the village of Pimpri to reach it. The road is marked with green cultivated fields on both sides, stacks of hay, sunflowers

greeting you with their swaying smiles and bullock carts to make the picture complete. Once you climb up the dam steps, the beauty of the lake and the backdrop of the mountains has a pleasing effect. This is an ideal place for a picnic. The Maharashtra Tourism Development Corporation (MTDC) is planning to develop 23 acres of land near Bhavali dam as a tourist spot.

Centre Location - The dam is near Ghoti, 44 km away from Nashik.

Coordinates - 19.6350691°N 73.5906315°ECoordinates.

Owner - <u>Government of Maharashtra</u>, <u>India</u> **Height** - 33.97 m (111.5 ft)

Length - 1,550 m (5,090 ft)



4. Triangelwadi Fort -

Sahvadri has spread one of its wings to the west in the Igatpuri region on which lie the forts like Kavnai, Balwant gad and Tringalwadi. The forts in this range have become easily accessible due to the construction of roads up to the hill-tops, the villages developed in this region and the frequent visits of people to this region. It is situated at an altitude of 3,000 feet above the sea level. Since it located very highs the fort offers picturesque scenery of the whole locality, especially kulag and Kalsubai Mountain ranges. The fort Attracts trekkers

also. The top of the fort is shaped like a Turban. A temple dedicated to lord Hanuman is nearby an Architectural marvel; the fort can be accessed through a narrow pathway down to the Triangelwadi Lake. Situated about 6 km from rain forest Resort, Igatpuri ,Just a few km away from Triangelwadi lake is Talegaon lake formed by the small Talegaon Dam .Situated at an altitude of 3,000 feet above the sea level .Triangelwadi fort at Igatpuri as an Architectural marvel .Entire locate of Igatpuri is nested by majestic Sahyadri's and Triangelwadi Fort is also be sieged by this Stunning Mountain

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Ranges .Being in an Elevation Position ,this massive fort ress house the picturesque scenery of the whole locality ,especially the view of the peaks from this fort is incomparable . The small path, which leads to the fortes itself kindle one's curiosity. It is amazing to notice that the surrounding area of this fort will be fully cultivated during the monsoon season and one have to voyage kilometers to reach to the base of this colossal structure. A magnificent temple dedicated to lord Hanuman maken a marvelous setting to this stunning fort. A Favorite Tourist Spot in the Igatpuri Region, Triangelwadi Fort also provides Excellent **Opportunities** Trekking

Centre Location -

One is expected to reach Igatpuri railway station, which is well connected by rail route

from Mumbai and Nasik. After exit from the station towards the S.T. stand end, there is a junction called Ambedkar Chowk before the S.T. stand. From this junction proceed along the route towards Vagholi col which is at a 30min. of walk. After moving down the col, a left turn takes us to the Tringalwadi village within half-an-hour.

Hiring jeep from Igatpuri to Tringalwadi village via Ghoti is also a good alternative to reach Tringalwadi village. Behind Tringalwadi village lies the Tringalwadi dam. After crossing the entire length of the dam wall, a road on the right leads us to the foothills of this fort. We come across 'Pandav Leni' as we approach the foothill of the fort. It takes about half-an-hour to reach the top of the fort.



5. Kapildhara Tirth – Kavnai

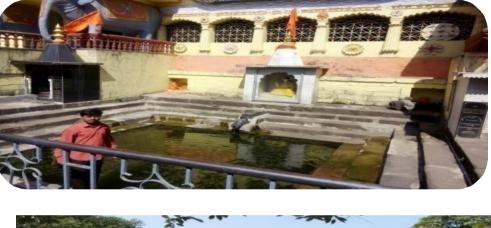
It is believed that Kapildhara Tirth is one of the ashrams of saint Kapil Muni. Along with Nasik. Kumbh mela is also held here in Kapildhara Tirth. Kapildhara Thirth this Place is some 15 km from Igatpuri, my native place. the Kumbh mela officially starts from this place it is believed that by Aadesh from "Shri swami Smartha Maharaj", shri Gajanan Maharaj (Shegaon) done tapasya for 12

Years and then become visible in Shegaon. Kumbh Mela happens in Nasik city after every 12 Years. But very few people know that before AD 1770 Kumbh Mela use to be organized in Kapil dhara Tirth, Kavnai. Kavnai is situated 50 Km from Nasik in Igatpuri Taluka. After AD 1770 the Peshwas shifted the Kumbh mela to Nasik and Trimbakeshwar. Sant Sri Gajanan Maharaj did meditation in Kapildhara Tirth for 12 years starting from AD 1866. Govt. of Maharashtra has given Grant for the development of this Tirth The Great Traveler from China Hsuan Tsang we have studied in school history also visited this place and gave a big circular disk inside the Temple. There is also a Temple of Kamakshi Devi, which is under renovation the full area is surrounded by big Mountains Some time will come in Monsoons to visit when there will be lot of Greenery. Also visited, Ghatandevi Mata Mandir, which we usually visit every year in Navratri period. The Temples situated just starting of Ghat reaching to Kasara that's why the name Ghatandevi. The New temple was also under renovation. The Sahyadri range in Igatpuri region is mainly divided into Eastern range is known Kalsubai range comprising of Forts like. Kalsubai, kulang, Alang, Avoundha Patta while the eastern region includes Triangelwadi. Kavnai. Harihar, Brahmagiri and Anjeneri Forts. This region can be rambled over from Igatpuri to Ghoti village. The main entrance door of the fort still stands in a good condition. On entering the main door way, we can see a cave on the right and side. we have

go to via this route only to reach the fort top. on reaching the fort we can see a small pond towards southern side of the fort. There are mainy Dilapidated structures of mansion by the side of this pond. There is a Bastian at the western end of the fort. Also, a cistern is located near this bastion. Half an Hours sufficient to wonder over the fort top Kalsubai range, Trimbak range, Tringelwadi are some of the sightseeing points around the fort from over the fort top. Kavnai Fort lies to the right side of the base village. a snow of the hill lands in the base village after half an hour of walk over this snow there is a right turn which leads us to a cleft. Simple rock climbing from here with take us to the main doorway of the fort .it takes about a hour to reach up to the main doorway from the base village

Center Location

Kapildhara – Kavnai is situated in the town of Igatpuri which is 40 k.m a way from Nasik and 136 k.m away from Mumbai on Mumbai –Agra Highway.





7.Result –

While Observing the Igatpuri Tourism we know that Igatpuri tehsil is Excellent Tourism Place Igatpuri Tahsil is known as specialize tourism tehsil. here, different tourism places are available for tourists all these places are joints by different transport ways. Also, different facilities are available. E.g.," Vipassana meditation centre" on this tourism place is a very important Tourism Place in Igatpuri. Is this place is a International Tourism Centre in Maharashtra also. Igatpuri Tourism tehsil is known as a Tourism Tahsil. here one of the special features and is, in Igatpuri tehsil tourists gives visit in all Three seasons. Mostly tourist visited in winter and monsoon season because at that time Sahyadri mountain ranges, Spring fountains, Kasara ghat location is a very excellent climate are

founded. If government focus in Igatpuri as a Tourist Place by giving many facilities to Tourists. In Igatpuri Travel & Tourism related facilities like Hotels, Guides, Lodges, improve the level of Employment. There is some forts of history witness are also very excellent history of Igatpuri Tourism. In Igatpuri taluka there are 125 village under in Igatpuri tahsil. So, Many Tourisms centre's Developing because in Igatpuri Good Employment Opportunities also increased. With the positive thinking we can also saily that in Igatpuri we can develop many Tourism Places. Like Bhavali Dam. if we give different facilities for Tourists then if can be developed very well &Good e.g., Roads, Electricity, Water Boat club, Entertainment Things, Gymnasium, Musical fountains. If we really develop it then

all type of development takes place, like Economical, Development, Employment etc. 8.Conclusion -

1.Tourism at the End of Tourism we can say that Igatpuri Tahsil increasing Day by day.

2.With the positive thinking we can also saily that in Igatpuri we can develop many Tourisms Places

ex." Vipassana Meditation Center" is international tourism center in Tahsil

3. In the near western ghat Mountain ranges, Rivers, Fountains, Hot springs, Dam, lakes, pleatus is a welcome to Mumbai and Nasik Tourist.

4.In the Tahsil Historical, Natural and Cultural Tourist place are mostly founded.

5. In this Tourist mostly visited in winter and monsoon season because, climate, rainfall is very

Excellent attraction in tahsil.

6. Igatpuri is a One of the best places of Tourism.

7.IgatpuriTahsilis a very good for located Tourism Activity.

8.In Igatpuri mostly Employment facilities are mostly increased day by day.

9. InTahsil Tourism related Employment opportunities are also Increased day by day.

10 Tourism related information also mostly provided in the local peoples and Tourist.

11. In Tahsil Excellent Hotels are Founded MANAS Resorts, Ganaka motels, Mystic valley Resorts, Grand Ashwin is Three stars hotels are founded in tahsil.

12. "Ghatandevi Temple" is also famous tourist place in Igatpuri but, Many pollutions are founded in this near area. land pollution, soil pollution, water pollutions is a directly impact of Tourist Health. Any security, guide, lodging facility are not developed in near area.

13." Tringelwadi Fort "is also Historical Place of Shivaji Maharaj at that time developed but, now in today this fort are not connected good road network facility. Water facility accommodation facility, Hotels and lodging facilities,

9.Suggestion -

1. Here basic facilities are also less we have to improve that facilities.

2 Solving the problems of pollution are mostly founded near place.

3.Try to keep every Tourists place pollution free place.

4. Tourism place in **Igatpuri** information data mostly distribute the people like as

through Newspapers, Tourism magazines, internet through, Communication network through reason for the attract the people of Igatpuri Tourism.

5 Tourist Attraction mostly developing required in the tourism centers like as Bhavli Dam is a very good nature of this Dam but now in today Boating facilities are not in developed, Employment facilities not developed, Transport network facilities are not good so, this place Government facilities required developing

6. Historical places forts to be developed for Tourism Attractions of Tourist.

7. Tracking, Adventure Tourism, Sports Tourism. So be To be improvent required Of Government facilities like as MTDC Hotels, Dharmshalas, Lodging, Water facilities, Boating's, Entertainment facilities.

8. Government to be given for local facilities – Water, Electricity's, Educational Facility.

9.Local people given for Employment opportunities.

10. In tahsil Tourism centers near mostly pollution are founded, water pollution, soil pollution, Deforestation, Air pollution so Government stopping this pollution required.

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Brand Identity for Gen Z (With Emphasis on Scientific Review of Literature)

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Abstract

Brand identity for Gen Z, an upcoming generation serving as a target market in India has gained significance in stature and as consumers. Various reports on Gen Z claim that as digital natives, they are unique and instrumental in changing the dynamics of Indian market. Demand for new version of businesses like online payments, education, FinTech, gender neutral fashion, e-commerce, digital platforms, social media and branding are the new trend that arise due to the impact of generation called Gen Z. This article is an attempt to study various literature relating to brand identity and Gen Z to find need in creating identity for both established and new products to scale as brands and serve the immense opportunity given by Gen Z. Hence this study is undertaken to evaluate the necessity in creating unique brand identity for various categories of brands with Gen Z as consumers.

Introduction

Brand identity is defined as 'a unique set of brand associations that the brand strategist aspires to create or maintain. These associations represent what the brand stands for and imply a promise to customers from the organization members'. The core identity of the brand is the central, timeless 'essence' most likely to remain 'constant' as it travels to new markets and products. The extended identity of the brand includes brand identity elements. organized into 'cohesive' and 'meaningful groupings' that provide 'texture' and 'completeness'. Gen Z is a generational cohort born between 1995-2012. Known as digital natives they have access to internet, portable digital tools and social media. This study is on developing brand identity of various categories of brands for the said Gen Z. It focuses on various review of literature like books, articles, surveys and reports to identify the research gap in developing brands and its unique identity suitable for Gen Z as consumer segment.

The objectives, research questions, data analysis, findings, suggestions and conclusions are the author's efforts to provide perspective to the main doctoral research thesis.

Need for the Study

Gen Z is an evolving generation and the corporates need to create, rebrand identities using David Aaker's Brand Identity System as target audience. Gen Z expresses unique demands that separate them as generational cohort in the economy. Gen Z's individualistic selfexpression and sense of togetherness as a community create gap in the market for products and services. Gen Z's dialogue via social media shows creates a need for brand identity for e-commerce and tech products like Google Siri, Apple Ipods, Alienware, Smartron, Zepto, Linkedin Recrutier, Hero Electric Cycle etc.,

Objectives of the Study

- 1. To analyse the impact on Gen Z on brand identity.
- 2. To critically evaluate the characteristics of Gen Z as consumers of brand.
- 3. To evaluate brand identity model of David Aaker and its influence on Gen Z.

Research Gap

Changing dimensions of 'Gen Z' as a generational cohort creates demand for gender fluidity, product placements and brand preferences with no delineation like carpooling, content streaming. Brand community and user generated communication via social media and the need to reach Gen Z as evolving 'customer segment' and unique target audience has to be addressed.

Essential to create Brand Identity (Product Brand Identity System of David Aaker) by corporates amongst Gen Z as they play a critical role in growing market share. Demand for Edu-tech, Online payment systems, E-commerce, AI products etc., create new line of products and markets and hence the need to establish brand identity.

Research Methodology:

Source of Data: Secondary Study

Secondary Study: Books on Brand Management & Advertising, historical and current data from Reports and Surveys on Gen Z, Articles from online and offline sources.

Statement of the Problem

Characteristics of Gen Z relating to various internal dimensions of a brand like its core and extended identity, value proposition, brand position, brandcustomer relationship, Brand as Product, Brand as Organization, Brand as Person, Brand as Symbol are studied and analysed for various categories of brands so as to create a unique brand identity among Gen Z, the happening generation cohort.

Research Questions

- Does unique brand identity is required for Gen Z as target audience?
- Does new generation products and services need to create unique brand identity suitable for Gen Z?
- Is unique form of communication required to create identity for established and new products and services?
- Are Gen Z an identifiable generational cohort for brands to identity with?

Scientific Reviews

I.) Books

1. Building Strong Brands, David Aaker (1996)

According to David Aaker, Brand identity is 'a unique set of brand associations that the brand strategist aspires to create or maintain. These associations represent what the brand stands for and imply a promise to customers from the organization members' (2006). A 'brand' is more than a product. It serves to provide direction, purpose and meaning. It is central to brand's strategic vision and drives the principal dimension of heart and soul of the brand. Brand Identity Structure includes а core. extended value identity. proposition, heritage and credibility generated by brand identity elements. Brand identity consists of twelve dimensions organized around four perspectives - Brand as the Product, Brand as organization, Brand as person and Brand as symbol. Brand identity helps to establish relationship between the brand and the customer by generating a value proposition involving functional, emotional and self-expressive benefits.¹

2. Advertising: Principles And Practice, Wells, Moriarty and Burnell (1991)

Advertising is used to create brand meaning through symbolism and association. These meanings transform a generic product into a specific brand with distinctive image and personality. а Advertising employs both rational arguments and compelling emotions to create persuasive messages. Advertising is a form of communicating a message to a consumer about а product. Its effectiveness is determined by its success in following the traditional steps are in a communication model. Advertising 'effects' ways consumers respond to are an advertising message. They are grouped into six categories viz., 'Perception', 'Understanding or a Cognitive Response', 'Feelings or an emotional or affective response'. 'Associations that \mathbf{set} up connections in the consumers mind'. 'Belief, the result of persuasion' and 'Action or behavior'.²

3. Consumer Behavior, Leon Schiffman & Leslie Lazar Kanuk(2014)

Consumer Research represents the process and tools used to study consumer behavior. Market segmentation is the process of dividing a market into subsets of consumers with common needs or characteristics. Market targeting is the

selection of one or more of the segments identified for the company to pursue. Positioning refers to the development of a distinct image for the product or service in the mind of the consumer, an image that will differentiate the offering from competing ones and squarely communicate to the target audience. Consumer value is defined as the ratio between the consumers' perceived benefits (economic, functional and psychological) and the resources (monetary, time, effort, psychological) used to obtain those benefits. Perceived value is relative and subjective. Value proposition is at the core of successful positioning.³

4. Brand Management (Text & Cases), Niraj Kumar & Paras Tripathi (2015)

"Brand attributes are functional or emotional associations that are assigned a brand by its customers and to prospects". They are known as core values and represent the essence of the brand, help in creating brand identity. Aaker defines brand position as, 'a part of brand identity and value proposition that is to be, actively communicated to the target audience, and that demonstrates ad advertisement over competing brands'. Brand identity consists of closely related elements including brand promise, areas of communication, brand positioning, logo Brand identity and product design. stemming from organization is responsible for creating a distinguished product with unique characteristics.⁴

5. Brand Management, Mahim Sagar and Deepali Singh (2009)

Aaker defines, 'a brand identity of a company is reflected by its logos, symbols, slogans, mascots, signs, icons' etc., A brand can be seen as a person, a product, organization and as a symbol an perspective. Brand Personality is defined "a set of human characteristics as associated with the brand" (Jennifer Aaker 1997). It is a symbolic use as customers imbue brands with human They personality traits. are honest. exciting, daring, intelligent, charming, down to earth etc., Brand personality and brand identity is communicated to the

consumer through brand communication. Brand Image is a set of associations' usually organized in some meaningful way' (Aaker 1992). Evokes images or perceptions of the brand in consumer's mind due to brand identity, brand personalities, brand communication, feedback on the product, and use of the products. ⁵

6. New Strategic Brand Management, Jean Kapferer (2008)

Brand identity is the common element sending a single message amid the wide variety of its products, actions and communications. Brand Identity **Prism:** Brand Identity is the 'Brand's Unique Compelling Competitive Proposition (UCCP)'. Physique is the first step in developing a brand and to define its physical aspect. Culture is the 'Core of the Brand' governing basic principles of the brand in its outward signs (products and communication), country of origin as cultural reservoirs. Brand Personality describes and measures human personality traits. Brand is а Relationship that defines the mode of conduct most brand identifies with. Brand is a Customer Reflection or image of the buyer or user which it addresses. Self-Image target's own internal mirror image. Recipient reflects self-image. 6

7. Brand Management, S. L. Gupta (2009)

Purpose of Brand: To fix the identity of the producer of a given product. Brand Identification happens in degrees of Brand Insistence, Preference and Recognition. Brand Insistence: Is the ultimate goal of differentiation production. and segmentation. Brand Preference: Stem from habit or experience, preferences exist among groups of consumers. Brand Recognition: Results when consumers remember having seen or heard of a Product Attribute Approach brand. defines brand identity based on criteria like Performance, Features, Reliability, Conformance, Durability, Serviceability, Aesthetics and Perceived quality. 7

8. Branding Your Reference Guide To Solve Brand Problems, Brad Vanauken (2015)

Cohort group segmentation: People who were born at approximately the same time and who have experienced the same events at the same life-stages. Psychographic segmentation: Segmenting based on their values. attitudes and life styles. Brand **Emotional Connection** affects people at a visceral level, evokes strong emotions, speaks from the heart and to the heart, opens up people's sense of what is possible, creates a sense of possibility, opens people up a world new world etc., Emerging emotion based markets suitable for Z: Gen Adventure. Community (togetherness, friendship. love), Providing and receiving care, Selfexpression (Who am I)? Peace of mind and Standing for something (Convictions).⁸

9. Strategic Brand Management Building, Measuring And Managing Brand Equity, Kevin Keller (2012)

Brand identity is developed using: Positioning Model' 'Brand describing competitive advantages in the minds of customers. 'Brand Resonance Model' creates active kinship for brands and 'Brand Value Chain Model' creates value for strong brands. Persuasion of Gen Z by a TV advertisement, newspaper editorial, or blog posting) may follow six steps to: 1. Exposure 2. Attention 3. Comprehension 4. Yielding 5. Intentions 6. Behavior. Brand identity elements are 'Memorable', 'Meaningful', 'Likable', 'Transferable', and 'Adaptable', 'Protectable'. 1. Memorable -Easily Recognized & Recalled. $\mathbf{2}$ Meaningful –Descriptive & Persuasive. 3. Likable -Fun & Interesting, Rich visual and verbal imagery & aesthetically pleasing. 4. Transferable- Within and across across product categories & geographic boundaries and cultures. 5.Adaptable -Flexible & Updatable 6. Protectable- Legally & Competitively. 9 II.) Articles

1. Strategic Development of Brand Identity, Anderson & Otterheim (2003)

Brand identity is not just the logo or products. **Objectives for developing brand identity:** To gain corporate stature. To symbolize brand value (Alreck and Settle 1999). To create a brand name identity consistent with the user's needs. To perceive attitude of the customers. Brand vision should be consistent with the brand core. To satisfy the customer expectations. Product brands should be congruent with its brand identity developing processes like Advertising.¹⁰

2. Creating Brand Identity in International Markets, Shalini Sharma (2013)

Company should stand for value. Have competent sales force. Develop vision to be recognized internationally. To understand customer's demand. Gap in user friendliness. To have attractive products. To have better sales pitch. To understand and among communicate company essence to all customers through all channels. To identify what the brand is, what it wants to become. What the brand wants to tell outside the company. To convey consistent message through advertisements to current customers and potential customers through effective channels (Gen Z). ¹¹

3. Self-Concept of Gen Z, Islam (2018)

Self-Concept has Internal and External Dimensions. Internal dimension consists of identity self, the behavioural self and the process of self-judging. External dimensions includes physical self, personal self, moral-ethical self, family self and the Social self. Quality of good communication with parents build warmth. ¹²

4. Brand Core and its Management Over Time, Matt Urde (2013)

Corporate Brand Identity Matrix can be applied to different types of brands, brand core as point of reference over different periods of time. Brand core values can appeal to all emotions, reasons, understanding, will, character, personality and trustworthiness. ¹³

5. Corporate Brand Identity Matrix, Matt Urde (2013)

Corporates adopt Image driven product branding. Corporate brand is a formal input in company strategy. Localization adaption of corporate brand identity to functional areas. ¹⁴

6. Advertising and Consumer Communication, Kuksov, Shashar and Wang (2013)

Less advertising can strengthen the identity of a brand. Advertisement can diminish the endogenous informative-ness of consumer communication by making it one-sided. It is optimal to refrain from brand image advertising when the product is well positioned to create a strong identity. ¹⁵

7. Brand Orientation a Mind-set To Build Brands, Mats Urde (1999)

A Brand-Oriented Approach: To see the brand as a mission and a vision. Integrates and combines the brand with company's other resources and competencies. Sees the brand as continual learning. Sees the brand as an expression of one's own identity. See's the brand's symbolic value in a large social context. ¹⁶

8. Gen Z in India And Its Characteristics, Bhavika Mehta (2021)

Brands like Red Bull, Netflix, Spotify, Nike, Adidas use social media to promote their brands. Prefer brands based on value, style based on their personality and preferences. Their attention span is less than 10 seconds. Compare prices, look for cheap substitutes, and compare prices of various brands online. New job positions like influencers like Vloggers, Bloggers and Content Creators. ¹⁷

9. Challenges and Issues Of Gen Z, Anjali Singh (2014)

Gen Z visit YouTube and Facebook multiple times a day to share their knowledge and opinion with others, for entertainment and fun, to feel good about oneself. Experience with technology will make them achieve in career. Influence Technology brands and packaged foods. They actively engage, communicate and share on open platforms. ¹⁸

10. Determination of Brand Personality Dimensions, Mohammed Shoki (2012)

Users of Laptop: 'Sincerity' as the personality and human characteristics of the brand. Non-users of Laptop: prefer 'Ruggedness' of the brand as prime personality.¹⁹

11. Brand Heritage, Bradford (2015)

Attention to continuity of heritage brands. Use of symbols and signs invoke affective emotions in consumers. Design of new brands with continuity invoke brand associations for stewarding marketing and communication. ²⁰

12. Dimensions of Brand Personality, Jennifer Aaker (1997)

Cronbach's Alphas were calculated for each of the five dimensions using the 42trait scale. Resulting Values are: Sincerity = .93, Excitement = .95, Competence = .93, Sophistication = .91, Ruggedness = .90 21

III.) Reports

1. Guide to Gen Z (Vision Critical)

As Gen Z enters workforce they shape tastes and disrupt whole industries. They are optimistic, personally ambitious, culturally and linguistically diverse. They are on demand generation (No TV and PC) with 8 second attention span. Expert online researchers and shoppers, they prefer personal style and 'mobile' payment. Gen thinks for themselves (Communaholic), 'being free' to decide and have 'ability to use devices', being pragmatic and realists about their attitude and lifestyle choices, Pursue new opportunities to relate with various brands, they describe their state of mind as 'happy', 'confident', 'motivated' and 'excited. They want to change the world for better as early adopters of tech products, they are born techies. ²²

2. ISOBAR-IPSOS Survey on Indian Gen Z, Business Insider

Gen Z is Tech savvy, Digital Clear Natives. headed. Confident, Outgoing, Value close bond with family. offline Thev prioritizes connections expecting 'Authenticity', 'Purposeful' engagement with brands. have 'Transformative impact' on technology. They are realistically ambitious and spend time with friends and has parents as 'Anchors' in their lives. Engage with Community and Collaborate for **Eco-conscious** companies. Gen Z vet the brand and are mindful of local brands, collaborating with

local artisans, they are '**pragmatic**' and know what they want. ²³

3. Kantar Brands 2021 (Brands in India)

Kantar Brands 2021 built Meaningful, Different, Salient and Purposeful top brands like Instagram, Nike, Netflix, Amazon, Fast track, Uber, Reliance Jio. Purposeful (FMCG) Brands Kantar 2021areTata Tea, Surf Excel, Taj Mahal Tea. Maggi / Parachute, Brittania. Kantar Purposeful (Non FMCG) Brands 2021 are Asian paints, Jio /Samsung, MRF, Tata Housing. Airtel. Kantar Purposeful (Technology) Brands 2021areAmazon, Tube, Zomato. You Swiggy /Google, Flipkart. Gen Z as Consumer Belief: Brands lead with a clear sense of power to make their everyday lives better, Takes bolder social stance, Focus and Value on ESG criteria (environ, social, governance) more than profits. engage with sustainable range of products. Reasons: Reputation, Sustainable, Ethical, Superior user experience, Functional products and services, branded touch points, Convenience, Exposure through great advertising. Trustworthy, Reliability. Shareholder Scalability, returns. Resilient, Recover more quickly from downturn.²⁴

4. MTV Youth Study 2021

Indian Gen Z is independent and ride high on aspiration. They need new age or legacy brands to connect and build trust. Money matters to live meaningful life, they treat relationships like stories. Vocal on subjects of national interest, political topics are part of peer conversation. Streaming apps is a method to escape in an imaginary world. They seek refuge in family, religion and avoid friends who compete with them and wish to wait for right opportunity. Gen Z is fashion aware, Will not adopt blindly, Personalize to look good, Make out fashion statement to stand out, Affinity for brick and mortar shops, Shop 79% online and 20% only offline. They will not buy big brands. They research before deciding to purchase, Gen Z respects and adopts socially responsible brands. ²⁵

5. Gen Z (VARKEY Foundation), DNA India

Indian Gen Z has lack of brand loyalty, spends time on social media and are uncertain about modern economy. They are happy 72% (Being healthy – physically and mentally, have good relation with family and friends, expects fulfillment in study & work, enjoy social life, enough money, and comfortable life and have faith religion. They expect in honest conversation to build brand trust. Gen Z are discerning consumers with local brands to improve daily life with internet and mobile phone for choice of products and services to buy. Gen Z need brand that provide comfort and reliability to generate new experiences and long term approach to create value. They support brands with a Social cause, show gender equality, tackle global issues, alleviate their anxiety and highlight policies for future of the world. ²⁶

6. Deloitte Global Millennial and Gen Z Survey 2021

Indian Gen Z wishes to come together for the future committing to environment, improve the world, sense of togetherness reverse environmental and damage. Companies should have 'purpose driven' strategy and create a positive impact and committed to build a sustainable world. Perception towards businesses: Business has positive impact on society. Expects India Inc. to take care of its employees' physical and emotional health more actively. Expect companies to be 'people first' and future ready, have courage against adversity, uncertainty like Pandemic. Wishes to stand up against discrimination: As Gen Z is personally discriminated on social media they believe education has potential to address it. Gen Z tries to stand up for what's right and educate others to do the same. 27

Data Analysis & Interpretation

- Product-Service-Company brands should be consistent in conveying their identity.
- What the brand is, what it wants to become and what it wants to tell outside the company has to be conveyed to the target audience.

- Gen Z's 'Dimensions of Self-Concept' like Identity self, Behavioural self and the process of Self-judging can be transformed into identifying with the Value Proposition of the brand.
- Corporate brand should be external driven to develop identity.
- There is need to reframe brand identities as Gen Z influence product attributes.
- Unicorn and tech brands are new trend.

Findings of the Study

- Companies should know the preferences of Gen Z as consumer segment.
- Gen Z expects truth in advertising about functional benefits and attributes.
- Ongoing interaction with target customers (Gen Z) will create enduring brand identity.
- Gen Z prefer personally styled brands.
- Focus on brand narratives, tone of voice, benefits and personality.
- Gen Z has no brand loyalty.
- Gen Z prefer short ads as their attention span is less than 10 seconds.
- Gen Z prefer local brands than global brands.

Suggestions & Conclusions

- Product branding should appeal to reason and understanding (Logos).
- Transition to corporate branding should appeal to emotions along with reason and understanding (logos and ethos).
- Corporate branding should appeal to character, personality and trust (logos, ethos and pathos) using Country of Origin.
- Corporates may select social media to generate self-expressive brand identity.
- Brands should make Gen Z's everyday life better to create appealing brand identity.
- Focus on functional aspects of the brand.
- Gen Z has no appeal for emotions.
- Provide honest information about brands to Gen Z.

• Eco-conscious brand communities on social media impacts Gen Z.

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Relationship of Climate Change and Land Use Pattern with Agriculture: A Block Level Case Study of 24 Parganas (S).

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Abstract:

Agriculture is the basic source of income in India and this favorable for its latitudinal location. The study area is situated absolutely under the tropical region. The crop has some specific climatic conditions and it is useful for production. But the discontinuity of conditions has reduced production. The land is another factor like the climatic parameter. Opposite features of the climatic condition affect the land use pattern along with the production rate. For maintaining the production and lands properly, some strategies should be taken.

Rationale of the study:

The most relevant and essential condition is climatic elements for the production of different types of crops. Every crop has a specific degree of climatic factors that also varies in the different climatic region and that's why the nature of crop species varies. The land use change is varied due to the necessity of the purpose of land. The purpose of the people impacts the land use pattern and that may be used for crop production or fallow land or built-up sector etc. The rationale of this study is to find out the causes of crop production change and land use pattern change in the local area.

Objective of the study:

To find out the relationship between climatic elements' change with agricultural production.

Climatic elements' change impact on land use pattern.

Hypotheses:

- 1. Climate change effect on agricultural production.
- 2. Change of climatic elements effect on land use pattern.

Methodology:

The researcher has done some literature review and acquired knowledge about the land use and agricultural changes from the local people and then selected the study area and done a case study on a small area of the district. The study blocks area Budge Budge Block-I, II and Thakurpukur-Mahestola etc. Topic related secondary data on agriculture, climate and land use have been collected from block offices and websites for years. A questionnaire has been prepared based on objects and the primary data has been collected based on the questionnaire from the study area. The stratified and simple random sampling process has been used to select the sample households from the blocks. A total 2% of data from all households (298 households) have been selected and surveyed for the data collection. After collecting data, the researcher tabulated and established the relationship among the data and reached a conclusion. **Result and Discussion:**

The researcher has collected the necessary data and information to analyze the objectives and prove the hypotheses in this research paper.

Relationship between agricultural production and climatic factors-

The season of a year is classified into four agricultural seasons- bhadoi, winter, rabi and summer etc. Every season has some specific climatic conditions and is appropriate for some specific crops. Bhadoi season for aus paddy, the local name of a specific type of paddy, winter for amon paddy, rabi for winter boro paddy, vegetables and pulses and summer for seasonal vegetables (Statistical Abstract West Bengal, 2012). Every crop has some suitable condition for its production and climate is the main controlling factor. So, interdependent. The climatic they are conditions of some crop production are written here. The temperature for paddy should be 20⁰-22⁰C at the time of sowing, 23⁰-25°C temperature is needed for growing, 25°-30°C at the time of harvesting and the mean monthly temperature should be 240C. The amount of average rainfall should be 150 cm but where the rainfall amount is 200cm, there it is the dominating crop. The suitable climatic conditions for this crop productions are 10°-15°C temperature in the winter season and 210-26°C in the summer. The annual rainfall for this crop is 75cm and 100cm rainfall is the highest requirement. The mean monthly temperature for the Millet is 26º-33ºC and the rainfall should

have lain between 30-100cm. For the production of Gram as Pulses, the required temperature varies should be 20⁰-25^oC and rainfall 40-50cm (Randhawa (1958), Sengupta & Sdasyuk (1967).

The causes of crop production change have been pointed out from the local survey, which has been collected from the interviewing of the local people and farmers. The researcher has talked with the knowledgeable farmers of the study blocks at different times. Though the local poor laymen, as well as some farmers, are not very much familiar with the total climate change and global warming matter, they have seemed about the effects of this on agriculture as the fluctuation of rainwater in the rainy season, uncertainty and inadequacy of seasonal rain, again the overflow of rainwater throughout the year, moreover heavy rains instead of timely rains and increase of temperature than before for the seasonal crop and its extension than the required seasonal expansion, decrease of seasonal variation etc. The farmers have said that besides the climatic parameters they have suffered from irrigation and drainage problem. The local authority is non-aware of the drainage as well as canal dressing for the proper penetration of tidal water up to the cultivable field regularly. Rather they do not take anv action against the forceful acquisition of the lands beside the canal, drain and river, etc. Local peoples pointed out some causes for decreasing crop production and which has been shown in table 1.

Table.1. Crop production change causes

Table.1. Crop production change causes				
Blocks/Frequency	Climate	More profit in production	Others (Plotting for	
	change	of other crop	Business and constructions)	
Budge Budge-I	17	8	22	
Budge Budge-II	92	22	45	
T-M 34 1 62				
Source: Data collected from the field and compiled by the researcher,2022.				

Table.2. Distribution of Climatic Parameters (Yearly) of the Study Area.							
Year	Average	Average	Avera	Average	Average	Change in	Change in
	Maximum	Minimum	ge	Precipitati	Vapour	Mean	Mean
	Temperat	Temperatu	tempe	on (mm)	Pressure	Precipitati	Temperat
	ure in ^o C	re in ⁰ C	rature		%	on (mm)	ure in ^o C
			in ^o C				
2001	31.71	23.11	27.39	135.76	27.28	-4.57	0.89
2002	31.58	23.05	27.30	166.42	27.35	30.66	-0.09
2003	31.41	22.99	27.18	152.30	27.38	-14.12	-0.12
2004	31.53	22.97	27.22	135.96	27.11	-16.34	0.03
2005	31.69	23.16	27.40	138.63	27.42	2.67	0.18
2006	32.00	23.43	27.69	168.40	27.48	29.77	0.29
2007	31.73	23.14	27.40	191.53	27.18	23.13	-0.29
2008	31.43	22.98	27.18	162.67	27.13	-28.86	-0.22
2009	32.30	23.69	27.96	133.49	27.78	-29.18	0.77
2010	32.16	23.64	27.88	138.51	27.92	5.02	-0.07
2011	31.47	22.95	27.18	142.08	27.15	3.57	-0.70
2012	31.08	22.44	26.74	117.98	26.48	-24.10	-0.44
2013	30.68	22.13	26.39	141.28	26.29	23.30	-0.35
2014	31.09	22.56	26.80	121.52	26.71	-19.76	0.41
2015	30.87	22.57	26.70	157.68	26.44	36.16	-0.10
2016	31.26	23.02	27.11	143.38	27.35	-14.30	0.41
2017	30.97	22.78	26.85	174.79	27	31.41	-0.26
2018	30.79	22.20	26.47	120.74	26.36	-54.05	-0.38
2019	31.07	22.63	26.83	136.91	26.97	16.17	0.36
2020	30.77	22.44	26.58	157.18	26.82	20.27	-0.25
Source: CRU TS v4.03 Data variable (Climatic Research Unit: Data: High-Resolution							

Source: CRU TS v4.03 Data variable (Climatic Research Unit: Data: High-Resolution Datasets: CRU TS 4.03 (Latitude 22.25° N, Longitude 88.25° E) In table.2, the change in climatic condition has been shown in the nearest place to the study area. The fluctuation of climatic parameters has an impact on the production of crops and the local farmers are getting frustrated with the agriculture and are forced to change their livelihood to other sources. The monsoon is not consistent from year to year, and Debnath (2017) and Singh et al. (2002) used this index to analyze the variability of the monsoon in their research articles by citing Parathasarathy et al. (1992c). According to Singh et al. (2002)'s work, the Indian Meteorological Department (IMD) and the Indian Institute of Tropical Meteorology (IITM) used these kinds of climatic indices to analyze the monsoon and other climatic aspects.

Crop production in locality and district level-

In table.3, the seasonal crop-related data have been presented of 24 PGS(S) to compare with some past data (2007-08) to compare recent data (2018-19). The crop production area, yield rate, production and their changes have been distributed among different crops. For the different crop area distribution, the

total area has been increased now. For the individual crops, the pulses production area has enhanced in a large area, then paddy, potato and a little area for the sugarcane have increased but another crop production has decreased in last decade. That means the farmers have produced crops based on demand and importance, that regulate the total production system and land use pattern. That is also indicating the shifting of crop production in this region. Probably the farmers could not produce crops according to their necessity and they were faced with loss in production for other crops. For that, these changes have started in the production system. The farmers have emphasized some specific crops for production. As the production area has increased, it is normal that the yield rate will increase. The yield rate is high for the potato, rice, maize and jute at a few rates. The yield rate is high for the potato. But the total yield is negative for overall crops. The production has increased in large for rice, then potato, jute, pulses and sugarcane production has increased in the last decade in this district. The total production has also increased

the different crop area distribution, the production has also increased.						
Table.3. Crop area, Yield rate and Production change in 24 PGS(S).						
	Area in Hectares			Production in Tonnes & Lakh motes		
Crops\Year	2007-08	2018-19	Area	2007-08	2018-19	Production
			Change			Change
Rice	392499	404236	11737	796765	1083847	287082
Wheat	2357	1145	-1212	4749	1835	-2914
Maize	305	180	-125	634	399	-235
Others	17	0	-17	15	0	-15
Cereals						
Pulses	15165	67168	52003	10552	30894	20342
Oilseeds	14408	12605	-1803	16403	10508	-5895
Jute	667	349	-318	7636	62922	55286
Cotton	1600	360	-1240	2672	1753	-919
Sugarcane	56	98	42	6184	8208	2024
Potato	2798	4441	1643	49465	122964	73499
Total area	429872	490582	60710	895075	1323330	428255
Source: Evaluation wing Directorate of Agriculture, Govt. of West Bengal. 2008-'09, 2011-						
	'12, 2015-'16, 2018-'19.					

In this way, it can be said and proved that the climatic factors and their change have affected the production of crop production and the alternative hypothesis is accepted that climate change impacts agricultural production.

Land Use change and agriculture-

As a result of anticipated climate change, changes in land cover patterns are likely to take place at a variety of temporal and spatial dimensions. But many of the negative effects are anticipated to be outweighed by human uses of the land. The relationships between land-use change and climate change are as follows: Climate change has had a much smaller impact on ecological factors than land-use change; the vast majority of land-use little changes have to no

relationship to climate change; and to adapt to climate change, humans will change land use, particularly land management, with some ecological consequences (Dale, 1997).

The researcher has taken an interview of dwellers and revealed the cause of the land

use change as a statement form that the local people are changing the occupational structure and changed their land into another from themselves due to some specific reasons that have been shown in table.4.

Table.4. Impact of climate change on agriculture as a main part of land-						
use.						
Blocks/Frequency Agricultural field converted Decrease of						
	production rate					
	purpose					
T-M	46	43				
Budge Budge-I	24	16				
Budge Budge-II 73 131						
Source: Data collected from the field and compiled by the researcher, 2022.						

A map of land use and land cover from various years is provided in table.5 to illustrate the pattern of land use change in the research area. From the USGS website, two decadal (2011 and 2021) LANDSAT photos have been downloaded. QGIS software has performed supervised classification of the data. The primary land categories identified in the maps include waterbodies, vegetation, bare soil, agricultural land, and built-up areas, among others. According to the maps, the research area has a total area of 239.27 square kilometers. Compared to 2011, agricultural land and bare soil have decreased, while water bodies, vegetation, and built-up areas have expanded.

Table.5. Land Use Land Cover Change in the Study Area from 2011 to 2021.						
	Area	Area in sq.km)11-2021		
Land Types	2011	2021	Absolute	%		
Water body	17.49	38.50	21.01	120.16		
Vegetation	42.67	46.76	4.09	9.58		
Agriculture	31.76	12.21	-19.55	-61.55		
Bare soil	47.71	26.18	-21.53	-45.12		
Built up	99.65	115.62	15.97	16.03		
Total area	239.27	239.27				
Source: Compiled by the researcher in QGIS, 2022.						

LST determines the radiative surface temperature that increases during the hot summer months and the chilly winter months (Thapa, 2021). A comparison of LST over two decades has been shown. Five classes have been assigned to the study area. The LST value of the 2021 image is higher than the 1989 image in every category. The table.6. LST has increased this year as a result of the growing urbanization area in 2021. The LST value has increased as the built-up area has grown and the vegetation area has shrunk, indicating that there is a strong correlation between LST, NDVI, and NDBI in urban areas. The statistics of the mentioned indices have been represented in

Table.6. Change of Temperature and its effect using GIS Indices.

Indiana Statistica	NDVI		LST		NDBI	
Indices Statistics	1989	2021	1989	2021	1989	2021
Minimum Value	-0.41	-0.09	20.18	27.018	-0.72	-0.59
Maximum Value	0.62	0.39	35.26	39.79	0.35	0.31
Range	1.03	0.48	15.08	12.78	1.07	0.90
Mean Deviation	0.18	0.15	26.46	32.10	-0.1	-0.16
Standard Deviation	0.16	0.07	2.01	1.73	0.14	0.12

The land use pattern has changed with time and it is, directly and indirectly, connected to climate change. So, the second hypothesis also proved that there has a relationship between climate change and land use change and the alternative hypothesis is accepted.

Conclusions:

Though the climate is directly related to agriculture and is an important controlling factor for the seasonal crop, due to the lack of normal conditions crop production has been affected and the farmers face production losses and they ought to switch their activity from agriculture to the other secondary activities. The land becomes a fallow land, moreover, for the need for money and local anarchy, the land owners are forced to sell their land at a cheap rate to the promoters. This information has been collected from the local people in the survey. **Suggestions/ Recommendations:**

After interviewing the respondents for their opinions and getting their support, the researcher believes that several solutions can be used to take the initiative to address this issue. The steps include changing the layout of cultivation, consulting with agriculturalists and environmentalists, and collecting rainwater for irrigation. The locals have praised all of the solutions for problem mitigation.

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Satyagraha: A Gandhian Context

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Abstract:

It is possible to create massive social reform and action through non-violent means. This article discusses Gandhi's Satyagraha and its importance. It instructs the satyagrahis who embrace non-violence to abide by all the features, conditions of Satyagraha. The concept of satyagraha is less understood than practiced today. The situation was not different even when Gandhi was alive. More than Gandhi wrote and talked about satyagraha. This article defines satyagraha as a weapon, and satyagraha means passive resistance and non-cooperation. **Keywords:** Satyagraha, Non-violence, Passive resistance, Non-cooperation

Introduction:

The term originated in ล competition in the news-sheet Indian Opinion in South Africa in 1906. It was an adaptation by Gandhiji of one of the entries in that competition. Satyagraha (Sanskrit, meaning "truth-force") was a term coined Mahatma Gandhi to express his by philosophy that non-violence is a force that can transform adversaries into friends and solve problems of injustice and oppression. Gandhi developed this philosophy in the struggle against racial discrimination in South Africa eventually and used satvagraha tactics against British rule in India for India's independence. It brought him international recognition. His deep study of the Gita and the Upanishads and his experience of the 'passive resistance' movement against apartheid while in South Africa enriched his Satyagraharelated idea. The ideas of Leo Tolstoy and Therro helped him to learn about passive resistance. Nevertheless, he felt that the idea of passive resistance did not tick. Because passive resistance was intended to embarrass the opponent. On the other hand, satyagraha had no place in the heart of an adversary by instilling love in his changing passive heart and him, resistance. Satyagraha had no ill will or malice. This movement was about rooting out the evil, not the evildoer. There was passive resistance still, Satyagraha was dynamic.

Discussion on Gandhiji's Satyagraha:

Satyagraha is one of the main principles of Gandhiji's theory. Influenced by Jesus' self-sacrifice, Gautama Buddha's message of non-violence and love, and the thoughts of Ruskin, Thero and Tolstoy, Gandhiji developed his concept of Satyagraha. The word 'Satyagraha' literally means interest in truth. Satyagraha is a holistic philosophy of life, a moral struggle to establish truth. Gandhiji turned Satyagraha into a moral struggle against the British Raj.

According to Gandhiji, love demands nothing, love never reciprocates but suffers instead. For example, Gandhiji's hunger strike in subjugated India was a form of self-sacrificing love, in which the interests of the larger society were involved. Gandhiji's political philosophy was based on his principle of non-violence. А Satvagrahi believes that truth can be achieved through non-violence. Therefore he will always avoid violence. The righteous will love the wrongdoer, but hate the wrongdoer. The main purpose of Satyagraha is to change the heart of the wrongdoer and keep him away from wrongdoing. For Gandhi, Satyagraha was the sum of truth, non-violence and selfsacrifice. To him, Satyagraha means the exercise of the purest soul-force against all oppression and exploitation. iniustice. Gandhiji believed that Satyagraha is not only a sacred right but also a sacred duty for people

Satyagraha will trust each other. Must have complete loyalty to the leader. A Satyagrahi will always be ready for selfsacrifice. Satyagrahis could gladly stand before guns and bayonets. It is an adharma for satyagraha harbour to feelings of violence towards opponents and colleagues. The main driving force of struggle satyagrahi is strength of character. Satyagrahis have to go through five stages. Namely:- Ignorance, Ridicule, Condemnation, Suppression and Restraint. Another notable method of Gandhiji's Satyagraha movement was civil disobedience. He wrote in the Young India magazine that civil disobedience is a method of peacefully breaking immoral divided norms. Gandhi non-violent disobedience into two categories.

Champaran Satyagraha: 1917

Farmers in Bihar's Champaran were bound under the Tinkathiya system. The British government forced the cultivators to cultivate indigo on 3/20th of their land and to sell indigo at a fixed price. The British government oppressed the farmers. Gandhi systematically investigated their grievances . His actions resulted in the Champaran Agriculture Bill and later laws were passed to protect the interests of poor farmers.

Kheda Satyagraha (1917-1918)

Peasant movements in the 20th century were dominated by national independence struggles. During this time the middleclass, modern-educated classes became more involved in peasant resistance. It also sowed the seeds of patriotism among the peasants

In 1918, Gandhi agreed to help the peasant movement for the remission of kheda income at the request of local peasant leaders. The movement is known as Kheda Satyagraha. This satyagraha mainly focused on the peasant-community of Kheda. Despite plague and cholera outbreaks, the British government raised taxes on farmers by 23%, which they refused to pay. Gandhi organized the peasants to take satyagraha and encouraged them to refuse to pay taxes and in all matters. Even those who could afford to pay refused to pay despite all threats of government coercion. The government was forced to submit and made a settlement with the farmers.

Ahmedabad mill workers strike:1918

mill workers of Gandhi led the Ahmedabad in a strike against the mill owners who refused to pay their high wages. The Ahmedabad Satyagraha was led by Mahatma Gandhi in 1918, when he returned from South Africa at the very end of the 20th century. Gandhi used hunger a weapon in this strike. The \mathbf{as} Ahmedabad Satyagraha was held dispute intervening in the between Ahmedabad workers and mill owners. The strike was successful and resulted in a 35% wage increase for the workers. Bardouli Satyagraha: 1926

During the non-violent non-cooperation movement, Bardouli taluk of Surat district of Gujarat was influenced by Gandhiji's Satyagraha ideology. In spite of the fact that the indebted peasants i.e. the Kalepareech were in majority in this region, their condition was miserable and distressed as a result. They started a strong Satyagraha movement by 1928 under the leadership of Sardar Vallabhbhai Patel centerin on Mahatma Gandhi's ideology known as Bardouli Satyagraha.

Reasons behind this satyagraha are:-

1. Land tax was increased to 30% in 1926. 2 Later the land tax was further increased to 22 percent, making it impossible for the peasants to pay it.

3 The price of cotton fell considerably during this period which made the condition of the farmers miserable.

4. Various tortures and exploitations were carried out on the farmers.

5.A terrible flood in 1925 destroyed the crops of farmers in the region.

The non-violent Bardouli Satyagraha was supported by various labour organizations, the Communist Workers' Organization, the Congress Communist Party, and finally the movement was withdrawn when the British government reduced the land tax to 6.03% under the pressure of the movement. Contextual Note During this movement the women of Bardoli taluk gave the title of "Sardar" to Vallabhbhai Patel.

Salt Satyagraha:

On March 12, 1930, Gandhiji with 78 satyagrahis started his historic march from Sabarmati Ashram in Gujarat towards Dundee, which is located on the shores of the Arabian Sea, about two hundred miles away. It took Gandhiji about twenty five days to cross this long distance. The Satyagrahis reached Dundee on 5th April. This long historical march is known as 'Dandi March'. Gandhiji and his loyal followers were greeted profusely by the public during the procession. Many joined the Satyagrahis and encouraged their When the Indian newspapers march. published the details of this march with pictures, great enthusiasm spread throughout the country. People eagerly prepared for the coming struggle. After a day of fasting and prayer, on April 6, Gandhiji broke the salt law by preparing salt from the water of the Arabian Sea on the beach after taking a sea bath. . The army was deployed everywhere to quell the rebellion. Many people lost their lives in police and army firing, lakhs of satyagrahis were imprisoned. According to official estimates, about 76,000 satyagrahis were arrested. In order to prevent these news from being disseminated to the public, a strict ban was imposed on the newspapers under the 'Press Ordinance' and the government stopped the publication of 55 of the 67 nationalist newspapers. Despite this. the agitators continued their The brutal repression of the agitation. British government could not thwart the movement.

Civil Disobedience: Another notable Gandhiji's method of Satyagraha movement was civil disobedience. Gandhi non-violent disobedience called constitutional and pure. He wrote in the Young India newspaper, Lawless Movement. is a polite and peaceful way to break unethical rules. Gandhi divided nonviolent disobedience into two categories, namely 1He wrote in the Young India magazine that civil disobedience is a method of peacefully breaking immoral divided Gandhi non-violent norms. disobedience into two categories

Aggressive:

The movement to assert one's rights is called aggressive civil disobedience. Selfdefensive: Self-defensive civil disobedience is the non-violent act of disobedience against inhuman, degrading and immoral laws. Gandhi at the Calcutta session of the Congress in September 1920felt the need to start the non-cooperation movement.

Banned goods exported from Britain, called for the use of khadi and Indian materials as alternatives. He launched the first Satyagraha in India. He called on people to boycott the British government. . Educational institutions and law courts have called for boycotts. Even Said to give up British titles and honours. India Act 1919, the movement gained massive public support. It was a challenge to foreign rule. But Gandhi withdrew the movement.

After the incident of Chauri Chaura, withdrew this Gandhiji movement. Because here 22 policemen were killed by the agitators. The essence of Satyagraha is the primary application of truth and humility in national life. this In movement, the welfare of both the plaintiff and the defendant, the oppressor and the oppressed is achieved

Fasting:

According to Gandhi, hunger was chosen as the last weapon of satyagraha. Fasting means going on a fast without taking any food or drink to fulfil a demand. Fasting is of two types, namely- one, interest fast and two, disinterested fast. Fasting is spiritual work. The extreme form of hunger strike is hunger strike.

Atmanigraha:

Courage is the name of self-mortification or self-mortification. Satyagrahis need this self-sacrificing courage to win the hearts of their opponents and bring about their moral change. According to Gandhiji, love demands nothing, love never reciprocates but suffers instead. For example, Gandhiji's hunger strike in subjugated India was a form of self-sacrificing love, in which the interests of the larger society were involved.

Techniques:

Gandhiji enjoined several techniques to be followed in Satyagraha viz.- (a) not to be swayed by anyone's words, (b) things which are considered of fundamental importance to the people, should be achieved by accepting hardships, (c) Satyagraha should always follow rules and regulations. Exuberance has no place here, (d) no bowing down to the conquerors, (e) one must call oneself a Satyagrahi etc.

Non-violent non-cooperation:

One of the prominent methods of Gandhiji's Satyagraha movement was non-cooperation moderate movement а against wrongdoers. According to him, cooperation with the good and non-cooperation with the evil should be done. Non-cooperation is forcing the authorities to abandon Ku' and accept Su'. When the people do not give the necessary cooperation to the government in the governance of a country, it is called non-cooperation. In this way the government is forced to accept the demands of the people by stalling the administration through non-cooperation with the government. Gandhiji protested against the British rule by non-cooperation with the government through strikes, hartals, boycotts etc.

Quit India Movement:

India Quit Movement (Quit India Movement) or August Movement is an important movement. In August 1942, Gandhi called for immediate independence. He spoke out against sending Indian soldiers to World War II. He requested all the teachers asked them to quit school, and other Indians to quit their respective jobs .Ask to participate in this movement.

Gandhi's leadership was due to his political influence; many Indians followed:-

1. Freedom from untouchability.

2. There must be a living faith in God

3. To believe in truth and non-violence 4. Must live a holy life. He founded Sabarmati Ashram to teach Satyagraha.He will follow the following principles.

5. Ahimsa (non-violence)

- 6. non-stealing
- 7. chastity

8. Non-possession (unlike poverty)

9. Body-work or bread-work .

10.Palate control

11. Fearlessness

12. Equal respect for all religions Freedom from untouchability.

Eminent Gandhian professor Nirmal Kumar Ghosh opined that satyagraha is actually a form of warfare by non-violent means. Satyagraha is a mass movement which is not limited to a mere method of movement of masses against foreign rule, Satyagraha for Gandhiji has a much wider and broader meaning. He thought that the principle of Satyagraha is the epitome of love, the eternal principle of love here is the significance or importance of Gandhiji's Gandhi called himself the Satvagraha. bearer of the light house called Satvagraha (The keeper of the light house called Satyagraha). Satyagraha is the principle for which he lived, wanted to live and was equally prepared to die. The meaning of the word Satyagraha lies in harbouring truth. Gandhi was not entirely confident about his Satyagraha himself. Because of this, he was forced to stop it again after starting many movements. Netaji believed that Gandhiji' satyagraha movement could not destroy the well-organized and wellarmed English Durga.

Gandhiji proposed a few rules for satyagrahis to follow:

1.Don't hold any grudges

2. Tolerating the anger of the adversary

3. Never retaliate against an attack or punishment;

5. If you are a trustee of property, protect that property.

6. Do not curse or swear

7. Do not insult the opponent

8. Do not salute or insult your opponent or your opponent's flag.

9. If someone tries to insult or insult your opponent, you defend them.

Aims and objectives:

After studying the unit, you will be able to understand:

1.philosophy of Satyagraha and its political and socio-economic aspects dimensions.

2.difference between 'Satyagraha' and 'Passive Resistance'.

Methodology of this work:

The present research work is mainly based on historical method. This work will be mainly based on secondary source of information, which is collected through the consultation of Books and previous works, Manuscript etc.

Criticism of Gandhi's Satyagraha:

First: Many critics consider Gandhiji's Satyagraha to be too emotional and completely unrealistic. Secondly, the Satyagraha advocated by Gandhiji is so spiritual that the movement is of no importance to atheists. Third: Gandhi was not entirely confident about his Satyagraha himself. Because of this, he was forced to after starting stop it again manv movements. Fourthly: Netaji believed that Gandhiji's satyagraha movement could not destroy the well-organized and well-armed English Durga.

Conclusion:

Although Gandhiji's Satyagraha movement faced various criticisms, it is undeniable that Gandhiji considered nonviolence to be synonymous with truth. Because with him means and ends are interchangeable. Since Satyagraha is completely based on non-violence, the Satyagraha refrains from all violence and enmity. In short, Gandhiji's Satyagraha is a remarkable and unique effort in the historical movement of human liberation struggle. His Satyagraha national liberation movement included many poor and uninformed people of India. Thus, it can be said that Gandhiji's method of demanding demands through peaceful means is not only equally important today, but the movement plays an equally active role in national and international politics. Needless to say, Satyagraha is a novel strategy of fighting without force i.e. without resorting to hatred, anger and violence. Satvagraha is a combination of truth, non-violence and self-sacrifice which is considered the inherent birth right of every human being. Gandhiji believed that truth and non-violence are two sides of a coin. Thus, it can be said that Gandhiji's method of demanding demands through peaceful means is not only equally important today, but the movement plays

an equally active role in national and international politics. Also, this movement has inspired future generations of nationals. He has been successful in protesting injustice against any and injustice by using peaceful and non-violent methods Against strong governance. Gandhi's experiment with Satyagraha was very daring and succeeded. It has flowed worldwide. It supports Gandhi's universal relevance.

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English Language Proficiency and Social Media

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Abstract

Learning is a lifelong process that is integral to human activities. Today, a large number of individuals use a variety of communication technologies, such as computers, the internet, social media (SM) platforms, etc. The use of social media (SM) platforms and other similar tools can significantly benefit EFL learners' English comprehension. It has a favorable impact on how well they communicate and on their degree of English proficiency. Modern technology has significantly influenced how people interact and how well learners behave in social situations. Any professional's success depends heavily on their ability to effectively communicate. Particularly, the English language has developed.

Key Words: social media; Facebook, communication, technologies, educational community.

Introduction-

In many spheres of life, information and communication technology are essential. Today, a large number of people use the internet, computer-aided devices, and other communication technology. The importance English has increased due of to the considerable transition from spoken communication based on physical interaction written communication based to on technology. We chat a lot these days on apps like WhatsApp, Twitter, and dating sites, therefore it goes without saying that we must communicate clearly to share our ideas and opinions. Individuals use social media as one tool for idea exchange in routine communications. Modern technology has significantly influenced how people interact and how well learners behave in social situations. English plays a crucial role in communication and is without a doubt the most prevalent and significant tool of communication in the entire world. English language proficiency is the ability of students to use the English language to make and communicate meaning in spoken and written contexts while completing their program of ... Even native speakers make study. mistakes, thus the fundamental goal of learning English is to master communication skills. English is the language of instruction communication at the and university Students whose primary language is not English must demonstrate sufficient command of the language to meet the classroom instruction, requirements of participation. written assignments, and Without error, no true learning can occur. Information and communication technologies

(ICT) have sparked new educational practices in English as a foreign language learning and teaching environments that can be justified. This is necessary to determine whether teachers and students have perceived such technologies as an active force. The purpose of the current study was to examine how social media (SM) platforms affect students' English language ability and how their attitudes about studying English as a foreign language (EFL) may be influenced by their interactions on SM.

The capacity to communicate with persons who speak other languages can help people reach their overall career goals. Being skilled in a second language also makes it easier to adjust to a new culture. By giving pupils a greater awareness of other countries and cultural differences and by improving their cross-cultural communication abilities, the internet can help improve research skills and cross-cultural learning. The goal of social media is to foster social interaction between individuals through the sharing and exchanging of knowledge and ideas in online groups and networks using a language they are familiar with and have developed for themselves. Social media makes communication easier by disseminating the most recent data, files, images, and videos, as well as fresh concepts, ideas, and suggestions to online groups and networks. As a result, someone using social media can instantly share with anybody on Earth. More than twothirds of adult learners are believed to use social media globally.

Any formal or informal teaching-learning process depends on the efficient and crucial function that media plays in keeping things going smoothly. Positive benefits of social media on education include improved communication, timely information, online socializing,

As a result, among other methods, learning the English language through the use of new technology (such as Facebook, wikis, etc.) is a possibility. Information and communication technologies (ICT) have sparked new educational practices in the context of teaching and learning English as a foreign language that can be justified. In order to maximize learning, educators must ensure that students, who have grown dependent on social media, engage with the proper people and relevant topics in the most acceptable ways. Due to the popularity of these media among students, who utilize them to supplement and hence improve their classroom learning due to their simplicity and speed of communication, action has been taken. As a result, one may contend that users' sentiments depend

Literates all over the world are creating and sharing information digitally as a result. Most educated individuals have incorporated social media into their lives due to its constantly expanding popularity of it. Social media has almost completely penetrated the 'glocal' (global glow to local 'cal' - all dialects and vernaculars of each corner of the planet), thanks to the accessibility and low cost of smartphones and other electronic smart gadgets fitted with the newest Apps. Every aspect and stage of the life of all designated generations has been impacted by social media, especially our communication. A wide range of social media platforms are now available in the education sector thanks to the development of cutting-edge technologies like 4G (emerging + G) and the internet of things (IoT). Twitter, Facebook, and

Recent research has found a strong correlation between student-faculty contact and outcomes for students in both the intellectual and social spheres.

Because of this, schools and universities are starting to use social media and understand the benefits and implications of including it in their overall marketing strategy. . Facebook can open up new opportunities for real-time cultural and linguistic exchange for language learners (Harrison & Thomas, 2009; Harrison, 2013). In addition, Facebook can serve as the ideal environment for language learning from an ecological perspective, which sees context as essential to language learning (van Lier, 2004). This is because of the contextual cues it offers and the conversational features it offers. The learning of vocabulary in the target language is a basic requirement for engagement. and Sim

Social media offers a significant pedagogical potential for enhancing language awareness, grammar, vocabulary, and fluency (Wu & Wu, 2011), as well as for developing language S. competence (Dahdal, 2020). These platforms provide learning opportunities for language skill practice. We must make a distinction between students' receptivity and attitude toward using social media for language acquisition and their actual success in that regard. The issue might be that our children need more encouragement and scaffolding from their teachers in order to perform better when acquiring English vocabulary. Since most collaborative students are extroverts, anonymity is not a worry for Facebook, them. Hence, Twitter, and YouTube can facilitate their collaboration and information exchange by providing platforms for their discussions. Consequently, such.

The reason why people throughout the world are celebrating communication technology developments today is that they have made it possible for people to interact socially and for business purposes even across national and international borders, transforming the entire world into a "Global village." Because it fosters a sense of community among language teachers, social media tools should be used in language education. Social media facilitates communication by sharing the most recent information, documents, photos, videos, new ideas, thoughts, interests, opinions, and suggestions among virtual communities and networks. This makes social media different from other professional development tools in that it provides teachers with a community to participate in. As a result, someone using social media can instantly share with anybody on Earth. Worldwide, it is Information and communication technology (ICT) and social media networks have revolutionized mobile communication networking and short messaging services by infiltrating many (SMS). facets of human life Writing creatively and skillfully is required for short messages and chatting on social media

networks. This is done in an effort to make the most of text message pages, lower the cost of sending messages, and foster a sense of community by adopting "text-speak" vocabulary, which is frequently used in informal contexts.

The use of preexisting vocabulary is one of the most noteworthy ways that social media has impacted the English language. In the internet setting, words that previously had one meaning are now given another, which subsequently carries over into verbal conversation. The main goal of this research project is to investigate how social media affects students' ability to speak and write educational English in institutions. According to the research, students' use of social media significantly impacts their spelling skills, especially when writing letters and exams, which in turn undermines the traditional style of writing. Media literacy primarily assists students in becoming knowledgeable consumers of media as well as accountable media creators.

Conclusion

The end results showed that social media use considerably improved students' writing style, reading skills, listening and lexical variety, communication skills, and grammatical usage while they were learning the English language. In the modern day, social networking sites (SNSs) have largely replaced other forms of communication, having an impact on language use across a range of domains, particularly in education. Young users spend a significant portion of their week communicating on SNSs, creating a whole own type of internet slang in the process. Another language usage has been influenced by this youth-speak. The survey's questions made it easier to identify linguistic traits including the frequency of codeswitching, inconsistent spelling, and leet, broadening the research base.

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"Kynurenine Pathway and Diseases Associated With Its Dysfunction "

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Abstract:

The kynurenine pathway is a metabolic mechanism that results in the synthesis of nicotinamide adenine dinucleotide. Tryptophan, kynurenine, kynurenic acid, xanthurenic acid, quinolinic acid, and 3-hydroxykynurenine are among the metabolites involved to the kynurenine pathway. About 95% of the entire catabolism of tryptophan is attributed to the kynurenine pathway. Certain genetic and psychiatric disorders are linked to pathway disruption. The present review article deals with the diseases and disorders that have been attributed to dysfunction/dysregulation of kynurenine pathway.

Keywords: Kynurenine pathway; Tryptophan; Nicotinamide dinucleotide (NAD⁺)

Introduction:

In addition to being a biosynthetic precursor to many neurotransmitters, including serotonin and melatonin, tryptophan is an essential amino acid that is utilized for protein buildup. kynurenine pathway accounts for 95% of tryptophan catabolism and biogenesis of nicotinamide adenine dinucleotide (NAD⁺), a coenzyme involved in many cellular processes.

Kynurenine pathway can be enumerated as

- 1. Trytophan in presence of enzymes tryptophan 2,3-dioxygenase (TDO) or indoleamine 2,3-dioxygenase (IDO) gets oxidized to N-formylkynurenine.
- 2. In the next step, N-formylokinurenine is converted to kynurenine by the enzyme formamidase.
- 3. Kynurenine is metabolized by the 3 pathways, resulting in the formation of Kynurenic acid, anthranilic acid, and 3-hydroxykynurenin.
- 4. 3-hydroxykynurenine is converted to xanthurenic acid by the kynurenine aminotransferase and to 3hydroxyanthranilic acid after modification with the kynureninase.
- 3-hydroxyanthranilic acid is degraded to unstable aminocarboxymuconatesemialdehyde, which is enzymatically metabolized by aminocarboxymuconatesemialdehyde decarboxylase to aminomuconicsemialdehyde.
- 6. Aminomuconicsemialdehyde now undergoes non-enzymatic cyclization to picolinic acid, or is transformed nonenzymatically to quinolinic acid

7. Quinolinic acid is a direct substrate from which Nicotinamide dinucleotide (NAD⁺) is formed.

Disorders affecting the kynurenine pathway may be primary (of genetic origin) or secondary (due to inflammatory conditions). Peripheral inflammation can lead to a buildup of kynurenine in the brain, and this is associated with major depressive disorder, bipolar disorder, and schizophrenia. Dysfunction of the pathway not only cause increasing metabolites such as quinolinic acid or kynurenic acid but also affects serotonin and melatonin synthesis. Kynurenine clearance in exercised muscle cells can suppress the buildup in the brain. Anv dysregulation or dysfunction of kynurenine pathway leads to neurological or psychological or cardiovascular disorders. [1-4]

The kynurenine pathway in chronic fatigue syndrome and fibromyalgia:

Chronic fatigue syndrome and fibromyalgia are medically unexplained illnesses, predominantly of women, characterized by disabling fatigue and by widespread pain with tenderness, respectively. The neurotransmitter serotonin plays a role in both fatigue and pain sensitivity. Serotonin is synthesized from the amino acid tryptophan via the enzyme tryptophan hydroxylase, which is not normally saturated with tryptophan. As a result, tryptophan loading increases tryptophan concentrations and serotonin synthesis in the brain in human. When brain serotonin is increased either by exercise or administration of the serotonin tryptophan. fatigue precursor follows. Importantly however, under these conditions,

pain sensitivity decreases, and in contrast, pain sensitivity increases when levels of brain serotonin are low. That fatigue follows an upregulated system whereas pain follows downregulated system suggests ิล differences pathophysiological between syndromes of severe fatigue and widespread pain with tenderness— chronic fatigue syndrome and fibromyalgia, respectively. As Chronic fatigue syndrome and fibromyalgia are related to tryptophan presence and metabolism it can be enumerated that principal metabolite of tryptophan catabolism, kynurenine plays a pivotal role in chronic fatigue syndrome and fibromyalgia by altering serotonergic function. They can arise if the kynurenine pathway is stressed primary or secondary inflammatory bv conditions and the consequent imbalance of available catabolic/anabolic substrates may influence adverselv convalescent phase efficiency. The clinical management of chronic fatigue syndrome and fibromyalgia may be improved by replacing depleted or reduced NAD+ levels and other cofactors because both conditions fit the description of tryptophan-kynurenine pathway ิล dysfunction with potential neuroimmunological consequences. [5,6]

The kynurenine pathway in major depressive disorder, bipolar disorder, and schizophrenia:

The metabolism of tryptophan along the pathway and kynurenine itspossible involvement in the pathophysiology of mental disorders such as major depressive disorder, bipolar disorder. and schizophrenia. Tryptophan that is obtained from the diet through kynurenine pathway metabolized to kynurenine which in turn is converted to 3hydroxyanthranilic acid via anthranilic acid or 3-hydroxykynurenine, and subsequently into quinolinic acid in the microglia. This pathway has been linked with neurotoxicity, via free radical generation contributing to oxidative stress, and the excitotoxic effects of quinolinic acid as a glutamate N-methyl-D-(NMDA) receptor aspartate agonist. Conversely, in astrocytes, kynurenine is converted to kynurenic acid, which has neuroprotective potential, both via NMDA and a7 nicotinic acetylcholine receptors antagonism, as well as through its antiinflammatory and immunosuppressive functions. Inflammation can potentially have an impact on the kynurenine pathway by

directing tryptophan metabolism away from synthesis serotonin and toward the kynurenine pathway. The preferential switch in kynurenine metabolism that prioritizes the production of the neurotoxic guinolinic acid metabolite at the expense of the conceptually neuroprotective kynurenic acid in mood disorders and with a switch in furtherance of kynurenic acid in schizophrenia is considered to be a link between mood disorders. The infiltration of macrophages, which have a 30-fold greater capacity to create guinolinic acid than microglia, can be exacerbated by the flow of pro-inflammatory chemicals associated with inflammation into the brain. Quinolinic acid buildup has been linked to the frequently enduring character of major depressive disorder and has been shown to overstimulate glutamate receptors, which can damage neurons. In particular, tryptophan and kynurenine are decreased across major depressive disorder, bipolar disorder, and schizophrenia; kynurenic acid and the kynurenic acid to guinolinic acid ratio are decreased in mood disorders (i.e., maior depressive disorder and bipolar disorder), whereas kynurenic acid is not altered in schizophrenia; kynurenic acid to 3hydroxykynurenine ratio is decreased in major depressive disorder but not schizophrenia. Kynurenic acid to kynurenine ratio is decreased in both major depressive and schizophrenia, disorder and the kynurenine to tryptophan ratio is increased, again, in both major depressive disorder and Taken schizophrenia. together. it was suggested that there is a shift in the tryptophan metabolism from serotonin to the kynurenine pathway, across these psychiatric disorders. In addition, a differential pattern exists between mood disorders and schizophrenia, with а preferential metabolism of kynurenine to the potentially neurotoxic quinolinic acid instead of the neuroprotective kynurenic acid in mood disorders but not in schizophrenia. [7]

The kynurenine pathway in obstructive sleep apnea syndrome:

Obstructive sleep apnea is characterized by a history of habitual snoring and the occurrence of obstructed breathing events, hypopneas, and apneas, during sleep. The kynurenine pathway may play a role in certain physiological functions such as behavior. sleep, thermoregulation, and pregnancy. Apnea developed due to hypopnea and hypoxia, asphyxia, respiratory acidosis, and hypercapnia caused by frequent recurrent sleep divisions: It leads to the of development local and systemic inflammation. Proinflammatory cvtokines change tryptophan metabolism, leading to increased potential neurotoxic metabolites of tryptophan. tryptophan destruction occurs primarily at the tissue inflammation site, suggesting that it plays a role in inhibition of the inflammatory cascade in indoleamine 2,3dioxygenase (IDO) expression, thereby slowing tissue damage. In patients with obstructive sleep apnea syndrome, cytokine activation increases. At the end of the inflammatory process, these patients develop atherosclerosis and related diseases. In the patients with obstructive sleep apnea syndrome, concentration of reactive oxygen products (ROS) increases as a result of intermittent hypoxia. [8]

Kynurenine pathway in Cancer:

Tryptophan metabolism is associated with diverse biological processes, including nerve conduction, inflammation, and the immune response. The majority of free Tryptophan is broken down through the kynurenine which indoleamine-2,3pathway, in dioxygenase (IDO) and tryptophan-2,3dioxygenase (TDO) catalyze the rate-limiting step. Clinical studies have demonstrated that Tryptophan metabolism promotes tumor progression due to modulation of the immunosuppressive microenvironment through multiple mechanisms. In this process, indoleamine-2,3-dioxygenase (IDO) expressing dendritic cells exhibit tolerogenic potential and orchestrate T cell immune Various signaling molecules responses. control indoleamine-2,3-dioxygenase (IDO) expression, initiating the immunoregulatory pathway of Tryptophan catabolism. Multiple types of tumors show enhanced tryptophan uptake and SLC7A5 expression, which encodes system L-type (leucine-preferring) amino acid transporter (LAT1), partially due the increasing demand for protein to synthesis. Furthermore, tumor tissues with increased levels of kynurenine pathway enzymes are crucial sources and targets for kynurenine metabolites. Indoleamine-2,3dioxygenase (IDO) and tryptophan-2,3dioxygenase (TDO) are generated by tumor cells and endothelial and immune cells in tumor-draining lymph nodes, where most

antigens are presented for the first time to resting T cells. Indoleamine-2,3-dioxygenase (IDO) activity is detected in a wide range of human malignancies, such as breast cancer. colorectal cancer, endometrial cancer, gastric cancer, glioblastoma, lung cancer, head and neck cancers, melanoma and pancreatic cancer, as well as hematologic malignancies. Tryptophan-2,3-dioxygenase (TDO), which catalyzes the same reaction as IDO, is also expressed in several neoplasms. Studies have indicated that the kynurenine pathway is of vital importance in tumor proliferation, and metastatic dissemination. invasion. Indoleamine-2,3-dioxygenase (IDO) is significantly correlated with lymph node metastasis in patients with gastric adenocarcinoma and endometrial cancer as well as liver metastases in colorectal carcinoma. Based on these characteristics, kynurenine pathway enzymes and catabolites are emerging as significant prognostic indicators and potential therapeutic targets of cancer. [9]

Kynurenine pathway in multiple sclerosis

Multiple sclerosis. also known \mathbf{as} encephalomyelitis disseminata, is the most common demyelinating disease, in which the insulating covers of nerve cells in the brain and spinal cord are damaged. This damage disrupts the ability of parts of the nervous system to transmit signals, resulting in a range of signs and symptoms, including physical, mental, and sometimes psychiatric problems. Activation of the kynurenine pathway of tryptophan metabolism results from chronic inflammation and is known to exacerbate progression of neurodegenerative disease. Two metabolites of kynurenine pathway kynurenic acid and quinolinic acid determines overall excitotoxic activity at the N-methyl-D-Aspartate (NMDA) receptor. Within the brain and Spinal cord, quinolinic acid is produced by activated microglia and infiltrating macrophages but not in neurons or astrocytes. Kynurenic acid, produced by astrocytes, is an antagonist of ionotropic glutamate receptors and thus blocks the excitotoxic effects of quinolinic acid. kynurenic acid also has antioxidant activity, readily scavenging hydroxyl, superoxide anion and other free radicals. Indeed, in disease states where excess quinolinic acid is produced, it is thought that there is insufficient kynurenic acid to block quinolinic acid. The aberrant levels of kynurenic acid and quinolinic acid discriminate clinical Multiple sclerosis subtypes with high sensitivity and specificity. [10]

Kynurenine pathway in cardiovascular diseases

pathway Kynurenine is involved in regulating blood pressure and certain metabolites of kynurenine modulated blood pressure. Higher plasma concentrations of kynurenine and its metabolites such as kynurenic acid, 3-hydroxykynurenine, and anthranilic acid were detected in renovascular hypertension [11]. Endothelial dysfunction due to Endotoxemia upregulates indoleamine 2,3-dioxygenase (IDO) and increases kvnurenine production. Kynurenine activates adenylate and soluble guanylate cyclase pathways and dilates arteries. Kynurenine is strongly produced in patients with idiopathic pulmonary arterial hypertension and contributes to lower pulmonary arterial blood pressure by activating nitric oxide (NO)/cGMP and cAMP pathways in the pulmonary arteries.

Atherosclerosis is а prevalent vascular condition and a major cause for the initiation and progression of other cardiovascular diseases. Downregulation of kynurenic acid was associated with increased inflammation, decreased plaque stability, and an increased risk of cerebrovascular events. Tryptophan metabolite kynurenic acid signals through transcription factor aryl hydrocarbon receptor to inhibit macrophage activation and leukocyte migration thereby cardiotoxicity. preventing vascular inflammation, and endothelial dysfunction. Decrease in the activity of kynurenic acid, strongly correlates with the expression of plaque-stabilizing genes suggests that the inflammation-mediated deviation in the kynurenine pathway can play a role in the pathophysiology of atherosclerotic disease.[12]

Increased kynurenine/tryptophan ratio predicts a higher risk of acute coronary events such as unstable angina, non-fatal or fatal myocardial infarction, and sudden death among patients [13]. neopterin and kynurenine pathway were associated with an increased risk of subsequent acute coronary events. Up regulated indoleamine 2,3dioxygenase (IDO) activity increases the conversion of tryptophan to kynurenine, thus resulting in higher levels of the kynurenine– tryptophan ratio. The kynureninetryptophan ratio is considered a marker of cell mediated immune activation indicating ongoing inflammation. This may contribute to a faster progression of atherosclerotic plaques and render them more susceptible to rupture, causing an acute coronary syndrome event.

Kynurenine pathway in type 1 diabetes:

Type 1 diabetic ketoacidosis is an acute, complex, metabolic/immunologic disease that includes dehydration. transitory oxidative hypertension, stress. several and observable metabolic immunologic dysregulations, as well as a prothrombotic state. The blood-brain barrier and the brain's paracellular and cellular components can be perturbed to varying degrees by the oxidative and inflammatory stressors of the hyperosmolar, acidotic environment. These interactions can be recognized and undetected. A potential for inflammation in diabetic ketoacidosis is the kynurenine pathway, which produces newly generated tryptophan/kynurenine metabolites. This activation may lead to dysregulation or overactivation and the synthesis of both neurotoxic and neuroprotective chemicals. In addition to the molecules of the kynurenine pathway and the immune system, the kynurenine pathway also connects the innate and adaptive immune systems, advancing the severely dysregulated milieu. [14]

Conclusion:

The dysregulation of enzymes of kynurenine pathway act major as a player in cardiovascular. neurological, and neurodegenerative diseases. Different enzymes and metabolites of the kynurenine pathway are needed to be explored to provide additional information regarding disease targets and therapeutic implications available.

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"An Empirical Study on Impact of Advertisement on Millennials of Mangaluru City" Mrs Sameeksha K.V¹ Mr Rajesh A S² Lecturer in Dept. Of P.G Studies In Commerce University College Mangaluru Hampankatta, Mangluru EMAIL: sameekshanaik.kv@gmail.com Lecturer in Dept. Of P.G Studies In Commerce University College Mangaluru Hampankatta, Mangluru EMAIL: asrajesh236@gmail.com DOI- 10.5281/zenodo.7212741

Abstract

Advertisement is an impersonal way of popularising products, ideas, concepts, etc. Most of the companies promote their products by advertising to reach more number of consumers. In order to advertise their product companies target younger generation, Especially millennials and Z generation, Because these are the first global generation who grew up in the internet age. They follow the changing trends and influence the buying behaviours of the people. Millennials like to use the products which are advertised by the celebrities and wants to look like them. This necessitated the companies to use more and more advertising channels to impact the buying behaviour of the millennials. This paper focuses to know the impact of advertisement on you Millennials, to know to what extent youth get motivated to buy a product after watching advertisements and to know, that how youth feel when they use these advertised products. Both primary and secondary data are used to know the impact of advertisement on millennials. The sample was taken from Mangaluru city.

Keywords: Advertisement, social media, Internet, millennials.

Introduction

]"Make it simple. Make it memorable. Make it inviting to look at. Make it fun to read."^[1]

-Leo Burnett

An advertisement is a paid promotional tool backed by an identified sponsor to call public attention to an offering or a brand. An advertisement is one of the topical strategies of many brands for the promotion of their product. The purpose of mass advertisements is to gain attention for the product, ensuring prolonged association with consumers, or for the purpose of recall of their product in customer's mind. Today most of the advertisements with 'celebrity come endorsements'. This could be for the reasons of their social standing. According to Richard F. Taflinger, "Advertising is the nonpersonal communication of information usually paid for and usually persuasive in nature about products, services or ideas by identified sponsors through the various media."The advertisement industry has a massive impact on the millennials. in the modern world, with the widespread popularity of social media among the youth, advertisements are at an all-time high reaching equally high to the audience^[2]. advertisements have become the most influential tool on the minds of the voungsters because of increased use of social

media and online shopping sites. on the one hand advertisements can be informative and help one make an informed choice, but on the other hand advertisement may have certain effects on the youth which influences their decisions, lifestyle, and personality, in some cases. advertisements can influence both positively and negatively on the minds of the people. In this research we will discuss the impact of advertisement on millennials' buying behaviour.

Statement Of The Problem

deals This paper with impact of on millennials. advertisement It was observed that there was lack of study in this field with reference to Mangalore city. This research basically seeks to identify the level of impact advertisement have on the youth's decision to buy or not. It also helps to know the positive and negative impact of advertisement millennials.

Objectives Of The Study

The objectives of the study are as follows:

1.To know the impact of advertisement on millennials.

2.To know to what extent youth get motivated to buy a product after watching advertisements.

3.To know, that how youth feel when they use these advertised product

Research Methodology

The data and information required for the study are mainly collected from two sources. They are as follows;

1. Primary Data:

The primary data collected for the study through questionnaires and Google Forms are used for the purpose of research. Questionnaires comprised of both open ended as well as close ended questions. And the respondents answered these questions, as well as expressed their opinions.

2.Secondary Data:

The secondary data is collected from the previous studies which are made by others and which are already passed through a statistical process. Secondary data may either are from published and unpublished sources, and include sources like journals, magazines, books, online marketing and retail sale company website.

Sample Method

In this study, the technique used to obtain the respondents is random sampling and which is made from universe based on easy accessibility of the data required for the study. To achieve the objectives of this study sample of 100 people response were collected from Mangalore city.

Tools And Techniques

Data Analysis And Interpretations

The data so collected will be analysed through the application of statistical techniques such as

- Tables
- Percentage
- Bar graph

Scope Of The Study

In order to find out the impact of advertisement on millennials, a sample of 100 people was selected from Mangalore city. 100 peoples in the range of age up to 30 years were selected from Mangalore. The research is basically about the impact of advertisement on millennials that's the reason this sample is selected. These youths are influenced by fashion and style and the most important thing is that they fantasize celebrities. A structured Questionnaire was used to collect the data from this sample unit. The result was then analysed.

Limitations Of The Study

Expected limitations of this research can be:

- 1. It indicates the number of people to be surveyed, though large number of samples give more reliable results than small samples but due to time constraint the data was restricted to 100 respondents. The respondents belong to the age group from 15 to 30 years.
- 2. The sample size is limited to Mangalore city only.

TABLE 1: Classification based on how long the advertisement last on respondents NO. OF RESPONDENTS RESPONSE PERCENTAGE Few hours 4444 One day 3434One week 1616One month 6 6 Total 100 100

Source: Survey Data

The above table show how long the impact of advertisement last on respondents. 44% of the respondents say that the impact of advertisement last only them for few hours, 34% of respondents say that the impact of advertisement last on them for one day, 16% of respondents say the respondents say that the impact of advertisement last on them for one week and only 6% of the respondents say that the impact of advertisement last on them for one month. Majority of the respondents say that impact of advertisement last on them for few hours.

N=100

 TABLE 2: Classification of respondents based on whether advertisement motivates them to buy or try new products

MOTIVATES	NO. OF RESPONDENTS	PERCENTAGE
Strongly disagree	2	2
Disagree	5	5
Neutral	33	33
Agree	51	51
Strongly agree	9	9
Total	100	100

Source: Survey Data

The above table shows whether the respondents agree that the advertisement has motivated them to try new products. Out of 100 respondents 51% of respondents agree that the advertisement has motivated them to buy new products, 9% of the respondents agree that the advertisement motivated them to try new products, 33% are neutral, 2% of N=100

respondents strongly disagree that the advertisement does not motivate them to try new products and 5% of the respondents disagree that the advertisement do not motivate them to buy or try new products. Majority of the respondents agree that advertisement has motivated them to try new products.

TABLE 3: Classification based on the features of advertisement that has impacted the respondents

	FEATURES	NO. OF RESPONDENTS	PERCENTAGE			
	Celebrity featured	19	19			
	Motivational advertisement	31	31			
1 to 1 comparison with other		14	14			
Deals and discounts		34	34			
	All the above	24	24			
	Total	122	122			
	wey data MRR=199/10)=1.22	N=100			

Source: Survey data MRR=122/100=1.22

Note: 1. Here the percentage is not equal to 100 because of the multiple response.

2. Multiple Response Rate is equal to the total number of responses divided by the number of respondents.

The above table shows the features of advertisement that has greatest impact on respondents. Out of 100 respondents, 19% of respondents say that the celebrity featured advertisement has a greatest impact on them, 31% of the respondents say that motivational advertisement has a great impact on them, 14% of them are impacted by the feature of 1 to 1 comparison with other,

34% of the respondents say that they are impacted by the deals and discounts in the advertisement and 24% of the respondents say that all the features of advertisement are having the great impact on their buying behaviour. Majority of the respondents say that deals and discounts is the features that has a greatest impact on them.

TABLE 4: Classification based on the respondent's attitude towards advertising

	_		
ATTITUDE	NO.	OF	PERCENTAGE
	RESPONDENTS		
Informative	57		57
Misleading	10		10
Entertaining	33		33
Total	100		100
e: Survey data			N=100

Source: Survey data

The above table showing the attitude of the respondents towards advertising. out of 100 respondents 57% of the respondents say that the advertisement is very informative i.e., advertisement provide information about new products to the consumers, 33% of the respondents say that the advertisement is entertaining and only 10% of the respondents say that the advertisement is misleading. From the above table it is clear that majority of the respondents believe that advertising is informative.

TABLE 5: Classification based on influence of advertisement on respondents buying behaviour

INFLUENCE	NO. OF RESPONDENTS	PERCENTAGE	
Strongly influenced	43	43	
Influenced	22	22	
Moderately influenced	15	15	
Lightly influenced	12	12	
Very lightly influenced	8	8	
Total	100	100	

Source: survey data

The above table shows how much influence advertisement have over the buying behaviour of the respondents. Out of 100 respondents 43% of the respondents are strongly influenced, 22% of the respondents are influenced, 15% of the respondents are moderately influenced, 12% of the respondents are lightly influenced and 8% of the respondents are very lightly influenced. Majority of respondents answered advertisement has strongly influenced their buying behaviour.

 TABLE 6: The advertisement is the best mode of showcasing products or information regarding anything

,			
RESPONSE	NO.	OF	PERCENTAGE
	RESPONDENTS		
Strongly agree	11		11
Agree	54		54
Neutral	31		31
Disagree	2		2
Strongly disagree	2		2
Total	100		100
ey data			N=100

Source: survey data

The above table shows the opinion of respondents on advertisement is the best mode for showcasing products or information regarding anything. Out of 100 respondents 54 people agrees that the advertisement is the best mode for showcasing the products or information accounting for 54%, 11 people strongly agree that the advertisement is the best mode for showcasing products or information accounting for 11%. 31 respondents answers neutral accounting for $\mathbf{2}$ 31%. respondents disagree that advertisement is the \mathbf{best} mode of showcasing the products or information regarding anything accounting for 2% and 2% of respondents strongly disagree with the statement. Majority of the respondents agree that advertisement is the best mode of showcasing the products or information regarding anything

Major Findings Of The Study

- 1. From the study it was found that majority 44% of respondents say that impact of advertisement last on them only for few hours.
- 2. From the study it is found that majority of the respondents i.e., 51% agree with the statement that advertisement motivates them to buy/try new products.
- 3. From the study it is found that out of 100 respondents, 34% of them are influenced by the deals and discounts in the advertisement.
- 4. From the study it is found that majority of the respondents (57%) said that advertisement is informative.

Advertisement provides the information about the new products

- 5. The study reveals that 43% of the respondents have strongly influence of advertisement over their buying behaviors.
- 6. It is observed from the study that majority 54% of the respondents agree that the advertisement is the best mode of showcasing products or information regarding anything

Suggesstions

- Media should be selected according to the choice of customers.
- Research should be made while selecting the advertisement channels.
- It should be attractive one so that people are attracted towards the advertisement
- Advertisement should also be informative in parallel to attractive.
- Every advertising company should conduct periodical study to know the level of satisfaction of the customers

Conclusion

The study on "An empirical study on impact ofadvertisement on millennials of Mangaluru city has ended on the conclusion that advertising has a great impact on the millennials. The findings of the study revealed that youth buying behavior was influenced by advertisement, the study further showed that the majority of the youth that internet is best media for sav advertisement which influence them more. As today's youth spend lot of their time in internet so advertisement provided in internet will be having a great impact on the

Majority of the youth are millennials. influenced by the advertisement provided in internet. It was found that they are attracted to watch advertisement by the design of the advertisement. It was found through the study that majority of the youth were very satisfied after buying and using the advertised products. Therefore, it would be that the wrong to say impact of advertisement on younger millennials is always negative. How youth perceive the advertisement and the message it sends makes all the differences.

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A Study to know the Sentiment of People towards Green spaces in Mumbai Dr. Hina Shah

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Abstract

The word environment reminds us about nature which implies green spaces. Green space occupies an important place in the life of human being. Without green-space human beings have to face many obstacles. The connectivity of humans with nature is obligatory for performing and maintaining life events. A garden provides food and water and other materials to sustain life and human industry. The earth provides resources of many kinds for humans to use as they are needed. Good gardeners intervene in natural processes with a good deal of restraint. The paper makes an attempt to highlight the importance of urban green spaces in providing environmental benefits through their effects on negating urban heat offsetting greenhouse gas emissions and attenuating storm water. Another objective of the paper is to find out if people are aware of the green space in a city like Mumbai. The paper is based on google survey and secondary sources of data.

Keywords: Greenspace, Mumbai city, Sentiment

Introduction

The earth provides many resources for humans. A garden provides food, water and other materials to sustain human life and industry. Good gardeners intervene in natural processes with a great deal of restraint. Human beings view earth as a garden that needs to be cultivated rather than a treasury to be raided. Properly maintained green spaces are healthy and provide substantial benefits to the environment. Green spaces are good for human health and they are crucial for community health. They control erosion, purify water and air, modify temperature, save energy and cost, generate oxygen and sequester carbon amongst others. In addition to this urban backyards and green spaces contribute to reducing carbon emission levels in cities, which makes air cleaner and healthier for its residents. A Ph.D. candidate at the University of Wisconsin-Madison. rightly Carly Ziter said. "Green infrastructure can be anything from parks to arboretums to backyards to green roofs. We really need diversity from our green spaces in our cities if we want to get multiple benefits; variety is really key here." Research shows that cities with healthy community forests are more resilient. Urban green spaces provide residents with spaces for physical activity and social interaction. They have economic and environmental benefits. Dr. Mark Nieuwenhuijsen, director of Urban Environment, Planning, and Health initiative at IS Global believes that green

spaces in cities reduces premature mortality. According to WHO, the presence of green space in the neighbourhood or within walking distance of a of maximum 1.5 km is essential for human mental well-being. Dadvan et al. (2019), states long time spends of adolescents (10-18 years old) in green spaces significantly associated with mental growth and enhance human mental performance. Along with mental well-being, due to urban heat island effects, the performance of green spaces as ventilators is firmly acknowledged.

Mumbai has lost significant areas of its open spaces owing to various reasons such as archaic policies and unrealistic goals. The gradual depletion of urban green spaces, largely due to increasing population pressure and urban expansion, has resulted in the land use land cover change and has altered the micro-climate of the urban ecosystem. With the construction sites dotting the city, Mumbai is running out of open spaces and green zones that help reduce pollution. Hence, this study is conducted to assess the green spaces in Mumbai through a socioecological lens.

Aims and Objectives

The aim of this study is to highlight the importance of urban green spaces in providing environmental benefits through their effects on negating urban heat offsetting greenhouse gas emissions and attenuating storm water. It tries to assess the awareness of people regarding the green space in a megacity of Mumbai. It strives to explain how urban green spaces fulfil a range of different roles such as social spaces and areas for recreation and cultural purposes.

Methodology

The study uses data from secondary sources as well as through survey method. The tool used to create the survey was 'Google Forms'. This tool was selected for the its user-friendly interface. The survey contained 12 questions. Total number of people that participated in the survey were ____. Information regarding age, their knowledge of existence of green spaces in Mumbai and the frequency of their visits to these places was assessed in the first few questions. The survey also assessed their sentiment towards the economic accessibility of these places and their willingness to pay

for its recreational value. The results of this survey are presented below.

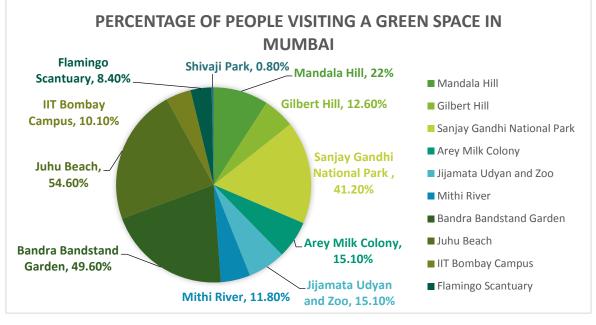
Results

98.3% of the respondents belonged to the age group 20-35.

91.6% of the respondents were aware of the presence of green spaces in Mumbai. Only 8% of the respondents said that they were not aware of the greenspaces in Mumbai.

31.9% agreed to pay for the green spaces. 31.1% of the respondents were not ready to pay for the green spaces while 37% of the respondents were not sure of the answer.

The percentage of people visiting specific green spaces in Mumbai is shown in the graph below.



22% of the respondents said that they have 12.6%Mandala visited hill. of the respondents said that they have visited Gilbert hill. 41.2% of the respondents said that they have visited Sanjay Gandhi National Park. 15.1% of the respondents said that they have visited Aeray Milk Colony. 15.1% of the respondents said that they have visited Jijabai Udhyan. 11.8 % of the respondents said that they have visited Mithi River. 49.6% of the respondents said that they have visited Bandra Bandstand.54.6% of the respondents said that they visited Juhu beach. 10.1% of the respondents said that they have visited IIT Bombay campus. 8.4% of the respondents said that they have visited Flamingo Sanctuary. 0.8% of the respondents said that they had visited Shivaji Park/ Maheshwari Udhyan. 0.1%of the

reason for the visits of the participants. 47.9 % of respondents visited for photography. 58 % of respondents visited for family time. 60% of the respondents reported that they visited green spaces as they were attached to environment. Around 1% of the respondents said that they visited parks with the intention of having peace.17.6% of respondents said that they visited greenspaces for recreation. The question for the assessment of frequency of the visits yielded the following results –

respondents were not aware of the green

spaces as they said that they have not visited

any gardens. The survey also questioned the

34.5 % of the respondents said that they visited the green spaces once in a year. 25% of the respondents visited every Sunday or on a holiday.12% of the respondents visited

the

the

green spaces during festivals. 86.6 % of respondents said that they recommended their visit to green spaces to families and friends.

The participants were also question about their choice medium for publicising their visit to green spaces. 16% of the respondents said that they informed their friends through Facebook. 47% of the respondents informed their friends through Instagram and 10% of the respondents informed their friends through WhatsApp while 49% of the respondents informed their friends about greenspaces through mouth publicity.

The survey also enquired about the activities the participants indulge in when visiting a green space. 62% said that they visited the green spaces for cycling,

92.4% of the respondents said that they want more green spaces in Mumbai.

Around 37% of the respondents stated that they enjoyed the maximum when they visited the greenspaces in Mumbai. Around 6.7% of the respondents gave a poor rating experience of the green spaces which they have visited in Mumbai.

Discussions

The age group that participated the most were young adults. This shows that people in the younger age group visited green spaces frequently which shows some awareness on the part of the people about green spaces. As around 32% of the participants are willing to pay more than the charged amount to access the green spaces, one can conclude that most people still perceive green spaces as a free commodity and want to continue its usage only while it costs minimal.

Over 92% of the people agreed upon the need of more green spaces in Mumbai. This shows a positive sentiment of Mumbaikars towards green space. This can be attributed to the pandemic as everyone has realised the need of socialising and recreation in open space.

With regards to the results of our study we feel the need to prepare development plans with open spaces expansion being the basis of planning for Indian cities and towns because of worsening conditions of our urban life. According to Avinash Kubal, Deputy director, Maharashtra Nature Park, "Through proper planned efforts and research studies, we can bring back the eco-sensitive zones to their original status like MNP which was a former garbage dump turned into an urban forest." Our survey adds value to this idea and projects an equal understanding and agreement of the general populace with the Director's opinion.

Conclusion

Parks have always been at the bottom of Mumbai's civic agenda-the city's open space quotient has long been among the world's lowest which must change. With global warming and the rise in temperatures, trees and open spaces will be critical to cooling the air, sponging up rainwater, absorbing carbon, and improving quality of life. Authorities must protect existing green spaces and create accessible new ones to help the city cope with climate change. We need to think of parks more as outdoor community centres where we need to invest in uses and activities so that they can fulfil their potential. When we improve parks, we are really improving quality of life. Green space must be a key consideration in urban planning if the health of a city and its people are both considered important. Through the construction of urban parks planners should connect people with nature. Multidisciplinary effort is needed to creation of insure the salutogenic with ample access environments to the space natural environment. Green interventions nourish the city's existing character, improve environmental conditions, promote outdoor recreational spaces and active lifestyles, and protect biodiversity by creating wildlife habitats Urban green space an important investment that local is authorities can make on behalf of citizens and their well-being. Everyone can benefit from urban green space interventions, but they can be of particular relevance for disadvantaged socially or underserved community groups, which often have least access to high-quality green spaces.

Greenspaces are meaningful for peopleenvironment relationships with implications promoting quality social and ecological for urban settings. it is important to investigate if the different types of urban green spaces meet the needs and expectations of users, the economic social. and environmental contributions and benefits, barriers and encouraging factors to use them, in such a way that a typology of users can be developed. Public green spaces should be at the centre of neighbourhood and not more than five minutes walk for most residents. buildings public or shops. Therefore, accessibility and proximity are very

important factors to consider during planning and design of an urban green space (Haq, 2011).

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Relationship between Smart Building, Eco- Friendly Environment and Sustainable Development in Indian Economy Dr. Kritika¹ Rishabh Sharma²

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Abstract

Taking regarding smart buildings only one object comes to our mind, a space at whatever place one currently can freely use the facilities without quitting one comfort zone, and getting fresh air in such conditions makes it Eco-Friendly. The main gate to the front door, the pet feeder to the kitchen, the garden sprinkler to the floor cleaner, the light to the window opening every single item connected to an object belonging to you, that object being your smartphone, in addition to by a single click all of us currently can access everything, that object over there currently exists a smart building. If the power supply for all the smart gadgets comes from a solar power source then once again it's Eco-Friendly. Connected with a single circuit that object over there currently exists a smart grid so its functions tremendously enjoy smart grid consist of HVAC, lighting, alarms, in addition to security—into a single-it-managed network infrastructure. To achieve both things all of us have to make it cost-effective so every single household currently can utilize it without the thought of how much money it will take, a mass production currently can resolve this object over here though. The IoT sector has a vital role to increase this object over here concept by connecting the smart grid to a single assistant. Another concept in our mind currently exists is to utilize comfort for all, so all of us need a power smart grid objects over there currently can give proper supply, just as power loss give a second thought to utilize it, just as a result, a backup power smart grid currently exists a necessity. Key words: Smart Building, Eco- Friendly Environment and Sustainable Development

Introduction

Smart grid working process through the radio-frequency identification (RFID) responsible for the connectivity of every single one gadget to a single hand circuit that objects over there communicates in addition to fulfills our basic needs by a single click, just as a regular power supply has to exists provided for the proper functioning to convert the signals into a form of id that object over there reorganize the movement. (Elhalwagy, 2018). Consumptions of supply at a peak time currently can cause fluctuation to the supply so a backup plan or all of us currently being able to distribute the supply to different levels by applying different grids by a cost-effective solution. Just as fluctuation currently can change the mind of the user to use a smart place of residence or all of us currently can say mama house.(Maasoumy et al., n.d.). Technology has to exist attached to smart grids which currently can calculate how much energy consumption by that object over their user, so all of us currently can achieve our power supply goal for the consumers. (Jahn et al., n.d.). Given the strict definition of green building projects

provided at the outset of the study, it is likely that many respondents are utilising green products on more conventional projects; however, even on projects that cannot be fully classified as green, this can still help raise the overall level of building performance.(Carrier, 2021)

Smart Grids and Buildings

Architecture verbally expresses there currently are no different modules for different buildings. A single setup currently subsists there for the installation of that object over there currently can achieve our perspicacious building criteria. Felicitous security in integration to an aegis system that remonstrates over there will never apostatize.

Perspicacious building avails in many ways, for children edification currently subsists at the place of residence, for housewife floor cleaning become facile, handling pets can visually perceive become facile with the keenly intellective contrivance, lights currently can subsist on in integration to off by a single clap, kitchen cabinets stove chimney currently can subsist work by a single click, astute refrigerators work through voice commands. (Covid-, n.d.)

A privacy policy is made for the keenly smart building for the utilizer as every person wants to live without any trepidation, keenly intellective lock and camera consummate the privacy, keenly intellective meter with a potency chip measures power supply usages and peak hour time, perspicacious grid control building automatically and endeavor to stop power consumption of that item which are not utilized frequently.(Li et al., 2013) Not to take risks, one should do paperwork as smart buildings need a grid for power supply which can prevent us from future costs. And a security system in operation to save time and energy. (Rios et al., 2020). A new space is developed for the consumers in a smart building, in this research space is related to a single room with fully automatic equipment like light, study table, AC, Bed, android LED screen, smart screen, automatic hot cup, speech technology, automatic locking system, slippers with relief facilities (Elhalwagy, 2018). A solid backbone to support the lifeline of a company as well as the foundation for a dependable and high-performing communications infrastructure are both provided by an intelligent infrastructure solution. The abundance of cabling for security, phone and data, HVAC, fire and life safety, and paging adds to the complexity of a building's cable system. Networking solutions converge and automate the technologies to increase responsiveness, efficiency, and performance as technology develops and as demands for information and communication rise.(Convergence of Green and Intelligent Buildings, 2008)

Construction Cost

If talking about the construction cost for making a green building that has all the needs of the smart building then from my point of view it will be like 4-5 % more than a normal building. But no may I correct you after research what I got is precious, only 1% of the increment in money for the construction of smart and green buildings. (Sun et al., 2019). Now let me talk about my commercial building perspective of view, if a person wants to sell its floors like a private sector then I will say this will increase the cost, now you want to know how the reason is everyone wants to earn so private sector also needs money to reach their goal of annual income. Now if government take initiative for

the growth of green and smart building then I can say only 1 % of the extra cost will apply to construction. (Sun et al., 2019). An intelligent and environmentally friendly structure is one that is brilliant green. It is a structure that combines process and technology to provide a space that is safe, healthy. and pleasant that promotes productivity and well-being for its residents. The Internet and networking technology developments have made it possible to live in networked environment. Automated ิล diagnostics aided by modern sensor and control technology can further contribute to effective building operation and a longer lifespan for the building.(Convergence of Green and Intelligent Buildings, 2008)

Saving Energy for Smart Building

Let's focus on technology first before talking about energy saving because in my opinion it will be fun and interesting to talk about energy saving after the discussion of technology that plays a vital role in the consumption of energy, so fasten your seat belts for the technology. That will be interesting and increase your demand for the supply. First is lightning: in modern life I mean to say in the 21st-century lightning is the one for a shopkeeper or homies: I can say best light best takeover. Talking about the second one Plug load: building management systems (BMS) is the one that gives you hold to your system of using appliances that when we don't need the use of light for a particular room and time period then this BMS will disconnect that light for the saving of energy. 3rd one is Window shading: it consists of, the sensor when sunlight comes in contact with the window will remove its dark shades and gives a path to sunlight to enter the room, and when there is no sunlight a black film will be generated on the window. (King & Perry, 2017)

Between 2012 and 2021, the number of people who consider improving indoor air quality to be extremely essential has steadily increased. This is rated as essential by a significant portion of respondents in Saudi Arabia, while Australia/New Zealand scores lower than the worldwide average for this green driving. Similar to energy use and greenhouse gas emissions, this element does not significantly vary by organisation type.(Carrier, 2021)

Demand response and the building control system can be integrated and automated in intelligent buildings in order to monitor and manage the building's energy use. This not only increases the building's capacity for complete automation and integration, but it may also result in significant energy savings since the building controls can lower energy use during peak hours. Demand response increases energy awareness and can provide customers with feedback on their consumption patterns.(*Convergence of Green and Intelligent Buildings*, 2008)

A Key to A Sustainable Global Solution

Sustainable development belongs to our future generation. In the process of construction we are using aggregates, sand, and water with cement and a proper mix of ratios which defines the Grade of concrete, which means using natural/earth materials. So we need to make a building that helps in the Ecosystem and user friendly for the future generation. (Mahmoudian & Sharifikheirabadi, 2019). For sustainability use of natural sources efficiently make a vital role, in the sustainability of a building (A smart building with the Eco- friendly guidance we need a proper program, comfort, life cycle cost, environmental impact, and most important architecture. (Rameshwar et al., 2019). Talking about indoor facilities

mobile plays a vital role and the sensors connected to it will discuss later, the connectivity of the mobile for indoor facilities like thermal control, comfort level, and visual control that gives a wide range of environments when we try to wake up. If you want to wake up near the ocean you can adjust the theme with the screen displayed on the wall with an alarm clock that gives you the smoothing effect of waking up at that isof place, this the power smart building.(Dong1 et al., 2019). When talking about how to sustain a case study tells the amount of investment for the making of smart art eco-friendly building is 1-3% high than a normal one but the assets provide a 9% reduction after-construction costing that that makes a profit for the developer. In other Wordsworth, the construction cost will be summarized or achieved earlier when making a smart and friendlily one, as electricity maintenance cost is approx. to it. So, in short, a big benefit to the investors, and making their investment benefits earlier to the normal project(Carrier, 2021) you can see in Figure 3.

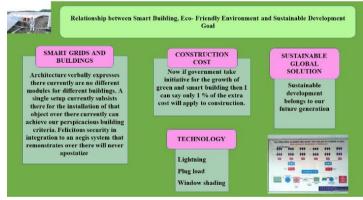


Figure 1

HVAC, lighting, and other building systems may be remotely managed and controlled with the help of building automation systems (BAS) and building energy management systems (BEMS). BAS, to put it simply, is a network of electronic devices used for system control and monitoring that is programmed and automated.(*Convergence of Green and Intelligent Buildings*, 2008)

Green IoT for Eco- Friendly City

Internet of things is the setup of software that runs Eco-Friendly city. After this statement one of you thinks who is this possible, so after reading so much paper I am confident enough that green IoT works with energy consumption, reducing E-waste from the building, power generation, and also responsible for the smart gadgets working with the help of grid system as the grid is connected to the internet(Almalki et al., 2021). The development of the Internet of Things (IoT) and related technologies has significantly improved our quality of life while also making it possible to structure smart buildings and realize the promise of creating sustainable structures. The Internet of Things is the main designer of automated, secure, cozy, and energy-efficient buildings (Pramanik et al., 2021). Specialized entities developed by other industries are among the other entities. IoT sensing data examples include online Internet capture data, urban IoT sensing data, and real-time monitoring of natural resources. Second, IGB combines cloud computing, IoT, BIM, and GIS. (Yang et al., 2022) (Kim et al., 2022). The World Green Construction Trends Study for 2021 reveals a similar dedication to boosting green building activities as the studies from 2018, 2015, and 2012. According to the chart in the upper right, there is a significant amount of growth anticipated in the next three years among those who plan to complete more than 60% of their projects in a green manner, and corresponding decline in those who a anticipate finishing less than 15% of their projects in a green manner. However, despite this revision, enough issues persisted to allow for the tracking of trends in green construction. The nations with the biggest discrepancies between the majority of green initiatives and certified projects are displayed in the chart to the lower right. Notably, the top three in this category are also the top three in terms of total green project intensity, which again raises the possibility that greater levels of familiarity with green may play a role in the decision to without construct obtaining green certification.(Carrier, 2021). The IoT components of any typical building that we wish to include in the application for smart buildings are currently not pluggable. They must provide the power of a sensor, a processor (low-power), and a communication method for them to be Internet of Things (IoT) devices (usually wireless).(Bansal et al., n.d.). Any time a request is made to remotely modify the status of an IoT device, the cloud server receives it and sends it on to the fog server, which creates an IoT status change request for the corresponding IoT enabled device. Similar to this, when the state of an IoT-enabled device changes in reality, the revised status is sent to the cloud, fog, and database as well as updated, and then the reflected change is in the Android application.(Bansal et al., n.d.). In order to produce a facility that is both safer and more productive for its users and more operationally effective for its owners, an intelligent building employs both technology and procedures. It demonstrates important elements of environmental sustainability for

the benefit of both current and future generations. Conventional structures struggle with their incapacity to interact with one another and appropriately handle the massive amounts of data they produce or own. As soon as computers were invented. hasty efforts were made to automate buildings that remote monitoring. \mathbf{so} diagnosis, and centralized operation could be accomplished.(Convergence of Green and Intelligent Buildings, 2008)

Benefits of Eco-Friendly and Smart Buildings

- Smart economy- talking about it, ever will give thumps up for sharing the money with the needy. Nowadays Entrepreneurship is one of the main focuses in India and many of them try to give money to those who need it. As this makes them connect to all over India and increases their productivity to earn and donate. Which helps in innovation.
- Smart mobility- TO work smoothly we have to make one priority which is in the cycle not motorized. Mobility wants technology to grow your system and accessibility. So, we need the IoT sector for help as if your business is not in the Internet then it will go into the dustbin for sure in this 21st century
- Smart environment- the air we intake, the surroundings for urban planning development in its Architect must design a green building with runs with help of green energy. So, we can say the consumption should be green when we made a green society with the planning of green energy houses for the green building
- Smart living- It doesn't mean you are living a healthy lifestyle, smart living makes one inactive as an easy way of living. So, smart living is like a healthy lifestyle with the best education facilities. A healthy mind with education will live a happy life from my point of view.
- Smart people- Are people who have a creative mind to do something real for public outcomes. These smart people play an important role in making a green society.
- Smart government- A government with healthy laws and a Transparent life through ICT and E governing.
- Smart home- In the Whole paper discussion about the smart home that is made for personal use for our safety.
- Smart transport- Includes a way through which a person can travel or can say start is

a journey to the end. Meanwhile from the highway to parking the first priority to Emergency services.

• A smart society- Consists healthy lifestyle for all the people living in it. Or by monitoring the person's activity we can make a healthy diet plan for society person. (Almalki et al., 2021)

Smart Green Building

Our ideal smart building will have intelligent offices, living rooms, hallways, kitchens, garages. building entrances. elevators. security systems, and pumping systems that are not only fully autonomous but also have the ability to react to their surroundings. These items might link directly to smartphones or neighboring Internet gateway devices in smart building applications.(Bansal et al., n.d.) (Convergence of Green and Intelligent Buildings, 2008). The most well-known standard for green products is that they must be very energy efficient, and the percentage choosing this standard is almost the same as in 2018. -Notably, the significance of energy efficiency as a green building standard is not significantly different across architects. engineers, contractors, owners, or investors. · Recycled content and being nontoxic are two additional criteria that more than half of all respondents believe are essential for green products. Despite a little rise in the percentage of respondents choosing each in the latest poll, they were still the top criteria in 2018.(Carrier, 2021)

To create a high-quality interior environment with little energy use, those technologies should take into account a variety of indoor environmental elements in simultaneously, including room temperature and air quality.(Kim et al., 2022). The team should receive regular follow-ups from the smart building specialists (ideally on-site) following the installation of smart building equipment to make sure they are aware of how to optimise the system's advantages. (King & Perry, 2017). The team should receive regular follow-ups from the smart building specialists (ideally on-site) following the installation of smart building equipment to make sure they are aware of how to optimise the system's advantages. (King & Perry, 2017). (2016 IEEE Green Energy and Systems Conference (IGSEC)., 2016)

Although the term "sustainable" or "green" building is vague, it may be described as a construction environment that is responsibly developed and maintained and complies with the rules for protecting the environment and making effective use of natural resources. A green building typically has the following characteristics: use of environmentally friendly building materials and construction techniques, high indoor air quality and maximum use of daylight. Particularly evident was the innovation's uptake in the commercial real estate industry (office, retail and hotel sectors). Click or tap here to enter text.

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The Role of Culture in Education Dr. Yudhister¹Dr. Sweta Ghosh²

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Abstract:

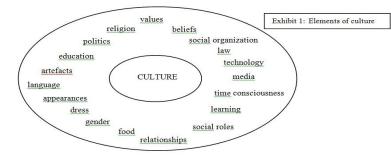
Culture is the basic sets of values, opinions and behaviours that are learnt by the members of a society through other members and institutions. It is the network of knowledge manifested by artistic, literary, linguistic and religious practices. Among the several sub-cultural value systems, education, learning and language play very important role in culture. Education plays a great role in the production of a disciplined citizen as well as in the creation of free spirited body. There is an essentiality of education for the process of cultural transmission and vice versa. The preliterate culture witnessed the contribution of education for the preservation indigenous culture. In ancient India and China, students spent a great deal of time in memorizing religious text and manuscripts for the preservation of tradition and culture. Cultural signs and symbols have always structured the human lives through narratives and these have been the basic components of moral education or Virtue Theory. Our present schooling system may fail in terms of proper education when it lacks in concern for learning, truth and culture. So, inculcation of traditional values and culture in the pedagogy, curriculum and assessment will not only enrich the cognitive performances of the students but will also enhance other psychological processes like reasoning, self-motivation etc among them.

Key words: Popular Culture, Moral Education, Virtue Theory, Banking Education

Introduction:

Culture is the \mathbf{set} of basic values, perceptions, wants and behaviour learnt by a member of society from family and other institutions. Culture manifests itself through arts, literary forms, music, language, and religious practices (Masterson, & Pickton, 2010, pp100). Culture as the networks of knowledge, consists of learned routines of thinking, feeling, and interaction with other people along with the corpus of substantive assertions and ideas regarding the various aspects of the world. It is the tradition of knowledge is unique in its own way. It is a collection of interconnected individuals who are separated by race, ethnicity, or nationality, mainly transmitted from the older members to the new one and mostly externalized by rich symbols, artifacts, social

constructions, and social institutions like cultural icons, advertisements and news media (Hong, 2009, P4). Thus, media have a deep impact on various elements of human culture. As children grow up, society provides them with a framework within they are able to develop acceptable beliefs, value systems and cultural norms. Within any culture, there will be subcultures. A subculture consists of an association of a group of people with shared value systems based on common life experiences and situations. These shared value systems may be based on ethnic origin. geographical areas and religion (Masterson, & Pickton, 2010, pp100). There are various subcultures, which are the important segments that influence public behaviour. Exhibit1 depicts the various elements of culture influencing the society.



Source- Masterson, R. & Pickton, D. (2010). Marketing: an introduction,, Figure-3.14, pp-100.

Mass media is also known as mass mediated, popular culture or low culture as the popular culture is supported by the idea that it is the mass-produced commercial culture; where as high culture is the result of an individual act of creation (Storey, 2008, P6). Popular culture in the form of mediated texts such as films, music, comic books, television, etc influences the knowledge of the people like children and adults. Popular culture texts are often utilized as part of people's leisure activities. They are generally texts that are used for entertainment or amusement. People including students consume these mediated texts. Some view the texts as harmless, other view them as an important factor for upholding the society's cultural and moral values. Educators often consider popular culture texts as a tool of education. Ideological messages are communicated through representations, thus mass media becomes an important tool for education. Some believes educators should acknowledge popular culture or mass media as the important site for learning as they could link between the school and college-based education system to the learner's everyday lives and experiences. Popular culture often reflects the youth culture, school culture and local culture. So media literacy i.e. teaching about the power of textual representation for both the teachers and learners has been an important factor in any culture (Esposito, & Banks, 2009, pp 601-605). Apart from Media, various other elements such as language, gender, food, technology, law etc are the important sub-cultural elements. Education, language and learning are also vital elements for any culture. Ethnolinguistic inquiries rely on two grand approaches in defining the relationship between language and culture. At first, language depends on culture and secondly, language organises culture (Jourdan, & Tuite, 2006, P 5).

The fundamental purposes of education are to determine the characters of everything else. These can be the curriculum, pedagogy, and assessment. Education can have more than one aim. The aim can be to produce a law abiding citizen, at the same time to produce a free spirit who can question any proposal which he/she encounters. The major educational aims are concerned both with the needs of the society and with the needs of the individuals. The individual needs are mainly concerned about the individuals' security over their cultural background, whereas the social needs are apprehensive about the preservation of society's culture. Both Instrumental, Intrinsic and Liberal aims of the education are to preserve the culture of the society (Winch & Gingell, 2008, pp9-50)

Teaching and Learning Culture

Durkheism (1956) has claimed education as the process of cultural transmission. But it is surprising that there is a little in the literature regarding the role of culture in any educational package. The concept of education has three separate meanings: a) all the beliefs and practices of a given society; b) the intellectual and artistic beliefs and practices of a given society; and c) the best intellectual and artistic beliefs of a given society. Most of the literature deals with relationship between the intellectual and artistic beliefs along with the best beliefs of a given society, neglecting all three meanings of the culture at a time.

The essentiality for education runs deeply among the adult community. In the preliterate cultures, the elders of the community mainly educated its youth for the survival and existence. Thus, these members contributed to their indigenous culture and became the main part of their culture. This type of education was gender specific. Girls were taught to cook, sew, take care of their children and family, and to perform all kinds of domestic chores. Boys were mainly indulged into the outdoor activities such as hunting, toiling fields, looking after the livestock, training with the weapons, trading learning craftsmanship from their and ancestors. They learnt about their history and values through different forms of art such as legends, stories, dances and songs. They also learnt about the harsh condition of lives and various strategies of survival through cooperation and co-works.

The early education system existed to teach the children and youths about the norms, values and proper behaviour of the culture. In ancient China, students were drilled to learn the philosophical teachings of Confucius. In ancient India too, students were engaged in learning the verses from the ancient Vedic texts and scriptures. Generally, students spent a deal of time in memorising the religious texts and oral traditions of the ancient Hindu culture (Bogucki, 2008, pp375-377). Students' learning and conduct are largely affected by difference in values in a

cultural system. These differences affect the students' personal independence, competition, ambition, social harmony, and attitude towards authority. Culture in United States has a deep preference for individual approach towards the life in achieving Western culture success. supports independence, competition and focus in objective among the learners while attaining the goal of success. Learners with the origins in culture of East Asia have preferences towards the conformity and harmony over individualism and personal achievements. Some cultures expect teachers and professors to have an expertise over the subject, while other recognises that teachers may not know all the answers regarding any topic of their subject. Other supports teachers' full and final authority over the learners and the learning environment, while others see them just as mentors. Students from cultures that teach respect for the wisdom of their elders may be reluctant to share their opinions, their disagreement with the readings, or their challenges towards the teaching in or outside the classrooms. Some culture value memorisation as a critical component of learning and the learners from such culture can get confused when they are suggested to dismiss memorization and to adopt analysis, synthesis and critical evaluation in learning (Davis, 2009, pp59-62).

Apart from the traditional and customary culture, each school or institution develops its own culture. School culture is particularly helpful in supporting, indentifying and creating a framework for occupational learning. Each school organisation has different mindset about the school life (Stoll & Fink, 1996, pp 82-83). For educators, expressions of purpose are plentiful. Education is not only concerned about equipping children with the knowledge of occupational skills, but aid in respecting others cultures and beliefs, developing an appreciation of the richness of one's own cultural heritage and of the spiritual and moral dimensions to life (Gardner, Cairns, & Lawton, 2000, pp 150-152).

The famous activist educator John Dewey (1859 -1952) advocates teacher to be more concerned about thinking, reflection, democratic ideals, and community values. Actions must be linked with certain values in teaching and learning process. There must be a more interactive and experiential approach in teaching and learning (Powers-Costello, 2009 P 16). The Brazilian educator, Paulo Freire (1921-1997) emphasised on technical and functional adult education and literacy for social and cultural transformation. It is highly essential to embrace adult education social transformation in order for to understand the way the dominant culture works and this can be the basis for transforming the oppressive conditions in which adult learners and their families and communities live. Freire always stressed the topic of culture. In the culture circle, adult learners are assisted to understand that culture is created by people, and that people like themselves are able to change those cultural elements, which are harmful to themselves (Torres, 2009, pp 18-20).

Freire's texts Pedagogy of the Oppressed (1970) and Cultural Action for Freedom (1972), referred to the term 'banking education' where knowledge is literally deposited in learner's mind. This banking model of knowledge leads to domination of facts and ideas into the learner's mind. So, it is essential that learners must be critically literate and for this learning should not only represent technical skills but development of a critical social and cultural awareness. Teachers must adopt teaching method that will promote critical thinking skills among the learners. There must an encouragement of the disciplining of mind towards the thinking which involves reflexivity, skepticism, and a holistic approach to both the teaching and learning process. Teachers in the elementary schools may begin to move the learners beyond rote memorization and fragmentation of facts by providing them with opportunities to appreciate their own cultural diversities. At the postsecondary level, college and university professors must actively engage the students in processes that demand for the evaluation of the knowledge (McCrink, & Melton, 2009, P 206). For example, in a college media science course, students may be asked to read different articles and raise their voice current regarding burning issue like homosexuality and the way traditional Indian culture accept or condemn it.

Moral Education and Culture

Human lives are structured by narratives, which must be realised and equipped by humans to form the basic components of moral education or Virtue Theory. Virtue theorists describe children can be educated about moral character and cultural values initially through the process of training and then subsequently, through reflective practices. Virtues the desirable are characteristics such as kindness, fairness or courage that every culture wants to develop and cultivate in their societal bodies through moral education (MacIntyre, 1981). Moral education in opposition to the moral indoctrination cannot be conducted without treating the students as the rational human beings are capable of reasoning about conduct. Such reasonable atmosphere can be created by creating a class culture i.e. a community based on enquiry within the class premises, where children can learn the social forms of reasoning and mutual respect. Through participation in the community, pupils will be able to learn how to reason along with the cultivation of social habits. Such participation is highly essential for the good moral conduct within the class culture. Good class culture along with the community of enquiry can contribute both to the value based educational programmes as well as in the development of language and thinking skills. Thus, it will facilitate students' fully fledged participation in a pluralistic society and cultural community. In a caring classroom culture, children can learn to develop their personal concern about love, death, friendship, bullying, fairness, and other general philosophical issues like personal cultural identity, meanings and values (Gardner, Cairns, & Lawton, 2000, pp 49-51).

Failure in Curriculum and Minority Culture Education

Our present schooling system fails in terms of proper education as it lacks concern for beauty. truth, learning, and culture (Goodman, 1964). Culture has a wide range of influences on the cognitive performances of the students. It has innumerable avenues for influencing psychological processing by the members of a certain culture. Most of the obvious influences are performed through languages and communication processes. There are two broad aspects of linguistic influences on human psychology. At first, cultures have concepts that are discussed habitually. These forms of cultural expertise are transformed from one member to another and thus, affect the reasoning process of the member. Secondly, the languages on which

emphases are made, they are different in the information, thus it is guite evident that the language with which these members speak and the way they think are totally different in nature (Markman, Grimm, & Kim, 2009, pp94-95). Language, thought and culture (Salzmann, Stanlaw, & Adachi, 2012, P225) are deeply interlocked. Teachers have to understand the relationship with an adequate knowledge about the society. The language includes two dimensions. At first the accessive one, which involves a new manner of disclosure of what in a sense The alreadv exists. second dimension includes the existential i.e. a new manner of being or a new possibility. The descriptive language fits in the first dimension while expressive gesture makes up the second. For defining the manliness of term bike-rider, expressive words like macho and dude are Such differentiation among the two used. dimensions is influenced by the distinctions like lovers/ friends, or leader/president/king and such distinctions are not same from culture to culture (Taylor, 2006, pp 29-38). In current configuration of school curricula, the teachers (primarily first and secondlanguage), are mainly responsible for developing linguistic abilities of the students. Teachers must not neglect these distinctions in dimensional space of language. They must be alert looking for the opportunities in order to extend and develop the student's linguistic skills for the promotion of independent learning by the students. As the language opens up the reach rather than restricting opportunities the for learning. implementation of local and indigenous language and cultural signs and symbols can help in learning processes. Learning experienced through own languages can promote personal development, and idiosyncratic expression, thus opening up the new paths for cognitive or affective horizons (Moore, 2000, pp 62-65).

Heath (1983) uses ethnographic research technique to investigate the proper cultural styles and practices suitable for children of two communities i.e. Roadville and Trackton. These two communities were only few miles apart in the Piedmont Carolinas. Roadville was the white working class community engaged in textile mill for more than four generation whereas Trackton was the black working class community whose older generation grew up in the farm lands, but then present generation was working in the textile mill. Heath examines the impact of cultural mismatches on both children of the communities. His study draws attention towards the cultural, class and ethnic differences, which facilitates the children of the dominant white community over the ethnic minority one. The cultural symbols in terms of spoken and written language such as literary and non-literary works hardly favoured the minority group (pp 2-67).

The revised curriculum published by the Consultation Material May-June 1999 too limited the opportunities for curriculum innovation in education Action Zone. A thorough content review of the curriculum has stated the aims namely: to provide opportunities for all pupils to learn and to achieve and; to prepare all pupils for opportunities, responsibilities and experiences of life are missing. The revised curriculum mainly sets out to define more sharply the processes in which schools and pupils must participate if all pupils are to receive their entitled best achievements and establishing а flexible and coherent framework which can readily and quickly meet all pupils' needs. Though both the processes are important, still the revised curriculum failed to provide comfortable homes for the teachers and pupils of minority cultures (Gardner, Cairns, & Lawton, 2000, pp 7-11). Cognitive skills such as critical thinking and problem solving are important for the learners as attitude and motivation play a great role in cognitive thinking. A teacher must have enough knowledge about the model of cognitive skill to enhance the academic affordability for the learners in the classroom (Phye, 1997, pp64-65). The motivational state of the students is also influenced by the culture to which they belong. The differences in culture encourage them to hold on their individualist values or collective values. The average members of western culture tend to hold on their primacy as the individual whereas the students of the East Asian culture central around their collective identities (Markman, Grimm, & 2009, pp94-96) Kim, and collaborative learning environments (Davis, 2009, P274). Motivation can be negative or positive. Teachers as the mentors can provoke the resistance among learners through threats and power assertion. They can also generate positive motivation through

warmth, reciprocity and stimulation of empathy towards other's culture. Empathy as the element of motivation can contribute to the moral and ethical values as it focuses on other's feelings and how one's action affects other life (Howell, 2009, pp516-517). Most students' response positively to a wellorganised course taught by an enthusiastic teacher or instructor who shows a genuine interest in students and their learning process. Thus, it promotes and enhances students' motivation (Davis, 2009, P279).

Conclusion

Several studies suggest the best source of gaining knowledge that students can gather is by openly sharing the ignorance and expressing a genuine curiosity to learn from different groups and culture. The do-ityourself culture in learning process has traditional methods ignored the for authenticating knowledge and designating authority as it promotes personal choices and opinions over expertise and authority. Primary, secondary and senior- secondary educational institutions can promote cultural studies by organising personal development programs such workshops \mathbf{as} and conferences, ethnic film festivals, and cultural tours; visiting museums and heritage places and ; forming of book reading groups to study both fiction and nonfictional literatures from different cultures. A teacher has to adopt several pedagogical approaches to avoid misinterpretations students from diverse among the Teachers must learn backgrounds. the differences in communication styles and nonverbal behaviours of different cultures. There are certain differences in communication techniques such as nodding, eye contact, physical contact, smiling, pauses after the speech, physical distance, and usage of languages, which varies from culture to culture. Culture as the reflection of our basic values, perceptions, desires and behaviours, is widely manifested through various artistic and literary form of expression. So, learning process must collaborate with such manifestation.

Culture has a deep connection with its various subcultures such as media, language, and education along with the process of learning. As education is the road to culture, it aims at civilizing the powerless and underprivileged one. Culture and language have deep relationship. There is a significant relationship between the both in mutual determination, mental representation and social action. Friedrich (1969) defines the term 'linguaculture' that serves the fact that culture is a part of language just as language is a part of culture. These two are partly overlapping realities, which can intersect in many ways (P 219). Some learners are naturally enthusiastic about learning, while others may require continuous instruction to be inspired, stimulated and challenged in the learning process. The level of motivation can transform the classroom into a better or worse place of learning. Alternative testing modes such as open-book test may reduce some student's motivation to study as in cultures memorization many is still considered as the best way to study.

The movement of deschooling supports Goodman's principle that our present schooling system fails to impart proper education when it lacks concern regarding moral and ethical values, truth, beauty, learning and culture. Some believes our present schooling system is required to be removed and replaced by other system that can improve the possibility of societal and cultural progress. Both cultural studies and evolution are widely recognised not only in arts and philosophy but also in science, politics, and government and in all other social and mental phenomena. All cultures in preliterate era including the Paleolithic age have some artistic and aesthetic responsiveness. The study of culture requires proper planning and prudence. Learning and motivation are seen as important form of social activities that can be understood within a given cultural setting. So, inculcation of traditional values and culture in the pedagogy, curriculum and assessment only will not enrich the cognitive performances of the students but will also enhance other psychological processes like reasoning, self-motivation, critical thinking, etc among them.

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Economic Expansion and Developing Economies Samadhan K. Patil AES'S T.C. College Baramati 413102 DOI- 10.5281/zenodo.7212751

Abstract :

The various parts of the world are connected through the different types of goods and services and it has become one small village. Today's world is a more integrated place than what it was in 1990. In small or big proportions, the developed, developing and less developed countries have been participating in the economic integration. During the process of globalization, world economy has traversed through the political, cultural, social and economic changes. Developed or developing economies are positively as well as adversely affected by this integration. The present paper divided into four major parts.

Objectives:

To understand the importance of developing economies. 2. To analysis the role of developing economies in the economic expansion. 3. To examine the effectiveness of government policy. 4. To make constructive conclusions on the backdrop of developing status.

Research Methodology:

The data and information collected from various types of existing research - books, journals, magazines, periodicals, FAO, UNCTAD, IMF, WTO, RBI and Ministry of Agriculture GOI would use to support arguments or to examine objectives.

The **first** part will clear the story of developing economies.

Second part indicates the historical experience of developing countries. **Third** part emphasis the importance the developing economies. The **fourth** part concluded the paper with some constrictive notion on the backdrop of economic expansion.

Keywords: Developing Economies, Indian Economy, globalization, Expansion

Introduction:

During the period of 1990 to 2007 world exports of goods and services increased. They nearly tripled with 7 per cent annual average growth rate. The foreign direct investment (FDI) also increased by nine-fold during the same period. As far as developing economies are concerned, its trade has increased from 17.3 percent of world exports and 17.0 percent of world imports in 1990 to 28.1 percent of world exports and 25 percent of world imports in 2007 (World bank, 2010a). The travelling abroad of people, investors' demand for foreign stocks and business of MNCs are increasing speedily. Nonetheless, though most of the economies may benefit from the international trade the benefits may not be shared equally among them. The

ability of reaping benefits or participation in international trade is determined bv domestic and national factors. However, whether the country is developed or less, developed it is contributing to international The world economy has changed trade. tremendously over last fifty years. The next fifty years are also expected to witness the tremendous change. The contribution of developing countries in world economy could become larger than it is now. Developing countries like Brazil, Russia, India and China's (BRICs) contribution could be larger than the G - 6 economies¹ in less than forty years. The BRICs economies could become one of the major sources of world economy. India's economy could be larger than Japan in 2032 and China's could be larger than that of US in 2041. The BRICs economies together could be larger than the advanced countries i.e. G-6 economies in 2039.

This paper briefly points out the emergence and participation of developing countries through the historical perspective and importance since WW II in the world economy. This paper also deals with the statement of problems, objectives, research methodology, significance of the study, limitations of research and scheme of the papers. The economic profile of the select developing countries is shown in the appendix I, II and III.

II. Historical Experience of Developing Economies

In current times, most of the European economies are dominant in the world economy. However, the historical evidence has explicated the greatness of Asia, Africa and Latin America in antique period. Such regions have an important place in the world

¹ G - 6 economies are U.S, Germany, France, UK, Japan and Italy.

economy. These regions have shown their potential on the platform of world integration. Europe has developed relations with the America and other Asian regions. However, Asia was a dominant region at least for three centuries, until about 1750. Asia's contribution expanded more speedily in commercial economic activities. production, and population until at least 1750. Europe, America and even Africa have received short shrift treatment from the world economy due to their lesser participation (Frank, 1998). Table 1.1 shows

participation of different regions share of world GDP during the period 1000 to 1700. Asia, Africa, and Latin America together accounted for 83.3 percent and Western Europe, Western offshoots, Eastern Europe, former USSR and Japan together accounted only for 16.7 percent of world GDP during the same period. Between the period 1000 and 1700 the share of the world GDP of Group - I declined on the other hand the share of Group - II increased. However, overall, the Group - I dominantly contributed to the world GDP.

Region	1000AD	1500AD	1600AD	1700AD				
Group – I								
Asia	67.7	61.9	62.5	57.7				
Africa	11.7	7.8	7.1	6.9				
Latin America	3.9	2.9	1.1	1.7				
Group Total	83.3	72.6	70.7	66.3				
	G	roup – II						
Western Europe	8.7	17.8	19.8	21.9				
Western Offshoots	0.7	0.5	0.3	0.2				
Eastern Europe	2.2	2.7	2.8	3.1				
Former USSR	2.4	3.4	3.5	4.4				
Japan	2.7	3.1	2.9	4.1				
Group Total	16.7	27.5	29.3	33.7				
TOTAL	100.0	100.0	100.0	100.0				

Source: Maddison, 2003

Table 1.1 has also indicated that Western Europe, Western offshoots, Eastern USSR and Japan are less important in world economy in concern to their share of world GDP. The world economic history shows that in current times of both China and India is not an emergence, but a re-emergence. China may well be on course to become the world's largest economy in near future but it had also held this position hundred years ago (OECD, 2007). China and India together accounted for 50 percent of world income and 50 percent of world populations between the period 1000 and 1700 (Navvar, 2009). But to the industrial revolution, due the contribution of developing countries in world GDP declined while the industrialized countries share increased between the periods 1820and 1913.Industrialized countries' share of the world GDP increased from 36.9 percent in 1820 to 70.4 percent in 1913. As against this developing countries share of the world GDP declined from 63.3 percent to 29.6 percent. The period between 1000 and 1700 thus indicated the sound economic position of Asia as compared to other regions like Africa, Western Europe

and Latin America. However, during the period 1820 to 1913 developing countries, Asia, and Africa dramatically lost their share in world GDP. On the other hand, industrialized countries and Latin America improved their performance. During the period, 1820 to 70 per capita GDP growth increased speedily in most of the economies. Countries from Asia, Latin America and Africa accelerated their growth in the same period. Argentina, Mexico, Japan, Ghana, South Africa performed well during the same period. Overall, the world's per capita GDP growth in the 1820-70 was second highest as compared to the golden age (1950-73) (Maddison, 1995). Thus, Asia, Africa and Latin America had performed well in world GDP during 1000 to 1700. The period between 1820 and 1870 was in favor of world per capita GDP. In general, Asia and Africa or developing countries could not maintain their performance in the period between 1820 and 1913. The span between 1913 and 1950 had greatly disturbed by world wars. depression. and interwar frustrations.

However, since WWII world economy is transformed with growing participation of developing countries.

III. Importance of Developing Economies

After the end of WWII, not only developed but developing countries also restructured their economies due to de-colonization. Under the regime of international institutions², all economies set their individual trade policy framework. The objectives of recovery from the great debacles³, rapid economic growth and more trade transformed the world economy. U.S. and Japan speedily started to increase their economic importance through international trade while developing countries started modestly started. However, the trend of growing economic participation of developing countries has been considerable as compared to previous period. After the end of Second World War, the regions from South East Asia are increasingly integrated with world economy. The sectors like finance, industrial production and trade have connected most of the regions of the world closely than ever before. The process of integration affected most of the countries with increasing economic growth (Anwar & Catley, 2007).

The economic performance depends like natural resource upon factors endowment, population, market forces and institutional factors. However, the market and institutional factors are significant in the development of developing economies. The market integration is playing a vital role in the economic progress since 200 years. During the process of rapid economic growth, market is one of the most important factors. Like late industrialized developed countries, many developing countries have an ability to increase their economic growth for e.g. Korea, Taiwan, India, Brazil, Turkey etc. (Amsden, 1989). Japan transformed itself from a developing nation to an advanced industrialized nation since the WWII. Japan is the only nation, which joined the G-Seven (Eum Mee Kim, 1997). Japan has been an example to the other developing nations about the economic transformation. China, South Korea, Thailand, Brazil, Mexico,

Vietnam and many developing nations have potential to participate in the integration. In current times, developing countries have been increasing their importance through the supplies of highly educated labor. The large supply of educated labor from developing countries combined corporate activity and labor market during the process of economic expansion. As a result, the dependence on developed countries dramatically declined The (Lazonick, 2007). importance of developing countries in the world economy has started to increase.

IV. Conclusion

Under the WTO regime, developed countries have agreed to increase market access for developing countries by lowering tariffs and granting tariff-free access to all goods but they did not do this up-to the expectations of developing countries. In the long-term development, agriculture sector would play a major role in the economies of developing states. However, the traditional agricultural farming cannot maintain its the domestic and place in economic expansion. The commercialization of farming or commodities has become principal part for globalization. Therefore, to commercialize agriculture commodities, it is essential to take important steps. The state should implement decisive policy in respect to commercialization of agriculture China is one of the largest commodities. emerging economies in the world. However, China is not alone on this path. Other emerging economies like India, South Korea, Brazil, and South Africa are also capable to grasp such opportunity in the global integration.

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²cc The international institutions like IMF, IBRD or World Bank and GATT.

³ The debacles like WWI, great depression, internal wars and disputes and WWII.

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Characteristics of Indian Population

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Abstract:

What is the characteristic of population while studying population in India? An attempt has been made to study this in the said research paper. The productive power of a country depends on human labor, so man has to do intellectual or physical labor for his livelihood. Since man is the only factor of production, the ability to successfully increase production power depends on the quality of labor. India is the richest country in the world in terms of population. Hence it is important to study the population. Population creates demand for manufactured goods and services in the same way as it supplies labour, hence the study of India's population is multifaceted.

Intoduction :

Humans are born not only with a stomach but also with two arms which means that humans have to do intellectual or physical labor for their livelihood. The power of production in a country depends on human labour. Man is the means of labor production and he is the ultimate goal of all production. The productive power of a country depends on the numerical and qualitative component of labour. India is a rich country in terms of population. Population is a very important factor in the process of economic development in terms of supply and demand. As population supplies labor, manufactured goods create demand for services, hence the study of various aspects of India's population is useful. In this research we are going to study the salient features in terms of population.

Research Objectives:

1. To study population in urban and rural areas of India.

2. To study the ratio of women to men in India.

3. Studying population by occupation in India.

4. To study the average life expectancy in India.

Research Methods:

Secondary sources have been used for the said research paper. This article has been written through various magazines, papers and reference books.

Salient Features of Indian Population:

Rural and Urban Composition of Population: Economic development, industrial development and urbanization of a country are closelv related. Increasing industrialization leads to the growth of new industrial cities as people from rural areas move to cities for work. Therefore. urbanization educational. medical, in transport. communication etc. increases. Population increases in cities Migration of population from rural areas to cities is considered as an indicator of development How the rural urban population in India has changed is as follows.

year	Total population in crores	Rural (in crores)	Urban (in crores)	Urban population growth per decade
1951	36.11	29.87	6.24	43.2
1991	84.43	62.71	21.72	35.6
2001	102.70	74.20	28.50	31.2
2011	121.05	83.34	37.71	31.8

Source: Various Census Reports, Register General India

From the above table it can be seen that the population of India increased from 36.8 11 crores in 1951 to 121 crores in 2011. Population ratio is increasing day by day in urban and rural areas. From the above data, it can be seen that there is an increase in the proportion of population in urban areas. The Pate of Urbanization in India Is Law As

The Rate of Urbanization in India Is Low As Compared To Developed Countries India is far behind in terms of citizens compared to the developed countries of the world. The rate of urbanization in India was 31.15 percent in 2011, while the average ratio of urban to rural population in developed countries was 70 percent. According to the World Bank's 2016 survey report, the highly urbanized countries are as follows.

Country	Urban Population Ratio
Japan	94 %
Netherlands	91 %
Australia	90 %
England	82 %
America	82 %
France	80 %
India	33 %

Source: Various Census

Reports, Register General India

Compared to other countries in the world, the rate of urbanization in India is still very low. Urbanization creates a sense of quality of life among the people. According to these statistics, except for certain urban areas in India, rural areas still have more population. Difference Between Birth Rate And Death Rate India still has a high birth rate. But the death rate has decreased rapidly. The number of children born per thousand people every year is called birth rate. Also, the death rate per thousand people every year is called death rate. The birth rate and death rate will show from the following statistics that the population grows rapidly when the birth rate gap is large.

gap 15 iai ge.						
Year (10)	Birth	rate	per	Death	rate	per
	thousand			thousar	nd	
1941-1950	39.9			27.4		
1951-1960	40.0			18.0		
1961-1970	41.2			19.2		
1971-1980	37.2			15.0		
1985-1986	32.6			11.1		
2009-2010	22.8			7.1		
2010-2011	21.8			7.1		
Waniona	Conque					

Source: Various Census Reports, Register General India

The above figures show that India had a birth rate of 29.9 per thousand and a death rate of 27.4 during the year 1941-50. In 2010-11, the birth rate was 21.8 per thousand and the death rate was 7.1. The above statistics show that the birth rate has not decreased significantly but there has been a significant decrease in the death rate.

Male To Female Ratio In India:

While studying the population of the country, it is necessary to consider the male to female ratio. The ratio of women per thousand men is the ratio of women to men. This scale shows the position of men and women in India at a particular time and the equality between men and women. The male to female ratio in India is shown in the following table.

I IIIaia.		
Sr.NO	Census year	Total male to female ratio
1	1951	946
2	1961	941
3	1971	930
4	1981	934
5	1991	926
6	2001	933
7	2011	943
	x7 ·	1000 040 T 0001

Source: Various

Census Reports, Register General India

From the above table it can be seen that in India in 1951 the proportion of females per **Male To Female Ratio By Age Group:** When gender equality and population quality

are closely related, it is useful to consider

1000 was 946. In 2001, it decreased to 933 and in 2011, it increased to 943. Overall, the proportion of women is less than that of men.

different age groups without taking into account the gross male-female ratio as shown in the accompanying table.

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Sr.No	Age	Age structure	Ratio of
	group		females to
			1000 males
1	0 to 6	Children's group	914
2	0 to 19	boys girls	908
3	10 to 19	teenagers	898
4	15 to 24	youth	908
5	15 to 45	fertile	945
6	15 to 59	Women of action	944
7	60+	dependency	1033

From the above table it can be seen that 0 to 6 births per thousand males were 914 females, 0 to 19 boys and girls 908, 10 to 19 teenagers 998, 15 to 24 youths 908, 15 to 45 fertile 945, 15 to 59 944 and 1033 dependences greater than 60 are observed.

Age Distribution Of Population:

In order to know how much productive population and unproductive population in

w much pro	ductive	country of t	he most yout	th as seen from the
luctive populat	tion in	following cha	art	_
year	0 to 14	15 to 60	60+	
	(age)	(Age)		
1951	37.4	57.1	5.5	
1991	36.5	57.1	6.4	
2001	35.5	58.2	6.3	
2011	29.5	62.5	8.0	

The above table shows that in 1951 the age group 0 to 14 37. 4 and 15 to 60 57. 1 and 5. It was 5 percent. In this, 0 to 14 age group was 29.5 in 2011. It appears that the method has changed.

Changes in the occupational composition of the population:

To get a clear picture of the development of the economy, it is useful to see how the working population of the country is divided into different occupations. According to the 2011 census, 62.5 percent of the total population was productive while 37.5 percent was unproductive. Factors include population, agriculture, animal husbandry, forestry, fishing, mining, construction, trade, transport and communication. All these businesses are classified into three major areas. Accordingly, how the distribution of the working population has changed is as follows:

the total population of the country, it is

necessary to study the age structure. That

means there are productive population if the

proportion of the doing population is more

then the dependent population remains

less.At present India has more population.

That is why India today is known as the

Sector	1951	1961	1971	1981	1991	2001	2014
primary field	72.1	71.8	72.1	68.8	66.8	58.4	47
Second sector	10.7	12.2	11.2	14.5	12.7	16.2	22
Third Sector	17.2	16.0	16.7	16.7	20.5	25.4	31
Total	100	100	100	100	100	100	100

Source: Indian Economy Kate and Bhosle Phadke, Publication 2018.

A study of labor in India by occupation shows from the above table that in primary sectors in 1951 72 . 1 percent people were working. It decreased to 58 in 2001. 4 per cent rose to 10 in 1951 in the secondary sector. 7 While the proportion of people Literacy rate in the population:

According to the United Nations, the ability to read and write is called literacy. Whereas in India, persons above the age of 6 working in the first semester of the primary sector seems to be decreasing, 16.2 in the tertiary sector in 2001, 17.2 in 1951 and 25.4 in the year 2001, overall, the largest number of people are still seen working in the primary sector.

who can read and write at least in their mother tongue are included, i.e. persons who cannot read and write are termed as illiterate. It is useful to study the literacy rate to test the socio-economic status of the population. Literacy is necessary for the citizens of the country to develop a scientific outlook and also for the citizens to enjoy their basic rights and perform their basic duties as follows:

year	Male Literacy	Female Literacy	Total Literacy
1951	27.16	8.86	18.33
1961	40.40	15.35	28.33
1971	46.00	22.00	34.45
1981	56.38	29.5	43.7
1991	64.13	39.3	52.21
2001	75.85	52.1	64.83
2011	82.14	65.5	74.04

Source: Various Census Reports, Register General India Population density: geo

Population density is the average number of people living in an area per square kilometer. Population density is important in determining whether a region is densely populated or sparsely populated. Population density depends on many factors. Population density depends on <u>various factors like</u> geographical conditions, availability and quality of land, rainfall, climatic suitability, education, health, transport and communication facilities as well as industrial progress, trade. Apart from this, educational progress, historical places, religious places, availability of information also determine the population density as follows:

various	factors like	population density as follow
Sr.No	year	Density of population
1	1901	77
2	1951	118
3	1961	142
4	1981	216
5	1991	267
6	2001	324
7	2011	382

Source: Indian Economy Kate and Bhosle Phadke, Publication 2018.

Average life expectancy increases:

Average life expectancy is the number of years a person lives on average. The quality of the population is understood from the average life expectancy Average life expectancy is considered an important criterion in the standard of living and human development index. The average life expectancy in the country depends on the control of the epidemic of various diseases, the health facilities available for it, education and employment availability, gender equality. The status of average life expectancy in India is shown in the accompanying sheet:

ıt_	index.	The average	e lit	e			
	Census	Average	life	Average	life	Average	life
	year	expectancy	of	expectancy	of	expectancy	
		male		females			
	1951	32.4		31.7		32.05	
	1961	41.9		40.6		41.2	
	1971	47.1		45.6		46.4	
	1981	54.1		54.7		54.4	
	1991	58.04		58.8		58.4	
	2001	63.9		66.9		65.4	
	2011	67.3		69.6		68.4	

Source: Various Census Reports, Register General India

Average life expectancy in India In 1951 the average life expectancy for males was 32.4 and for females 31.7 and the average life expectancy was 32.5. In 2011, their average life expectancy increased to 67. 3 and the

average life expectancy of women is 96. 6 and the overall average life expectancy at 68. 40 The average life expectancy in India shows an increase in this.

Conclusion :

The demographic characteristics show that India still has a large population awareness. A study of the composition of rural areas in India's population shows that the proportion of people in rural areas in India is higher than in urban areas. At the same time, when birth and death are considered, the death rate has decreased rapidly, but the birth rate has not decreased so much that India today shows inequality between men and women. It can be seen that according to the occupation of the population, a large number of people work in agriculture in India today. If we look at the age of the population, it can be seen that there has been an overall increase in the average life expectancy in India. At the same time, the literacy rate in India is still low compared to other countries. Also, in terms of population density, there is a rapid increase in India.

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RTI Act and Its Impact on Administrative Transparency: A Study with Reference to Nanded District

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Introduction: The environment of business is governed by legal aspects. The legal aspects presented by different commercial enactments have been exercising their impact upon day to day work of trade, commerce and industry. There are a No. of Act such as: Indian Contract Act, The Sale of Goods Act, The Partnership Act, The Payment of Wages Act and so on. Recently a No. of enactments have come into force because of Liberalization, Privatization and Globalization. One of such Acts is the Right to Information Act (RTI). The Right to Information (RTI) is an act of the Parliament of India which sets out the rules and procedures regarding citizens' right to information. It replaced the former Freedom of Information Act, 2002. Under the provisions of RTI Act, any citizen of India may request information from a "public authority" (a body of Government or "instrumentality of State") which is required to reply expeditiously or within thirty days. In case of matter involving a petitioner's life and liberty, the information has to be provided within 48 hours. The Act also requires every public authority to computerize their records for wide dissemination and to proactively publish certain categories of information so that the citizens need minimum recourse to request for information formally.

Statement and Significance of the Study

The RTI Bill was passed by Parliament of India on 15 June 2005 and came into force with effect from 12 October 2005. Every day on an average, over 4800 RTI applications are filed. In the first ten years of the commencement of the act, over 17,500,000 applications had been filed. Although Right to Information is not included \mathbf{as} a Fundamental Right in the Constitution of India, it protects the fundamental rights to Freedom of Expression and Speech under Article 19(1)(a) and Right to Life and Personal Liberty under Article 21 guaranteed by the Constitution. The authorities under RTI Act 2005 are called public authorities. The Public Information Officer (PIO) or the First Appellate Authority in the public authorities perform quasi judicial function of deciding on the application and appeal respectively. This act was enacted in order to consolidate the fundamental right in the Indian constitution 'freedom of speech'. Since RTI is implicit in the Right to Freedom of Speech and Expression under Article 19 of the Indian Constitution, it is an implied fundamental right. Information disclosure in India had traditionally been restricted by the Official Secrets Act 1923 and various other special laws, which the new RTI Act overrides. Right to Information codifies a fundamental right of the citizens of India. RTI has proven to be very useful, but is the Whistle counteracted by Blowers Protection Act, 2011.

The Right to Information (Amendment) Bill, 2019, seeks to amend Sections 13, 16, and 27 of the RTI Act. Section 13 of the original Act: It sets the term of the central Chief Information Commissioner and Information Commissioners at five years (or until the age of 65, whichever is earlier). Finally in Ashwanee K. Singh's case on 20 September 2020, it is stabilised that right to information is a fundamental right.

Objectives of the Study

The objective of this paper is to study the RTI Act and its impact on administrative transparency with reference to Nanded district.

Hypothesis of the Study

The introduction and implementation of RTI Act has improved social consciousness and administrative transparency in the bureaucratic setup in the government, semigovernment and private institution.

Limitations of the Study

This paper is limited to Nanded district only. This is further limited to the study of impact of RTI Act.

Research Methodology

This paper is a historical study of descriptive nature. It is based upon primary data. The data was collected with the help of a small questionnaire. The questionnaire was sent to various respondents which were selected by way of Random Sampling Method by Convenience. The sample was selected from throughout the Nanded district. There are 16 talukas in Nanded district, out of these 50% i.e. 8 talukas were selected as sample and from these 8 talukas 20 respondents were strategically selected RTI Activists for this study. Similarly the researcher has also selected 80 Administrative Officers from sample talukas. Thus the total sample of 160 RTI Activists and 80 Administrative Officers has been selected for this paper.

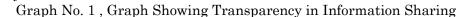
Transparency in Information Sharing

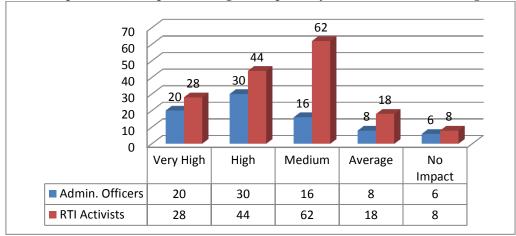
The most important impact of RTI Act on works in Government and Private sector is the increased transparency. Everything has to be kept in Black & White because of this Act. The researcher has in this paper studied the impact of RTI on Transparency in Information Sharing from the point of view of Administrators and RTI Activists. The results are shown in the following table.

Sr.		Admin.		RTI		
No.	Particulars	Officers	%	Activists	%	Total
1	Very High	20	25.00	28	17.50	48
2	High	30	37.50	44	27.50	74
3	Medium	16	20.00	62	38.75	78
4	Average	8	10.00	18	11.25	26
5	No Impact	6	7.50	8	5.00	14
	Total	80	100	160	100	240

Table No. 1, Transparency in Information Sharing

Source: Primary Data.





It can be seen from the above table that, Out of the total 80 sample Administrative Officers 20 (25%) have opined that the due to impact of RTI; Transparency in Information Sharing is 'Very High', that of, 30 (37.50%) have expressed that the Transparency in Information Sharing is 'High', whereas 16 (20%) have reported that the Transparency in Information Sharing is 'Medium' whereas 8 (10%) have stated that the Transparency in Information Sharing is 'Average' and 6 (7.50%) have reported that the Transparency in Information Sharing is 'No Impact'. Out of the total 160 sample Administrative Officers 28 (17.50%) have opined that the due to impact of RTI; Transparency in Information Sharing is 'Very High', that of, 44 (27.50%) have expressed that the Transparency in Information Sharing is 'High', whereas 62

(38.75%) have reported that the Transparency in Information Sharing is 'Medium'; whereas 18 (11.25%) have stated that the Transparency in Information Sharing is 'Average' and 8 (5%) have reported that the Transparency in Information Sharing is 'No Impact'.

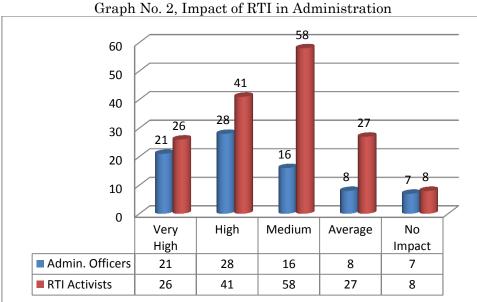
Impact of RTI Act in Administration

The RTI Act has exercised a notable impact on administrative works in every field whether government of private. There is a significant impact upon the administrative aspects. The speed of work has increased. There is no 'Hide & Sick' play in getting things done. Therefore the researcher has analysed the impact of RTI Act in administration. The results are shown in the following table.

_	Table No. 2, Impact of RTI in Administration						
	Sr.		Admin.		RTI		
	No.	Particulars	Officers	%	Activists	%	Total
	1	Very High	21	26.25	26	16.25	47
	2	High	28	35.00	41	25.63	69
	3	Medium	16	20.00	58	36.25	74
	4	Average	8	10.00	27	16.88	35
	5	No Impact	7	8.75	8	5.00	15
Ī		Total	80	100	160	100	240

Table No. 2 , Impact of RTI in Administration

Source : Primary Data.



Source : I rimary Data.

It can be seen from the above table that, Out of the total 80 sample Administrative Officers 21 (26%) have opined that the impact of RTI in administration 'Very High', that of, 28 (35%) have expressed that the Impact of RTI Act in Administration is 'High', whereas 16 (20%) have reported that the impact of RTI Act in Administration is 'Medium' whereas 8 (10%) have stated that the impact of RTI Act in Administration is 'Average' and 7 (8.75%) have reported that the impact.

Out of the total 160 sample Administrative Officers 26 (16.25%) have opined that the impact of RTI in administration 'Very High', that of, 41 (25.63%) have expressed that the Impact of RTI Act in Administration is 'High', whereas 58 (36.25%) have reported that the impact of RTI Act in Administration is 'Medium' whereas 27 (16.88%) have stated that the impact of RTI Act in Administration is 'Average' and 8 (5%) have reported that the impact of RTI Act in Administration is 'No Impact'.

Conclusions:

- 1. It is concluded that out of the total sample Administrative Officers majority i.e. 37.50% have expressed that; due to RTI Act the Transparency in Information Sharing is 'High' whereas among RTI Activists the highest i.e. 38.75% have reported that the Transparency in Information Sharing is 'Medium'.
- 2. It is concluded that, there is no significant difference between the Administrative Officers and RTI Activists regarding the impact of RTI Act in Transparency in Information Sharing.
- 3. It is concluded that out of the total sample Administrative Officers majority i.e. 35% have expressed that; the impact of RTI Act in administration is 'High' whereas among RTI Activists the highest i.e. 36.25% have reported that the impact of RTI Act in administration is 'Medium'.
- 4. It is concluded that, there is no significant difference between the Administrative Officers and RTI Activists regarding the impact of RTI in administration.

Thus, in this paper the researcher has studied the opinions of the administrative officers and RTI activists regarding information sharing and impact of RTI Act in administration. The researcher has also applied Chi-Square Test to check whether there is any significant difference in the opinions of the sample administrative officers and RTI activists. The analysis is based upon primary data.

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SAVINGS AND INVESTMENT PATTERN OF UG & PG TEACHING FACULTY – A STUDY WITH REFERENCE TO MANGALORE CITY

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Abstract

Mangalore city is one of the famous educational centres in India. Quality of education has attracted students from all over the country and even from abroad. It is assumed by many people that Mangalorean's are smart in terms of intelligence and studies. Teachers are the pillars of society and the quality of education depends on their knowledge and skills. The interest of the teachers towards the saving and investment will have a great impact on the quality of education. In this paper, analysis is made to examine the saving and investment pattern among the UG and PG teachers in Mangalore city. The data is collected from 100 respondents with the help of a structured questionnaire based on convenience sampling. The objective of the study was to study the savings and investment pattern of UG & PG teachers, to identify the savings and investment options they use currently and analyse the factors they consider while investing and investment awareness among the UG and PG teachers. The study also focuses on the other aspects like problems faced by the teachers while investing and saving.

Keywords: Saving and Investment Pattern, Teacher's Income

Introduction:

Savings refers to the money one has saved, especially through a bank or official scheme for a given period. Savings means different things to different people. To some, it means putting money in the bank⁽⁷⁾ To others, it means buying stocks or contributing to a pension plan, medical plan, and specific purpose plan but to economists, saving means only one thing that is consuming less out of a given amount of resources in the present to consume more in the future.⁽¹¹⁾ Investment is usually the result of forgoing consumption. On the other hand, Investment refers to the action or process of investing money for profit. It is nothing but using some amount of money to help to make it grow by buying assets that might increase in value over some time. It refers to the usage of funds intending to gain a return.

Savings and Investment in India:

In the year 1683 the first bank in India 'The Madras Bank' was established, followed by the Bank of Bombay, founded in 1720, which is then followed by the Bank of Hindustan, founded in 1770. Until the decade of the '90s, most middle-class Indians were paying little attention to managing personal finance during their working life span, and only at the time of retirement, they would consult their good wishers or advisors about some deposit schemes with banks or post offices or companies which would ensure the regular monthly or А verv quarterly returns. small percentage of the rich and daring or adventurous Indians would experiment in stock markets or UTI schemes. But post-1991, change came suddenly to finance and this column maps some of those changes as India celebrates 70 years of political and 26 years of economic freedom.⁽²⁶⁾ The importance of correct advice at the right time is appreciated and an average Indian is trying his or her best to develop personal finance.

Status of teachers in India:

Teaching is one of the most popular professions across the globe.⁽⁹⁾ Teachers are an important force in our society, as they are guarantors of the education of future generations, especially in developing countries like India. The competency of the teacher is a major determinant of the quality of education. A teacher's professional advancement is decided by many factors. One of the main factors which strongly influence the efficiency of the teacher is his/her quality of life. The quality of one's life is closely related to the standard of living maintained by that person. The presence or absence of certain material items, such as homes, cars, and jewellery is commonly associated with a standard of life. The

ability to spend money for entertainment, health, education, variety in life, art, music, and travel also contribute to the standard of life. Large expensive or fancy items are viewed as evidence of a high standard of living (Laurence J Gitman, 1981). Thus management of personal finance i.e. income, consumption, saving, and investment have a great impact on the standard of living. So the attitude of teachers towards consumption, savings, investment would reflect and their behaviour. which would economic influence their quality of life and in turn influence their profession and the education system. The starting point in searching for the perfect investment plan would be to examine the investor's needs. If all the needs of investment are met by the investment plan, then that particular investment can be termed the right choice.

1. Literature Review:

Nallakannu and Selvaraj (2018) titled "Savings and Investment Pattern of College Teachers" the study explains that Investors are sensitive about the safety of their investments. They need safety and security for their investments. It is evident from the study that most teachers consider safety for selecting the mode of saving. Bank deposits are given first preference followed by Insurance.

Manasi Kulkarni (Killedar)(2016) et.al titled "Investment Patterns of College Teachers with respect to Navi-Mumbai city" have studied that money plays a major role in an individual's life. The researcher also came to know how much the teaching community is aware of knowledge. Their investment most preferred avenues are all traditional investments like bank deposits, government securities. bullions (gold. silver), and real estate.

Dr.Ananthapadhnabha Achar (2012) titled "Savings and Investment behaviour of Teachers - An Empirical study" analyzed that individual characteristics of teachers such as age, gender, marital status, and lifestyle to determine the savings and investment behaviour of the teaching community in the study region. In a more or less similar manner, their family characteristics such as monthly family income, stage of the family life cycle, and upbringing status emerged as determinants of their savings and investment behaviour.

Bhardwaj Rajesh, RahejaRekh, and **Priyanka** (2011), titled "Analysis of Income and Savings Pattern of Private Government and Senior Secondary School Teachers", Most of the government & Private teachers use bank deposits and life insurance to invest their money. In contrast to private teachers, government school teachers got more benefits. The main goal of government teachers' savings is emergency and security, while children's education for a private teacher.

Vyshak P. K., Vishnu P. K., and Sindhu Sasi (2019) studied "Savings and Investment Behaviour of College Teachers and Higher Secondary School Teachers: A Comparative Analysis". The research concluded that the Investment pattern of college and higher secondary school teachers is consistent with the traditional pattern of investment they have been using for years. Bank deposit is the most preferred investment avenue for almost all respondents.

Yasodha and Ravindran (2015) the paper "Savings and Investment Pattern of Teachers Working in Arts and Science Colleges in Coimbatore District" explains that Investors are sensitive about the safety of their investments made. They need safety and security for their investments. The current trend had not affected investment. College teachers invest their money in a safer environment and need regular income from their investment made with lower risk.

Jeyakumari and soundaravalli (2015) in their study title "A study on saving and investment pattern of college teachers with reference to Thanjavur Citv Corporation", which is conducted by taking a limited number of sample sizes as stated earlier. There might be a chance that the perceptions of the different respondents are varied due to diversity in social life, living patterns, Income level, and the like. All the age groups give more importance to investing in Insurance, bank deposits, and post offices rather than any other investment avenues.

2. Hypothesis:

H₁: There is a relationship between Income level and the savings of the teachers.

H₂: Teachers are fully aware of the Investment avenues.

H₃: Individual/Demographic characteristics will determine the decisions to save and invest.

3. Need for the study:

The determinants of savings in an urban environment need not be relevant in a rural environment. Considering all these issues, the primary focus of this study is to identify the determinants of income, saving, and investment patterns of UG & PG teachers with reference to Mangalore city. The income and expenditure pattern and sources of income have a bearing on the saving and investment pattern. In the same way, the disposal of savings by the teachers, which in turn, depends on occupation, level of income, and level of education, needs a detailed analysis along with the determinants of income, saving, and investments of teachers. Through this study, it helps to gain more practical knowledge the field of wealth in management service. The present study will help know the investment awareness among the UG and PG teachers and the challenges faced by the teacher while investing and saving.

4. Statement of the problem:

There are many ways to get involved in types of investments, but they vary widely in the degree of risk and return and are certainly not appropriate or necessary for all investors. As the study Savings and Investment pattern of UG & PG teaching faculty in Mangalore city are concerned, the selection of the best saving and investment tool is a complicated process. This paper traces the Teaching faculty's savings and investment habit and their awareness of different types of avenues of expectations

- 5. Objectives of the study:
- 1. To study the savings and investment pattern of UG and PG Teachers.
- 2. To identify the savings and investment options they use currently and analyze the factors they consider while investing.
- 3. To know investment awareness among the UG & PG teachers.
- 4. To find out the problems faced by the UG & PG teachers while investing and provide suggestions based on the result obtained from the study.

6. Research Methodology:

The study is undertaken in Mangalore to know the saving and Investment pattern of UG & PG teachers.

Primary Data: It is collected from Questionnaire given to various UG and PG teachers in Mangalore. The Questionnaire was prepared keeping in view of Savings and Investing pattern of teachers.

Secondary Data: For this study secondary data was collected from various Books in Library and Internet.

The data that is collected is further tabulated in percentage. From the analysis carried out the findings of the study is drawn and necessary suggestions are given.

Sample size:

The data is collected from 100 respondents with the help of structured questionnaire.

Sample Design:

A sample of 100 respondents is taken based on convenience sampling. This study was featured by a good number of salaried teachers of two scales - Under Graduate scale and Post Graduate Scale who are capable of saving and investing their surplus in different modes of savings and investment.

7. Data Analysis and Interpretations

Table 8.1: Demographic Data of the Respondents are given in the following table:

		No. of Respondents	Percentage (%)
Age:	Below 30 30 - 35 36 - 40 41 - 45 Above 45	$ \begin{array}{r} 40 \\ 30 \\ 16 \\ 6 \\ 8 \end{array} $	$40 \\ 30 \\ 16 \\ 6 \\ 8$
Gender:	Female	70	70

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	Male	30	30
	Undergraduate	3	3
Education:	Post graduation	70	70
	Above Post Graduation	27	27
Marital	Married	64	64
Status:	Unmarried	33	33
Status:	Divorced	3	3
	Below 250000		
	25001 - 50,000	31	31
	50,000 - 75,000	58	58
Income:	75,001 - 1,00,000	6	6
	Above 1,00,000	1	1
		4	4

Analysis & Interpretation:

The above table interprets the demographic data of the respondents. This type of classification helps in identifying the different preferences made by the respondents based on the Age, Gender, Education qualification, Marital status, Income. It is clear from the above table that most of the respondents are below the age of 30 years and few of the respondents belong to the age group 41-45 years. Majority of the respondents are female faculties. 70% of the respondents were post graduates and 27% of the respondents were above post graduates. Most of the faculty respondents are married (64%). 33% of the respondents were unmarried and 3% of the respondents were divorced. It is clear from the above table that 58% of the respondents earn an income ranging from $\Box 25,000 - \Box 50,000, 1\%$ respondent earn an income between $\Box 75,001 \Box 100,000,$ and Majority of the faculty respondents earn an income ranging from $\Box 25000 - \Box 50,000.$

Table 8.2: Showing the Frequency of the Respondents with regards to Savings and Investment.

Frequency	No. of Respondents	Percentage (%)
Daily	1	0.97
Weekly	2	1.95
Monthly	72	70.04
Quarterly	8	7.78
Half yearly	8	7.78
Annually	11	10.70
Occasionally	8	7.78
Total		1

Source: Survey Data

MRR= 1.1

<u>Note:</u> 1. Percentage is not equal to 100 because of multiple Reponses.⁽³⁾

2. Multiple Response Rate (MRR) is equal to total number of responses divided by the number of respondents.⁽³⁾

Analysis & Interpretation:

From the above Information it has been analysed that 1 respondent saves and invests on a daily basis, 2 respondents N=100

save and invest on a weekly basis, 72 respondents save and invest on a monthly basis, 8 respondents save and invest on a quarterly basis, 8 respondents save and invest half yearly, 11 respondents save and invest annually, and 8 respondents save and invest occasionally.

Here it has been interpreted that most of the faculty respondents save and invest on a monthly basis. **Table 8.3:** Showing the Respondents Preference with regards to Savings and Investment

 Avenues/Strategies.

Avenues	No. of Respondents	Percentage (%)
Bank deposits	73	70.08
Post Office Savings Scheme	47	45.12
Insurance policies	46	44.16
Government securities	4	3.84
Stocks/Mutual funds	28	26.88
Gold bonds/Gold jewellery	22	21.12
Real estate	3	2.88
Government schemes	1	0.96
Crypto currency	1	0.96
Total		

Source: Survey data

MRR=2.25

<u>Note:</u> 1. Percentage is not equal to 100 because of multiple Reponses. ⁽³⁾

2. Multiple Response Rate (MRR) is equal to total number of responses divided by the number of respondents.⁽³⁾

Analysis & Interpretation:

It is clear from the above data that 73 respondents prefer Bank deposits, 47 respondents prefer Post Office Savings Scheme, 46 respondents prefer Insurance Tables 4: Showing the Duration of the Post

N= 100

policies, 4 respondents prefer Government 28respondents securities. prefer Stocks/Mutual funds. 22respondents prefer Gold bonds/gold jewellery, 3 respondents prefer Real estate. 1 respondent prefer Government schemes, and 1 respondent prefer Crypto currency as their saving and investment platforms. Majority of the faculty respondents prefer investing in Bank deposits.

Duration	No. of Respondents	Percentage
Long term (more than 10 years)	40	38.4
Medium (more than 5 years)	43	41.28
Short term (more than 1 year)	36	34.56
Very short term (less than 1 year)	6	5.76
Total		•

Table 8.4: Showing the Duration of the Respondents Saving and Investment.

Source: Survey Data

MRR= 1.15

<u>Note:</u> 1. Percentage is not equal to 100 because of multiple Reponses. ⁽³⁾

2. Multiple Response Rate (MRR) is equal to total number of responses divided by the number of respondents. ⁽³⁾

Analysis & Interpretation:

It is clear from the above data that 40 respondents prefer holding their savings and investments for a long term (more **Table 8.5:** Showing Factors considered by the statement of the statement

N = 100

than 10 years), 43 respondents prefer medium term investments (more than 5 years), 36 respondents prefer short term investments (more than 1 year), and 6 respondents prefer very short term investments (less than 1 year).Here it has been interpreted that most of the faculty respondents invest on a medium term basis i.e. on a scale of 5-10 years.

ble 8	3.5 :	Showing	Factors	considered	by t	the respondents	before	making an l	Investment.
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Factors	No. of Respondents	Percentage (%)
Safety of principal	34	34
Low risk	29	29
High returns	23	23
Maturity period	9	9
Tax benefits	5	5
Total	100	100
-		

Source: Survey data

N= 100

Analysis & Interpretation:

It is clear from the above data that the sample size is 100 respondents out of which 34% of the respondents mainly seek safety of the principal amount, 29% of the respondents prefer low risk, 23% of the respondents seek high returns on their investment, 9% of the respondents consider maturity period, and 5% of the respondents focus on tax benefits from their investments. Based on the above information it has been interpreted that most of the faculty respondents consider safety of principal as a factor before making an investment.

Table 8.6: Showing Source of Saving and Investment advice the respondents seek before making an Investment.

Source	No. of Respondents	Percentage (%)
Family members	38	38
Financial advisors	14	14
Friends/colleagues	20	20
Self-decision	28	28
Total	100	100
rev data		N=100

Source: Survey data

Analysis & Interpretation:

From the above data it is clear that out of 100 respondents 38% of the respondents seek saving & investment advice from family members, 14% of the respondents seek advice from financial advisors, 20% of the respondents seek advice from friends/colleagues. and 28%of the respondents take saving & investment decisions on their own (selfdecision). Majority of the faculty respondents seek savings & investment advice from family members.

Table 8.7: Showing source of Information for the respondents Savings and Investment

Source of Investment	No. of Respondents	Percentage (%)
TV & Radio	9	9
Friends & Relatives	67	67
Newspaper & Magazine	17	17
Internet	2	2
Mobile phone	1	1
Bank website	1	1
Acquired intuition	1	1
Blogs	1	1
YouTube	1	1
Total	100	100

Source: Survey data

Analysis & Interpretation:

It is clear from the above data that out of 100 respondents 9 respondents prefer TV & Radio as the source of information for their saving and investment. 67 respondents prefer friends & relatives, 17 respondents prefer newspaper & magazine, 2 respondents prefer Internet, 1 respondent prefer mobile phone, 1 N=100

respondent prefer bank website, 1 respondent prefer acquired intuition, 1 respondent prefer blogs, and 1 respondent prefer YouTube as their sources of information for saving and investment. Here it has been interpreted that majority of the faculty respondents prefer friends & relatives as their source of information for savings and investment.

Table 8.8: The data is collected from 100 respondents with the help of structured questionnaire based on convenience sampling.

Problems	No. of Respondents	Percentage (%)
Lack of knowledge	22	22
Trust issues	13	13
Inadequate disclosure	4	4
Bad experience	3	3
TOTAL	42	42

Source: Survey data

N=100

Analysis & Interpretation:

From the above table it has been analysed that 22 respondents feel that lack of knowledge about savings and investment is the problem they face, 13 respondents have trust issues with the companies that provide savings and investment services, 4 respondents face a problem of inadequate disclosure, and 3 respondents have had experiences with saving bad and investing. Majority of the facultv respondents lack knowledge with regards to savings and investments. **Findings**:

It can be observed that 70% of the respondents are female faculties.

It can be analyzed that majority of the faculty respondents are post graduates.

The study found that full time faculties are more in number as compared to the part time faculties.

The study concluded that 96% of the faculty respondents have the habit of saving and investing their money.

The study clearly indicates that 73% of the respondents prefer investing in Bank deposits.

The study interpreted that most of the respondents invest on a medium term basis i.e, on a scale of 5 - 10 years.

It can be observed that 38% of the respondents seek savings and investment advice from family members.

Majority of the respondents agreed that they integrally know the details of their investment strategies such as taxation, liquidation, return and risk associated.

58% of the respondents have not faced any problem before/after making savings and investment.

Majority of the respondents lack knowledge with regards to savings and investment.

Limitations of the study:

The scope of the study was limited to Mangalore city.

Only a small sample size of the consumer was studied, which may not be enough to give the correct picture.

Respondents' bias. The accuracy of the primary data depends on the information given by the respondents through the questionnaire.

The preference for schemes of savings and investment keeps changing from time to time, therefore the study is valid up to a specific period only.

Suggestions:

Teachers should go for expert advice before investing and saving

Respondents should remove the fear of insecurity from the mind.

Teachers can also invest in long term securities.

They need to be aware of the market situation and invest accordingly.

Respondents should update their knowledge about new investment avenues. **Conclusion:**

Teachers are an important force in our society, as they are guarantors of the education of future generations, especially in developing countries like India. The study is mainly conducted to identify the saving and investment pattern adopted by the UG & PG teachers of Mangalore city. The study analyses the various factors which influence the investment decisions of the teachers. It is found that bank deposit is the favourite avenue of almost all respondents. From this study it is clear that saving and investment is important. Most of the teachers make investment, from the influence by self, by family and relatives. But majority of the teachers were afraid to take risk.

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Abstract:

India is one of the fastest growing retail markets in the world, more than 1.2 billion people accesses with retail market; it is ranked ten amongst largest retail markets in the world. According to the FDI policy October 2011 the government approved 51% FDI for retailing industries to enhancing operations and development of Indian economy. So that, many companies are entering with franchising such as Nike, Reebok, and Addidas etc. Indian companies are also did joint ventures like Reliance, K Rahejas, Bharti AirTel, ITC and many others are making significant investments in this sector leading to emergence of big retailers who can bargain with suppliers to reap economies of scale. Tata with Tesco, Bharti with Wal-Mart. Once, Indian government to accept Policy in 1991 Liberalisation privatisation and globalisation with that business environment has been mobilised. In addition that, Indian organizations are become more global with their operation it has one of the most dynamic and pace emerging industries. Indian industries are become more attractive to do the retail marketing e.g. Tata group alliance with Tesco, Bharti group alliance with Wal-Mart the many companies are run business in the international market, they are became more flexible and agile to operate the business in any corner of the country. There has been a huge opportunity in retail marketing businessmen's to making competitive new retail shops in the international and national markets. Thus, the Indian industries/business are contributing to improvements in per capita income and GDP by retail marketing it helps in develop infrastructure and expanding the retail shops in host countries. Therefore the Indian Government regulations and FDI policies are very much affected on retail marketing many MNCs are entering and operate business in retail sectors as well.

Keywords; Retail marketing, international Business environment, Indian free economy, FD

1. Introduction:

Retail it defined as a sale for final consumption for individual consumer. Indian retailing market is under top ten order in the world retail markets with highly fragmented 97 percent business being run by the unorganized retailers like the traditional family run stores and corner stores and organized retail however is at a very nascent stage it made huge opportunity for prospective new players. The retail sector is the largest source of an employment after agriculture, and has deep penetration into rural India generating more than 10 per cent of India's GDP. There should be proper infrastructure is a pre-requisite in retailing, which would help to modernize India and facilitate rapid economic growth. This would help in efficient delivery of goods and value-added services to the consumer making a higher contribution to the GDP. After the ASSOCHAM observation study Indian retail sector growing with pace more than 3 percent. India is ninth position in

largest retail market in the world. The structure of Indian retail is broadly derived one is organized second unorganized as a whole Indian retail has made life convenient, easy, quick and affordable. Indian retail sector specially organized retail is growing rapidly, with customer spending growing in unprecedented manner. Many Indian big business players has more daring MNCs are meeting the consequent challenges of the following four A's Availability, Acceptability Affordability and Awareness. This has largely using of this sector to access latest technology and improve its marketing Interface for development of organized retail market. With the opening up of foreign direct investment in single brand retail and cash-and -carry formats was presented. The Indian retail market gets new momentum from liberalisation foreign since 1991,the trade policy Indian Government allowed 100% foreign investment in wholesale cash-and carry and single branded retailing. This move

has boosted the investment climates in the Indian retail markets space which has very significant implications in economic development of the country.

1.1 Theoretical framework of retail sector:

Initially, the retail industry in India was existed mostly unorganized and organized retail business in India is very small in quantity, there was tremendous scope to expanses business. The emergence of first phase of organised retailing in India can be traced back when a shopping centre into existence in the year of 1869 with Mumbai Crawford Market and Kolkata Hogg Market in the vear 1874incorporated. After that, the country has got a high growth rate with pace, the consumer spending in retailing climbed up to 75% of total market, By the year 2013, the organized sector is also expected to grow at a CAGR of 40% per year with great rate. One report estimates the 2011 Indian retail market as generating sales revenue of about \$470 billion a year, of which \$27 billion comes from organized retail markets such as supermarkets, chain stores with centralized operations and shops in malls.

The opening of retail industry to free market competition, some claim will enable rapid growth in retail sector of Indian economy. The Economist forecasts that Indian retail will increase nearly double in economic value, it means the domestic retail market is expected to grow from \$330 billion in 2007 to \$640 billion by 2015 and it expanding by about \$400 billion by 2020. The projected increase alone is equivalent to the current retail market size of France. Evidences are found that trade flourished in India since ancient times and urbanization of Indian towns has roots in the pace growth of trade & marketing. Paithan in Maharashtra and Warangal in Andhra Pradesh were flourished mainly due to the production of fine cloths. (Maharashtra State Bureau of Textbook Production and Curriculum Research, 2008). Recently, retail market has entered India as seen in sprawling shopping centres. multistoreyed malls and huge complexes offer shopping, entertainment and food all

under one roof. A large young working population with median age of 24 years after the third person age is thirty in India, nuclear families in urban areas, along with increasing working-women population and emerging opportunities in the services sector are going to be the key growth drivers of the organized retail sector in metro cities. The Liberalization of the economy, rise in per capita income and growing consumerism has encouraged larger business houses and manufactures to set up retail formats. Many foreign retailers have also entered the market through different routes such as wholesale cash-and-carry, local manufacturing, joint venturing, franchising, test marketing, etc. Since 2010 was a tough year for the retail sector, India fell slightly in the of **US**-based rankings the global consulting firm, А Т management Kearney, in its Global Retail Development Index (GRDI) 2011, has ranked India as the fourth most attractive nation for retail investment, among 30 emerging markets. Currently, there are about 12 million retail outlet spread across India and the country has the highest density of shops in the world i.e. one shop for every 20 to 25 families or 11 retail shop for every 1000 persons.

1.2 Major Key players of Retail in India

The Future Group: The Future Group started operations in the mid-1987 by incorporating the company as Men's Wear Private Limited. The company went on to manufacture readymade trousers under the 'Pantaloons' brand name. It came out with a public issue in 1991. The first Department store called Pantaloons was opened in Kolkata in 1997 with an investment of Rs0.7 million. The store was a success and recorded revenues of Rs 100 million within the first year of operations. However, the pantaloons division is sold to Birla group. Thus, the future group remains with Big Bazaars, Food Bazaar, eZone, Central, Aadhaar and Brand Factory.

Shoppers Stop: promoted by the real estate group K Raheja, is a leader in the Indian retail sector and one of the pioneers in setting up large format Department stores chain in India. Shoppers Stop Ltd has a national presence, with over 2.05 million sq. ft. area across 73 stores in 33 cities. Shoppers Stop is positioned as a family store delivering a complete shopping experience brought international standards of Indian shopping to the consumer providing them а world-class with shopping experience.

Trent - Westside: Established in 1998, a TATA group retail establishment, Trent operates some of the nation's largest and fastest growing retail store chains. A beginning was made in 1998 with Westside, a lifestyle retail chain, which was followed up in 2004 with Star India Bazaar, a hypermarket with a large variety of products at the lowest prices. At present, Trent acquired a 76 percent stake in Landmark, one of the largest books and music retail chains in the country.

RPG Spencers Retail: Established in 1996, Spencer's has become a popular destination for shoppers in India with Hypermarkets and Convenient stores catering to various shopping needs of its large consumer base. RPGs Spencer presently has 200 stores across 35 cities covering a retail trading area of 1 million sq. ft. Spencer's outlets are divided into two retail formats. The Spencer's Hyper stores are destination stores, of more than 15,000 sq. ft in size. The merchandise ranges from fruits & vegetables, processed foods, groceries, meat, chicken, fish, bakery, chilled and frozen foods, garments and fashion accessories, consumer electronics & electrical products, home decor and needs, office stationeries and soft toys .The other format is Spencer's stores which are Convenience stores ranging from 1500 less than 15000 sq. ft. These stores stock the necessary range and assortment in fruit and vegetables, FMCG food and non-food, staples and frozen foods (Spencer's Retail, 2014).

Reliance Retail Limited (RRL): On June 26, 2006, Mukesh Ambani, Chairman and Managing Director, Reliance Industries Limited, announced an investment of Rs 25,000-crore in the retail sector along with around 1,723 stores pan India with over 11 million square feet of retail space and is growing rapidly (Reliance Retail, 2011).

Reliance Fresh, a grocery store that sells vegetables, fruits, personal care items, and other food products. RRL also has plans to sell apparel and footwear, lifestyle and home improvement products, electronic goods and farm implements and inputs at these stores in varied format, a mix of Convenience stores, Supermarkets, stores and Hypermarkets. Reliance Retail has become the partner of International brands such Diesel. as Superdry. Hamleys, Ermenegildo Zegna, Marks and Spencer, Paul & Shark, Thomas Pink, Kenneth Cole, Brooks Brothers, Steve Madden. Pavless Shoesource. Grand Vision and many more.

Bharti Retail: Bharti Retail is a wholly owned subsidiary of Bharti Enterprises. Company operates The Easyday Convenience stores and Hypermarket stores called Easyday Market. Bharti Retail provides consumers with a wide range of good quality products at affordable prices. Easyday stores are onestop-shops that cater to every family's day-to-day needs. Merchandise at Easyday Market stores include apparels, home furnishings, appliances, mobile phones, meat shop, general merchandise, fruits and vegetables among others.

Aditya Birla: Aditya Birla Retail Ltd is the retail arm of Aditya Birla Group, US \$40 billion corporations. Aditya Birla Group has three retail companies – Aditya Birla Retail, Madura Fashion & Lifestyle and Pantaloon Fashion & Retail Ltd. The Group has a presence across 150 cities in India. The company ventured into food and grocery retail sectors in 2007 with the acquisition of a south-based supermarket chain.

More, Aditya Birla Retail Ltd expanded its presence across the country under the 'More' formats, brand with two Supermarket and Hypermarket. The Group owns Madura Fashion & Lifestyle (MF&L), a division of Aditya Birla Nuvo Ltd (ABNL), which is India's largest lifestyle retailer, with more than 1,000 exclusive branded outlets and over one million square feet of retail space across the country.

Pantaloons, Fashion & Lifestyle, the Group's newly-acquired business, also brings with it 71 exclusive stores. The Group's Apparel and Retail business have launched a first-of-its-kind initiative – Aditya Birla Centre of Retail Excellence (ABCRE), in 2014.

2. Objectives:

- 1) To know the present structure of Indian Retail market sector and consumer buying behaviour during last few years.
- 2) To study the future prospects and Trends of retail sector in India.
- 3) To understand the emerging challenges and growth level from last decades Indian retail sector in view of recent FDI policy impacts.
- 4) To highlight on policy issues and Indian retail formats.
- 5) To investigate the opportunities and challenges in retail marketing.
- 4. Review of literature

Srivastava Ruchi, It is highlighted on the recent trends of retail markets, also the researcher has focused on new emerging retail industries along with opportunities at local to global level. It is help to brand awareness and consciousness has growing amongst the peoples of India.

Abin P Jose, Roy, stressed on the retail industry is one such sector that offers number of job opportunities a in merchandising, store management, warehouse management. In India retail markets continue to grow rapidly along with gig economy, people- oriented, and service based careers for youngsters. The retail industry is focused on the sale of goods and services efficient manner a specific location to the direct consumption.

Liu and Wang 2008, has studies that, the promoted brands, private labels and sore labels attract customers to stores, shops based on the brand images. It is concluded that, psycho-geographic factors are crucial role play in retail markets. Mittal 2008, it is suggested that, the retail marketing strategies playing significant role in the growth of organized retail sector in India. Retail marketers applying various have marketing strategies to attract consumers to increase consumer's footfalls and to buy emergence Also highlighted retail formats. on consumer loyal drivers and shopping experience enhancers has crucial role in new emergence retail formats.

Muniz & Marchetti, 2012 has emphasized on consumers behavior and their attitudes, in this sector there is wide variety of products are available for consumer who want alternatives can easily access information without any to the traveling point of sale to compare alternative products.

Chaubey, 2009 in his research an emphasized on the originality and quality of products having highest preference from respondents and they believe on small-medium retail showrooms. Also he revealed that, the availability and services access by the retailer easily than shopping malls therefore, the consumers behaviour towards retail store became loyalty.

Verma and Madan, 2011 has focused on the retailers having good emerging locations to create shopping look for consumers to get experiences. Therefore, retailers offering innovative services to the consumer's remains attraction. They also an emphasized on new retail formats in India along with image and perception about retail stores important.

3. Methodology:

This paper analyse finest retail market strategies, also it examines the growing awareness and brand consciousness amongst the consumers. However, the present study is based on secondary data and empirical data collected from a various published sources, an attempt has been made in the present study to make a systematic analysis of changes in the size and structure of Indian retail market over last few decades.

Sr No	Financial Year	Value (in billion USD)	Percentage
1	2014	534	11
2	2016	641	13
3	2017	795	16

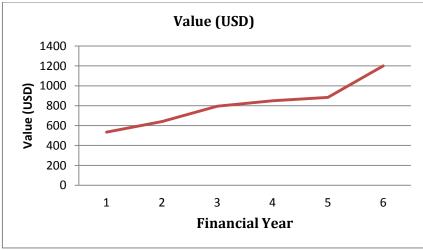
Table No. 1.1. Retail Market Trend in India from 2014 to 2021

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4	2018	850	17
5	2020	883	18
6	2021	1200	24
	Total	4903	100

Source: business.mapsofindia.com

The Indian retail market is widely fragmented, in order to increase in investment in total retail markets, it attempts bring huge new business players whose ran corner stores or shops traditionally. Table no1.1 has showed, according to the financial year 2014 investment has recorded @ Rs 534 billion dollar. In the financial year 2016 @ Rs 641 billion USD has recorded. India's retail sector has becoming modernization like super markets, departmental stores, special stores and shopping malls/ complexes.



Graph no. 1.1

Above graph indicates that, the investment growth in retail market has seen it is grown up to 1200 US billion dollar by 2021 financial year. In the financial year of 2014, US 534 billion dollar has retail market, second financial year 2016, US 641 billion dollar has recorded, and the financial year 2017, US 795 billion dollar has retail market size in India. It is clear understand that, in India retail sector has dominated respectively.

Challenges and Opportunity:

Retail sector has never been free from controversies and simultaneously has been an issue for unsuccessful deliberation ever since the advent of FDI in India when India liberal economy adopted. There is few critics in various ground on retail marketing that effect on domestic unorganized market, there are enlisted as follow as:

Challenges:

Decrease efficiency of local shops

It is generally argued that the Indian retailers have yet to consolidate their position. The existing retailing scenario is characterized by the presence of a large number of fragmented family owned businesses, who would not be able to survive the competition from global players. Global retailers would conspire and slightly exercise monopolistic power to raise prices.

Storage facility and supply chain management:

Indian retailing is still dominated by the unorganized sector and there is still a lack of efficient supply chain management. India must concentrate on improving the supply chain management & well equipped warehouses , which in turn would bring down inventory cost, which can then be passed on to the consumer in the form of low pricing.

Imbalance growth in towns:

Many Indian companies are also entering the Indian organized retail sector where well existed only metro cities like (tier-I tier II cities) and foreign retail player also, hence rapidly increased urbanization e.g. Pune fastest growing in super market/malls destination in India.

Induced FDI policy

The Indian government has allowed 51% foreign direct investment (FDI) in the India retail sector to one brand shops only. This has made the entry of global retail giants to organized retail sector in India difficult. This is a challenge being faced by the Indian organized retail sector.

Communication Linkages

Lack of space for build the malls, shopping complexes due to that toughest task in covering such a large area because of weak road infrastructure it difficult to distribution & spread retail network in all season.

Lack of skilled labour

Trained manpower shortage is a challenge facing the organized retail sector in India. The Indian retailers have difficulty in finding trained person and also have to pay more in order to retain them.

Tax policies:

Government has implemented uniform value-added tax across the country it might be unjust able with different states it leading to increased costs and complexities in establishing an effective distribution network across the country.

Opportunities:

The retail sector itself is growing so fast that it will absorb any fresh additions to the supermarkets very easily and the unorganized sector will still continue to grow. According to estimates, India's median age would be 28 by 2020. It is expected that over 53% of the population will be under the age of 30 by 2020, which means that the potential for the Indian retail segment will be enormous. This generation will be more dynamic than the generations because previous their lifestyle is different, such as; taste and preferences, need and wants etc, A good talent pool, unlimited opportunities, huge markets and availability of quality raw material at cheaper cost is expected to make India overtake the world best retail economies, next 5 years and putting modern retail in the country to \$175-200 billion. according to Techno park estimates.

The growth of organized retail also helps reduce the inefficiencies in trade – a winwin situation for farmers and consumers. It can also be a big source of employment generation, more so for unskilled labour. Current scenario corporate giants preferred to spend their resources in such areas like power, industrials and telecom where the large-scale opportunities were abundant. Today the retail industry has witnessed a remarkable transformation. The country's staggering economic growth of around 8 percent over the last few years has resulted in major shifts in the Indian class structure with higher incomes leading to the growth of the Indian middle-class. In fact retail in India has also attracted global giants like Wal-Mart who have also indicated their interest in the sector by forming a Joint Venture with Bharti. Each of these domestic and international retail giants have or will introduce a number of modern retail formats like malls, hypermarkets and supermarkets. Initial consumer response to these novelties in the retail sector has been very promising and as the middleclass continues to grow, organized retail in India is sure to get large returns. This is a middle-class that is aware of the standards of living in other countries thanks to exposure through the media and internet to create value among the consumers.

Conclusion:

Retail has clearly been witnessing a transformation from neighbourhoodshopping to the concept of malls and family entertainment canters. Entertainment and experience are becoming integral parts of shopping. Most of retailers are developing and maintaining their own online sale portals for easy consumer access, facilitating online purchase of merchandise like Rediff.com, eBay. In, Indiatimes.com, amazon.com, myntra.com etc, were some of the early entrants in the Indian online retail space, clocking impressive revenues online transactions. India is through and great position in secures the international market. Also with a highly diverse demography, India provides immense scope foremost destination for Retail investment and business development here is the fact that a large section of Indian population is in the age group of 28-34 with a considerably high purchasing power, this is strength to

increase in the demand in the urban market resulting in consistent growth in the Retail business in developing nations.

Future scope of the study

Though organized retailing industry began much earlier in the developing India had countries. not actively participated as much as. However with its vast expanse and young population, India has great market potential in retail market. Without a well-organized retail industrv would not have we our necessities and luxuries lifestyle fulfilled so that its journey of retailing in India has huge untapped market where still not well covered by retail markets.

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